



**MANATEE COUNTY  
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
NOTICE OF FUNDING AVAILABILITY**



Manatee County Community and Veterans Services Department has approximately +/- **\$2,782,634.00** in FY 2025–2026 State Housing Initiatives Partnership (SHIP) funds available for SHIP Homeowner rehabilitation and replacement activities. Units assisted with SHIP funding must be located within **unincorporated Manatee County or the City of Palmetto**. The City of Bradenton administers a separate SHIP program.

In addition, approximately +/- **\$2,000,000.00** is available from previously advertised SHIP, CDBG and HOME funding for homeowner rehabilitation, replacement and down payment activities.

**Florida Statute requires that at least 30% of the total allocation serve very low-income households and an additional 30% of the total allocation serve low-income households. It also requires that 65% of total allocation be for homeownership activities, 75% of total allocation will be devoted to New Construction and a minimum of 20% of the total allocation will be used to serve persons with special needs as defined in section 420.0004, Florida Statutes. 10% of the allocation will be used for Program Administration. Please note that the funding below will be provided in a manner that will ensure that the above statutory requirements are met. Funds will be available for the following activities:**

**Activity #1: Housing Rehabilitation/Replacement - Total Funding Available: FY 2025-2026 = +/- \$1,754,371.00**  
Please note: There will be two separate drawings held. One for Special Needs Only and then one for General Public and Special Needs.

Round 1  
Drawing

**Amount Available: FY 2025-2026 = +/- \$556,527.00 (Special Needs Only)**

Term: 0% interest deferred payment loan for 20-year term. Funding will be provided through a random drawing selection process in conjunction with the CDBG and HOME funding.

**Program Application entry forms** for Special Needs Households will be made available starting **April 15, 2026**. **Program Applications** must be received no later than **4:00 p.m. on April 29, 2026**.

**Random Drawing** to determine the order in which eligible applicants will be qualified and assisted will be held on **May 1<sup>st</sup>, 2026**.

Program Application entry forms will be made available online at: [www.mymanatee.org/departments/community-and-veterans-services-department](http://www.mymanatee.org/departments/community-and-veterans-services-department) or if you require assistance completing an application, please call (941) 749-3030.

Program Application entry forms must be received **no later than 4 p.m. on April 29, 2026**, to be eligible for the random drawing selection process.

- The first priority of funding will be to utilize 20% to serve special needs persons with developmental disabilities as defined in s. 393.063, Florida Statutes, 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.
- Priority will also be given to those households impacted by Tropical Storm Debby, Hurricane Milton or Hurricane Helene in accordance with the Manatee County Local Housing Assistance Plan.
- Maximum property value and maximum assistance will be in accordance with the Manatee County Local Housing Assistance Plan in effect at the time of assistance.
- This activity is to assist **low and very-low households** to make code-related repairs, health and safety improvements and storm mitigation repairs or improvements to their single-family home.

Round 2  
Drawing

**Amount Available: FY 2025-2026 = +/- \$1,197,844.00 (Special Needs and General Public)**

Term: 0% interest deferred payment loan for 20-year term. Funding will be provided through random drawing selection process in conjunction with the CDBG and HOME funding.

**Program Application entry forms** for Special Needs and General Public Households will be made available starting **May 1<sup>st</sup>, 2026**.

**Program Applications** must be received no later than **4:00 p.m. on May 15, 2026**.

**Random Drawing** to determine the order in which eligible applicants will be qualified and assisted will be held on **May 19, 2026**.

Program Application entry forms will be made available online at: [www.mymanatee.org/departments/community-and-veterans-services-department](http://www.mymanatee.org/departments/community-and-veterans-services-department) or if you require assistance completing an application, please call (941) 749-3030.

Program Application entry forms must be received **no later than 4 p.m. on May 15, 2026**, to be eligible for the random drawing selection process.

- Priority will also be given to those households impacted by Tropical Storm Debby, Hurricane Milton or Hurricane Helene in accordance with the Manatee County Local Housing Assistance Plan.
- Maximum property value and maximum assistance will be in accordance with the Manatee County Local Housing Assistance Plan in effect at time of assistance.
- This activity is to assist **low and very-low households** to make code-related repairs, health and safety improvements and storm mitigation repairs or improvements to their single-family home.

**Activity #2 Downpayment Assistance - Total Funding Available: FY 2025-2026 = +/- \$700,000.00**

**Amount Available for Newly Constructed Homes = +/- \$420,000.00**

**Amount Available for Existing Homes = +/- \$280,000.00**

Term: 0% interest deferred payment loan for a 20-year term

Application Cycle: **May 18, 2026**, until all funds are expended. Funding will be provided on a first-come, first-eligible basis.

- This activity is for very-low, low- and moderate-income households for the purchase of new construction homes or for the purchase of existing homes. Funding for moderate income households will be limited to ensure that the above statutory limits are met. Sales prices and maximum assistance will be in accordance with Manatee County Local Housing Assistance Plan in effect at time of assistance.
- Homebuyer receiving assistance must choose a lender from Manatee County's Certified Lender's List and satisfactorily complete Manatee County approved homebuyer education prior to closing.

**Activity #3: Housing Counseling and Training:**

Amount Available: FY 2025-2026 = +/- \$50,000.00

Application Cycle: Nonprofit applications will be available on **April 15, 2026**, Funds available until all funds have been committed to Manatee County Approved Nonprofit Housing Counseling Agencies. Please contact Community & Veterans Services Department for application.

- This activity will provide homebuyer education to the citizens of Manatee County.

**For more information about the above activities or for assistance with applications, please contact Nicole Milligan-Murray at (941) 749-3030.**

**Funds will not be used to purchase, repair, or rehabilitate mobile homes.**

**MANATEE COUNTY DOES NOT DISCRIMINATE ON THE BASIS OF RACE, CREED, COLOR, RELIGION, AGE, SEX, FAMILIAL STATUS, MARITAL STATUS, NATIONAL ORIGIN, OR HANDICAP.**

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