Jackson County Board of County Commissioners

Administration Building
2864 Madison Street
Marianna, FL 32448

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023, 2023-2024

COUNTY COMMISSIONERS

Eric Hill, Chairman, District 4
Alex McKinnie, District 1
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Technical Revision No.1
May 11, 2021

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Section I. Program Details:

A. LG(s)

Name of Local Government	Jackson County Board of County Commissioners
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low, and moderate-income households
- To expand production of and preserve affordable housing
- To further the housing element of the local government comprehensive plan specific to affordable housing

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024

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

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, 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, 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. Priority will be given in the following order:

1. special needs disabled veterans
2. special needs
3. first qualified, first served

To receive priority as Special Needs Disabled Veteran, veterans must be: 1. honorably retired or separated from the U.S. Military 2. eligible as a 'person with Special Needs" as defined in § 420.0004(13), F.S. 3. may be referred by an entity that provides services to 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 average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A line-item budget is attached as Exhibit A. The Jackson County Board of County Commissioners finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *"A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."*

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "*The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(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 by:

Entity	Duties	Admin. Fee Percentage
Jackson County Housing Division	Liaison for Jackson County and Emerald Coast Regional Council.	20%
Emerald Coast regional Council-ECRC	Perform all administrative duties per the agreement.	80%

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: Project delivery costs, not to exceed $2,000, may be provided to sub recipient agencies for expenses that are non-administrative for owner occupied rehabilitation projects only. These project delivery costs may include underwriting services, title searches, credit reporting, appraisals, Phase I, Phase II, loan closing, recording fees and document stamps, surveys, termite inspection, initial inspection/review, work write-ups, cost estimates, construction inspection and oversight, case management oversight until construction completion.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. 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.

V. 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.

W. Describe efforts to reduce homelessness:
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. LHAP Strategies:

A. PURCHASE ASSISTANCE WITH/WITHOUT REHABILITATION	Code 1 Code 2

a. Summary: 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. 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. The maximum award for Purchase Assistance with Rehabilitation includes the rehabilitation costs.

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

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

d. Maximum award: $20,000.00 for Very Low, $15,000.00 for Low and $10,000.00 for Moderate
Purchase assistance with rehabilitation award amounts include rehabilitation to the home.

e. 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: Ten (10) years
4. Forgiveness: Ten percent (10%) of the mortgage forgiven each year over the ten (10) year period.
5. Repayment: No repayment is required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term - sale, transfer, death or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

f. Recipient/Tenant Selection Criteria: Priority is given in accordance with section I.I.
1. The applicant may not be delinquent on any debt owed to Jackson County.
2. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
3. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
4. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding $15,000.00 in value.
5. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance, and utilities.
6. 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.

g. Sponsor 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 manufactured homes are eligible for purchase.
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. The property must become owner occupied.
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 Florida Housing Finance Corporation residential rehabilitation guideline will be followed for this strategy if rehabilitation assistance is required.

10. The Jackson County Purchasing Policy may be used for rehabilitation projects.

B. REHABILITATION ASSISTANCE	Code 3

a. Summary: The Jackson County Rehabilitation Strategy is designed to assist eligible homeowners with necessary moderate rehabilitation 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 Jackson County Housing Administrator in consultation with the Emerald Coast Regional Council contracted Rehabilitation Specialist and the Jackson County Certified Building Official.

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

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

d. Maximum award: $50,000.00
   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. 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 $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: No repayment required if the loan is in good standing.
   6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term - sale, transfer, death or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these

occur, the outstanding balance will be due and payable.

f. Recipient/Tenant Selection Criteria: Priority is given in accordance with section I.I.

