

JACKSON COUNTY
BOARD *of* COUNTY COMMISSIONERS

*Administration Building
2864 Madison Street
Marianna, FL 32446*



State Housing Initiatives Partnership (SHIP) Program

HOUSING ASSISTANCE PLAN

Fiscal Years
2009-2010, 2010-2011, 2011-2012

COUNTY COMMISSIONERS

Jeremy D. Branch, Chairman

Willie Spires, PhD., District 1
Edward Crutchfield, District 2
Chuck Lockey, District 3
Jeremy D. Branch, District 4
Kenneth Stephens, District 5

I. PROGRAM DESCRIPTION:

A. Name of the participating local government and Interlocal if Applicable:

JACKSON COUNTY BOARD OF COUNTY COMMISSIONERS – No interlocal agreement

B. Purpose of the program:

Creation of the Plan is for the purpose of meeting 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:

2009-2010 2010-2011 2011-2012

D. Governance: *Chapter 67-37.005(3) and (5)(I) F.A.C. and Section 420.907(14) F.S.*

The local SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code.

The SHIP Program does further the housing element of the local government Comprehensive Plan.

E. Local Housing Partnership

SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, and advocates for low-income persons and community groups.

F. Leveraging:

The Jackson County housing 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:

Jackson County or its administrative representative shall advertise the notice of funding availability 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. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. 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, Foreclosure intervention and other referral services as needed.

K. Purchase Price Limits: *Section 420.9075(4) c, F.S. and Chapter 67-37.007(6) F.A.C.*

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 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 by Jackson County is the U.S. Treasury Department methodology.

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation.

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.

M. Welfare Transition Program: *Chapter 67-37.005(6)(b)(7), F.A.C.*

Eligible sponsors who employ personnel from the WAGES and Workforce Development Initiatives Program and apply for funding will be given preference in the selection process via a scoring process developed and administered by Jackson County Housing.

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e) and (4)(f), F.S.*

Jackson County housing strategies do not provide for rental unit assistance.

O. Administrative Budget: *Chapter 67-37.(005(6)(f) 3, F.A.C., Section 420.9075 FS*

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

Funds deposited in the Jackson County Local Housing Assistance Trust Fund shall be used to administer and implement the local housing assistance plan. Jackson County has found that the cost of administering the program requires ten percent (10%) of the local housing distribution plus five (5%) of program income and has adopted these finding in the attached resolution, Exhibit E.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of Jackson County under the direction of the County Administrator, or his designee. No administrative functions or programs are contracted to a third party or consultant.

- Q. **DEFINITION FOR ESSENTIAL SERVICES PERSONNEL:** *Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.*

“Essential Services Personnel” means any person in need of affordable housing, who is a permanent employee (excluding temporary and on-call employees) of a company or organization located within Jackson County, including, but not limited to teachers and educators, police and fire personnel, health care personnel and skilled building trades personnel.

Applicants meeting the above criteria are to be given 5 additional points priority consideration.

II. LHAP HOUSING STRATEGIES:

A. PURCHASE ASSISTANCE:

1. **Summary of the 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 or condominium within Jackson County. Funding, which is provided as a second or 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.

2. **State Fiscal Years Covered:**

2009-2010, 2010-2011, 2011-2012

3. **Income Categories to be served:**

Very low, low, and moderate income applicants.

4. **Maximum award is noted on the Housing Delivery Goals Charts:**

Specific award amounts are noted in the Housing Delivery Goals Charts as Exhibit C.

5. **Terms, Recapture and Default:**

Funds are secured with a 10 year, recorded zero interest and deferred payment mortgage loan; monthly payments are not required, and is forgivable after ten (10) years. Repayment of the loan is required in full when one of the following conditions occurs during the term of the note only, whichever occurs first:

- a. **Sale**
- b. **Title Transfer** – either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure.
- c. **Refinance to access equity** - a refinance of the first mortgage may be Approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount.
- d. **Homeowner(s)** no longer resides in the home.

If any of the above terms are violated during the 10 year period following the date of the signed mortgage agreement, the owner/mortgagor, or owner/mortgagors estate shall repay to the County the amount of the said financial assistance provided to the owner/mortgagor under the SHIP program, less ten percent (10%) for each year the owner has lived in the home. The remainder of the funds will be paid to the County and received as Program Income.

6. Recipient Selection Criteria:

An applicant may submit a completed SHIP application to Jackson County Housing for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility and qualification determination. Applicants will be scored based upon income eligibility and as to whether or not they serve in the county as an essential service worker and then processed in a chronological order.

