

Columbia County S.H.I.P.

(State Housing Initiative Partnership)

Purchase Assistance

For assistance or questions:

Suwannee River Economic Council, Inc.
SHIP Administration staff

1. Bailey Edwards, SHIP Program Assistant
386-362-4115 ext. *245
bedwards@suwanneec.net

2. Amanda Lamb, SHIP Coordinator
Office- 386-362-4115 ext.*233
Work Cell- 386-688-0074
alamb@suwanneec.net

3. Stephanie Barrington, SHIP Director
386-362-4115 ext. *242
sbarrington@suwanneec.net



APPLICATION INSTRUCTIONS

1. **PLEASE PRINT!**

2. Fill in all blanks. If the information requested is not applicable to you, write "N/A"
3. SHIP applications for Purchase Assistance must be accompanied by a pre-qualification/pre-approval letter from a lender. **Both items must be submitted together.** Applications without a pre-qualification/pre-approval letter are not accepted.
4. Return the SHIP application and prequalification letter from a lender in one of the following ways:

Mail to: SREC, Inc.
SHIP DEPT.
POB 70
LIVE OAK FL 32064

OR

Scan the documents into a PDF format and email to sbarrington@suwanneeec.net

5. After your application packet has been received you will be contacted by a member of the SHIP Department to begin the income verification process to determine if you are eligible for the program.
6. Once the income verification process is complete you will either receive a decline letter stating the reason for the decline, or an eligibility letter stating you are eligible for the program.

COLUMBIA COUNTY S.H.I.P. RULES

1. Maximum sales price cannot exceed \$253,000.00

2. Mobile home regulations:
 - A. The mobile home cannot be older than five (5) years old.
 - B. You must own the land where the mobile home will be established or purchase the mobile home and land together as a package.
 - C. The appraisal must be on the home and the land.
 - D. The SHIP Lien will be placed on the mobile home and the land.
 - E. Funds for mobile homes are extremely limited and may not be available.

3. Maximum S.H.I.P. participation for New Construction and Purchase Assistance:
Moderate Income category \$20,000.00
Low Income category \$25,000.00
Very Low Income category \$30,000.00

Down payment assistance cannot exceed 50% of the cost of the home including closing costs.

4. Minimum client participation required (cash) 1% of the sales price.

5. New home construction contracts must be “turn-key” form, with floor plans, cost of materials and labor, and statement of no changes once submitted. New mobile homes must be turn-key, complete with delivery and complete set-up to meet Florida building and zoning requirements.

6. Must complete a Homeowner Course prior to closing of loan.

7. For the complete Local Housing Assistance Plan, the public document setting forth the regulations of the County’s SHIP program, visit www.floridahousing.org.

APPLICANT PRINTED NAME

APPLICANT SIGNATURE

DATE

**COLUMBIA COUNTY S.H.I.P. PROGRAM
 APPLICATION FOR HOUSING PURCHASE ASSISTANCE**

Gross Annual Household Income: \$ _____

Applicant / Head of Household (HOH)	Co-Applicant / Add'l Adult Household Member
Full Name	
E-mail	
Date of Birth/Age	
Cell Phone	
Home Phone	
Street Address	
Mailing Address if different	

Other Household Members (list ALL additional household members):

Name(s)	Date of Birth / Age	Relationship to Applicant / HOH

Is Applicant, Co-Applicant, or any other household member, age 18 or older, a full-time student? If yes, please list the educational institution and provide enrollment documentation _____

Does Applicant/Co-Applicant own a home? Yes ___ No ___ Monthly rent / mortgage: \$ _____

If No, type of unit to be purchased: Newly constructed ___ Existing structure _____

Employment Information (If unemployed or retired, state it here.) NOTE: Attach additional sheets as necessary for all household members 18 years and over.

Applicant / HOH Name:	Employer Name:
Position:	Supervisor:
Address:	Time Employed:
Phone: Pay Rate:	Pay Frequency:
Annual Income (gross salary, overtime, tips, bonuses, etc.): \$ _____	

Co-Applicant / Add'l Adult Household Member Name:	Employer Name:
Position:	Supervisor:
Address:	Time Employed:
Phone: Pay Rate:	Pay Frequency:
Annual Income (gross salary, overtime, tips, bonuses, etc.): \$ _____	

Other sources of income (For ALL household members including minors list business or rental net income, child support, alimony, Social Security, retirement, pensions, unemployment or workers compensation, public assistance payments, etc.)

