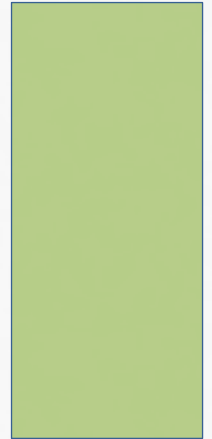


**Jackson County Board of County Commissioners**  
**Community Development Department**  
**Housing Grants Office**



HOUSING 2022-2023

JACKSON COUNTY, FL





# JACKSON COUNTY HOUSING PROGRAMS

## WE ENCOURAGE AFFORDABLE HOUSING OPTIONS

**Affordable Housing:** generally defined as housing in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

Reference: [www.hud.gov](http://www.hud.gov)



## ACTIVE PROGRAMS:

- SHIP – State Housing Initiative Program
- HHRP – Hurricane Housing Recovery Program

# JACKSON COUNTY HOUSING PROGRAMS



## State Housing Initiatives Partnership (SHIP)

**FUNDING:** \$350,000 annually

- No funding received for 20/21 allocation
- 21/22 funding is \$464,214.00 - an additional \$114,214.00



# JACKSON COUNTY HOUSING PROGRAMS



## State Housing Initiatives Partnership (SHIP)



### STRATEGIES:

- Purchase Assistance with/without Rehabilitation – *First Time Homebuyer*
  - Moderate Income \$15,000    Low Income \$20,000    Very Low Income \$25,000
  - 10 Year Loans

#### *Owner Occupied:*

- Rehabilitation –\$50,000 – 10 Year Loans (62 or older – 5 Year Loans)
- Demolition and Reconstruction – \$150,000 – 15 Year Loans
- Disaster Mitigation/Recovery Grant - \$20,000 - No repayment
- Emergency Repair - \$50,000 – 10 Year Loans



# JACKSON COUNTY HOUSING PROGRAMS



## State Housing Initiatives Partnership (SHIP)



### TERMS:

- Deferred loans secured by a recorded note and mortgage
- Interest Rate: 0%
- Years in loan Term: 5, 10 & 15
- Forgiveness: 5, 10 & 15% of the mortgage forgiven for each year they live in the home
- Repayment: No repayment as long as the terms or the loan are in good standing
- Default: Due and payable if the event of sale, transfer, death or conveyance of property





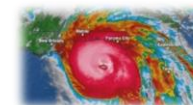
# JACKSON COUNTY HOUSING PROGRAMS

- **Eligibility**
  - Be within income limits
  - The home must be eligible
  - One time assistance is available per person or per property except for disaster/mitigation relief
- **Selection Criteria**
  - Priority given to Special Needs persons or Disabled Veterans
  - Other households are on a first qualified, first approved basis

HUD release: 4/18/2022  
Effective: 4/18/2022



2022 Income Limits and Rent Limits  
Florida Housing Finance Corporation  
SHIP and HHRP Programs



County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit						
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	
Jackson County	Extremely Low 30%	13,590	18,310	23,030	27,750	32,470	35,250	37,650	40,100	Refer to HUD		339	398	575	752	881	971	
	Very Low 50%	21,250	24,300	27,350	30,350	32,800	35,250	37,650	40,100	42,490	44,918	531	569	683	789	881	971	
	Low 80%	34,000	38,850	43,700	48,550	52,450	56,350	60,250	64,100	67,984	71,869	850	910	1,092	1,262	1,408	1,554	
	Median: 58,000	Moderate 120%	51,000	58,320	65,640	72,840	78,720	84,600	90,360	96,240	101,976	107,803	1,275	1,366	1,641	1,894	2,115	2,332
	140%	59,500	68,040	76,580	84,980	91,840	98,700	105,420	112,280	118,972	125,770	1,487	1,594	1,914	2,210	2,467	2,721	



# SHIP DEMOLITION AND RECONSTRUCTION



**BEFORE**



**AFTER**

# LOCAL DAMAGE FROM HURRICANE MICHAEL 10-10-2018

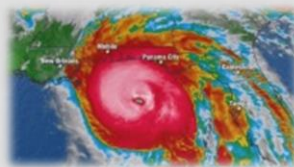






# JACKSON COUNTY HOUSING PROGRAMS

## Hurricane Housing Recovery Program (HHRP)



### \$9.4 Million for Housing Replacement

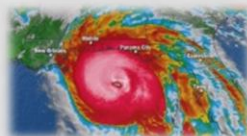
- **Received \$7.2 M in November 2019**
  - Program began in 2020 and funding is available through June 30, 2024
- **Received \$2.2 M in October 2020**
  - Funding is available through June 30, 2025