1. Applicants who receive awards are not eligible to apply for any additional SHIP assistance strategies, except SHIP approved disaster assistance.
2. Any person who previously received SHIP program assistance is ineligible to apply; with exception of the Disaster Mitigation Recovery Strategy.
3. Any property that previously received SHIP program assistance is ineligible for rehabilitation assistance.
4. Property taxes must be paid and not delinquent.
5. 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.
6. Applicant must have clear title (with the exception of one mortgage) and no outstanding judgments, liens, orders, or encumbrances.
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. The applicant may not be delinquent on any debt owed to Jackson County.
9. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
10. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
11. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding $15,000.00 in value.
12. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance, and utilities.
13. 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.

g. Sponsor 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. 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.
5. The Jackson County purchase rehabilitation guidelines will be followed for this strategy.
6. The Jackson County Purchasing Policy may be used for rehabilitation projects.

C. DEMOLITION AND RECONSTRUCTION	Code 4

a. Summary: 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 determination for demolition is based on 50% of the market value of the structure before improvements or repairs of the structure.

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

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

d. Maximum award: $150,000.00
   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. Repayment loan/deferred loan/grant: Deferred loans secured by a recorded note and mortgage.
   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: No repayment is required if the loan is in good standing.
   6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term - sale, transfer, death or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

f. Recipient/Tenant Selection Criteria: Priority is given in accordance with section I.I.
   1. Anyone who previously received prior SHIP assistance is ineligible to apply.
   2. 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.
   3. Property taxes must be paid and not delinquent.
   4. The applicant may not be delinquent on any debt owed to Jackson County.
   5. The property must be owner occupied.
   6. 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.

7. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
8. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
9. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding $15,000.00 in value.
10. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance and utilities.
11. 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.

g. Sponsor 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.
5. Applicants who receive awards are not eligible to apply for any additional SHIP assistance strategies, except SHIP approved disaster assistance.
6. 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.
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 rehabilitation guidelines will be followed for this strategy.
10. The appraised value of the home may not exceed the current maximum sales price allowed in the Jackson County SHIP Program.
11. The Jackson County Purchasing Policy may be used for rehabilitation projects.

D. DISASTER MITIGATION/RECOVERY	Code 5, 16

a. Summary: 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: 2021-2022, 2022-2023, 2023-2024

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

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. Repayment loan/deferred loan/grant: Disaster funds are awarded as a grant.
2. Interest Rate: Not applicable.
3. Years in loan term: Not applicable.
4. Forgiveness: Not applicable.
5. Repayment: Not applicable.
6. Default: Not applicable.

f. Recipient/Tenant Selection Criteria: Priority is given in accordance with section I.I.

1. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding $20,000.00 in value.
2. Applicants with homeowner's insurance and flood insurance must provide policy information in their applications.
3. Anyone who previously received purchase or rehabilitation assistance is ineligible to apply.
4. The property must be owner occupied.
5. The applicant may not be delinquent on any debt owed to Jackson County.
6. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
7. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
8. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance

and utilities.

9. 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.

g. Sponsor 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 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.
   5. Applicants who receive awards are not eligible to apply for any additional SHIP assistance strategies, except SHIP approved disaster assistance.
   6. Any property that was previously rehabilitated by the Jackson County SHIP program is ineligible for purchase assistance.
   7. The Jackson County rehabilitation guidelines will be followed for this strategy.
   8. The Jackson County Purchasing Policy may be used for rehabilitation projects.

E. EMERGENCY REPAIR	Code 6

a. Summary: This strategy is designed to aid homeowners whose health or safety is threatened by hazardous conditions in their primary, owner-occupied residence, or when an individual has recently encountered physical disability. Improvements must correct conditions presenting a danger to the health and safety of the occupants identified including any act of nature resulting in critical damage to the structural envelop. A certified housing inspector shall determine the presence of dangerous conditions and will make final determination concerning the existence of such conditions. Emergency conditions include backed up sewer or raw sewage; severe roof leaks with structural damage which may cause falling ceilings; exposed wiring or serious inadequate electrical services which present dangers of fire or shocks; lack of water services or toilet facilities; handicap upgrades or other conditions will be evaluated as they occur.

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

c. Income Categories to be served: Very low, low, and moderate

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. 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 $14,999.99 or below, or participants over 62 years of age at the time the application was approved.
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.
5. Repayment: No repayment required if the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term - sale, transfer, death or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

f. Recipient/Tenant Selection Criteria: Priority for awarded SHIP funds eligible households will be "first qualified, first served" and as defined in Section I.I.

