



Housing in Jackson County: An overview of

SHIP

By Hunter Potts Jackson County Housing Coordinator | Jan 13, 2020

This article will be a brief overview of the State Housing Initiatives Partnership Program (SHIP) and in the second installment in a continuing series of articles provided by the local government's Jackson County Housing Division.

It is designed to help meet the housing needs of very low and moderate income families as well as expanding and preserving more affordable housing. This program is funded by an annual allocation of \$350,000 from State of Florida in an effort to create partnerships that produce and preserve affordable home ownership and multifamily housing. The County has had this particular program in place since the mid-1990s and over the years has helped hundreds of homeowners. This program helps provide housing assistance in the form of four separate strategies:

Purchase assistance

This strategy is designed to assist first-time home buyers with the purchase of a new or existing single family home within Jackson County. Funding is provided as a subordinate mortgage loan and may be used for down payment, closing costs, principal buy-down and repairs as needed for affordable home ownership.

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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. Repayment for funds is in the form of a ten-year, deferred-payment mortgage.

Rehabilitation

This strategy is designed to assist eligible homeowners with necessary moderate rehabilitation or emergency repair assistance for owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, and other related repairs. Funds are awarded as a zero-interest deferred-payment mortgage loan.

Demolition and reconstruction

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, 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. Funds are secured with a 15- year, recorded, zero-interest and deferred-payment mortgage loan.

Disaster mitigation/recovery

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. Disaster funds are awarded as a grant.

How to qualify:

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Applicants must make at or below 120 percent of the Area Median Income for Jackson County as listed in the accompanying Income Limit Chart. The percentage categories on the left side of the chart represent income levels as follows: 30 percent is Extremely Low, 50 percent is Very Low, 80 percent is Low, and 120 percent is Moderate. The columns to the right of the percentage categories show the various income limits according to the number of persons in a household. You can use this chart as a quick reference point to determine whether or not you would qualify for assistance. Keep in mind that for strategies 2, 3 and 4 the housing units to be assisted must be located in the county, property taxes must be current, and the unit must be owner occupied.

How to apply:

The Jackson County SHIP Program, while being overseen by the Jackson County Housing Division, is currently being administered by the Emerald Coast Regional Council (ECRC) in Destin, on behalf of the county. This is being done so that the county can offer more programs for its citizens, which we will cover in upcoming articles. If you would like to apply for this program you can contact the Jackson County SHIP administrator with ECRC at 850-332-7976.

This information is provided as general summary of the Jackson County SHIP program. For more details or questions please contact the County Housing Office at 850-482-9083 or the SHIP administrator with ECRC at 850-332-7976.

Article last accessed [here](#) on January 15, 2020.