In the event there are more applications than can be processed due to lack of funding, they will be sorted by income category; very low, low or moderate. Applicants will be placed on the appropriate income category waiting list in numerical order. As funding becomes available for a specific income category the applicant will be selected from the master sequential numerical ordering, (descending to ascending) in keeping with the first come, first served, process.

The household assisted must be certified as very low, low or moderate income, be credit worthy and have sufficient income to obtain mortgage financing from a participating lender or USDA Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.

Applicants that meet income and eligibility guidelines must complete the County approved and sanctioned Homeowner and Home Maintenance Education Program conducted by Jackson County Agriculture Department or Jackson County Housing.

Lenders will provide a copy of the applicants a Good Faith Estimate, Truth in

Lending and HUD Settlement Closing Statements, a wood destroying organism report (of existing dwellings) to the client and to Jackson County Housing, along with a copy of the property appraisal.

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 general contractor or the contracted rehab specialist for structural, electrical, plumbing and mechanical deficiencies and or code violations. The cost of the inspection will be included in the client program cost.

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.

7. Sponsor Selection Criteria: Not Applicable

8. Additional Information:

- a. Units assisted must be within Jackson County, FL.
- b. Mobile homes are not a category of eligible housing.
- c. Applicants are not eligible to apply for any additional SHIP assistance Strategies, except Disaster Relief, for a period of 10 years.
- d. Completion of Homebuyer and Home Maintenance Education Program is mandatory prior to Applicant receiving funding.
- e. First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, balloon loan or owner financing is allowed.
- f. The property must be owner occupied.

B. REHABILITATION:

1. Summary of the Strategy:

This program is designed to assist eligible homeowners with moderate needed 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 Jackson County Housing Director in consultation with contracted Rehabilitation specialist and the Jackson County Certified Building Officer. Loans for assistance may include costs related to all eligible repairs, inspections, work write-ups and closing costs.

Emergency repairs costs can be expended up to but not to exceed ten thousand dollars. Emergency situations will be considered to be as follows: significant breaches of the structural envelope, handicap accessibility (when an individual has suddenly encountered physical disability), sanitary disposal problems which target

health and safety concerns.

2. State Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

3. Income Categories to be served:

Very low, low, and moderate income applicants.

4. Maximum award is noted on the Housing Delivery Goals Charts:

Specific award amounts are noted in the Housing Delivery Goals Charts as Exhibit C.

5. Terms, Recapture and Default:

Funds are secured with a 10 year, recorded, zero interest and deferred payment mortgage loan; monthly payments are not required. Repayment of the loan is required in full when one of the following conditions occurs during the term of the note only, whichever occurs first:

- a. Sale**
- b. Title Transfer** – either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure.
- c. Refinance to access equity** - a refinance of the first mortgage may be
Approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount.
- d. Homeowner(s)** no longer resides in the home.

If any of the above terms are violated during the 10 year period following the date of the signed mortgage agreement, the owner/mortgagor, or owner/mortgagors estate shall repay to the County the amount of the said financial assistance provided to the owner/mortgagor under the SHIP program, less ten percent (10%) for each year the owner has lived in the home. All or any remainder of the funds will be paid to the County and received as Program Income.

6. Recipient Selection Criteria:

An applicant may submit a completed SHIP application to Jackson County Housing for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility and qualification determination. Applicants will be scored based upon income eligibility, over age 62, disability, and children in the household under 12.

In the event there are more applications than can be processed due to lack of funding, they will be sorted by income category; very low, low or moderate. Applicants will be placed on the appropriate income category waiting list in numerical order. As funding becomes available for a specific income category the applicant will be selected from the master chronological order. The household assisted must be certified as very low, low or moderate income, be credit worthy. Written verification of income, employment and benefits will be obtained.

Applicants that meet income and eligibility guidelines must complete the County approved and sanctioned Homeowner and Home Maintenance Education Program conducted by Jackson County Agriculture Department or Jackson County Housing.

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.

7. Sponsor Selection Criteria: Not Applicable

8. Additional Information:

- a. Units assisted must be within Jackson County, FL.
- b. Mobile homes are not a category of eligible housing.
- c. Applicants are not eligible to apply for any additional SHIP assistance Strategies, except Disaster Relief, for a period of 10 years.
- d. Completion of Homebuyer and Home Maintenance Education Program is mandatory prior to Applicant receiving funding.
- e. Home must be owner occupied.

