

**BOARD OF COUNTY COMMISSIONERS**  
**REGULAR MEETING**  
**9:00 AM, May 21, 2025**  
**James S. Page Governmental Complex, 96135 Nassau Place**  
**Yulee, FL 32097**

Q.

<b>A. Demolition/Reconstruction</b>	Code 4
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a. Summary: This strategy provides construction of a new, safe structure for homeowners whose homes are more than fifty-one (51%) structurally unsound as determined by a certified Housing Rehabilitation Inspector or Building Inspector. Funds under this strategy are utilized when the Owner-Occupied Housing Rehabilitation strategy is not economically sufficient to correct code violations and meet local Building Department requirements. Rental Units and condominiums are not eligible for this strategy; however, Mobile homes are eligible for demolition and replacement.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be Served: Very low and low

d. Maximum Award: \$200,000

e. Terms:

1. Repayment Loan/Deferred Loan/Grant: Deferred payment loan secured by a recorded mortgage and a note.
2. Interest Rate: 0%
3. Years in Loan Term: 20 years
4. Forgiveness: The loan will be forgiven on a prorated basis so that 5% of the principal is forgiven annually.
5. Repayment: The loan requires no monthly payment as long as 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, 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.

If the Borrower fails to pay the Note as required, the interest rate shall be ten percent (10%) per annum from the date when payment on this Note is due until paid in full by Borrower.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP income eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP income eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria:

1. Homeowners whose homes are more than fifty-one (51%) structurally unsound as determined by a certified Housing Rehabilitation Inspector or Building Inspector.
2. This strategy may be utilized when the Owner-Occupied Housing Rehabilitation strategy is not economically sufficient to correct code violations and meet local Building Department requirements and repair costs exceed the current market value of the building structure only.
3. Assistance will be provided on a first-qualified, first eligible basis by income category with the priorities for Special Needs, Essential Services Personnel (ESP) to meet set-aside requirements in accordance with section

I (I) of this document. To qualify, the applicant must provide the deed to the home, have proof of non-delinquent property taxes, and proof of homeowner's insurance. If the homeowner does not have homeowner's insurance, proof of homeowner's insurance will be required 60 days after reconstruction is complete.

4. Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list by income category for future consideration during the current funding period. When all funds have been exhausted for the current funding period, the waiting list will become null and void. Applicants will need to re-apply during the next funding period.
  5. The home must be located within Nassau County jurisdiction.
  6. Eligible applicants must claim homestead exemption. This is verified annually with the County Property Appraiser's Office by SHIP staff. If the home is not homesteaded at any time during 20-year affordability period, the owner will receive a letter stating they are in non-compliance and the lien will not be satisfied until the homestead designation is in place.
  7. Properties of applicants located in a special flood hazard areas shall only be deemed eligible if the following criteria are met:
    - a. Actual house pad location must be out of the special flood hazard area of the property or;
    - b. Required final elevation must not be more than two (2) feet above existing ground elevation and;
    - c. Any required Certificate of Elevation or benchmark establishment necessary for determining the Base Flood Elevation is the responsibility of the applicant.
    - d. This rule can be waived if the applicant finances and/or pays for any additional costs necessary to construct the house to the final required elevation that exceeds two (2) feet above existing ground elevation.
  8. The applicant must not have received assistance from the County's SHIP Program within the last 10 years prior to applying for assistance. The applicant will not be considered for future SHIP assistance after the new home is constructed.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
1. All work will be performed by contractors awarded through a formal competitive Request for Proposal (RFP), Invitation to Bid (ITB), or Invitation to Quote (ITQ) procurement process. Bids that exceed the maximum award amount will be presented before the Board of County Commissioners for approval.
  2. Applicants that have a recorded lien in favor of the County will have 30 days to submit proof that the lien has been cleared.
  3. Upon preliminary determination of eligibility, an ownership and encumbrance report will be obtained to identify all property owners of record.
  4. The County will consider subordinating the mortgage only for the applicant receiving a mortgage that reduces the monthly payment. Cash outs and additional loan proceeds are prohibited.

Nassau County

Bid Results for Project State Housing Initiatives

Partnership (SHIP) Rehabilitation Project #

122JA-322 (NC25-007-ITB)

Issued on 03/05/2025

Bid Due on April 17, 2025 10:00 AM (EDT)

Exported on 04/21/2025

**Section/Bidder**

**Bid Amount**

Items

Eason Development

\$196,464.00

Eason Development

Optional Item

\$14,280.00

Total

**\$210,744.00**

Patriot Response Group, LLC

Optional Item

\$210,810.00

Patriot Response Group, LLC

\$13,420.00

Total

**\$224,230.00**

**Responsive**