

Jackson County Board of County Commissioners

*Administration Building
2864 Madison Street
Marianna, FL 32448*



State Housing Initiatives Partnership (SHIP)

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2018-2019, 2019-2020 and 2020-2021

COUNTY COMMISSIONERS

**Eric Hill, Chairman, District 4
Alex McKinnie, PhD, District 1
Clint Pate, District 2
Paul Donofro, District 3
Jim Peacock, District 5**

**Technical Revision 3
May 11, 2021**

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I. Program Details:

A. Name of the participating local government:

Jackson County Board of County Commissioners

Is there an Interlocal Agreement: Yes _____ No X

If "Yes", name local government(s) in the Interlocal Agreement:

N/A

B. Purpose of the program:

1. To meet the housing needs of the Very Low, Low, and Moderate income households
2. To expand production of and preserve affordable housing
3. To further the housing element of the local government comprehensive plan specific to affordable housing

C. Fiscal years covered by the Plan: 2018-2019, 2019-2020 and 2020-2021

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. To the extent permissible by law the 2018 – 2021 Local Housing Assistance Plan (LHAP) supersedes and replaces all prior LHAPs.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

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. **Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status.

Applications will be maintained in an order that is consistent with the time applications were submitted. Consideration of required statutory set-asides must be met. Priority will be given to special needs applicants with special preference for disabled veterans.

- J. **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.

- K. **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, Foreclosure Counseling and Transportation.

- L. **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
☐ Local HFA Numbers

- M. **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.

- N. **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.



- O. Monitoring and First Right of Refusal: Jackson County does not provide rental unit assistance.
- P. Administrative Budget: A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.

Jackson 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: housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), 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.

- Q. Program Administration: Administration of the local housing assistance plan will be performed and maintained to include, but are not limited to the following:
1. Assistance to clients and those organizations/contractors providing services to SHIP
 2. Conduct verification of applicant’s eligibility for the program
 3. Preparation of all required tracking, reporting, and advertisements
 4. Coordination with the Florida Housing Finance Corporation (FHFC) to ensure compliance with program requirements
 5. Monitoring of the program’s success and providing advice and recommendations for program improvement
 6. Preparation of Local Housing Assistance Plan every three years
 7. Preparation for monitoring by Florida Housing Finance Corporation
 8. Other administrative services as may be required to ensure successful implementation of the program
- R. Project Delivery Costs: Project delivery costs may be provided to sub recipient agencies for expenses that are non-administrative for owner occupied rehabilitation projects only.
- S. Essential Service Personnel Definition: Only those households earning up to 120% of AMI will be served using SHIP funds and employed in:
- in the education system (teachers, educators, and school district personnel in the public, private, and university systems)
 - county or city government (including local or State law enforcement, fire, rescue and emergency services, public safety, and emergency management)
 - medical and health services (health care professionals and support personnel)



- tourism industry professionals and employees
 - judicial/court system management and support personnel
 - service industry personnel, including child care, hospitality, and food service
 - skilled building trades
- T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Jackson County will encourage green building requirements in the building specifications for all new construction and rehabilitation projects to include, but not limited to the following: energy star rated windows, appliances, hot water heater and ceiling fans, low flow plumbing fixtures, insulated exterior doors, increased insulation for walls and ceilings, higher efficiency HVAC units, and programmable thermostats.
- U. Describe efforts to meet the 20% Special Needs set-aside: All applicants are screened to see if they meet the special needs criteria. Priority is given to Special Needs applicants (as defined in §420.0004 (13), F. S.) to ensure that the 20% rule is met.

Special preference will be given to Special Needs Disabled Veterans with the intent to meet the housing needs of qualified candidates. Funds may be provided to build a new construction home, rehabilitate or retrofit an existing home or to replace existing uninhabitable, dilapidated structures or structures which cannot be rehabilitated according to the Florida Building Code Definitions of “Substantial Improvement and/or Substantial Structural Damage”.

The recipient and applicant(s) must follow the program criteria for each strategy and:

1. be an honorably retired or separated veteran from the U. S. Military
 2. be eligible as a “Person with Special Needs” as defined in § 420.004(13), F.S.
 3. may be referred by an entity that provides services to disabled veterans
- V. Describe efforts to reduce homelessness: The Purchase Assistance strategy is available for first time homebuyers giving them an opportunity to buy a home with down payment and closing cost assistance with rehabilitation. The Rehabilitation Assistance strategy allows for home repairs that homeowners may not otherwise be able to afford. Rehabilitation improves the condition of the homes allowing the residents additional longevity in a safer and healthier environment.

If there are concerns for homelessness, individuals are referred to the Wright Foundation Community Resource Center in Marianna, Florida. The *Jackson County Board of County Commissioners* serves as the Certifying Authority for The Wright Foundation in its efforts to secure grant funding from FHFC and other state and federal agencies to address homelessness in Jackson County. For immediate shelter, those in need are also referred to the 211 Information and Referral Hotline.



Section II. Housing Strategies:

<p>A. PURCHASE ASSISTANCE WITH REHABILITATION AND PURCHASE ASSISTANCE WITHOUT REHABILITATION</p>	<p>Code 1 Code 2</p>
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- a. Summary of Strategy: The Jackson County Purchase Assistance Program is designed to assist first time homebuyers with the purchase of a new or existing single-family home within Jackson County.

