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 downpayment 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

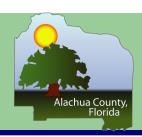
8:30 am to 5:00 pm

Housing@alachuacounty.us

Phone: (352) 337-6240

Fax: (352) 381-0124

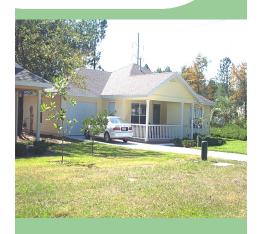
Alachua County State Housing Initiatives Partnership (S.H.I.P.) Down Payment



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?

- 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.
- 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



















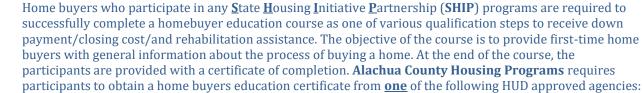






Home Buyers Education













Neighborhood Housing Development Corporation (NHDC)

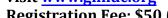
Classes are held on Saturdays from 8:00 a.m. to 4:30 p.m. except as noted



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







Registration Fee: \$50 (refundable upon closing on your home) Located at GACAR - Gainesville Alachua County Assoc. of Realtors







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





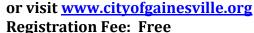
City of Gainesville and Alachua County

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





Located at The Thomas Center



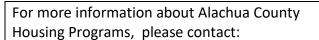
Upcoming class dates

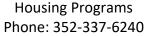


2020 - Jan 22, Feb 19, Mar 18, April 22, May 20, June 17, July 22, August 19, October 21, Nov 18, Dec 16











E-mail: Housing@alachuacounty.us updated Aug 2019











Alachua County, Board of County Commissioners Department of Community Support Services 218 SE 24th St., Gainesville, FI 32641 Tel. 352.337.6240, Fax. 352.381.0124 http://alachuacounty.us/Depts/CSS/Pages/ CommunitySupportServices.aspx Submit Questions to: **Housing Programs**218 SE 24th St Gainesville, FI 32641

E-mail:housing@alachuacounty.us

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 <u>existing</u> (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!



Alachua County, Board of County Commissioners Department of Community Support Services 218 SE 24th St., Gainesville, FI 32641 Tel. 352.337.6240, Fax. 352.381.0124 http://alachuacounty.us/Depts/CSS/Pages/ ommunitySupportServices.aspx Submit Questions to: **Housing Programs** 218 SE 24th St
Gainesville, FI 32641

E-mail: housing@alachuacounty.us

□ 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.
- 4 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.
- 4 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 <u>now.</u>

updated 2-18-19



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

Address: 2630 NW 41 St Suite C-3

Gainesville Fl 32606

kthompson@alachuahabitat.org

LAURA GAISSER
Address: 2630 NW 41 St Suite C-3
Office 352-363-6493
Gainesville Fl 32606

lgaisser@alachuahabitat.org

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

ALLIGATOR MORTGAGE COMPANY

RICHARD TILLETT

Office 352-317-6093

Cell 352-264-0011

Address 2630-B NW 41 St

Gainesville Fl 32606

richard@alligatormortgage.com

AMERIFIRST HOME MORTGAGE

JUANITY BILES NMLS #5129964 Address: 4432 NW 23 Ave Suite 3

Cell 352-538-4516 Gainesville FL 32606

jbiles@amerifirst.com

continues on next page

continued from previous page

SUE SMITH NMLS#191652 Address: 4432 NW 23 Ave Suite 3

> Cell 352-745-9435 Gainesville Fl 32606

ssmith@amerifirst.com

Address: 4432 NW 23 Ave Suite 3 JULIAN MINATEL NMLS#1681802

Office: 352-204-4800 ext. 56119 cell 352-807-6992 Gainesville Fl 32606

iminatel@amerifirst.com

CRAIG BONSAL NMLS #1781622 Address: 4432 NW 23 Ave Suite 3 Gainesville Fl 32606

Office: 352-204-4800 X56123 Cell 352-455-0960

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 Address: 2772 NW 43 St Suite S NMLS #315233

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

Crystal.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 Address: 2627 NW 43RD St

