

Repair Assistance

Buying a Home in Need of Repairs:

If you intend to purchase an existing home that is in need of repairs, the Alachua County SHIP program offers a deferred payment, zero interest, loan through the Down Payment Assistance Program.

SHIP funds cannot be used for any cosmetic repairs, such as painting or carpet replacement.

The amount of funds available for repairs is based on your household Income and the amount of down-payment needed to purchase the home.

Repairs may include, but are not limited to the following:

- ◆ Roof Replacement
- ◆ Electrical or Plumbing Work
- ◆ A/C or heat repair/installation
- ◆ Other repairs as recommended by the SHIP inspector and approved by the Alachua County SHIP program



Our Mission

The mission of the Alachua County Affordable Housing Program is to increase the availability of safe, affordable housing opportunities for families in Alachua County by:

- ◆ Increasing the inventory of new multifamily and single family affordable homes.
- ◆ Preserving the existing inventory of affordable single family homes.
- ◆ Educating home buyers via Home Ownership Counseling.
- ◆ Providing down payment and closing cost assistance to homebuyers.

Alachua County Department of Community Support Services Housing Programs Division

218 SE 24th St.

Gainesville, FL 32641

Visit us on the Web!

www.alachuacounty.us

Office Hours:

Monday - Friday

8:30 am to 5:00 pm

Housing@alachuacounty.us

Phone: (352) 337-6240

Fax: (352) 381-0124

**Alachua County State Housing Initiatives
Partnership (S.H.I.P.) Down Payment**



Alachua County

**Department of
Community Support
Services**

**S.H.I.P.
Down Payment
Assistance
Program**



**Helping YOU achieve
the dream of
Home Ownership!**

How Do I Qualify?

The Alachua County SHIP Program provides funding to help towards down payment, closing costs, and home repair assistance in the form of a zero-interest, deferred payment mortgage to qualified homebuyers.

You may be eligible for the SHIP Program if you meet any of the following guidelines:

- You have not owned a primary residence in the last 3 years (excluding a mobile home).
- You are a single parent.
- You are a displaced homemaker.
- You are displaced from home ownership due to divorce.
- You are purchasing a home in Alachua County, outside Gainesville city limits.
- You have completed a SHIP Certified Homebuyer Training Class prior to closing.

The sales price must be less than \$160,000.

Assistance is provided in the form of a mortgage with no interest or payments, and will be forgiven after 10 years (once loan terms are met).

Income Limits

Household Size	Annual Household Income
1	\$39,100
2	\$44,700
3	\$50,300
4	\$55,850
5	\$60,350
6	\$64,800
7	\$69,300
8	\$73,750

Annual Household Income is based on your maximum gross income.

Annual Household Income as of 03/31/2020. Income limits are subject to change.

Manufactured and mobile homes are not eligible for this program.

SHIP Assistance can be used in conjunction with other Down Payment Assistance Programs.

How Do I Begin?

1. Register for a Homebuyer Education Class by calling either: **The City of Gainesville (352) 393-8617** or **on line with NHDC At gnhdc.org under program & Services**
2. See if you are eligible for an additional \$7,500 in Down Payment Assistance by going to: www.floridahousing.org.
3. Get Pre-Approved for a mortgage loan through a SHIP Certified Lender (Call our office for a list of SHIP Lenders).
4. Find a home that you qualify for!

* SHIP may provide repair funding required to meet minimum housing code, as well as energy efficient improvements, for very low and low income homebuyers.

Please call our office for details!

Office Hours:

Monday-Friday

8:30am - 5:00pm





Home Buyers Education

Home buyers who participate in any **State Housing Initiative Partnership (SHIP)** programs are required to successfully complete a homebuyer education course as one of various qualification steps to receive down payment/closing cost/and rehabilitation assistance. The objective of the course is to provide first-time home buyers with general information about the process of buying a home. At the end of the course, the participants are provided with a certificate of completion. **Alachua County Housing Programs** requires participants to obtain a home buyers education certificate from one of the following HUD approved agencies:

Neighborhood Housing Development Corporation (NHDC)

Classes are held on Saturdays from 8:00 a.m. to 4:30 p.m. except as noted

To register, sign up on line. If you have any questions please call NHDC at (352) 380-9119

visit www.gnhdc.org

Registration Fee: \$50 (refundable upon closing on your home)

Located at GACAR – Gainesville Alachua County Assoc. of Realtors

Upcoming class dates are

2020 – January 11, February 8, March 14, April 18, May 16, June 13, July 11, August 22, September 12.

Located at OMCAR – Ocala Marion County Assoc. of Realtors

2020 – January 25, April 4, July 25

City of Gainesville and Alachua County

Classes are held during the week from 9 a.m. to 4 p.m.