Pursuant to 24 CFR 92.2 [Title 24 Housing and Urban Development; Subtitle A Office of the Secretary, Department of Housing and Urban Development; Part 92 Home Investment Partnerships Program; Subpart A General], the term First-Time Homebuyer means “an individual and his or her spouse who have not owned a home during the three-year period prior to purchase of a home with assistance under the American Dream Down payment Initiative (ADDI) described in subpart M of this part. The term first-time homebuyer also includes an individual who is a displaced homemaker or single parent, as those terms are defined in this section. An individual shall not be excluded from consideration as a first-time homebuyer on the basis that the individual owns or owned, as a principal residence during the three-year period, a dwelling unit whose structure is not permanently affixed to a permanent foundation in accordance with local or other applicable regulations or is not in compliance with State, local, or model building codes, or other applicable codes, and cannot be brought into compliance with the codes for less than the cost of constructing a permanent structure.”

Funding, which is provided as a subordinate mortgage loan, may be used for down payment, closing costs, principal buy-down and repairs as needed for affordable homeownership. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, Florida Housing Finance Corporation’s Bond Program or Rural Development.

- b. Fiscal Years Covered: 2018-2019, 2019-2020 and 2020-2021
- c. Income Categories to be served: Very Low, Low, and Moderate income households
- d. Maximum award: Specific maximum award amounts are \$20,000.00 for Very Low, \$15,000.00 for Low and \$10,000.00 for Moderate income levels.
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loans secured by a recorded note and subordinate mortgage
 2. Interest Rate: 0%
 3. Years in loan term: Ten (10) years



4. Forgiveness:
 - a. Ten (10) year loans are forgiven with ten percent (10%) of the mortgage forgiven each year over the ten (10) year period.
 5. Repayment: Required in full when one of the following conditions is met during the term of the note only, whichever occurs first:
 - a. Sale
 - b. Conversion to rental property
 - c. Title Transfer – either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. A legal heir, certified as income eligible may be approved for assumption of the existing mortgage.
 - d. Refinance to access equity – The County may consider subordination if the first mortgage is being refinanced at a lower rate with no cash out and refinanced closing costs do not increase the loan balance beyond the original loan amount.
 - e. Homeowner(s) no longer reside(s) in the home
 6. Default: If any of the above terms are violated during the ten (10) year period following the date of the signed mortgage agreement, the owner/mortgagor, or owner/mortgagor's estate shall repay to the County the outstanding balance.
- f. Recipient Selection Criteria: Priority is given to Special Needs applicants (as defined in §420.0004 (13), F. S.) to ensure that the 20% rule is met. Preference will be given to Disabled Veterans with the intent to meet the housing needs of qualified candidates. All other eligible households will be assisted on a “first qualified, first served” basis.

Qualified means that the applications are complete and approved by the SHIP Program Administrator, income certifications and award letters have been issued, property taxes are current, and if appropriate, the existing house is determined eligible for repairs.

The applicant must be pre-approved by a participating first mortgage lender. The household assisted must be certified as very low, low, or moderate income and have sufficient income to obtain mortgage financing from a participating lender or USDA Rural Development. Written verification of assets, income, employment, and benefits will be obtained.

Applicants that meet income and eligibility guidelines must complete the County approved and sanctioned Homebuyer Education six (6) hour course conducted the University of Florida, IFAS Extension (UF/IFAS) offered in Jackson, Holmes, and Washington Counties. Certification is valid for a one (1) year period. Completion of the course is mandatory prior to receiving funding.

Lenders will provide to Jackson County Housing copies of the applicant's Loan Estimate, Closing Disclosure and Settlement Statements. A clean Wood Destroying



Organism (WDO) report, a copy of the property appraisal, and a copy of the most recent survey should be provided by the applicant.

If the purchase is for new construction a Certificate of Occupancy must be received prior to closing. If the purchase is of an existing nature, then an inspection of the dwelling must be performed by a program approved certified licensed general contractor or the contracted Rehabilitation Specialist for structural, electrical, plumbing, and mechanical deficiencies and or code violations.

Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP Program guidelines, Jackson County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

- g. Sponsor/Developer Selection Criteria: Not applicable.
- h. Additional Information:
 - 1. Units assisted must be within Jackson County, Florida.
 - 2. Modular homes are eligible in this strategy.
 - 3. Mobile homes built before June 30, 1994 are not eligible for purchase.
 - 4. New manufacture homes are eligible for purchase. (**Manufactured Home Definition per HUD Manufactured Home Construction and Safety Standards:** Manufactured homes are homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280.)
 - 5. Applicants who receive awards are not eligible to apply for any additional SHIP assistance strategies, except SHIP approved disaster assistance.
 - 6. Anyone who previously received purchase or rehabilitation assistance is ineligible to apply.
 - 7. Any property that was previously rehabilitated by the Jackson County SHIP program is ineligible for purchase assistance.
 - 8. The first mortgage must be at a fixed rate; no adjustable-rate mortgages (ARM), prepayment penalty, negative amortization, balloon loan or owner financing is allowed.
 - 9. The Jackson County purchase assistance and rehabilitation guidelines will be followed for this strategy if rehabilitation assistance is required.
 - 10. The Jackson County Purchasing Policy may be used for rehabilitation projects.
 - 11. The property must be owner occupied.
 - 12. The applicant may not be delinquent on any debt owed to Jackson County.
 - 13. The applicant(s) must provide proof of filing Federal Income Tax return for



- the previous two (2) years or provide proof of exemptions.
14. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
 15. The appraised value of the home may not exceed the current maximum sales price allowed in the Jackson County SHIP Program.
 16. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value.
 17. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance, utilities, and must also demonstrate the ability to maintain the property.
 18. Any applicant who is delinquent on child support or alimony payments, in violation of any valid court order or judgment will be denied SHIP assistance.