1. The applicant may not be delinquent on any debt owed to Jackson County.
2. The applicant(s) must provide proof of filing Federal Income Tax return for the previous two (2) years or provide proof of exemptions.
3. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
4. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding $15,000.00 in value.
5. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance and utilities.
6. 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.

g. Sponsor/Sub-recipient 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 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.
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. The property must be owner occupied.

Section III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects. 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. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption. The Jackson County SHIP Program Administrator 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. Other Incentive Strategies Adopted: **Establishment of Ongoing Oversite**
An ongoing process for the oversite 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 Program Administrator 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:

Required
A. Administrative Budget for each fiscal year covered in the Plan.
B. Timeline for Estimated Encumbrance and Expenditure.
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan
D. Signed LHAP Certification.
E. Resolution signed, dated, witnessed, or attested
F. Technical Revision No.1 Resolution signed, dated, witnessed, or attested

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

LHAP 2021-2024

Exhibit A

Revised: 12/8/2020

Jackson County Board of County Commissioners

Fiscal Year: 2021-2022			
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
Fiscal Year: 2022-2023			
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
Fiscal Year 2023-2024			
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

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
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026

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
2021-2022	3/30/2023	3/30/2023	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2024	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2025	6/15/2024	6/15/2025	6/15/2026

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 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.

Exhibit C

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2021-2022

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

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total 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 STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total 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	%
Very-Low Income	$135,000.00	38.6%
Low Income	$110,000.00	31.4%
Moderate Income	$70,000.00	20.0%
TOTAL		90.0%

Projected Program Income:		Max Amount Program Income For Admi	$0.00
Projected Recaptured Funds:			
Distribution:	$350,000.00		
Total Available Funds:	$350,000.00		

Exhibit C

	FLORIDA HOUSING FINANCE CORPORATION										Please check applicable box		
	HOUSING DELIVERY GOALS CHART										New Plan:		
	2022-2023										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

HOUSING DELIVERY GOALS CHART

2023-2024

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

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
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2	Purchase Assistance	1	$20,000	1	$15,000	1	$10,000			$45,000.00	$45,000.00	12.86%	3
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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 STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total 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	%
Very-Low Income	$135,000.00	38.6%
Low Income	$110,000.00	31.4%
Moderate Income	$70,000.00	20.0%
TOTAL		90.0%

Projected Program Income:		Max Amount Program Income For Admi $0.00
Projected Recaptured Funds:		
Distribution:	$350,000.00	
Total Available Funds:	$350,000.00	

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).

Heather Williams
Witness

James Peacock
Chief Elected Official or designee

Nicole Bradley
Witness

James Peacock, Chairman
Type Name and Title

12/8/20
Date

OR

Attest:
(Seal)

Exhibit E

RESOLUTION NO. 2021- 23

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA; ADOPTING THE FISCAL YEARS 2021-2024 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 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. 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 2021-2022, 2022-2023, and 2023-2024 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 **May 11, 2021**.

BOARD OF COUNTY COMMISSIONERS
JACKSON COUNTY FLORIDA

James Peacock, Chairman

ATTEST:

Clerk of Court/Deputy Clerk

APPROVED AS TO FORM:

Michelle Blankenship Jordan
County Attorney

BOARD OF COUNTY COMMISSIONERS
SEAL
JACKSON COUNTY, FLORIDA

Exhibit F

RESOLUTION NO. 2021- 23

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF JACKSON COUNTY, FLORIDA; ADOPTING THE FISCAL YEARS 2021-2024 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 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. 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 2021-2022, 2022-2023, and 2023-2024 periods (with all of its exhibits);

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BOARD OF COUNTY COMMISSIONERS
JACKSON COUNTY FLORIDA

James Peacock, Chairman

ATTEST:

Clerk of Court/Deputy Clerk

APPROVED AS TO FORM:

Michelle Blankenship Jordan
County Attorney

BOARD OF COUNTY COMMISSIONERS
SEAL
JACKSON COUNTY, FLORIDA