To register, please call The City of Gainesville at (352) 393-8617

or visit www.cityofgainesville.org

Registration Fee: Free

Located at The Thomas Center

Upcoming class dates

2020 – Jan 22, Feb 19, Mar 18, April 22, May 20, June 17, July 22, August 19, October 21, Nov 18, Dec 16

For more information about Alachua County Housing Programs, please contact:

Housing Programs

Phone: 352-337-6240

E-mail: Housing@alachuacounty.us

updated Aug 2019



Once the SHIP Application package is received by the SHIP Office, the Program Coordinator begins reviewing the information, verifying your income certification, calculating exactly how much Down Payment Assistance you qualify for, and preparing any SHIP notes and mortgages needed for your real estate closing. This typically takes up to two (2) weeks.

The SHIP office will send you a commitment letter if you are income eligible for SHIP.

- Hire a certified SHIP Inspector to do a home inspection as soon as possible after your offer on the house has been accepted** if the home you're buying is an existing (not new) home.
 - * Select an inspector from the SHIP certified inspectors list you received in class.
 - * **You must meet the inspector at the house** at the time of the inspection to review and sign the report.
 - **Get a copy of the report from the inspector for your records.**
 - * At the time of the inspection, **you must pay the inspector.** Typical fees are \$250 - \$400.
 - * You or your lender will need to send a copy of the report to the SHIP Program Office, or authorize the inspector to forward directly to us.
- The Program Coordinator will review the report to determine which repairs can be paid for with SHIP Rehabilitation Assistance:
 - * The Program Coordinator will typically send three contractors to look at the house and prepare a bid for the work.
 - * **You or your real estate agent will need to make arrangements for the contractors to have access to the house.**
 - * Once the bids are received, the Program Coordinator will fax a purchase order to the most competitive contractor and prepare a Rehabilitation Contract which you will sign before the day of your closing.
- Coordinate with your lender to prepare for closing. Obtain homeowner's insurance and other items required by your lender.**
- Attend the closing for your home. You will sign a SHIP mortgage and note for the down payment assistance provided. If SHIP is also funding home repairs, you will also sign a Rehabilitation Contract (which is between you and the contractor) and a rehab note.**

CONGRATULATIONS! YOU'RE A HOMEOWNER!



Required home repairs, if any, will be done after your real estate closing.

You will need to contact the contractor after closing directly to schedule the work. The work must be completed within 90 days from the date of closing

****For any questions or problems regarding the work being performed, please contact your contractor directly.****

When the repairs are complete:

- ⊕ The contractor will call the SHIP Program Coordinator.
- ⊕ You will need to contact the SHIP Inspector to schedule the final inspection for as soon as possible.
- ⊕ The inspector will set an appointment to re-inspect your home. **You will need to pay the inspector for the final inspection**
- ⊕ You must meet the inspector at your home at the time of the re-inspection to review and sign his report.
- ⊕ Get a copy of the report from the inspector for your records with him/her.
A copy of the final report must be forwarded to the SHIP Program Coordinator

If the work has not been done to your satisfaction or the satisfaction of the inspector:

- ⊕ The inspector will notify the SHIP Program Coordinator.
- ⊕ The Program Coordinator will notify the contractor to take care of those items.
- ⊕ After those items are finished, the contractor will notify the Program Coordinator.
- ⊕ You will need to schedule a re-inspection of the work with the inspector.
- ⊕ The SHIP Program coordinator will contact you and ask you to send a letter stating that all of the work has been completed to your satisfaction to the SHIP Program Office.
The Program Coordinator will then pay the contractor and get all lien releases signed.

FOR ALL NEW HOMEOWNERS, after your real estate closing, don't forget to :

- ⊕ Enjoy your home!
- ⊕ Begin saving money each month for maintenance and repairs on your home.
- ⊕ Apply for your Homestead Exemption with the Property Appraiser prior to March 1st. For information, contact their office at (352) 374-5230.
- ⊕ **The property taxes on your home are likely to increase during the 2nd year you're in your home, especially for new homes, so you should budget for the increase now.**



Alachua County Dept. of
Community Support Services
Housing Programs
218 SE 24th St
Gainesville, FL 32641
352-337-6283

S.H.I.P. Down Payment Assistance Program

List of Certified Lenders

Updated 07-25-19

Notice: Applicants are required to obtain financing thru an institutional lender from this certified list as one of the program guidelines. The Alachua County S.H.I.P. program does not endorse nor promote any particular firm or individual. This list only certifies persons listed here, as having attended S.H.I.P. training and therefore are knowledgeable on how to approve and close loans utilizing our funds.