B. REHABILITATION ASSISTANCE	Code 3
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- a. Summary of Strategy: The Jackson County Rehabilitation Strategy is designed to assist eligible homeowners with necessary moderate rehabilitation or emergency repair assistance for owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, and other related repairs.

The home must be suitable for rehabilitation as determined by the Program Administrator, Emerald Coast Regional Council and the contracted Rehabilitation Specialist in consult with the County Housing Grants Coordinator.

- b. Emergency repair costs can be expended up to but not to exceed \$20,000.00.
- c. Emergency situations will be considered as significant breaches of the structural envelope, accessibility (when an individual has recently encountered physical disability) or sanitary disposal problems which target health and safety concerns.
- d. Loans for assistance may include costs related to all eligible repairs, inspections work write-ups, and closing costs.
- e. Fiscal Years Covered: 2018-2019, 2019-2020 and 2020-2021
- f. Income Categories to be served: Very Low, Low, and Moderate income households
- g. Maximum award: Maximum award amounts are \$50,000.00 for Very Low, Low, and Moderate income levels.
 1. Following a declared Local State of Emergency for any natural or man-made disaster, the Board of County Commissioners may adjust the maximum award amount for any strategy based on an increase in costs of building materials due to the disaster. On a case-by-case basis and after making appropriate findings regarding the increased costs, the Board may also declare emergency purchases in excess of the maximum award amount



based on increased materials costs related to inflation or supply limitations, without increasing the maximum award for any strategy.

- h. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loans secured by a recorded note and mortgage
 - 2. Interest Rate: 0%
 - 3. Years in loan term:
 - a. Five (5) years for funds \$14,999.99 or below or participants over 62 years of age at the time the application was approved.
 - b. Ten (10) years for funds \$15,000.00 or above
 - 4. Forgiveness:
 - a. Five (5) year loans are forgiven with twenty percent (20%) of the mortgage forgiven each year over the five (5) year period.
 - b. Ten (10) year loans are forgiven with ten percent (10%) of the mortgage forgiven each year over the ten (10) year period.
 - 5. Repayment: Required in full when one of the following conditions is met during the term of the note only, whichever occurs first:
 - a. Sale
 - b. Conversion to rental property
 - c. Title Transfer – either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. A legal heir, certified as income eligible may be approved for assumption of the existing mortgage.
 - d. Refinance to access equity – The County may consider subordination if the first mortgage is being refinanced at a lower rate with no cash out and refinanced closing costs do not increase the loan balance beyond the original loan amount.
 - e. Homeowner(s) no longer reside(s) in the home
 - 6. Default: If any of the above terms are violated during the five (5) or ten (10) year period following the date of the signed mortgage agreement, the owner/mortgagor, or owner/mortgagor's estate shall repay to the County the outstanding balance.
- i. Recipient Selection Criteria: Priority is given to Special Needs applicants (as defined in §420.0004 (13), F. S.) to ensure that the 20% rule is met. Preference will be given to Disabled Veterans with the intent to meet the housing needs of qualified candidates. All other eligible households will be assisted on a “first qualified, first served” basis.

Qualified means that the applications are complete and approved by the SHIP Program Administrator, income certifications and award letters have been issued, property taxes are current, and if appropriate, the existing house is determined eligible for repairs.



Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Jackson County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

j. Sponsor/Developer Selection Criteria: Not applicable.

k. Additional Information:

1. Units assisted must be within Jackson County, Florida.
2. Modular homes are eligible in this strategy.
3. Mobile homes built prior to June 30, 1994 are not eligible in this strategy.
4. Manufactured homes built after June 30, 1994 are eligible for this strategy for only exterior repairs as allowed by Florida Building Code, Jackson County Building Services, and SHIP. Examples include exterior repair of roofs, skirting, doors, windows, sheathing, plumbing, septic systems, and wells.

(Manufactured Home Definition per HUD Manufactured Home

Construction and Safety Standards: Manufactured homes are homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280.)

5. Applicants who receive awards are not eligible to apply for any additional SHIP assistance strategies, except SHIP approved disaster assistance.
6. Anyone who previously received purchase or rehabilitation assistance is ineligible to apply.
7. Any property that was previously rehabilitated by the Jackson County SHIP program is ineligible for rehabilitation assistance.
8. Property taxes must be paid and not delinquent.
9. The owner must have legally owned and resided in the home continuously for a minimum of two (2) years prior to applying for assistance and must be able to provide proof of ownership; with the exception of Emergency repairs as determined on a case-by-case basis by the Housing Administrator.
10. The Jackson County rehabilitation guidelines will be followed for this strategy.
11. The Jackson County Purchasing Policy will be used to determine the bid process to be used dependent upon the dollar amount of reconstruction work required on each project.
12. Applicant must have clear title (with the exception of one mortgage) and no outstanding judgments, liens, orders, or encumbrances.
13. Other than the item(s) being addressed by SHIP for the principal residence, the applicant(s) may not have any unresolved property code



violations/citations issued either by the county, by any city/town or if the property is located within an unincorporated area.

