Nassau County

Board of County Commissioners

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

Fiscal Year 2015-2016

Fiscal Year 2016-2017

Fiscal Year 2017-2018

Approved by the Board April 27, 2015

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I. General Program Description:

A. Name of the participating local government and Interlocal if Applicable:

Nassau County Board of County Commissioners

Interlocal: Yes _____ No ___X___

If "Yes", name of participating local government(s) in the Interlocal Agreement;

___N/A_____

B. Purpose of the program:
Creation of the Plan is for the purpose of:
1. To meet the housing needs of the very low, low and moderate income households;
2. to expand production of and preserve affordable housing; and
3. to further the housing element of the local government comprehensive plan specific to affordable housing

C. Fiscal years covered by the Plan: 2015-2016, 2016-2017 and 2017-2018

D. Governance:
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code.
Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:
The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging:
The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input:
Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through

the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach:
SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination:
In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

J. Support Services and Counseling:
Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation.

K. Purchase Price Limits:
The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.
The methodology used is:

_____ U.S. Treasury Department
__X___ Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts (Exhibit G).

L. Income Limits, Rent Limits and Affordability:
The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program:
Should an eligible sponsor be used, a qualification system and selection criteria for

applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:
In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:
A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.
Nassau County Board of County Commissioners finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.
Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:
"A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."
Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:
"The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs."
The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

P. Program Administration:
Administration of the local housing assistance plan will be wholly performed and maintained by the county.

Q. Essential Service Personnel Definition (required):
Essential Service Personnel is defined as persons in need of affordable housing who are employed in the following occupations or professions: teachers and educators; police and fire personnel; health care personnel; and skilled building trades personnel.

R. Describe efforts to incorporate Green Building and Energy Saving products and processes (required):
The County shall encourage energy-efficient land use patterns within the Urban Development Area by: promoting a compact mixture of residential and non-residential uses that promote pedestrian and bicycle trips and contain density to support future public transit service; developing an incentive program to encourage residential construction that meets energy efficiency criteria; and promoting the use of renewable energy sources by allowing placement of structures for the generation of wind and solar energy to be permitted in residential areas.

Section II. LHAP Strategies:

A.

Down Payment and Closing Cost Assistance (Homeownership)	***2***

a. Summary of the Strategy: The down payment and closing cost assistance strategy assists eligible homebuyers by providing funds to be used for down payment and closing costs when purchasing a newly constructed and/or existing single-family home or condominium.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 120% of the area median income as defined for Florida Statutes 420.9071 (20) and who have secured primary financing through a lending institution recognized by the Nassau County SHIP program

d. Maximum award: Down payment and closing costs assistance shall be provided up to a maximum of $40,000.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. A deferred payment loan at 0% annual interest rate will be secured by a subordinate mortgage and note that is forgivable at the end of 10 years. This loan requires no monthly payments, however, this loan is due and payable if during the 10 year affordability period, the property is sold or becomes non-homesteaded in the County's Property Appraiser's records. In the event that the home is sold or non-homesteaded during the 10 year affordability period, 100% of the subsidy is due and payable to Nassau County Board of County Commissioners as program income.

- The County shall not accelerate and call due the Note on the basis of a change in ownership of the subject property under the following circumstances:
  - Ownership of the property remains with at least one of the original applicants, or the spouse, ex-spouse, or surviving spouse of one of the original applicants, so long as that applicant occupies the premises as his

or her primary residence.

- Ownership of the property transfers by testate or intestate succession to a person who meets the financial qualifications of the then current LHAP for Down Payment Assistance Program.