C. DEMOLITION & RECONSTRUCTION:

1. Summary of the Strategy:

This strategy is designed to replace existing uninhabitable or dilapidated structures for homeowners that do not have alternative housing or financial resources to alleviate the situation. The home must be located in Jackson County, Florida, owner occupied, with clear title. Taxes and assessments must be current. The existing structure must be certified by the Jackson County Housing Director and Jackson County Certified Building Officer as substandard and not suitable for rehabilitation.

Applicants will be given a choice of two housing plans. Jackson County will bid the demolition and construction work. A new or 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 for windows and doors when cost effective.

2. State Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

3. Income Categories to be served:

Very low, low, and moderate income applicants.

4. Maximum award is noted on the Housing Delivery Goals Charts:

Specific award amounts are noted in the Housing Delivery Goals Charts as Exhibit C.

5. Terms, Recapture and Default:

Funds are secured with a 25 year, recorded zero interest and deferred payment mortgage loan; monthly payments are not required, and is forgivable after twenty-five (25) years. Repayment of the loan is required in full when one of the following conditions occurs during the term of the note only, whichever occurs first:

- a. **Sale**
- b. **Title Transfer** – either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure.
- c. **Refinance to access equity** - a refinance of the first mortgage may be
Approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount.
- d. **Homeowner(s)** no longer resides in the home

If any of the above terms are violated during the 25 year period following the date of the signed mortgage agreement, the owner/mortgagor, or owner/mortgagors estate shall repay to the County the amount of the said financial assistance provided to the owner/mortgagor under the SHIP program, less one twenty-fifth (.04%) for each year the owner has lived in the home. The remainder of the funds will be paid to the County and received as Program Income.

6. Recipient Selection Criteria:

An applicant may submit a completed SHIP application to Jackson County Housing for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility and qualification determination. Applicants will be scored based upon income eligibility, over age 62, disability, and children in the household under 12.

In the event there are more applications than can be processed due to lack of funding, they will be sorted by income category; very low, low or moderate. Applicants will be placed on the appropriate income category waiting list in numerical order. As funding becomes available for a specific income category the applicant will be selected from the master chronological order.

The household assisted must be certified as very low, low or moderate income, be credit worthy and have sufficient income to obtain mortgage financing from a participating lender or USDA Rural Development. . Written verification of income, employment and benefits will be obtained.

Applicants that meet income and eligibility guidelines must complete the County approved and sanctioned Homeowner and Home Maintenance Education Program conducted by Jackson County Agriculture Department or Jackson County Housing.

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.

7. Sponsor Selection Criteria: Not Applicable

8. Additional Information:

- a. Units assisted must be within Jackson County, FL.
- b. Mobile homes are not a category of eligible housing.
- c. Applicants are not eligible to apply for any additional SHIP assistance Strategies, except Disaster Relief, for a period of 10 years.
- d. Completion of Homebuyer Education Program is mandatory prior to Applicant receiving funding.
- e. The property must be owner occupied and the owner must have lived in the home for a minimum of one year.

D. DISASTER MITIGATION/RECOVERY

1. Summary of the strategy:

In the event of a City, County, State or Federal declared “natural disaster” or “state
of

emergency”, Jackson County Board of County Commissioners will apply to Florida Housing Corporation for additional funds to support efforts of disaster assistance. If additional funds are granted then the funds would be used to provide emergency disaster assistance to income eligible homeowners as a grant to address emergency housing needs. Generally disaster assistance funds can be used for such items as:

- a. Interim repairs
- b. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
- c. Repairs to avoid further damage
- d. Tree and debris removal required to make individual housing units habitable

This strategy will be implemented only in the event of a disaster declaration and is contingent upon the availability of disaster mitigation/recovery funds.

2. State Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

3. Income Categories to be served:

Very low, low, and moderate income applicants.

4. Maximum award is noted on the Housing Delivery Goals Charts:

Specific award amounts are noted in the Housing Delivery Goals Charts as Exhibit C.

5. Terms, Recapture and Default:

Disaster funds are considered a grant.

6. Recipient Selection Criteria:

An applicant may submit a completed SHIP application to Jackson County Housing for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility and qualification determination. All applications will be processed on a first come, first served basis.

In the event there are more applications than can be processed due to lack of funding, they will be sorted by income category; very low, low or moderate. Applicants will be placed on the appropriate income category waiting list in numerical order. As funding becomes available for a specific income category the applicant will be selected from the master sequential numerical ordering, (descending to ascending) in keeping with the first come, first served, process.