14. The applicant may not be delinquent on any debt owed to Jackson County.
15. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
16. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
17. The appraised value of the home may not exceed the current maximum sales price allowed in the Jackson County SHIP Program.
18. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value.
19. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance, utilities, and must also demonstrate the ability to maintain the property.
20. Any applicant who is delinquent on child support or alimony payments, in violation of any valid court order or judgment will be denied SHIP assistance.

<i>C. Demolition and Reconstruction</i>	<i>Code 4</i>
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- a. Summary of Strategy: This strategy is designed to replace existing uninhabitable, dilapidated structures or structures which cannot be rehabilitated according to the Florida Building Code Definitions of "Substantial Improvement, Substantial Damage and/or Substantial Structural Damage" for homeowners that do not have alternative housing or financial resources to alleviate the situation, including homes that have been previously rehabilitated.

The existing structure must be certified by the Jackson County Housing Administrator, the Rehabilitation Specialist and Jackson County Certified Building Official as substandard and not suitable for rehabilitation. Structures certified as substandard are determined by the percentages stated in the Florida Building Code definitions of Substantial Damage, Substantial Improvement or Substantial Structural Damage.

A structure which has been rehabilitated by the Jackson county SHIP Program may be eligible for this strategy so long as no owner has previously received prior SHIP assistance, and the applicant is not an immediate family member of the prior owner.

Jackson County will bid the demolition and construction work. A new retrofit of the existing well, septic, driveway apron, electrical, and demolition may be included as part of the construction costs. Energy Star recommendations will be used in accordance with the Green Building and Energy Saving products and processes.

The owner will have an option of a new site-built, modular, or manufactured home. Applicants will be given a choice of up to three approved housing plans provided by the awarded contractor. Relocation costs and temporary housing expenses may be considered. **(Manufactured Home Definition per HUD Manufactured Home**



Construction and Safety Standards: Manufactured homes are homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280.)

Loans for assistance may include costs related to relocation, temporary housing, all eligible construction, inspections work write-ups, and closing costs. Partnering with USDA Rural Development or a participating lender may be required for a balance of expenses to be covered with a first mortgage.

- b. Fiscal Years Covered: 2018-2019, 2019-2020, and 2020-2021
- c. Income Categories to be served: Very Low, Low, and Moderate income households
- d. Maximum award: Maximum award amount is \$150,000.00 for Very Low, Low, and Moderate income levels.
 - 1. Following a declared Local State of Emergency for any natural or man-made disaster, the Board of County Commissioners may adjust the maximum award amount for any strategy based on an increase in costs of building materials due to the disaster. On a case-by-case basis and after making appropriate findings regarding the increased costs, the Board may also declare emergency purchases in excess of the maximum award amount based on increased materials costs related to inflation or supply limitations, without increasing the maximum award for any strategy.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loans secured by a recorded note and mortgage or a subordinate mortgage if a first mortgage is acquired with the project.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: Fifteen years (15)
 - 4. Forgiveness:
 - a. Fifteen (15) year loans are forgiven with one-fifteenth of the loan forgiven each year over the fifteen (15) year period.
 - 5. Repayment: Required in full when one of the following conditions is met during the term of the note only, whichever occurs first:
 - a. Sale
 - b. Conversion to rental property
 - c. Title Transfer – either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. A legal heir,



- certified as income eligible may be approved for assumption of the existing mortgage.
- d. Refinance to access equity – The County may consider subordination if the first mortgage is being refinanced at a lower rate with no cash out and refinanced closing costs do not increase the loan balance beyond the original loan amount.
 - e. Homeowner(s) no longer reside(s) in the home
6. Default: If any of the above terms are violated during the fifteen (15) year period following the date of the signed mortgage agreement, the owner/mortgagor, or owner/mortgagor's estate shall repay to the County the outstanding balance.
- f. Recipient Selection Criteria: Priority is given to Special Needs applicants (as defined in §420.0004 (13), F. S.) to ensure that the 20% rule is met. Preference will be given to Disabled Veterans with the intent to meet the housing needs of qualified candidates. All other eligible households will be assisted on a “first qualified, first served” basis.
- Qualified means that the applications are complete and approved by the SHIP Program Administrator, income certifications and award letters have been issued, property taxes are current, and if appropriate, the existing house is determined eligible for demolition and reconstruction.
- The household assisted must be certified as Very Low, Low, or Moderate income and have sufficient income to obtain mortgage financing from a participating lender or USDA Rural Development. Written verification of assets, income, employment, and benefits will be obtained.
- Applicants that meet income and eligibility guidelines must complete the County approved and sanctioned Homebuyer Education six (6) hour course conducted the University of Florida, IFAS Extension (UF/IFAS) offered in Jackson, Holmes, and Washington Counties. Certification is valid for a one (1) year period. Completion of the course is mandatory prior to receiving funding.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Jackson County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.
- g. Sponsor/Developer Selection Criteria: Not applicable.
 - h. Additional Information:
 - 1. Units assisted must be within Jackson County, Florida.
 - 2. Modular homes are eligible in this strategy.
 - 3. Mobile homes built prior to June 30, 1994 are not eligible in this strategy.
 - 4. New manufacture homes are eligible for purchase. (**Manufactured Home Definition per HUD Manufactured Home Construction and Safety Standards:** Manufactured homes are homes built as dwelling units of at



least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280.)