- The County may subordinate a second mortgage when the homeowner is refinancing the first mortgage under the following circumstances:
  - Mortgage lender must provide a copy of the new First Mortgage and a copy of the settlement statement stating that the borrower shall receive no cash out at closing or alternatively, all cash out funds are to be paid immediately and directly to the County as a principle reduction of the second mortgage.
  - The SHIP second mortgage loan will remain in second position.
  - The borrower is not in breach of any terms of the applicable LHAP, and is not in breach of any terms contained in the Note and Mortgage.
  - Closing costs may be rolled into the refinancing first mortgage under the following conditions:
    - All first mortgage payments must be current.
    - The appraised value of the home must be equal to or greater than the outstanding balance on the SHIP Loan plus the balance on the refinanced First Mortgage. Appraised value is determined by:
      - An appraisal less than 30 days old if the refinancing institution requires an appraisal; or
      - If the First Mortgage lender does not require a new appraisal, the appraised home value will be calculated by dividing the Just Value as listed on the Property Appraiser's current certified tax roll by .85.
  - In such an event, the County Manger is authorized to execute the Subordination Agreement on behalf of Nassau County Board of County Commissioners.

- The County shall authorize a Short Sale when SHIP assisted property owners become financially distressed and can no longer afford to pay their first mortgage based upon the following criteria:
  - At the time of closing, the first mortgage lender must reimburse to Nassau County a percentage of the balance owed on the County's Second Mortgage as determined by the following chart:

Years Owned:	Amount Due:
Purchase date through end of year 3	30% of balance
4 through end of year 7	20% of balance
8 through end of year 10	10% of balance

  - The seller of the SHIP assisted property shall not receive any money from the Short Sale transaction.
  - The Office of Management and Budget must review and approve the HUD Settlement Statement prior to the Short Sale closing.
  - Upon receipt of the Short Sale reimbursement, the County shall waive all rights to file future judgments for deficiency against the SHIP homeowner.
  - Upon receipt of the Short Sale reimbursement, the Office of Management and Budget shall satisfy the second mortgage subsidy.
  - The Short Sale reimbursement shall be deposited into the Local Housing Trust Fund as program income.

f. Recipient Selection Criteria:

- Eligible participants must not own a home at the time of closing on the SHIP assisted home.
- The eligible participant must qualify for a first mortgage loan to receive down payment and closing cost assistance.
- Assistance will be provided on a, first-qualified, first-served basis by income category to meet set-aside requirements.
- To be considered for inclusion in this program the applicant must not have a contract to purchase a home prior to receiving an award letter from Nassau County.
- Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list by income category for future consideration.
- The home to be purchased must be located within Nassau County jurisdiction.
- The purchase price for the home must not exceed the maximum allowed sales price as noted on the Housing Delivery Goals Chart (Exhibit C).
- The applicant must contribute a minimum of $500 towards the purchase of the home.
- The applicant must reside in the home being assisted within 60 days after closing.
- The applicant must homestead the home with the County's Property Appraiser's Office within 60 days after closing and maintain homestead designation throughout the 10 year affordability period.
- Applicant must not have received assistance from the County's SHIP program within the past 10 years prior to applying for assistance.

g. Sponsor Selection Criteria and duties, if applicable: Not applicable

h. Additional Information: The applicant may purchase an eligible single family home or condominium. The purchase of a mobile home is not allowed.

B.

Owner Occupied Housing Rehabilitation	*3*

a. Summary of the Strategy: Owner Occupied Housing Rehabilitation provides assistance for repairs necessary for general renovation of the housing stock and to correct code violations. This strategy is intended to extend the life of the housing stock.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statute 420.9071 (19).

d. Maximum award: The maximum award for housing rehabilitation is $65,000. When the cost to rehabilitate the existing home and correct all code violations exceeds $65,000, the home will not be eligible for the SHIP Rehabilitation Program. If the home is not eligible, the SHIP Coordinator will assist the homeowner in researching other housing program opportunities.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:

Rehabilitation projects costing $65,000 or less, a deferred payment loan at a 0% annual interest rate will be secured by a mortgage and note that is forgivable at the end of 7 years. This loan requires no monthly payments, however, this loan is due and payable if during the 7 year affordability period, the property is sold or becomes non-homesteaded in the County Property Appraiser's records. In the event that the home is sold or non-homesteaded during the 7 year affordability period, 100% of the subsidy is due and payable in full to the Nassau County Board of County Commissioners as program income.