	Name	Type of Income	Gross Annual Amount
1.			
2.			
3.			
4.			
5.			
			Total \$ _____

Assets and asset income (For ALL household members including minors, list checking and savings accounts, IRA's, CD's, life insurance, bonds, stocks, equity in properties in addition to homestead, etc. Do not include homestead property.)

	Type of Asset	Asset Value	Bank / Account #	Annual Asset Income
1.				
2.				
3.				
4.				
5.				

Liabilities (For ALL household members 18 and over list all charge accounts including credit cards, store charge accounts, etc., and all loans including auto, real estate, mortgage loans, etc.)

	Type Credit / Loan	Creditor's Name	Balance Owed	Monthly Payment
1.				
2.				
3.				
4.				
5.				

Ethnicity/Special Needs (For reporting purposes only, please check all that apply for Head of Household only:

White _____ Black _____ Hispanic _____ Asian/Pacific Islander _____

Native American _____ Farmworker _____ Disabled or Disabled Minor _____ Elderly _____

Homeless _____ Special Needs _____ Other _____

I/we understand that Florida Statute 817 provides that willful false statements or misrepresentation concerning income; asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83. I/we further understand that any willful misstatement of information will be grounds for disqualification. I/we certify that the application information provided is true and complete to the best of my/our knowledge. I/we consent to the disclosure of information for the purpose of income verification related to making a determination of my/our eligibility for program assistance. I/we agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

Applicant Signature	Printed Name	Date
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Co-Applicant Signature	Printed Name	Date
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Household member Signature (over 18)	Printed Name	Date
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Household member Signature (over 18)	Printed Name	Date
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Household member Signature (over 18)	Printed Name	Date
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AUTHORIZATION FOR THE RELEASE OF INFORMATION

I hereby authorize the release without liability information regarding my employment, income, and / or assets to:

SUWANNEE RIVER ECONOMIC COUNCIL, INC.

for the purposes of verifying information provided as part of determining eligibility for assistance under the SHIP Program. I understand that only information necessary for determining eligibility can be requested.

I understand that previous or current information regarding me may be required. Verifications that may be requested are, but not limited to: Employment history, hours worked, salary and payment frequency, commissions, raises, bonuses, and tips; Cash held in checking / saving accounts, stocks, bonds, certificates of deposits, IRA's and other investment accounts, interest, and dividends; Payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, unemployment, disability or worker's compensation, and welfare assistance; Net income from the operation of a business; and Alimony or child support payments.

Organization / individuals that may be asked to provide verifications are, but not limited to: Past / present employers, banks, financial or retirement institutions, unemployment agency, welfare agency, alimony / child support providers, Social Security Administration, Veteran's Administration, and others.

Agreement to Conditions:

I _____ (PRINT NAME) agree that a photocopy of this authorization may be used for purposes stated above. I understand that I have the right to review this file and correct any information found to be incorrect.

Signature

Date

ALL household members age 18+ must complete this page individually. Make additional copies if needed.

S.H.I.P. INCOME LIMITS

COLUMBIA COUNTY

Effective 4/1/2024

INCOME CATEGORY	NUMBER OF HOUSEHOLD MEMBERS							
	1	2	3	4	5	6	7	8
Extremely Low	\$15,500	\$20,440	\$25,820	\$31,200	\$36,580	\$41,960	\$45,650	\$48,600
Very Low	\$25,800	\$29,450	\$33,150	\$36,800	\$39,750	\$42,700	\$45,650	\$48,600
Low	\$41,250	\$47,150	\$53,050	\$58,900	\$63,650	\$68,350	\$73,050	\$77,750
Moderate	\$61,920	\$70,680	\$79,560	\$88,320	\$95,400	\$102,480	\$109,560	\$116,640

NOTE: Figures represent maximum household income and maximum monthly payment amounts for each income level per number in household.

MAXIMUM MORTGAGE AFFORDABILITY LEVELS (Monthly Amounts PITI)

	1	2	3	4	5	6	7	8
Extremely Low	\$388	\$511	\$646	\$780	\$915	\$1,049	\$1,141	\$1,215
Very Low	\$645	\$736	\$829	\$920	\$994	\$1,068	\$1,141	\$1,215
Low	\$1,031	\$1,179	\$1,326	\$1,473	\$1,591	\$1,709	\$1,826	\$1,944
Moderate	\$1,548	\$1,767	\$1,989	\$2,208	\$2,385	\$2,562	\$2,739	\$2,916

This chart indicates the affordability figures based on 30% of income levels.