

PUBLIC NOTICE BY
SUMTER COUNTY, FLORIDA HOUSING SERVICES
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

Sumter County's Annual Distribution for the State Housing Initiatives Partnership (SHIP) Program Fiscal Year 2019/2020 is \$350,000.00. The allocation will be used for the following strategies:

- Strategy #1 Emergency Repair Strategy – 2019/2020
Maximum Award: \$15,000.00
Assistance shall be in the form of a zero percent (0%) interest loan secured by a recorded mortgage and note with monthly repayments required unless the cost is \$1,500 or less, then it will be in the form of a forgivable loan.
Maximum Term: Five (5) years for a forgivable loan and Twenty (20) years for a 0% interest loan
Amount Available: \$21,000.00
Application Cycle: **Opening August 12, 2019, and will close on June 30, 2021, or sooner if all 2019/2020 funds are expended.**
This strategy is for extremely low, very low, low, and moderate income persons who own their site built home and need assistance for emergency repairs such as roof, septic systems, HVAC, well, electrical and plumbing. The strategy will also assist with the cost of the installation of ramps or handicap accessible bathrooms, which require immediate attention and will make the residence more accessible for persons who have special housing needs. **Mobile and manufactured homes are not eligible for assistance.**
- Strategy #2 Demolition/Reconstruction Strategy – 2019/2020
Maximum Award: \$93,000.00
Assistance shall be in the form of a zero percent (0%) interest loan secured by a recorded mortgage and note with monthly repayments required.
Maximum Term: 30 years
Amount Available: \$279,000.00
Application Cycle: **Opening August 12, 2019 – closing August 30, 2019**
This strategy is for extremely low, very low, low, and moderate income homeowners to construct a new site built house to replace their unsafe structure where rehabilitation is not financially feasible. Funds will be used for the demolition of the existing home and all other unsafe structures that pose an immediate threat to the public's health, safety, and welfare located on the property. In cases where the homeowner has an existing mortgage(s), assistance will only be provided if the current mortgage(s) is under \$10,000.00.
- Strategy #4 Purchase Assistance without Rehabilitation Strategy – 2019/2020
Maximum Award: \$10,000.00
Assistance shall be in the form of a zero percent (0%) interest loan secured by a second recorded mortgage and note with monthly repayments required.
Maximum Term: 20 years
Amount Available: \$50,000.00
Application Cycle: **Opening August 12, 2019, and will close on June 30, 2021, or sooner if all 2019/2020 funds are expended.**
This strategy is for extremely low, very low, low, and moderate income persons. Funds will be awarded for down payment and closing costs to assist eligible first-time homebuyers with the purchase of a newly constructed or existing site built house. Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition. **Mobile and manufactured homes are not eligible for assistance.**
- Strategy #5 Disaster Repair/Mitigation Strategy – 2019/2020
Maximum Award: \$10,000.00
Funds will be awarded as a grant with no recapture terms.
Maximum Term: 10 years
Amount Available: \$0.00
Application Cycle: **Closed**
SHIP funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds

awarded through Florida Housing Finance Corporation for the disaster. **Mobile and manufactured homes are not eligible for assistance.**

Sumter County must meet the statutory requirement to utilize twenty percent (20%) of its local housing distribution to serve persons with special needs. The priority of these special needs funds must be to serve persons with developmental disabilities as defined in F.S. § 393.063, with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.

For more information or to pick up an application, please call Denna Lafferty at (352) 689-4400, or come to the Housing Services office located at 319 East Anderson Avenue, Bushnell, FL 33513. The hours of operation are Monday through Friday, 7:30 a.m. to 4:00 p.m.

SUMTER COUNTY, FLORIDA DOES NOT DISCRIMINATE ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, MARITAL STATUS, FAMILIAL STATUS, DISABILITY, PREGNANCY, OR AGE.