- The County shall not accelerate and call due the Note on the basis of a change in ownership of the subject property under the following circumstances:
  - Ownership of the property remains with at least one of the original applicants, or the spouse, ex-spouse, or surviving spouse of one of the original applicants, as long as that applicant occupies the premises as his or her primary residence.
  - Ownership of the property transfers by testate or intestate succession to a person who meets the financial qualifications of the then current LHAP for Owner Occupied Housing Rehabilitation.

f. Recipient Selection Criteria:

- Assistance will be provided on a first come, first qualified basis by income category.
- Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list by income category for future consideration.
- The home to be rehabilitated must be located within Nassau County jurisdiction.
- The applicant must be homesteaded with the County Property Appraiser's Office and maintain homestead designation throughout the 7 year affordability period.
- The applicant must not have received assistance from the County's SHIP program within the last 10 years prior to applying for assistance.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information: Rehabilitation of a mobile home, rental unit or condominium is not allowed.

C.

Disaster Mitigation	*5*

a. Summary of the Strategy: Nassau County is a coastal county that has in the past been adversely affected by presidential or state declared disasters that were not necessarily associated with the hurricane season. Some of the residents affected by these disasters have had limited viable resources to assist them with recovery in these events.

- The Disaster Mitigation strategy is not intended to be limited to hurricane events and applies to any disaster event that is declared as such by a presidential or state Executive Order. The total amount of funds allowed for this strategy will depend upon the amount of unencumbered funds pursuant to Chapter 420, Florida Statutes. Funds will be used for protecting owner occupied homes from further damage through measures such as but not limited to tree removal, roof coverage preceding repair, or use of plastic sheeting preceding window replacement. Deductible charges for Homeowners Insurance may be paid with Disaster Mitigation Funds.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statue 420.9071 (19).

d. Maximum award: Disaster Mitigation shall be provided up to a maximum of $5,000.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default: Funds for the Disaster Mitigation strategy will be disbursed as a one-time non-recaptured grant.

f. Recipient Selection Criteria: Assistance will be provided to eligible very low and low-income homeowners on a first-qualified, first-served basis following the declaration of "disaster" or "state of emergency."

g. Sponsor Selection Criteria and duties, if applicable: Not applicable.

h. Additional Information:

- This strategy will only be implemented in the event of a disaster declaration and will only utilize unencumbered SHIP funds.
- Mobile homes and rentals are not eligible for assistance.
- Disaster Self-Certification of Income Form will be used to expedite the approval process.

D.

Rental Housing Development Assistance	*21*

a. Summary of the Strategy: The Rental Housing Development Assistance strategy will be used to provide gap financing for the construction or rehabilitation of affordable rental units. Eligible expenses are those hard costs, which are typically or customarily treated as construction costs by institutional lenders, payment of impact fees, infrastructure expenses typically paid by the developer; construction soft costs such as engineering studies and appraisals if directly related to housing construction or rehabilitation.

b. Fiscal Years Covered: State Fiscal Years 2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statute 420.9071 (19).

d. Maximum award is noted on the Housing Delivery Goals Charts

e. Terms, Recapture, and Default: Rental Housing Development assistance is in the form of a 0% interest, 15 year deferred payment loan secured by a mortgage and note. Throughout the 15 year affordability period, the rental units must continue to serve eligible persons pursuant to SHIP program requirements. Rental units assisted with SHIP funds shall be monitored, in accordance with the requirements of the funding program, on an annual basis during the period of affordability for tenant income and maximum rents, as established by the most restrictive funding program. In the event a rental development is offered for sale prior to the end of the 15 year loan period, the rental unit shall be subject to right of first refusal for purchase at the current market value by eligible non-profit organizations that would continue occupancy by eligible persons.

f. Recipient Selection Criteria: Preference is given to those non-profit agencies that can demonstrate that they employ personnel from the Welfare Transition Program. Selection will include but not be limited to the following criteria:
   - Experience in development of affordable housing.
   - Financial capacity to undertake the project, including the ability to secure other funds and financing necessary to complete the project.
   - Consistency with the appropriate municipal zoning code, and land use and development regulations.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information: Not applicable

E.

