



## State Housing Initiatives Partnership (SHIP) Rehabilitation and Replacement Program

Funding assistance is offered as a 0% interest-deferred loan for a 20-year term with forgiveness at the end of term. Payment in full is required should the homeowner sell, rent, lease or otherwise vacate the residence before end of term. After entry forms are accepted applicants will be entered into a random drawing to determine order of service. Program ends when all funding for the program has been committed to SHIP-eligible applicants.

**Manatee County  
Community and Veterans  
Services Department  
Community Development  
Services Division**

1112 Manatee Avenue West  
Bradenton, FL 34205

(941) 749-3029  
[www.mymanatee.org](http://www.mymanatee.org)

*Money stretched so tight and you just can't pay those needed repairs to bring your house up to code? Find out how the SHIP Program can help with your repairs.*

*Eligible Very Low and Low-Income applicants can apply for funding assistance to meet the costs of needed repairs.*

### WHAT IS REHABILITATION ASSISTANCE?

*The Housing Rehabilitation Program provides needed code related repairs to the homes of eligible county residents. Through this program substandard housing conditions are corrected to improve the health, safety and welfare of the occupants.*

### WHAT IS REPLACEMENT ASSISTANCE?

*The Housing Replacement Program is for existing homeowners living in unsafe structures with code violations beyond reasonable repair. Funding is provided to assist income eligible homeowners with the tearing down of their unsafe structure and replacing it with a new home.*

### HOW WILL THE LOAN BE REPAYED?

*Funding Assistance is offered as a 0% interest deferred loan for twenty (20) years. Payment in full is required should the homeowner sell, rent, lease or otherwise vacate the residence*

*How do I qualify?*

*Applicants must submit an entry form during the advertised entry form period.*

*Total household income must not exceed Manatee County's Low and Very Low income limits for the SHIP program. (See chart on next page).*

*Homes must be located in unincorporated Manatee County or City of Palmetto.*

*The total value of property (house and land) may not exceed \$400,000.*





**Manatee County  
State Housing Initiatives  
Partnership (SHIP) Program  
Maximum Income Levels**

<u>Household Size</u>	<u>Very Low</u>	<u>Low</u>
1	\$39,950	\$63,950
2	\$45,650	\$73,050
3	\$51,350	\$82,200
4	\$57,050	\$91,300
5	\$61,650	\$98,650
6	\$66,200	\$105,950
7	\$70,750	\$113,250
8	\$75,350	\$120,550
9 or more	<i>(call for income limits)</i>	

***THE ABOVE INCOMES ARE CURRENTLY IN EFFECT FOR DETERMINATION OF APPLICANT ELIGIBILITY FOR FUNDING UNDER MANATEE COUNTY'S SHIP PROGRAM***

It is unlawful to discriminate on the basis of race, creed, color, age, sex, marital status, national origin or handicap."

U. S. Department of  
Housing  
and  
Urban Development  
(800) 669-9777  
TDD (800) 927-9275



**HOW TO APPLY?**

When funding becomes available, Manatee County will advertise. Applicant must complete an entry form to participate in the Housing Rehabilitation or Replacement program.

Entries received will be placed into a random drawing pool and drawn to determine order to be served under the Housing Rehabilitation or Replacement program by the Community and Veterans Services Department, Community Development Services Division.



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