5. Applicants who receive awards are not eligible to apply for any additional SHIP assistance strategies, except SHIP approved disaster assistance.
6. Anyone who previously received prior SHIP assistance is ineligible to apply.
7. Other than the item(s) being addressed by SHIP for the principal residence, the applicant(s) may not have any unresolved property code violations/citations issued either by the county, by any city/town or if the property is located within an unincorporated area.
8. Property taxes must be paid and not delinquent.
9. The applicant may not be delinquent on any debt owed to Jackson County.
10. The property must be owner occupied.
11. The owner must have legally owned and resided in the home continuously for a minimum of two years prior to applying for assistance and must be able to provide proof of ownership.
12. The Jackson County rehabilitation guidelines will be followed for this strategy.
13. The Jackson County Purchasing Policy will be used to determine the bid process to be used dependent upon the dollar amount of demolition and reconstruction.
14. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
15. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
16. The appraised value of the home may not exceed the current maximum sales price allowed in the Jackson County SHIP Program.
17. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value.
18. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance, utilities and must also demonstrate the ability to maintain the property.
19. Any applicant who is delinquent on child support or alimony payments, in violation of any valid court order or judgment will be denied SHIP assistance.

<i>D. Disaster Mitigation/Recovery</i>	<i>Code 5</i>
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- a. Summary of Strategy: The Disaster Mitigation/Recovery Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with



additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable
3. Construction of wells or repair of existing wells where public water is not available
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies
5. Security deposit for eligible recipients that have been displaced from their homes due to disaster
6. Rental assistance for eligible recipients that have been displaced from their homes due to disaster
7. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster
8. Other activities as proposed by the County and eligible municipalities and approved by Florida Housing Finance Corporation.

b. Fiscal Years Covered: 2018-2019, 2019-2020, and 2020-2021

c. Income Categories to be served: Very Low, Low, and Moderate income households

d. Maximum award: \$20,000.00

1. Following a declared Local State of Emergency for any natural or man-made disaster, the Board of County Commissioners may adjust the maximum award amount for any strategy based on an increase in costs of building materials due to the disaster. On a case-by-case basis and after making appropriate findings regarding the increased costs, the Board may also declare emergency purchases in excess of the maximum award amount based on increased materials costs related to inflation or supply limitations, without increasing the maximum award for any strategy.

e. Terms:

1. Disaster funds are awarded as a grant.
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient Selection Criteria: Priority is given to Special Needs applicants (as defined in §420.0004 (13), F. S.) to ensure that the 20% rule is met. Preference will



be given to Disabled Veterans with the intent to meet the housing needs of qualified candidates. All other eligible households will be assisted on a “first qualified, first served” basis.

Qualified means that the applications are complete and approved by the SHIP Program Administrator, income certifications and award letters have been issued, property taxes are current, and if appropriate, the existing house is determined eligible for repairs.

The household assisted must be certified as Very Low, Low, or Moderate income. Written verification of assets, income, employment, and benefits will be obtained.

Persons who qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, State and Federal regulations and certify that the unit assisted will be their primary residence.

- g. Sponsor/Developer Selection Criteria: Not applicable.
- h. Additional Information:
 - 1. Units assisted must be within Jackson County, Florida.
 - 2. The property must be owner occupied.
 - 3. Modular homes are eligible in this strategy.
 - 4. Mobile homes built prior to June 30, 1994 are not eligible in this strategy.
 - 5. Manufactured homes built after June 30, 1994 are eligible for this strategy for only exterior repairs as allowed by Florida Building Code, Jackson County Building Services, and SHIP. Examples include exterior repair of roofs, skirting, doors, windows, sheathing, plumbing, septic systems and wells.
(Manufactured Home Definition per HUD Manufactured Home Construction and Safety Standards: Manufactured homes are homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280.)
 - 6. The Jackson County rehabilitation guidelines and purchasing policy will be followed for this strategy.
 - 7. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding \$20,000.00 in value.
 - 8. Applicants with homeowners' insurance and flood insurance must provide policy information in their applications.
 - 9. SHIP funds must be used for eligible applicants and eligible housing.



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. 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.

Jackson County Board of County Commissioners formally adopted expedited processing and waiving of fees for development orders and building permits associated with affordable housing projects that utilize SHIP funding. (Contractors may incur costs of re-inspections due to failed inspections.)

- B. 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 Jackson County SHIP Housing Grants Coordinator will review and submit a staff report advising the *Jackson County Board of County Commissioners* of the anticipated impact on the cost of building a home before any changes are implemented to local policies, ordinances, regulations, and plan provision within the County.