Emergency Repairs	***6***

a. Summary of the Strategy: Emergency repairs are minor repairs to owner occupied housing in Nassau County necessary to correct health and safety concerns such as but not limited to, construction of wheelchair ramps, septic tank repair or replacement, heating and air conditioning repair. Repairs will include minor work necessary to provide general renovation of the housing stock and to correct code violations.

b. Fiscal Years Covered: State Fiscal Years 2015-2016, 2016-2017 and 2017-2018.

c. Income categories served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statue 420.9071 (19).

d. Maximum award is $10,000.

e. Terms, Recapture, Default: Funds for the Emergency Repair strategy will be disbursed as a one-time non-recaptured grant.

f. Recipient Selection Criteria:
- Assistance will be provided on a first-qualified, first-served basis by income category and evaluation of urgency <u>and safety as determined by the inspector.</u>
- The home to be repaired must be located within Nassau County jurisdiction.
- The applicant must not be delinquent on any real property tax owed to Nassau County.
- The home must be homesteaded with the County Property Appraiser's Office.
- The applicant must not have received assistance from the County's SHIP program within the past 10 years prior to applying for assistance.

g. Sponsor Selection Criteria: Not applicable.

h. Additional Information: Repairs to a mobile home, rental unit or condominium is not allowed.

F.

Demolition/Reconstruction	***4***

a. Summary of the Strategy: New Construction provides construction of a new, safe structure for homeowners when the Owner Occupied Housing Rehabilitation strategy is not economically sufficient to correct code violations and meet local Building Department requirements.

b. Fiscal Years Covered: State Fiscal Years 2015-2016, 2016-2017, and 2017-2018.

c. Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statue 420.9071 (19).

d. Maximum award is noted on the Housing Delivery Goals Charts: The maximum award for New Construction housing strategy is $100,000.

e. Terms, Recapture and Default: A deferred payment loan at a 0% annual interest rate will be secured by a mortgage and note that is forgivable at the end of 7 years. This loan requires no monthly payments, however, this loan is due and payable if during the 7 year affordability period, the property is sold or becomes non-homesteaded in the County Property Appraiser's records. In the event that the home is sold or non-homesteaded during the 7 year affordability period than 100% of the subsidy is due and payable in full to the Nassau County Board of County Commissioners as program income.

- The County shall not accelerate and call due the note on the basis of a change in ownership of the subject property under the following circumstances:
  - Ownership of the property remains with at least one of the original applicants, or the spouse, ex-spouse, or surviving spouse of one of the original applicants, so long as that applicant occupies the premises as his or her primary residence.
  - Ownership of the property transfers by testate or intestate succession to a person who meets the financial qualifications of the SHIP Program and the then current LHAP.

f. Recipient Selection Criteria:

- When an applicant has been approved for Rehabilitation and unforeseen circumstances cause the cost to exceed $65,000, the home will be eligible for the SHIP New Construction Housing Strategy with the recommendation of the SHIP Coordinator and approval of the County Manger.
- Assistance will be provided on a first-qualified, first-served basis by income category.
- Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list by income category for future consideration.
- The home must be located within Nassau County jurisdiction.
- The applicant must not be delinquent on any real property tax owed to Nassau County.
- The home must be homesteaded with the County Property Appraiser's Office and maintain homestead designation throughout the 7 year affordability period.
- Applicant must not have received assistance from the County's SHIP program within the past 10 years prior to applying for assistance. The applicant will not be considered for future SHIP assistance after the new home is constructed.

g. Sponsor Selection Criteria: Not applicable.

h. Additional Information: Mobile homes, rental units, and condominiums are not eligible

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

The Building Department and Growth Management Department proceeds with a process by which applications related to affordable housing projects receive higher priority than non-affordable housing applications. Permits as defined in s.163.3164(7) and (8) for affordable housing projects that serve very low, low and moderate as defined by FS 420.9071 are expedited to a greater degree than other projects. Affordable housing projects may be single and multi-family attached or detached residential and planned or mixed developments. For the purpose of the expedited permit process, affordable housing projects are identified as those projects assisted with state or federal housing funds. The procedure for expedited permitting will be for the organization to request expedited permitting from the Growth Management Department. The Growth Management Department requests the SHIP Office to verify compliance with eligibility requirements. Upon affordability verification, the Growth Management Department will affix a form to the front of the application denoting Expedited Status. All departments and staff ensure that applications with this Expedited Status will be processed first in each step of the development review and permit processes.

