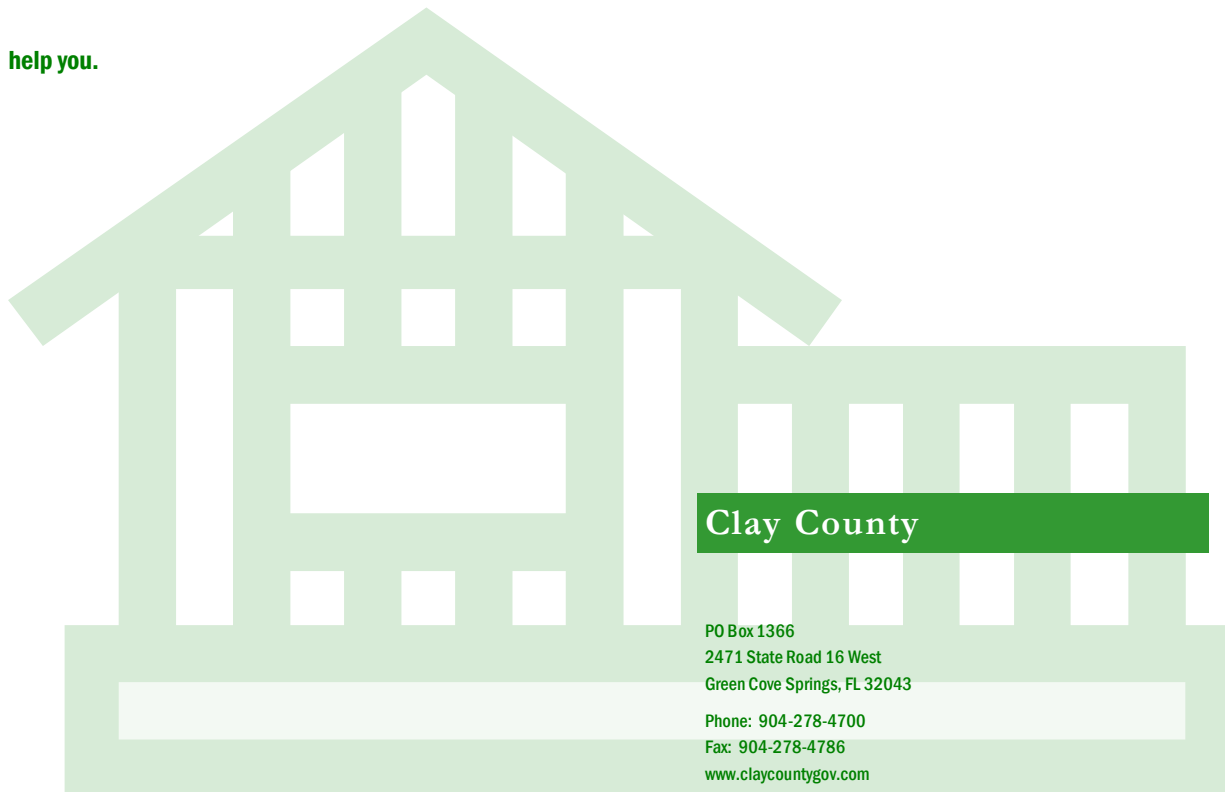


Homeownership is not just the American Dream but can provide security for you and your family, financial and personal stability, and pride of ownership.

SHIP funds are available to qualified homeowners in need of repairs to their home.

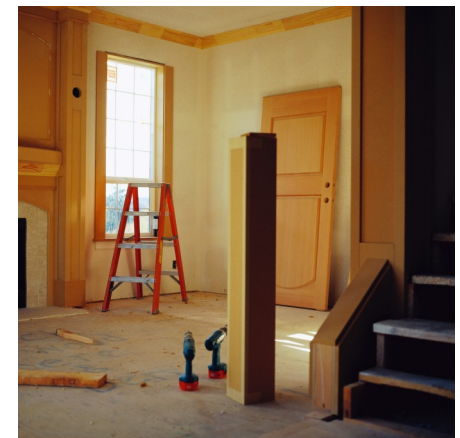
Contact us today to find out how we can help you.



Clay County SHIP Program

OWNER
OCCUPIED
REHABILITATION

*Home is where your story
begins*



State Housing Initiative Partnership (SHIP)

WHAT IS SHIP?

Each year the state returns a portion of funds collected on local real estate transactions to Clay County to be used for affordable housing. The SHIP Program uses these funds to improve the quality of life for the elderly, disabled, and income eligible citizens of Clay County. We do this through partnerships with non profit organizations and the creation of assistance programs designed to meet the needs of the citizens.



WHO QUALIFIES?

- Applicants whose income is classified as very low or low (see chart).
- Homeowners must have lived in the home for at least one year.
- Homeowner has not received SHIP rehabilitation during the previous five years.
- Appraised value of home is \$247,500 or less

Florida Housing Finance Corporation
2009 Income Limits Adjusted to Family Size
Effective March 19, 2009

Family Size	One	Two	Three	Four	Five	Six	Seven	Eight
ELI	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800
Very Low	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950
Low	36,450	41,700	46,900	52,100	56,250	60,450	64,600	68,750
Moderate	54,720	62,520	70,320	78,120	84,360	90,600	96,840	103,080

HOW DOES IT WORK?

Repairs can be made to correct safety code violations, health/sanitary problems, and interior/exterior damage or deterioration.

Repairs may include but are not limited to: roofs, electric, plumbing, heating, ceiling and wall repair, windows, sewer, floors, etc.

Rehabilitation loans will be a due on sale loan with no interest and no monthly payment. Grants will be made to eligible recipients with special needs. "Special needs" is defined as those individuals age 62 (62) and above or a homeowner

There are other programs which may be able to assist you with repairs to your home if you qualify. Please contact them directly for eligibility determination. Their work can be done in addition to work done by SHIP.

US Department of Agriculture

504 Repair Program

Denise Dailey

(386) 719-5590

Weatherization Program

Housing Partnership of NE Florida

Diane Lewis

(904) 398-4424