****ALACHUA HABITAT FOR HUMANITY****

KRISTINE THOMPSON
Office: 352-363-6496
kthompson@alachuahabitat.org

Address: 2630 NW 41 St Suite C-3
Gainesville Fl 32606

LAURA GAISSER
Office 352-363-6493
lgaiser@alachuahabitat.org

Address: 2630 NW 41 St Suite C-3
Gainesville Fl 32606

****Alachua Habitat is not for general financing. Financing is for Habitat homes only**

ALLIGATOR MORTGAGE COMPANY

RICHARD TILLET
Office 352-317-6093 Cell 352-264-0011
richard@alligatormortgage.com

Address 2630-B NW 41 St
Gainesville Fl 32606

AMERIFIRST HOME MORTGAGE

JUANITY BILES
NMLS #5129964
Cell 352-538-4516
jbiles@amerifirst.com

Address: 4432 NW 23 Ave Suite 3
Gainesville FL 32606

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SUE SMITH NMLS#191652 Address: 4432 NW 23 Ave Suite 3
Cell 352-745-9435 Gainesville Fl 32606
ssmith@amerifirst.com

JULIAN MINATEL NMLS#1681802 Address: 4432 NW 23 Ave Suite 3
Office: 352-204-4800 ext. 56119 cell 352-807-6992 Gainesville Fl 32606
jminatel@amerifirst.com

CRAIG BONSAI NMLS #1781622 Address: 4432 NW 23 Ave Suite 3
Office: 352-204-4800 X56123 Cell 352-455-0960 Gainesville Fl 32606
cbonsal@amerifirst.com

AMERIS BANK

ZACHERY WATSON NMLS #1590124 Address: 2772 NW 43 St, Suite S
Office 352-339-7591 Cell: 352-817-2440 Gainesville Fl 32606
zackery.watson@amerisbank.com

VALORIE R. CASON NMLS #641178 Address: 2772 NW 43 St, Suite S
Office 352-339-7591 Cell 352-316-4655 Gainesville Fl 32606
valorie.cason@amerisbank.com

BECKY BESSINGER NMLS #459044 Address: 2772 NW 43 St Suite S
Office 352-339-7589 Cell 352-494-3556 Gainesville Fl 32606
becky.bessinger@amerisbank.com

MIKE JONES NMLS #315233 Address: 2772 NW 43 St Suite S
Office 352-339-7588 Cell 352-215-0501 Gainesville Fl 32606
mike.jones@amerisbank.com

CRYSTAL PADGETT NMLS #1162122 Address: 2772 NW 43 St Suite S
Office 352-377-7776 Cell 352-359-6824 Gainesville Fl 32606
Crvstal.padgett@amerisbank.com

ANNIEMAC HOME MORTGAGE

JONATHAN LEFTWICH NMLS #712614 Address: 5300 SW 91 Terr
Cell: 352-514-3179 Gainesville Fl 32608
jleftwich@annie-mac.com

KATIE SUNDBERG NMLS #616310 Address 1405 NW 13 St Suite B
Office: 352-448-2681 Cell: 352-222-2230 Gainesville Fl 32601
ksundberg@annie-mac.com

BANK OF AMERICA

HILDA OZORIA

NMLS #1626369
Cell: 352-514-7210

Address: 2627 NW 43RD St
Gainesville Fl. 32606

hilda.ozoria@bankofamerica.com

CAPITAL CITY BANK

JASON BELLFLOWER

NMLS 1749956
Cell 850-508-2324

Address: 5200 Newberry Rd
Gainesville Fl

[Bellflower.jason@ccbq.com](mailto:bellflower.jason@ccbq.com)

CHRIS DOERING MORTGAGE

Loan Assistants

NADINE LANDRY

KAITLYNNE MELVIN

SHEILA TECKENBROCK

Office 352-244-0840

Address: 3940 NW 16 Blvd, Suite A
Gainesville Fl 32605

Loan Originators

JOHN CONNELL

Office 352-244-0840

john@mygatormortgage.com

NMLS 948203

Cell 352-427-2499

Address: 3940 NW 16 Blvd, Suite A
Gainesville Fl 32605

JEFF WOLFE

Office 352-244-0840

jwolfe@mygatormortgage.com

NMLS 235532

Cell 352-339-4460

Address: 3940 NW 16 Blvd, Suite A
Gainesville Fl 32605

ANDREW SMITH

Office 352-244-0840

andrew@mygatormortgage.com

NMLS 1842190

Cell 352-363-1637

Address: 3940 NW 16 Blvd, Suite A
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JUDD DAVIS

