

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 2022/2023 is \$1,294,641.00. The allocation will be used for the following strategies:

- Strategy #1 Emergency Repair Strategy – 2022/2023
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.
Maximum Term: 20 years
Amount Available: \$84,641.00
Application Cycle: **Opening July 18, 2022, will close on June 30, 2024, or sooner if all 2022/2023 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 bathroom modifications, which require immediate attention and will make the residence more accessible for persons who have special housing needs.
Mobile, modular, and manufactured homes are not eligible for assistance.
- Strategy #2 Demolition/Reconstruction Strategy – 2022/2023
Maximum Award: \$140,000.00
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: \$1,120,000.00
Application Cycle: **Opening July 18, 2022, will close on June 30, 2024, or sooner if all 2022/2023 funds are expended. There is a waiting list for this strategy.**
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 \$5,000.00.
- Strategy #3 Purchase Assistance without Rehabilitation Strategy – 2022/2023
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 payments required.
Maximum Term: 20 years
Amount Available: \$90,000.00
Application Cycle: **Opening July 18, 2022, will close on June 30, 2024, or sooner if all 2022/2023 funds are expended.** This strategy is for extremely low, very-low, low, and moderate-income persons. Funds will be awarded for a down payment and closing costs to assist eligible first-time homebuyers with the purchase of a newly constructed or existing site-built home. Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition. **Mobile, modular, and manufactured homes are not eligible for assistance.**
- Strategy #4 Disaster Repair/Mitigation Strategy – 2022/2023
Maximum Award: \$10,000.00
Funds will be awarded as a grant with no recapture terms.
Maximum Term: N/A
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,**

modular, and manufactured homes are not eligible for assistance. The assistance will only be provided for homes that are owner-occupied and used as a primary residence.

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 BASED ON RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, MARITAL STATUS, FAMILIAL STATUS, DISABILITY, PREGNANCY, OR AGE.