- C. Establishment of Ongoing Oversight - An ongoing process for the oversight of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption in coordination with the Ongoing Review Process

The Jackson County SHIP Housing Grants Coordinator will review and submit a staff report advising the *Board of County Commissioners* of the anticipated impact on the cost of building a home before any changes are implemented to local policies, ordinances, regulations, and plan provision within the County in coordination with the ongoing review process.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year
B. Timeline for Estimated Encumbrance and Expenditure

A separate timeline for each fiscal year covered in this plan is attached. 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
D. LHAP Certification
E. Resolution No. 1 signed, dated, witnessed, or attested
F. Resolution No. 2 signed, dated, witnessed, or attested
G. Resolution No. 3 signed, dated, witnessed, or attested

LHAP 2009-001**Exhibit A****Revised: 6/2016**

Jackson County Board of County Commissioners

Fiscal Year: 2018-2019		
Estimated Allocation for Calculating:	\$	350,000.00
Salaries and Benefits	\$	27,000.00
Office Supplies and Equipment	\$	985.35
Travel Per diem Workshops, etc.	\$	750.00
Advertising	\$	750.00
Other*	\$	5,514.65
Total	\$	35,000.00
Fiscal Year: 2019-2020		
Estimated Allocation for Calculating:	\$	350,000.00
Salaries and Benefits	\$	27,000.00
Office Supplies and Equipment	\$	985.35
Travel Per diem Workshops, etc.	\$	750.00
Advertising	\$	750.00
Other*	\$	5,514.65
Total	\$	35,000.00
Fiscal Year 2020-2021		
Estimated Allocation for Calculating:	\$	350,000.00
Salaries and Benefits	\$	27,000.00
Office Supplies and Equipment	\$	985.35
Travel Per diem Workshops, etc.	\$	750.00
Advertising	\$	750.00
Other*	\$	5,514.65
Total	\$	35,000.00

0.1

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0.1

Exhibit B
Timeline for SHIP Expenditures

Jackson County Board of County Commissioners affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023

If funds allocated for these fiscal years are not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box		
HOUSING DELIVERY GOALS CHART											New Plan:		X
2018-2019											Amendment:		
											Fiscal Yr. Closeout:		
Name of Local Government:		Jackson County Board of County Commissioners						Estimated Funds:	\$350,000.00				
								A	B	C	D	E	F
HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
1	Purchase Assistance with Rehab	3	\$20,000	2	\$15,000	3	\$10,000		\$120,000.00		\$120,000.00	34.29%	8
2	Purchase Assistance	1	\$20,000	1	\$15,000	1	\$10,000			\$45,000.00	\$45,000.00	12.86%	3
3	Rehabilitation Assistance	1	\$50,000	1	\$50,000	1	\$50,000		\$150,000.00		\$150,000.00	42.86%	3
4	Demolition and Reconstruction	0	\$150,000	0	\$150,000	0	\$150,000		\$0.00		\$0.00	0.00%	0
5	Disaster Mitigation/Recovery	0	\$20,000	0	\$20,000	0	\$20,000		\$0.00		\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
Subtotal 1 (Home Ownership)		5	\$130,000.00	4	\$95,000.00	5	\$90,000.00	\$0.00	\$270,000.00	\$45,000.00	\$315,000.00	90.00%	14
RENTAL		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
STRATEGIES		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
Administration Fees												0.00%	
Admin. From Program Income												0.00%	
Home Ownership Counseling												0.00%	
GRAND TOTAL													
Add Subtotals 1 & 2, plus all Adm		5	\$130,000	4	\$95,000	5	\$90,000	\$0.00	\$270,000.00	\$45,000.00	\$315,000.00	90.00%	14
Percentage Construction/Reh		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									77%		
Maximum Allowable													
Purchase Price:								New		Existing			
Allocation Breakdown		Amount		%				Projected Program Income:			Max Amount Program Income For Admi		\$0.00
Very-Low Income		\$135,000.00		38.6%				Projected Recaptured Funds:					
Low Income		\$110,000.00		31.4%				Distribution:		\$350,000.00			
Moderate Income		\$70,000.00		20.0%				Total Available Funds:		\$350,000.00			
TOTAL				90.0%									

EXHIBIT C

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2019-2020											Please check applicable box		
											New Plan:		
											Amendment:		X
											Fiscal Yr. Closeout:		
Name of Local Government:		Jackson County Board of County Commissioners						Estimated Funds:	\$350,000.00				
								A	B	C	D	E	F
	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
1	Purchase Assistance with Rehab	3	\$20,000	2	\$15,000	3	\$10,000		\$120,000.00		\$120,000.00	34.29%	8
2	Purchase Assistance	1	\$20,000	1	\$15,000	1	\$10,000			\$45,000.00	\$45,000.00	12.86%	3
3	Rehabilitation Assistance	1	\$50,000	1	\$50,000	1	\$50,000		\$150,000.00		\$150,000.00	42.86%	3
4	Demolition and Reconstruction	0	\$150,000	0	\$150,000	0	\$150,000		\$0.00		\$0.00	0.00%	0
5	Disaster Mitigation/Recovery	0	\$20,000	0	\$20,000	0	\$20,000		\$0.00		\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	5	\$130,000.00	4	\$95,000.00	5	\$90,000.00	\$0.00	\$270,000.00	\$45,000.00	\$315,000.00	90.00%	14
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees											0.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Adm	5	\$130,000	4	\$95,000	5	\$90,000	\$0.00	\$270,000.00	\$45,000.00	\$315,000.00	90.00%	14
	Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									77%		
	Maximum Allowable												
	Purchase Price:							New		Existing			
	Allocation Breakdown	Amount		%			Projected Program Income:			Max Amount Program Income For Admi		\$0.00	
	Very-Low Income	\$135,000.00		38.6%			Projected Recaptured Funds:						
	Low Income	\$110,000.00		31.4%			Distribution:		\$350,000.00				
	Moderate Income	\$70,000.00		20.0%			Total Available Funds:		\$350,000.00				
	TOTAL			90.0%									