# JACKSON COUNTY HOUSING PROGRAMS

## Hurricane Housing Recovery Program



**Home Replacement  
&  
Purchase  
Assistance**



**Modular**

**Stick Built**

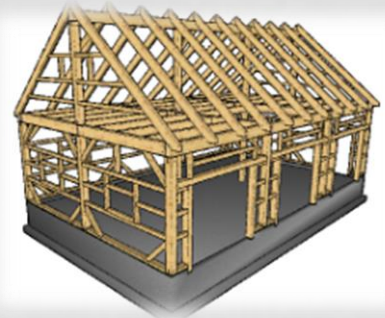
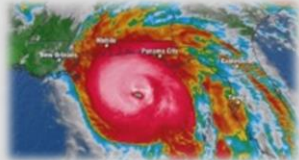


**Manufactured**



# JACKSON COUNTY HOUSING PROGRAMS

## Hurricane Housing Recovery Program



### STRATEGIES:

- Demolition and Reconstruction – 15 Year Loans
  - \$175,000 for households of four or less
  - \$195,000 for households of five or more
- Rehabilitation –\$50,000 – 10 Year Loans
- Purchase Assistance with/without Rehab – 10 Year Loans
  - \$55,000 Moderate                      \$65,000 Low                      \$75,000 Very Low
- Single Family New Construction- \$180,000 Developer Loans per Unit
- Rental Development - \$100,000 Developer Loans per Unit

# JACKSON COUNTY HOUSING PROGRAMS



## REFERRALS - OTHER HOUSING RESOURCES



### **Escambia County Housing Finance Authority:**

Homeownership Programs for First Time Homebuyers by providing affordable interest rate mortgage loans and down payment and closing cost assistance.

**Phone number:** 800-388-1970

**Website:** <https://www.escambiahfa.com/participating-counties/jackson>



### **USDA Rural Development:**

Buy, Build, or Repair a Home with Low Interest, Fixed-rate Homeownership Loans

**Phone number:** 850-633-6474

**Address:** 2741 Penn Avenue, Marianna, FL 32448

**Website:** [rd.usda.gov](http://rd.usda.gov)



### **Weatherization Program:**

Assists by reducing heating and cooling costs and addressing health and safety issues in homes through energy efficiency measures.

**Phone number:** 850-679-4817

**Website:** <https://capc-Pensacola.org/weatherization-and-housing/>

# JACKSON COUNTY HOUSING PROGRAMS



## REFERRALS - OTHER HOUSING RESOURCES



<https://www.floridahousing.org/programs/homebuyer-overviewpage>

### Down Payment Assistance Programs

Florida Housing offers down payment and closing cost assistance in the form of a second mortgage loan

#### The Florida Assist (FL Assist)

- Offers up to \$10,000 on FHA, VA, USDA and Conventional Loans
- 0%, non-amortizing, deferred second mortgage
- Repayment is deferred

#### The Florida Homeownership Loan Program (FL HLP) Second Mortgage

- Offers \$10,000
- 3% fully-amortizing, second mortgage
- 15-year term

#### 3%, 4% and 5% HFA Preferred and HFA Advantage PLUS Second Mortgage

- Borrowers utilizing these down payment and closing cost programs receive 3%, 4% or 5% of the total loan amount in a forgivable second mortgage
- This second mortgage is forgiven at 20% a year over its 5-year term



Makes homeownership affordable for eligible frontline community workers such as law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans.



# JACKSON COUNTY HOUSING PROGRAMS

## REFERRALS - OTHER HOUSING RESOURCES



<https://www.myflfamilies.com/APathwaytoProsperity/>

**850-300-HOPE**

### Who benefits from A Pathway to Prosperity?

- Public benefit customers statewide
- Children aging out of foster care
- Pregnant mothers contending with substance abuse disorders
- Parents and families who need assistance

### What type of assistance?

- Behavioral Health
- Food
- Housing**
- Goods
- Transit
- Health
- Money
- Care
- Education
- Work

### What type of housing assistance?

- Help find housing
- Help pay for housing
- Housing advice
- Maintenance and repairs
- Residential housing
- Temporary Shelter



# JACKSON COUNTY HOUSING PROGRAMS



## CONTACT INFORMATION

**Apalachee Regional Planning Council  
Program Administrators**



**Donald Morgan**  
Housing & Community  
Development Director

**Phone:** 850-312-3708



**Amber Tyrie**  
Housing Programs  
Administrator

**Phone:** 850-312-3026



**Hauwa Black**  
Housing Coordinator

**Phone:** 850-312-3894

**Address:** 2507 Callaway Road, Suite 100, Tallahassee, FL 32303  
<https://www.arpc.org/housing>



# JACKSON COUNTY HOUSING PROGRAMS

## CONTACT INFORMATION

**Kim Cole Sweazy**  
**HOUSING GRANTS COORDINATOR**  
**Housing Grants Office**  
**Jackson County Board of County Commissioners**  
**Community Development Department**

**Phone:** 850-482-9083

[sweazyk@jacksoncountyfl.gov](mailto:sweazyk@jacksoncountyfl.gov)

[jcgrants@jacountycountyfl.com](mailto:jcgrants@jacountycountyfl.com)

**Location:**

Jackson County Health Department  
Community Development Department  
4979 Healthy Way, Suite B  
Marianna, FL 32446

<https://jacksoncountyfl.gov/services/community-development/housing-grants-office/>