B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

The Nassau County 2010 Comprehensive Plan (Housing Policy) addresses ongoing review of policies, procedures, ordinances, regulations or plan provisions in Objective 3.08 titled HOUSING AFFORDABILITY.

3.08.01 All codes, ordinances, regulations, policies and procedures regarding residential development review and construction shall be reviewed by the Growth Management Department Staff to determine their impact on housing development costs. Those components which unnecessarily increase the cost of housing without impairing the health, sanitation, fire safety, structural integrity and maintenance requirements shall be eliminated.

Growth Management will notify the Affordable Housing Advisory Committee of policy proposals or procedures that impact the cost of housing and quantify the impact of such proposals and procedures to the best extent possible. The quantitative analysis determined by

Growth Management shall be reported to the Office of Management and Budget in order to complete the required report for Florida Housing Finance Corporation. The Affordable Housing Advisory Committee may make a recommendation on these proposals and procedures to the Board of County Commissioners.

C. Name of Strategy: **The Reduction of Parking and Setback Requirements for Affordable Housing**

Subject to development review and site plan approval, as necessary, the County shall allow a reduction in the parking and setback requirements for affordable housing so long as said reductions are otherwise consistent with the Land Development Regulations and comply with the Comprehensive Plan.

D. Name of Strategy: **The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.**

Subject to development review and site plan approval, as necessary, the County shall allow flexible lot configurations, including zero-lot-line configurations for affordable housing so long as said reductions are otherwise consistent with the Land Development Regulations and comply with the Comprehensive Plan.

E. Name of Strategy: **The preparation of a printed inventory of locally owned public lands suitable for affordable housing.**

The County Coordinator shall cause to be generated annually a printed inventory of locally owned public lands reasonably suitable for affordable housing which list shall be made available to the SHIP Coordinator and the Affordable Housing Advisory Committee.

F. Name of Strategy: **Modification of impact-fee requirements, including reduction of waiver fees and alternative methods of fee payment for affordable housing.**

The Nassau County 2010 Comprehensive Plan (Housing Policy); and the Code of Ordinances provide for impact fee modification (waiver/credits/deferrals). The County shall continue its current policy related to modification of impact-fee requirements in order to provide an incentive to affordable housing.

G. Name of Strategy: **The allowance of flexibility in densities for affordable housing.**

The Nassau County 2010 Comprehensive Plan (Housing Policy) 3.01.01 provides density bonuses. Land Development Regulation shall provide a process including incentives which encourage the use of Planned Unit Developments (PUDs) and mixed use developments, which will offer a variety of housing types. The LDRs shall include an affordable housing density bonus provision for planned development projects, allowing eligible affordable housing projects to receive a density bonus based on the following table.

Density Bonuses for Affordable Housing
The County will allow an increase in a proposed development's density if the development provides affordable housing, as per the following:

% units in a proposed development that are density of the priced or otherwise made available to low and very low income households.	% density bonus in the overall proposed development
If the development provides 0% affordable housing, the County will allow:	0% density bonus
If the development provides between 10% and 15% affordable housing, the County will allow:	3% density bonus
If the development provides over 15% but less than 20% affordable housing, the County will allow:	5% density bonus
If the development provides over 20% affordable housing, the County will allow:	10% density bonus

IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan

B. Timeline for Estimated Encumbrance and Expenditure
Attached is a separate timeline for each fiscal year covered in this plan. Program funds will be encumbered by June 30, one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan

D. Signed Certification.

E. Signed, dated, witnessed or attested adopting resolution

F. Program Information Sheet