

JACKSON COUNTY PLANNING OFFICE

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MEMO

To: Board of Commissioners
Cc: Don Adams, County Manager
From: Caroline Edmonds, Planner 1
Date: March 6, 2018

RE: Community Development Block Grant Scattered Site Housing Program- Resolution Delegating Authority to Chairman

Jackson County participated in the Community Development Block Grant (CDBG) Scattered Site Housing Program administered by the North Carolina Division of Community Assistance to improve housing for low income individuals in the County. The CDBG Scattered Site Housing Program provides funding to enhance the vitality of communities by providing decent housing and suitable living environments for individuals. After the rehabilitation of a home, a loan is secured by a Deed of Trust and a Promissory Note establishing a lien on the Property for a period of ten years after the recordation date. Ten years after the recordation date, the loan is forgiven and the County must record a Satisfaction of Security Instrument to release the Property from the lien.

The Jackson County Planning Department has received multiple request from property owners requesting a satisfaction of the lien. The process will run more efficiently for the CDBG participants if the Chairman of the Jackson County Commissioners is authorized to sign the satisfactions upon presentation of information from the Planning staff and County Attorney that the lien has been satisfied. I am requesting that the Board of Commissioners approve a resolution authorizing the Chairman to sign Satisfaction of Security Instruments when appropriate.



**RESOLUTION OF
THE JACKSON COUNTY BOARD OF COMMISSIONERS
DELEGATING AUTHORITY TO CHAIRMAN**

WHEREAS, Jackson County participated in the Community Development Block Grant (CDBG) Scattered Site Housing Program administered by the North Carolina Division of Community Assistance to improve housing for low income individuals in the County; and

WHEREAS, The CDBG Scattered Site Housing Program provides funding to enhance the vitality of communities by providing decent housing and suitable living environments for individuals; and

WHEREAS, After the rehabilitation of the home, a loan is secured by a Deed of Trust and a Promissory Note establishing a lien on the Property for a period of ten years after the recordation date; and

WHEREAS, Ten years after the recordation date, the loan is forgiven and the County must record a Satisfaction of Security Instrument to release the Property from the lien; and

WHEREAS, the Jackson County Planning Department has received multiple requests from property owners requesting a satisfaction of the lien; and

WHEREAS, the process will run more efficiently for the CDBG participants if the Chairman of the Jackson County Commissioners is authorized to sign the satisfactions upon presentation of information from the Planning staff that the lien has been satisfied.

THEREFORE, the Board of Commissioners of Jackson County resolves that:

The Chairman is authorized to sign Satisfaction of Security Instruments to expedite the process once Planning Department staff and the County Attorney have determined the property owner has satisfied the CDBG requirements.

ADOPTED, this ____ day of _____, 2018.

ATTEST:

Angela M. Winchester, Clerk

Brian Thomas McMahan, Chairman

Approved as to Form:

Heather Baker, County Attorney