

## How do I apply for the assistance?

Applications are accepted by appointment only. (May be subject to a waiting list.) We may be reached at:

Phone: 941.833.6524

Office Hours: Monday - Friday

8:00AM - 5:00PM

**Please note: SHIP Assistance is subject to funds availability.**



In accordance with Chapter 91-37.014, Florida Administrative code, Charlotte County shall not discriminate on the basis of race, creed, religion, color, age, familiar status, national origin or handicap in the selection of recipients of contracts or assistance under the SHIP program.



**A program of Charlotte County  
Government**

# SHIP Homeowner Rehabilitation Assistance

(ASSISTANCE SUBJECT TO FUND AVAILABILITY)

**A program of Charlotte County  
Government**



**Charlotte County  
Human Services  
21500 Gibraltar Dr.  
Port Charlotte, FL 33952**

- **What is the Homeowner Rehabilitation Program?**

The Homeowner Rehabilitation Assistance Program provides homeowners with funds to repair or rehabilitate their owner occupied home or qualified condominium.

- **What repairs are eligible under the program?**



- Repair or replace roof
- Plumbing
- Electrical
- Exterior paint
- AC/heat
- Handicapped Accessibility
- Septic
- Assistance to aid developmentally disabled individuals.
- Much more



- **How much money can I receive?**

Qualified applicants can receive up to \$30,000 rehabilitation assistance per household.

- **How do I qualify?**

Your annual gross household income cannot exceed the program's maximum gross income limits based on family size. Income guidelines change annually. Contact our office for detailed information.

**Income Limits for 2021**

<b>1 Person</b>	<b>\$36,300</b>
<b>2 Person</b>	<b>\$41,500</b>
<b>3 Person</b>	<b>\$46,700</b>
<b>4 Person</b>	<b>\$51,850</b>
<b>5 Person</b>	<b>\$56,000</b>
<b>6 Person</b>	<b>\$60,150</b>

- **Are there restrictions as to where the property must be located?**

No. The property can be located anywhere within Charlotte County, including Port Charlotte, Punta Gorda, and Englewood.

- **Are there other property restrictions?**

Florida Statute prohibits the use of SHIP funds for the repair or rehabilitation to mobile or manufactured homes. The value of any home receiving rehabilitation assistance may not exceed \$294,601. Title to home must show all real estate taxes paid up to date and clear of any liens or judgments.

- **What if I rent?**

Assistance is only available for owner occupied houses with fee simple ownership. Properties in a trust or life estate are not eligible

- **Is there anything else I should know?**

Applications will be reviewed on a first come, first ready basis with priority given to very low income households and degree of need. Additional consideration will be given to credit worthiness and acceptable review of the property and proposed rehabilitation.

- **How can I get more information?**



Contact our office for a pre-qualification telephone interview at 941.833.6524 weekdays between 8:00 & 5:00.

- **Do I have to pay the money back?**

SHIP assistance is provided in the form of a forgivable loan with 0% interest and no monthly payments. Repayment terms vary depending on amount of assistance received. Loan becomes payable in full if no longer owner occupied.

**When submitting your application, please provide any of the following that applies to your household:**

1. Copies of last 6 consecutive pay stubs
2. Copies of Social Security and/or Pension Award letters
3. Copies of last two years W-2's
4. Copies of last two year's tax returns
5. Copies of 6 month's bank statements
6. Copy of most recent mortgage statement (must be current)
7. If self-employed, 2 year's corporate returns & current y-t-d Profit & Loss
8. Copy of court order for child support or alimony
9. Proof of AFDC or other assistance
10. Copy of Recorded Warranty Deed
11. Copy of most recent property tax bill
12. List of outstanding debt
13. Proof of any other miscellaneous income
14. Copy of Social Security card for all household members
15. Copy of valid FL Driver's license/I.D.

***Failure to submit required documents will delay processing time.***