

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**

**Manatee County Government  
Board of County  
Commissioners**

**To Serve With Excellence**



**EQUAL HOUSING  
OPPORTUNITY**



**Community and Veterans Services  
Department  
Community Development Services  
Division  
1112 Manatee Avenue West- Suite 500  
Bradenton, FL 34205  
Phone: (941) 749-3029  
[www.mymanatee.org](http://www.mymanatee.org)**



**SHIP  
HOUSING  
REHABILITATION AND  
REPLACEMENT  
PROGRAMS**



**REPLACEMENT** After



**REHABILITATION**

**MANATEE COUNTY GOVERNMENT  
Community and Veterans Services  
Department  
Community Development Services *Division*  
*Committed to the Needs of its Residents***



**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 thirty (30) years. Payment in full is required should the homeowner sell, rent, lease, demise or otherwise vacate the residence.

After entry forms are accepted applicants will be entered into a random drawing to determine order of service.

***HOW DO I QUALIFY?***

**🏠 Applicants must submit an entry form during the advertise 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 the established levels per the maximum income limits as follows:**

**Maximum Allowed Home Value**  
**VERY LOW = \$250,000.00**  
**LOW = 300,000.00**

**🏠 Applicants must be current on County utilities, property taxes, and any existing liens on the property.**

**🏠 Property ownership in the name of the applicant must be evidenced with a fully executed and recorded deed.**

**🏠 Home must be the primary residence of the homeowner.**

**🏠 Mobile homes are not eligible.**

*County inspection will determine the need for Rehabilitation or Replacement and the maximum amount of the assistance to be provided.*

**Manatee County  
 State Housing Initiative  
 Partnership (SHIP) Program**

**Maximum Income Levels**

| <u>Household Size</u> | <u>Very Low</u>                 | <u>Low</u> |
|-----------------------|---------------------------------|------------|
| 1                     | \$35,200                        | \$56,300   |
| 2                     | \$40,200                        | \$64,350   |
| 3                     | \$45,250                        | \$72,350   |
| 4                     | \$50,250                        | \$80,400   |
| 5                     | \$54,300                        | \$86,800   |
| 6                     | \$58,300                        | \$93,250   |
| 7                     | \$62,350                        | \$99,700   |
| 8                     | \$66,350                        | \$106,150  |
| 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***

***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.