EXHIBIT C

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box		
HOUSING DELIVERY GOALS CHART											New Plan:		
2020-2021											Amendment:		X
											Fiscal Yr. Closeout:		
Name of Local Government:		Jackson County Board of County Commissioners						Estimated Funds:		\$350,000.00			
								A	B	C	D	E	F
	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
1	Purchase Assistance with Rehab	3	\$20,000	2	\$15,000	3	\$10,000		\$120,000.00		\$120,000.00	34.29%	8
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4	Demolition and Reconstruction	0	\$150,000	0	\$150,000	0	\$150,000		\$0.00		\$0.00	0.00%	0
5	Disaster Mitigation/Recovery	0	\$20,000	0	\$20,000	0	\$20,000		\$0.00		\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	5	\$130,000.00	4	\$95,000.00	5	\$90,000.00	\$0.00	\$270,000.00	\$45,000.00	\$315,000.00	90.00%	14
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees											0.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admin.	5	\$130,000	4	\$95,000	5	\$90,000	\$0.00	\$270,000.00	\$45,000.00	\$315,000.00	90.00%	14
	Percentage Construction/Reh.	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									77%		
	Maximum Allowable												
	Purchase Price:							New		Existing			
	Allocation Breakdown	Amount		%			Projected Program Income:			Max Amount Program Income For Admin.		\$0.00	
	Very-Low Income	\$135,000.00		38.6%			Projected Recaptured Funds:						
	Low Income	\$110,000.00		31.4%			Distribution:		\$350,000.00				
	Moderate Income	\$70,000.00		20.0%			Total Available Funds:		\$350,000.00				
	TOTAL			90.0%									

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Jackson County Board of County Commissioners
Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S.

shall be provided to Florida Housing by June 30 of the applicable year.

- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Eric Hill, Chairman
Type Name and Title

January 9, 2018

Date

OR

Daniel McDaniel
Attest:

(Seal)



RESOLUTION NO. 2018- 01

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA; ADOPTING THE FISCAL YEARS 2018-2021 STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) AND EXHIBITS ATTACHED AS EXHIBIT A; AUTHORIZING THE BOARD CHAIRPERSON TO SUBMIT THE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the County is eligible to receiving funding under the State Housing Initiatives Partnership Program (SHIP) through the Florida Housing Finance Corporation; and in order to receive SHIP funds, the County is required to adopt an updated Local Housing Assistance Plan (LHAP); and

WHEREAS, the County's current LHAP was for the Fiscal Years ending 2017-2018, and has been amended from its original version; and after deliberation and consideration, the Board of County Commissioners of Jackson County, Florida, deems that it is in the best interest of the citizens and residents of the County to adopt, as attached hereto as Exhibit A, a SHIP Local Housing Assistance Plan for the Fiscal Years 2018-2019, 2019-2020, and 2020-2021 periods (with all of its exhibits);

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA:

Section 1. The foregoing "Whereas" paragraphs are hereby ratified and confirmed as true and are made an express part of this Resolution.

Section 2. The Board of County Commissioners hereby adopts the 2018-2021 Local Housing Assistance Plan, attached hereto as composite Exhibit A (with all exhibits thereto). The Board authorizes the Board chairperson to submit the Plan to the Florida Housing Finance Corporation.

Section 3. This resolution shall become effective immediately upon its adoption.

RESOLVED by the Board of County Commissioners of Jackson County, Florida, after due motion, second, and discussion in open meeting, this January 9, 2018.

BOARD OF COUNTY COMMISSIONERS
JACKSON COUNTY, FLORIDA

ATTEST:

Daniel McFarland
Clerk/Deputy Clerk

Chairman

APPROVED AS TO FORM:

Michelle Blankenship Jordan
County Attorney



RESOLUTION NO. 2018- 20

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA; ADOPTING THE FISCAL YEARS 2015-2018 STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) TECHNICAL REVISION NO. 1 AND EXHIBITS ATTACHED AS EXHIBIT A; AUTHORIZING THE BOARD CHAIRPERSON TO SUBMIT THE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING FOR AN EFFECTIVE DATE OF OCTOBER 30, 2018.

WHEREAS, the County is eligible to receive funding under the State Housing Initiatives Partnership Program (SHIP) through the Florida Housing Finance Corporation; and in order to receive SHIP funds, the County is required to adopt Technical Revision No. 1 for the Local Housing Assistance Plan (LHAP); and

WHEREAS, THE County's current LHAP for the Fiscal Years of 2018 – 2021 has been amended from its original version; and after deliberation and consideration, the Board of County Commissioners of Jackson County, Florida, deems that it is in the best interest of the citizens and residents of the County to adopt, as attached hereto as Exhibit A, a SHIP Local Housing Assistance Plan, Technical Revision No. 1 for the Fiscal Years 2015-2016, 2016-2017, and 2017 – 2018 periods (with all of its exhibits);

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA:

Section 1. The foregoing "Whereas" paragraphs are hereby ratified and confirmed as true and are made an express part of this Resolution.

