

Repair Assistance

Buying a Home in Need of Repairs:

If you intend to purchase an existing home that is in need of repairs, the Alachua County SHIP program offers a deferred payment, zero interest, loan through the Down Payment Assistance Program.

SHIP funds cannot be used for any cosmetic repairs, such as painting or carpet replacement.

The amount of funds available for repairs is based on your household Income and the amount of down-payment needed to purchase the home.

Repairs may include, but are not limited to the following:

- ♦ Roof Replacement
- ♦ Electrical or Plumbing Work
- ♦ A/C or heat repair/installation
- ♦ Other repairs as recommended by the SHIP inspector and approved by the Alachua County SHIP program



Our Mission

The mission of the Alachua County Affordable Housing Program is to increase the availability of safe, affordable housing opportunities for families in Alachua County by:

- ♦ Increasing the inventory of new multifamily and single family affordable homes.
- ♦ Preserving the existing inventory of affordable single family homes.
- ♦ Educating home buyers via Home Ownership Counseling.
- ♦ Providing down payment and closing cost assistance to homebuyers.

Alachua County Department of Community Support Services Housing Programs Division

218 SE 24th St.

Gainesville, FL 32641

Visit us on the Web!

www.alachuacounty.us

Office Hours:

Monday - Friday

8:30 am to 5:00 pm

Housing@alachuacounty.us

Phone: (352) 337-6240

Fax: (352) 381-0124

**Alachua County State Housing Initiatives
Partnership (S.H.I.P.) Down Payment**



Alachua County

**Department of
Community Support
Services**

**S.H.I.P.
Down Payment
Assistance
Program**



***Helping YOU achieve
the dream of
Home Ownership!***

How Do I Qualify?

The Alachua County SHIP Program provides funding to help towards down payment, closing costs, and home repair assistance in the form of a zero-interest, deferred payment mortgage to qualified homebuyers.

You may be eligible for the SHIP Program if you meet any of the following guidelines:

- You have not owned a primary residence in the last 3 years (excluding a mobile home).
- You are a single parent.
- You are a displaced homemaker.
- You are displaced from home ownership due to divorce.
- You are purchasing a home in Alachua County, outside Gainesville city limits.
- You have completed a SHIP Certified Homebuyer Training Class prior to closing.

The sales price must be less than \$250,000.

Assistance is provided in the form of a mortgage with no interest or payments, and will be forgiven after 15 years (once loan terms are met).

Income Limits

Household Size	Annual Household Income
1	\$ 48,550
2	\$ 55,500
3	\$ 62,450
4	\$ 69,350
5	\$ 74,900
6	\$ 80,450
7	\$ 86,000
8	\$ 91,550

Annual Household Income is based on your maximum gross income.

Annual Household Income as of 05/11/2023. Income limits are subject to change.

Manufactured and mobile homes are not eligible for this program.

SHIP Assistance can be used in conjunction with other Down Payment Assistance Programs.

How Do I Begin?

1. Register for a Homebuyer Education Class by calling either: **The City of Gainesville (352) 393-8617** or **on line with NHDC at www.gnhdc.org under Program & Services**
2. See if you are eligible for an additional \$7,500 in Down Payment Assistance by going to: www.floridahousing.org.
3. Get Pre-Approved for a mortgage loan through a SHIP Certified Lender (Call our office for a list of SHIP Lenders).
4. Find a home that you qualify for!

* SHIP may provide repair funding required to meet minimum housing code, as well as energy efficient improvements, for very low and low income homebuyers.

Please call our office for details!

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