The household assisted must be certified as very low, low or moderate income. Written verification of income, employment and benefits will be obtained.

Applicants that meet income and eligibility guidelines must complete the County approved and sanctioned Homeowner and Home Maintenance Education Program conducted by Jackson County Agriculture Department or Jackson County Housing.

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

7. **Sponsor Selection Criteria:** Not Applicable

8. **Additional Information:**

- a. Units assisted must be within Jackson County, FL.
- b. Mobile homes are not a category of eligible housing.
- c. Applicants are not eligible to apply for any additional SHIP assistance Strategies, except Disaster Relief, for a period of 10 years.
- e. The property must be owner occupied.

III. LHAP INCENTIVE STRATEGIES:

A. **Name of the Strategy: Expedited Permitting**

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

Established policy & procedures:

Jackson County Board of County Commissioner formally adopted expedited processing and waiving of fees for development orders and building permits associated with affordable housing projects that utilize SHIP funding.

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.

Established policy and procedures:

The Jackson County Community Development Department will provide written notification to the Jackson County SHIP Department of any policies, procedures,

ordinances, regulations or plan provisions that will be presented to the Planning Commission that increase the cost of housing within seven days of the item being presented to the Planning Commission. A copy of the written notification will be transmitted to each member of the Affordable Housing Committee the day it is received by the County SHIP Department. Committee members will attend the Planning Commission sessions that impact the cost of housing.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. 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 Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012

Please check applicable box, & if Amendment, enter number

New Plan:		X
Amendment:		
Fiscal Yr. Closeout:		

Name of Local Government: Jackson County Board of County Commissioners

Available Funds: \$391,000.00

HOME OWNERSHIP STRATEGIES	A		B		C		D		E		F	
	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Purchase Assistance	2	\$15,000	5	\$10,000	10	\$5,000	\$40,000.00	\$50,000.00	\$40,000.00	\$130,000.00	33.25%	17
Rehab/Emergency	2	\$35,000	2	\$35,000				\$140,000.00		\$140,000.00	35.81%	4
Demolition & Reconstruction	1	\$80,000					\$80,000.00			\$80,000.00	20.46%	1
Disaster Mitigation	0	\$5,000								\$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 1 (Home Ownership)	5	\$180,000.00	7	#####	10	\$50,000.00	\$120,000.00	\$190,000.00	\$40,000.00	\$350,000.00	89.51%	22

RENTAL STRATEGIES	A		B		C		D		E		F	
	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	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										\$35,000.00	8.95%	
Admin. From Program Income										\$2,050.00	0.52%	
Home Ownership Counseling										\$3,950.00	1.01%	

GRAND TOTAL	5		7		10		\$120,000.00	\$190,000.00	\$40,000.00	\$391,000.00	100.00%	22
<small>Add Subtotals 1 & 2, plus all Admin. & HO Counseling</small>												

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 79%

Maximum Allowable												
Purchase Price:							New	\$258,691	Existing	\$258,691		

Allocation Breakdown	Amount	%	Projected Program Income:	\$41,000.00	Max Amount Program Income For Admin:	\$2,050.00
Very-Low Income	\$180,000.00	46.0%	Projected Recaptured Funds:			
Low Income	\$120,000.00	30.7%	Distribution:	\$350,000.00		
Moderate Income	\$50,000.00	12.8%	Total Available Funds:	\$391,000.00		
TOTAL	\$350,000.00	89.5%				

16-Feb-10

EXHIBIT D

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: JACKSON COUNTY BOARD OF COUNTY COMMISSIONERS

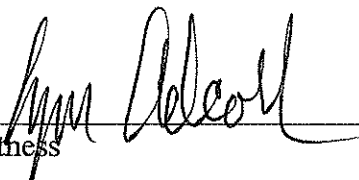
- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited

for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

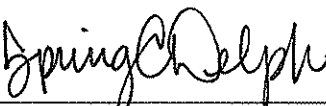
Page 2

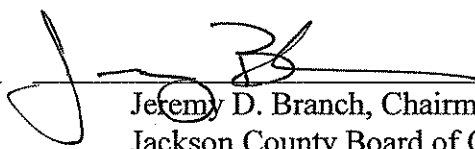
Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida *has or* X *has not* been implemented.



 Witness Chief Elected Official or designee



 Witness 
Jeremy D. Branch, Chairman
Jackson County Board of County

Commissioners

7-28-09

 Date

OR

 Attest:
 (Seal)