Section 2. The Board of County Commissioners hereby adopts Technical Revision No. 1 for the 2015 – 2018 Local Housing Assistance Plan, attached hereto as composite Exhibit A (with all exhibits thereto). The board authorizes the Board chairperson to submit the Plan to the Florida Housing Finance Corporation.

Section 3. The Resolution shall become effective immediately upon its adoption.

RESOLVED by the Board of county Commissioners of Jackson County, Florida, after due motion, second, and discussion in special session, this October 30, 2018.

BOARD OF COUNTY COMMISSIONERS
JACKSON COUNTY FLORIDA

ATTEST:

Daniel McDaniel
Clerk of Court/Deputy Clerk

Eric Hill, Chairman



RESOLUTION NO. 2018- 21

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA; ADOPTING THE FISCAL YEARS 2018-2021 STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) TECHNICAL REVISION NO. 1 AND EXHIBITS ATTACHED AS EXHIBIT A; AUTHORIZING THE BOARD CHAIRPERSON TO SUBMIT THE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING FOR AN EFFECTIVE DATE OF OCTOBER 30, 2018.

WHEREAS, the County is eligible to receive funding under the State Housing Initiatives Partnership Program (SHIP) through the Florida Housing Finance Corporation; and in order to receive SHIP funds, the County is required to adopt Technical Revision No. 1 for the Local Housing Assistance Plan (LHAP); and

WHEREAS, THE County's current LHAP for the Fiscal Years of 2018 – 2021 has been amended from its original version; and after deliberation and consideration, the Board of County Commissioners of Jackson County, Florida, deems that it is in the best interest of the citizens and residents of the County to adopt, as attached hereto as Exhibit A, a SHIP Local Housing Assistance Plan, Technical Revision No. 1 for the Fiscal Years 2018-2019, 2019-2020, and 2020 – 2021 periods (with all of its exhibits);

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA:

Section 1. The foregoing "Whereas" paragraphs are hereby ratified and confirmed as true and are made an express part of this Resolution.

Section 2. The Board of County Commissioners hereby adopts Technical Revision No. 1 for the 2018 – 2021 Local Housing Assistance Plan, attached hereto as composite Exhibit A (with all exhibits thereto). The board authorizes the Board chairperson to submit the Plan to the Florida Housing Finance Corporation.

Section 3. The Resolution shall become effective immediately upon its adoption.

RESOLVED by the Board of county Commissioners of Jackson County, Florida, after due motion, second, and discussion in special session, this October 30, 2018.

BOARD OF COUNTY COMMISSIONERS
JACKSON COUNTY FLORIDA

ATTEST:

Daniel McFarland
Clerk of Court/Deputy Clerk

Eric Hill, Chairman



RESOLUTION NO. 2021- 22

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA; ADOPTING THE FISCAL YEARS 2018-2021 STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) TECHNICAL REVISION NO. 3 AND EXHIBITS ATTACHED AS EXHIBIT A; AUTHORIZING THE BOARD CHAIRPERSON TO SUBMIT THE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING FOR AN EFFECTIVE DATE OF MAY 11, 2021.

WHEREAS, the County is eligible to receive funding under the State Housing Initiatives Partnership Program (SHIP) through the Florida Housing Finance Corporation; and in order to receive SHIP funds, the County is required to adopt Technical Revision No. 3 for the Local Housing Assistance Plan (LHAP); and

WHEREAS, THE County's current LHAP for the Fiscal Years of 2018 – 2021 has been amended from its original version; and after deliberation and consideration, the Board of County Commissioners of Jackson County, Florida, deems that it is in the best interest of the citizens and residents of the County to adopt, as attached hereto as Exhibit A, a SHIP Local Housing Assistance Plan, Technical Revision No. 3 for the Fiscal Years 2018-2019, 2019-2020, and 2020-2021 periods (with all of its exhibits);

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA:

Section 1. The foregoing "Whereas" paragraphs are hereby ratified and confirmed as true and are made an express part of this Resolution.

Section 2. The Board of County Commissioners hereby adopts Technical Revision No. 3 for the 2018 – 2021 Local Housing Assistance Plan, attached hereto as composite Exhibit A (with all exhibits thereto). The Board authorizes the Board chairperson to submit the plan to the Florida Housing Finance Corporation.

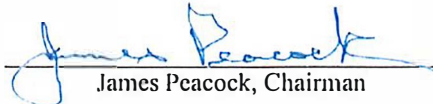
Section 3. The Resolution shall become effective immediately upon its adoption.

RESOLVED by the Board of county Commissioners of Jackson County, Florida, after due motion, second, and discussion in special session, this May 11, 2021.

BOARD OF COUNTY COMMISSIONERS
JACKSON COUNTY FLORIDA

ATTEST:


Clerk of Court/Deputy Clerk


James Peacock, Chairman

APPROVED AS TO FORM:


Michelle Blankenship Jordan
County Attorney