Office 352-244-0840

judd@mygatormortgage.com

NMLS 1310488

Cell 352-454-9573

Address: 3940 NW 16 Blvd, Suite A
Gainesville Fl 32605

KRISTEN LITTLE

Office 352-244-0840

kristen@mygatormortgage.com

NMLS 352407

Cell 386-288-2990

Address: 3940 NW 16 Blvd, Suite A
Gainesville Fl 32605

COAST TO COAST MORTGAGE

PHIL LEITNER

NMLS 334650

Cell: 352-222-1891

phil@c2cmortgage.com

COMMUNITY BANK & TRUST OF FLORIDA

MISTY BARNETT
Office: 352-331-0395
mbarnett@cbtfl.com

NMLS #1583694
Cell: 352-275-4936

Address: 6120 NW 1st Pl
Gainesville Fl 32607

FLORIDA CREDIT UNION

Toll Free 800-284-1144

RUZ OGRA
Office: 352-377-4141 x4026
ruz.ogra@fcu.org

NMLS#677137

Address: 1615 NW 80th Blvd
Gainesville Fl 32606

BYRON ZONIN
Office 352-377-4141 x2182
byron.zonin@fcu.org

NMLS #728812

Address: 1615 NW 80 Blvd
Gainesville Fl 32606

GREGORY PINGUE
Office 352-377-4141 x 5241
Gregory.pingue@fcu.org

NMLS #1066875

Address: 1615 NW 80 Blvd
Gainesville Fl 32606

ROBERT COUSIN
Office: 352-377-4141 x4231 cell 352-204-7899
Robert.cousin@fcu.org

NMLS #1719527

Address: 2831 NW 43 St
Gainesville Fl 32606

ZACK GILLEN
Office -352-377-4141 x5021 cell 352-231-0614

NMLS #1719532

SCOTT BENNETT
Office: 352-377-4141 x4058 cell 352-727-1580
Scott.bennett@fcu.org

NMLS #457324

Address: 1615 NW 80 Blvd
Gainesville Fl 32606

JEFFREY HILL
Office: 352-237-8222 x8021 Cell 352-231-0614
Jeffrey.hill@fcu.org

NMLS #1860130

Address: 3504 Silver Springs Blvd
Ocala, Fl 34470

LANESHA JONES
Office: 352-377-4141 x2902
Laneshajones@fcu.org

NMLS 1737423

Address: 1615 NW 80 Blvd
Gainesville Fl

SHANNON RUIZ
Office 352-377-4141 X2905
Shannon.ruiz@fcu.org

NMLS 1517130

RACHAEL COSENTINO
Office 386-755-4141 x3007 cell 352-339-8028
Rachel.cosentino@fcu.org

NMLS 1033863

HOMETOWN MORTGAGE SERVICES

DANIELLE COLLINS WEAR NMLS 244749
Cell 352-222-1135

Address: 2210 NW 40 Terr Suite A
Gainesville, FL 32605

danielle@htmsllc.com

INNOVATIVE MORTGAGE SERVICES, INC.

GIL BARBER NMLS 386751
Cell: 239-281-5304

gbarberaaum@gmail.com

INSPIRE MORTGAGE

ALFREDO ARENAS NMLS 1617434
Cell 352-445-1872

Address:

alfredo@352mortgage.com

LEAP MORTGAGE

BRIAN GOLDMAN NMLS #197346
Office: 352-500-1000

Address: 3669 SW 2nd Ave
Gainesville FL 32607

brian@leapmortgage.com

MOVEMENT MORTGAGE

MENZIE CAMPBELL NMLS #373667
Office: 352-514-1829 Cell: 386-628-2510

Address: 3822 Newberry Rd Suite A
Gainesville, FL 32607

menzie.campbell@movement.com

SOUTHERN HOME LOANS

TRACY MONROE NMLS
Office: 352-622-1521 Cell: 352-286-8257

Address: 2050 E Silver Springs Blvd
Ocala FL 34470

tracy@southernhl.com

TD BANK

ERIC HELLKAMP

NMLS #597452
Cell 352-494-6454

Address: 7515 W Univ. Ave
Gainesville Fl. 32607

eric.hellkamp@td.com

MICHELLE CALHOUN "SHELLY" NMLS #801456

Cell: 352-281-0669 Office

Address: 7515 W Univ. Ave
Gainesville Fl. 32607

michelle.calhoun@td.com

UNION HOME MORTGAGE

WALDEMAR CABRERA

NMLS 1515312
Office: 352-289-2059 Cell: 352-727-8418

Address: 4210 NW 37 Pl Suite 700
Gainesville, Fl 32606

wcabrera@unionhomemortgage.com

USDA

RENEE BUNN

Office 352-732-7534 X133

renee.bunn@fl.usda.gov

Address : 2441 NE 3rd St Suite 204-1
Ocala Fl 34470

MARY LITTRELL

Office: 352-414-7801

Mary. littrell@usda.gov

Address: 2441 NE 3rd St Suite 204-1
Ocala Fl 34470

TWANDA ARRINGTON

Office: 352-732-7534 X4

Twanda.arrington@usda.gov

Address: 2441 NE 3rd St Suite 204-1
Ocala Fl 34470

CHARLES R CALDWELL

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Address: 971 W Duval St, Suite 190
Lake City, Fl 32055

(Mr. Caldwell is the area specialist and not an actual loan originator)