

SECTION 7.0 AFFORDABLE HOUSING

Section 7.01 Purpose

St. Johns County recognizes the lack of affordable housing, both for purchase and for rent. Affordable housing can promote economic development by providing housing for households in the service industries, as well as for professionals such as teachers. To facilitate the construction of projects which qualify as an Affordable Housing Development (AHD), an expedited Development Permit review will be conducted.

Section 7.02 Eligibility

A. Rental Developments (Multi- or Single-Family)

1. Set-aside units

- a. The proposed development must follow set-asides required of any state or federal financing program such as the Low Income Housing Tax Credits, SAIL, or HOME; or,
- b. If the development is privately financed, each developer/builder seeking an AHD certification must set aside a minimum of 50% of the project units for tenants earning 60% or less of the Jacksonville Metropolitan Statistical Area (MSA) median income.
- c. These rents may not exceed those limits adjusted for bedroom size published annually by the Florida Housing Finance Corporation (FHFC). Income and rent charts are available directly from the FHFC or the County Housing & Community Services Office.

2. If SHIP (State Housing Initiatives Partnership) or other County funds are utilized, rents shall be maintained at affordable rates for a minimum period of 15 years on designated set-aside units.

- a. Copies of annual income reporting required by State or Federal funding agencies shall be mailed concurrently to the St. Johns County SHIP Program.
- b. If funding is private, the developer must provide, at own expense, annual income reporting on tenant income and rent rates.

B. Single-Family Houses and Condominiums Offered for Purchase

1. At least 30% of the units in a fee simple single-family development (attached or detached units) shall be "affordable" and set aside for those households whose income is at 80% or less of the median annual income adjusted for family size within the Jacksonville Metropolitan Statistical Area's (MSA) median income (See A. 1. above.)

“Affordable” in this situation means that monthly mortgage payments including taxes and insurance do not exceed 30% of those household incomes named above. Homeowner assessment fees and condominium association fees (except for fees such as water and trash collection) are part of the 30% consideration.

2. The sales prices of the designated affordable houses shall not exceed the maximum adopted by the St. Johns SHIP Home Buyer Program as revised. This maximum is currently set at \$106,017, per Resolution 2000-38, effective September 19, 2000.

Section 7.03 Options/Incentives

A. Rental Developments (Multi- or Single-Family)

1. If available and appropriate, the SHIP Program and/or the Board of County Commissioners may offer deferred or partial payment, or a loan, to pay impact or other related fees as a local government contribution.
2. Utility connection fees may be partially deferred by the appropriate utility server. Arrangements must be made directly with the utility server involved.
3. Other contributions such as impact fee reductions for developments targeted to the elderly may be available.
4. If available, the developer/builder may request that density bonuses be granted to the project.

B. Single-Family Houses and Condominiums Offered for Purchase

1. Developers utilizing their own pre-approved model plans or other pre-approved plans from the County Building Department or the SHIP Program (if applicable) are exempt from individual plan review and Plan Checking Fees normally required by the Building Department. All other requirements must be met.
2. If available and appropriate, the SHIP Program, the Board of County Commissioners, or the utility server may offer deferred or partial payment of impact or other related fees on the designated affordable units, density bonuses, and/or deferred utility connection fees.
3. Other contributions for certain targeted populations or areas, for example, the elderly or rural areas, may be available

Section 7.04 Application Submittal

The Application for AHD Designation must be completed and submitted to St. Johns County Housing & Community Services Division, 1955 U.S. 1 South, Suite 600, St. Augustine, FL 32086. Mailing address is P.O. Drawer 349, 32085; fax number is (904) 823-2481; telephone numbers are 823-2779 and 823-2626. If the development is determined to be an AHD for expediting the review process, the developer/builder will be provided with a signed sheet stating the AHD status. This sheet must be attached to the formal application as appropriate (for example, application for construction plan approval).

Prior to acceptance of an Application for Construction Plan Approval, etc., all required review fees must be paid. Submittal shall include all information, signatures and forms appropriate to the Application type as outlined in this Manual.

Upon receipt of a complete submittal, the Application will be processed as outlined in this Manual except as to review times. The first submittal will be processed with a ten (10) working day deadline for staff comments/sign-off. The first re-submittal will be processed with a five (5) working day deadline. Any additional re-submittals will be processed as any other application with a ten (10) working day deadline.

The review times as stated above do not apply to public hearing notices.

ST. JOHNS COUNTY

Affordable Housing Development (AHD) Designation Application

RENTAL DEVELOPMENTS (MULTI- AND SINGLE-FAMILY)

(Sources of data below are available from Housing & Community Services.)

This form must be completed and submitted to the SHIP Program, St. Johns County Housing & Community Services Division, 1955 U.S. 1 South, Suite 600, St. Augustine, FL 32086. Mailing address is P.O. Drawer 349, 32085; fax number is (904) 823-2481. Call 823-2779 or 823-2626 for an appointment if assistance is needed with the application. If the development is determined to be an AHD for expediting the review process, the developer/builder will be provided with a signed sheet stating the AHD. This sheet must be attached to the front of all copies of the review package.

Project Name

Address/Location

Developer's/Builder's Name(s)

Mailing Address

Telephone(s)

STANDARDS

A. _____% of the units or _____units of _____ total units have been reserved for tenants earning 60 percent or less of the Jacksonville MSA median income. Rents shall not exceed limits adjusted for bedroom size as referenced above.

B. If any SHIP or other County funds are utilized, rents shall be maintained at affordable rates for a minimum period of 15 years on units assisted. Copies of annual income reporting shall be provided, at developer's expense, to the SHIP Program.

