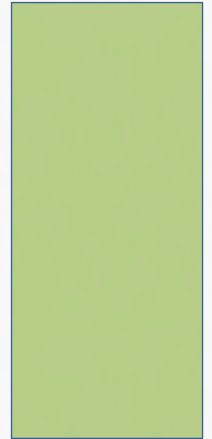


**Jackson County Board of County Commissioners**  
**Community Development Department**  
**Housing Grants Office**



HOUSING 2022-2023

JACKSON COUNTY, FL



# JACKSON COUNTY HOUSING PROGRAMS



## WE ENCOURAGE ATTAINABLE HOUSING OPTIONS

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

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



## ACTIVE PROGRAMS:

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

# JACKSON COUNTY HOUSING PROGRAMS



## State Housing Initiatives Partnership (SHIP)

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

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



# JACKSON COUNTY HOUSING PROGRAMS



## State Housing Initiatives Partnership (SHIP)



### STRATEGIES:

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

#### *Owner Occupied:*

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



# JACKSON COUNTY HOUSING PROGRAMS



## State Housing Initiatives Partnership (SHIP)



### TERMS:

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

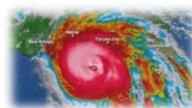




# JACKSON COUNTY HOUSING PROGRAMS

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

HUD release: 5/15/2023  
Effective: 5/15/2023



## 2023 Income Limits and Rent Limits Florida Housing Finance Corporation SHIP and HHRP Programs

| County (Metro) | Percentage Category | Income Limit by Number of Persons in Household |        |        |        |        |        |         |         |         |                 |
|----------------|---------------------|--|--------|--------|--------|--------|--------|---------|---------|---------|-----------------|
|                |                     | 1  | 2      | 3      | 4      | 5      | 6      | 7       | 8       | 9       | 10              |
| Jackson County | Extremely Low       | 30%  | 14,580 | 19,720 | 24,860 | 30,000 | 34,700 | 37,250  | 39,850  | 42,400  | Refer to HUD    |
|                | Very Low            | 50%  | 22,500 | 25,700 | 28,900 | 32,100 | 34,700 | 37,250  | 39,850  | 42,400  | 44,940 47,508   |
|                | Low                 | 80%  | 35,950 | 41,100 | 46,250 | 51,350 | 55,500 | 59,600  | 63,700  | 67,800  | 71,904 76,013   |
|                | Moderate            | 120%   | 54,000 | 61,680 | 69,360 | 77,040 | 83,280 | 89,400  | 95,640  | 101,760 | 107,856 114,019 |
|                |                     | 140%   | 63,000 | 71,960 | 80,920 | 89,880 | 97,160 | 104,300 | 111,580 | 118,720 | 125,832 133,022 |
| Median: 60,600 |                     |  |        |        |        |        |        |         |         |         |                 |





# SHIP DEMOLITION AND RECONSTRUCTION



**BEFORE**



**AFTER**





# LOCAL DAMAGE FROM HURRICANE MICHAEL 10-10-2018

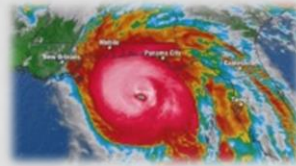




# JACKSON COUNTY HOUSING PROGRAMS



## Hurricane Housing Recovery Program (HHRP)



### **\$9.4 Million for Housing Replacement**

- **Received \$7.2 M in November 2019**
  - Program began in 2020 and funding is available through June 30, 2024
  - All funds are encumbered at this time
- **Received \$2.2 M in October 2020**
  - Funding is available through June 30, 2025



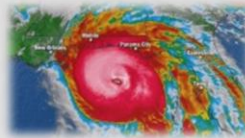


# JACKSON COUNTY HOUSING PROGRAMS

## Hurricane Housing Recovery Program



**Modular**



**Home Replacement  
&  
Purchase  
Assistance**



**Stick Built**

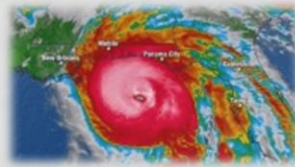


**Manufactured**



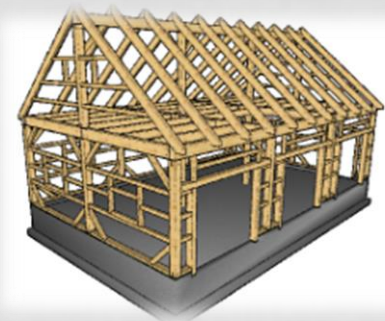
# JACKSON COUNTY HOUSING PROGRAMS

## Hurricane Housing Recovery Program



### STRATEGIES:

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





# JACKSON COUNTY HOUSING PROGRAMS



## REFERRALS - OTHER HOUSING RESOURCES



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

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

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

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



### **USDA Rural Development:**

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

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

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

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



### **Weatherization Program:**

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

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

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

# JACKSON COUNTY HOUSING PROGRAMS



## REFERRALS - OTHER HOUSING RESOURCES



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

### Down Payment Assistance Programs

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

#### The Florida Assist (FL Assist)

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

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

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

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

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



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

# JACKSON COUNTY HOUSING PROGRAMS



## REFERRALS - OTHER HOUSING RESOURCES



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

**850-300-HOPE**

### Who benefits from A Pathway to Prosperity?

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

### What type of assistance?

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

### What type of housing assistance?

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





# JACKSON COUNTY HOUSING PROGRAMS



## CONTACT INFORMATION

**Apalachee Regional Planning Council  
Program Administrators**



**Donald Morgan**  
Housing & Community  
Development Director

**Phone:** 850-312-3708



**Amber Tyrie**  
Housing Programs  
Administrator

**Phone:** 850-312-3708



**Hauwa Black**  
Housing Coordinator

**Phone:** 850-312-3894

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

# JACKSON COUNTY HOUSING PROGRAMS



**Kim Cole Sweazy**  
**HOUSING GRANTS COORDINATOR**  
Housing Grants Office

Jackson County Board of County Commissioners  
Community Development Department

## CONTACT INFORMATION

**Phone:** 850-482-9083

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

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

**Location:**

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

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