

Jackson County Board of County Commissioners
Community Development Department

SHIP Program
Administration



Housing 2025-2026

Jackson County, FL

Jackson County SHIP Housing Office



WE ENCOURAGE ATTAINABLE HOUSING OPTIONS

Attainable 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



ACTIVE PROGRAMS:

- ▶ **SHIP - State Housing Initiative Program**

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State Housing Initiatives Partnership (SHIP)

FUNDING: \$350,000 annually

\$351,928 for 2025/2026 FY

- ▶ Have assisted with improvement to more than 730 homes since 1999
- ▶ Approximately \$8,400,000.00 expended - an average of \$11,507.00 per project



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State Housing Initiatives Partnership (SHIP)

STRATEGIES:

- ▶ Purchase Assistance with/without Rehabilitation - First Time Homebuyer
- ▶ Moderate Income \$25,000 Low Income \$30,000 Very Low Income \$35,000
- ▶ 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



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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: 20, 10 & 7% of the mortgage forgiven for each year the applicant remains 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 or vacation of premises



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► Eligibility

- Be within income limits based on number of household occupants
- The home must be eligible
- One time assistance is available per person and/or per property except for disaster/mitigation relief

► Selection Criteria

- Priority given to Special Needs persons and Disabled Veterans
- Other households are on a first qualified, first approved basis

HUD release: 4/1/2025
Effective: 4/1/2025



2025 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%	15,650	21,150	26,650	32,150	37,650	41,300	44,150	47,000	Refer to HUD		391	460	666	872	1,032	1,139
	Very Low	50%	24,950	28,500	32,050	35,600	38,450	41,300	44,150	47,000	49,840	52,688	623	668	801	925	1,032	1,139
	Low	80%	39,900	45,600	51,300	56,950	61,550	66,100	70,650	75,200	79,744	84,301	997	1,068	1,282	1,481	1,652	1,823
	Moderate	120%	59,880	68,400	76,920	85,440	92,280	99,120	105,960	112,800	119,616	126,451	1,497	1,603	1,923	2,221	2,478	2,734
	Median: 63,600	140%	69,860	79,800	89,740	99,680	107,660	115,640	123,620	131,600	139,552	147,526	1,746	1,870	2,243	2,591	2,891	3,190

SHIP DEMOLITION AND RECONSTRUCTION



BEFORE



AFTER

Jackson County SHIP Housing Office



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



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/>

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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.

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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 SHIP Housing Office



CONTACT INFORMATION

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<https://www.arpc.org/housing>

Jackson County SHIP Housing Office



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Jackson County Board of County Commissioners
Community Development Department

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