Cell: 352-514-7210 Gainesville Fl. 32606

hilda.ozoria@bankofamerica.com

CAPITAL CITY BANK

JASON BELLFLOWER NMLS 1749956 Address: 5200 Newberry Rd

Cell 850-508-2324 Gainesville Fl

Bellflower.jason@ccbg.com

CHRIS DOERING MORTGAGE

Loan Assistants

NADINE LANDRY Address: 3940 NW 16 Blvd, Suite A

KAITLYNNE MELVIN Gainesville Fl 32605

SHEILA TECKENBROCK

Office 352-244-0840

Loan Originators

JOHN CONNELL NMLS 948203 Address: 3940 NW 16 Blvd, Suite A

Office 352-244-0840 Cell 352-427-2499 Gainesville Fl 32605

john@mygatormortgage.com

JEFF WOLFE NMLS 235532 Address: 3940 NW 16 Blvd, Suite A

Office 352-244-0840 Cell 352-339-4460 Gainesville Fl 32605

jwolfe@mygatormortgage.com

ANDREW SMITH NMLS 1842190 Address: 3940 NW 16 Blvd, Suite A

Office 352-244-0840 Cell 352-363-1637 Gainesville Fl 32605

andrew@mygatormortgage.com

JUDD DAVIS NMLS 1310488 Address: 3940 NW 16 Blvd, Suite A

Office 352-244-0840 Cell 352-454-9573 Gainesville Fl 32605

judd@mygatormortgage.com

KRISTEN LITTLE NMLS 352407 Address: 3940 NW 16 Blvd, Suite A

Office 352-244-0840 Cell 386-288-2990 Gainesville Fl 32605

kristen@mygatormortgage.com

COAST TO COAST MORTGAGE

PHIL LEITNER NMLS 334650

Cell: 352-222-1891

phil@c2cmortgage.com

COMMUNITY BANK & TRUST OF FLORIDA

MISTY BARNETT NMLS #1583694 Address: 6120 NW 1st Pl Office: 352-331-0395 Cell: 352-275-4936 Gainesville Fl 32607

mbarnett@cbtfl.com

FLORIDA CREDIT UNION

Toll Free 800-284-1144

RUZ OGRA NMLS#677137 Address: 1615 NW 80th Blvd Office: 352-377-4141 x4026 Cell: 352-745-1120 Gainesville Fl 32606

ruz.ogra@flcu.org

BYRON ZONIN NMLS #728812 Address: 1615 NW 80 Blvd Office 352-377-4141 x2182 Gainesville Fl 32606

byron.zonin@flcu.org

GREGORY PINGUE NMLS #1066875 Address: 1615 NW 80 Blvd Office 352-377-4141 x 5241 Gainesville Fl 32606

Gregory.pingue@flcu.org

ROBERT COUSIN NMLS #1719527 Address: 2831 NW 43 St Office: 352-377-4141 x4231 cell 352-204-7899 Gainesville Fl 32606

Robert.cousin@flcu.org

ZACK GILLEN NMLS #1719532 Office -352-377-4141 x5021 cell 352-231-0614

SCOTT BENNETT NMLS #457324 Address: 1615 NW 80 Blvd Gainesville Fl 32606

Office: 352-377-4141 x4058 cell 352-727-1580

Scott.bennett@flcu.org

JEFFREY HILL NMLS #1860130 Address: 3504 Silver Springs Blvd

Office: 352-237-8222 x8021 Cell 352-231-0614 Ocala, Fl 34470

Jeffrey.hill@flcu.org

LANESHA JONES NMLS 1737423 Address: 1615 NW 80 Blvd

Office: 352-377-4141 x2902 Gainesville Fl

Lanesha.jones@flcu.org

SHANNON RUIZ **NMLS 1517130**

Office 352-377-4141 X2905 Shannon.ruiz@flcu.org

RACHAEL COSENTINO NMLS 1033863

Office 386-755-4141 x3007 cell352-339-8028

Rachel.cosentino@flcu.org

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

Office: 352-500-1000

brian@leapmortgage.com

NMLS #197346 Address: 3669 SW 2nd Ave

Gainesville Fl 32607

MOVEMENT MORTGAGE

MENZIE CAMPBELL NMLS #373667

Office: 352-514-1829 Cell: 386-628-2510

menzie.campbell@movement.com

Address: 3822 Newberry Rd Suite A

Gainesville, Fl 32607

SOUTHERN HOME LOANS

TRACY MONROE NMLS

Office: 352-622-1521 Cell: 352-286-8257

tracy@southernhl.com

Address: 2050 E Silver Springs Blvd

Ocala Fl 34470

TD BANK

ERIC HELLKAMP NMLS #597452 Address: 7515 W Univ. Ave

Cell 352-494-6454 Gainesville Fl. 32607

eric.hellkamp@td.com

MICHELLE CALHOUN "SHELLY" NMLS #801456 Address: 7515 W Univ. Ave

Cell: 352-281-0669 Office Gainesville Fl. 32607

michelle.calhoun@td.com

UNION HOME MORTGAGE

WALDEMAR CABRERA NMLS 1515312 Address: 4210 NW 37 Pl Suite 700

Office: 352-289-2059 Cell: 352-727-8418 Gainesville, Fl 32606

wcabrera@unionhomemortgage.com

USDA

RENEE BUNN Address: 2441 NE 3rd St Suite 204-1

Office 352-732-7534 X133 Ocala Fl 34470

renee.bunn@fl.usda.gov

MARY LITTRELL Address: 2441 NE 3rd St Suite 204-1

Office: 352-414-7801 Ocala Fl 34470

Mary. littrell@usda.gov

TWANDA ARRINGTON Address: 2441 NE 3rd St Suite 204-1

Office: 352-732-7534 X4 Ocala Fl 34470

Twanda.arrington@usda.gov

CHARLES R CALDWELL Address: 971 W Duval St, Suite 190 Office 386-719-5590 x3523 Lake City, Fl 32055

Charles.caldwell@usda.gov

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