C. Financing has been: _____ applied for _____ or _____ received from:

____ SAIL ____ LIHTC ____ HOME ____ Rural Development

____ private (list lending institutions) _____

____ other (specify) _____

OPTIONS/INCENTIVES

E. On the following pages are requests for impact or other fees to be (partially) paid by SHIP, the Board of County Commissioners, or utility servers if available.

F. On the following pages are requests for density bonuses, and other contributions, if available.

ST. JOHNS COUNTY
Affordable Housing (AHD) Designation

Compliance Agreement for Rental Development (Multi- or Single-Family)

I am in agreement with the terms and conditions of the preceding Affordable Housing Development (AHD) Designation instructions and application, which state guidelines for participation in this procedure. I understand that in each project designated as an Affordable Housing Development (AHD): I agree to follow any state or federal program's guidelines for set-aside units if applying for such financing programs, or to set aside at least 50 percent of the units for tenants earning 60 percent or less of the Jacksonville MSA median income; rents shall not exceed the cited limits on bedroom size; if SHIP or other County funds are expended, I agree to maintain all assisted units at affordable rates for 15 years and to submit copies of all annual reports on tenant income to St. Johns County SHIP Office; and I have applied for or am in the process of applying for financing stated below;.

I agree to notify the SHIP Office of any changes in this application. I understand that false claims made or not reported by me in order to receive the AHD may result in future AHD designation requests associated with me or my business to be denied consideration.

Funding sources/lenders that have been or will be applied to are: _____

Impact or other fee considerations requested (if available): _____

Density bonuses requested (if available): _____

Deferred utility connections or other contributions applied for: _____

Signature

Name typed or printed

Name of company or business

Date

This development is designated as an Affordable Housing Development (AHD). Please offer all expediting of permitting and development review available.

Director, Housing & Community Services

Date

ST. JOHNS COUNTY
Affordable Housing Development (AHD) Designation

Single-Family Houses and Condominiums Offered for Purchase

(Sources of data below are available from Housing & Community Services.)

This form must be completed and submitted to the St. Johns County Housing & Community Services Division, 1955 U.S. 1 South, Suite 600, St. Augustine, FL 32086. Mailing address is P.O. Drawer 349, 32085; fax number is (904) 823-2481. Call 823-2779 or 823-2626 for an appointment should assistance be needed with the application. If the development is determined to be an AHD for expediting the review process, the developer/builder will be provided with a signed sheet stating the AHD status. This sheet must be attached to the front of all copies of the review package.

_____ Address/Location
 Project Name

_____ Developer's/Builder's Name(s)

_____ Telephone(s)
 Mailing Address

STANDARDS

A. A minimum of 30% of _____ total development units, or _____, have been set aside for those households whose income is at 80 percent or less of the Jacksonville MSA median income.

B. In order to keep the PITI (plus association fees) below 30 percent of the upper income limit for those in the low income category (≤ 80 percent of median), the maximum purchase prices are calculated as follows for this AHD application.

Option 1: Multiply the upper income limit for a three-person household by 2.25:

\$ _____ x 2.25 = \$ _____

(All 30% of the designated units will be priced at this amount or less.) **OR**

Option 2: Using above income limit, compute purchase price maximums and numbers of affordable units to be sold at those prices (round up .50, round down .49):

\$ _____ x 2.5 = \$ _____ 15% x _____ total units = _____ units at this purchase price
 \$ _____ x 2.25 = \$ _____ 10% x _____ total units = _____ units at this purchase price
 \$ _____ x 2.0 = \$ _____ 5% x _____ total units = _____ units at this purchase price

C. I expect to use the following programs and amounts for purchase assistance:

*Home Buyer \$ _____ HOME \$ _____ Other \$ _____ \$ _____

**Note: In order to use St. Johns County State Housing Initiatives Partnership (SHIP) Home Buyer Program, the purchase price cannot exceed \$106,017 for any income category.*

OPTIONS/INCENTIVES

D. On the following pages are requests for fees to be (partially) paid or waived by the Board of County Commissioners, density bonuses, and/or utility deferrals if available.

**ST. JOHNS COUNTY
EXPEDITED PERMITTING FOR AFFORDABLE HOUSING DEVELOPMENT (AHD)**

**Agreement for Compliance
Single-Family and Condominiums Offered for Purchase**

I am in agreement with the terms and conditions of the preceding Affordable Housing Development (AHD) Designation instructions and application, which state guidelines for participation in this procedure. I understand that in each project designated as an Affordable Housing Development (AHD): at least 30 percent of the units shall be priced as stated on the previous page, if SHIP funds are used for purchase assistance, the PITI shall not exceed 30% of the household income unless the first mortgage is approved by a SHIP lender; no SHIP funds can be expended on any units, designated or not, if the sales prices exceeds the SHIP maximum; the designated units must to be sold to buyers who intend to occupy the units as their primary residences; and the designated units must be built in the first phase of any development unless other arrangements are made outside of this agreement.

I agree to notify the SHIP Administrator of any changes in this application, and to advise when affordable units are under construction. I understand that false claims made or updated information not reported by me in order to receive the AHD designation may result in future AHD designation requests associated with me or my business to be denied consideration.

Impact or other fee considerations requested (if option is available):

Density bonuses requested (if available) _____

Deferred utility connections applied to: _____

Signature

Name typed or printed

Name of company or business

Date

This development is designated as an Affordable Housing Development (AHD). Please offer all expediting of permitting and development review available.

Director, Housing & Community Services

Date