

# Alachua County S.H.I.P. Program



*State Housing Initiatives Partnership Down Payment Assistance Program  
Alachua County Office of Planning & Development  
10 SW 2<sup>nd</sup> Avenue, 3<sup>rd</sup> Floor, Gainesville, Florida 32601  
Phone: (352) 374-5249 – Fax: (352) 491-4405*

## INSTRUCTION SHEET FOR DOWN PAYMENT ASSISTANCE PRE-QUALIFICATION FORM

1. Please fill out the attached pre-qualification form as completely as you can.
2. Please bring or mail the form to:

**Alachua County Department of Growth Management  
10 SW 2nd Avenue - 3rd Floor  
Gainesville, FL 32601-6294**

(Across from the new courthouse & next to the Allstate Insurance agency on SW 2nd Avenue)

3. If you bring the pre-qualification form to the County SHIP office, all persons whose names will appear on the mortgage must sign the pre-qualification form. Your signature(s) will authorize us to run a credit check to verify the information you have given us.
4. If you mail the pre-qualification form to the County SHIP office, please be sure all information requested is complete and that all persons whose names will appear on the mortgage have signed the pre-qualification form. Your signature(s) authorize us to run a credit check to verify the information you have given us.
5. Please be sure to include a home telephone number and work number so that we may contact you for any missing information.
6. In reviewing your application, we do not extend or deny credit to you. When your pre-qualification form has been processed, you will receive a letter from us regarding your preliminary eligibility for SHIP down payment assistance and outlining your next step.

## ALACHUA COUNTY/CITY OF GAINESVILLE DOWN PAYMENT ASSISTANCE PROGRAM

### PRE-QUALIFICATION INFORMATION & INSTRUCTIONS

You may be eligible for the **SHIP Down Payment Assistance Program** if you meet the following general guidelines:

- \* **You have not owned a home within the last three (3) years** (However, if you are a single parent or a displaced homemaker, you may be eligible regardless of previous ownership).
- \* **For your household size, your household's maximum gross income (before taxes) is less than or equal to the following:**

<u>Family Size</u>	<u>Maximum Gross Income</u>
1 person	\$28,350
2 persons	32,400
3 persons	36,450
4 persons	40,500
5 persons	43,700
6 persons	46,950
7 persons	50,200
8 or more	53,450

- \* **You can qualify for a mortgage loan through a participating lender.**
- \* **You complete a Homebuyer Training Course (2 afternoons, 3 hours each).**
- \* **You intend to own and occupy the home as your principal residence.**
- \* **You must contribute a minimum down payment of 2% of the total purchase price.**
- \* **The maximum SHIP down payment/closing cost assistance award is \$3,500.**
- \* **Rental units and mobile homes cannot be assisted.**

If you think you may be eligible for **SHIP Down Payment Assistance**, you may do one or both of the following:

- \* **Fill out the attached Pre-qualification Form, following the attached instruction sheet, and return it to the address on the form. You will be advised by mail whether you are eligible for SHIP Down Payment Assistance.**

#### OR

- \* **If you have found a home which you wish to purchase, you may apply directly for SHIP Down Payment Assistance through any participating lender.**

**ALACHUA COUNTY  
OFFICE OF PLANNING AND DEVELOPMENT  
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
DOWN PAYMENT ASSISTANCE  
APPLICATION/PRE-QUALIFICATION**

Please complete the following information and return this form to: **Alachua County Office of Planning and Development, SHIP Program, 10 SW 2nd Avenue, 3<sup>rd</sup> Floor, Gainesville, FL 32601**. If you have questions about how to fill out this form, contact our office at 374-5249.

**HOUSEHOLD INFORMATION**

**APPLICANT #1 Name:** \_\_\_\_\_

**APPLICANT #2 Name:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**City and State:** \_\_\_\_\_ **ZIP Code:** \_\_\_\_\_

**Phone (Home):** \_\_\_\_\_ **Phone (Work):** \_\_\_\_\_ /  
Applicant #1 Applicant #2

**Number in Household:** \_\_\_\_\_ **# of Adults:** \_\_\_\_\_ **# of Children:** \_\_\_\_\_ **Ages of Children:** \_\_\_\_\_

**How many people will be living with you if you buy a home?** \_\_\_\_\_

**Are you married?** \_\_\_\_\_

**Have you ever owned a home? Yes** \_\_\_\_\_ **No** \_\_\_\_\_ **If so, when?** \_\_\_\_\_ **When sold?** \_\_\_\_\_

**Have you filed bankruptcy in the last 10 years? Yes** \_\_\_\_\_ **No** \_\_\_\_\_

**Have you owned a property that as been foreclosed? Yes** \_\_\_\_\_ **No** \_\_\_\_\_

Provided courtesy of:

<http://www.downpaymentsolutions.com>

Other sections of interest:

[http://www.downpaymentsolutions.com/home\\_buyer\\_education/documents.shtml](http://www.downpaymentsolutions.com/home_buyer_education/documents.shtml)

<http://www.downpaymentsolutions.com/links/links.shtml>

<http://www.downpaymentsolutions.com/articles/articles.shtml>

<http://www.downpaymentsolutions.com/states.shtml>

### INCOME INFORMATION

(Income Before Taxes)

Please indicate if each income source is weekly, biweekly, or monthly.

**APPLICANT #1 Employer:** \_\_\_\_\_

Employer's Address: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

How long? \_\_\_\_\_ Pay Rate: \$ \_\_\_\_\_ Circle one: Weekly - Biweekly - Monthly

AFDC \$ \_\_\_\_\_ SSI \$ \_\_\_\_\_ Soc Sec \$ \_\_\_\_\_

Retirement \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

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**APPLICANT #2 Employer:** \_\_\_\_\_

Employer's Address: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

How long? \_\_\_\_\_ Pay Rate: \$ \_\_\_\_\_ Circle one: Weekly - Biweekly - Monthly

AFDC \$ \_\_\_\_\_ SSI \$ \_\_\_\_\_ Soc Sec \$ \_\_\_\_\_

Retirement \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

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**TOTAL Annual Household Income:** \$ \_\_\_\_\_

(Applicant #1 PLUS Applicant #2's TOTAL Income Before Taxes)

### MONTHLY EXPENSES

Mortgage/Rent Payment: \$ \_\_\_\_\_ School Loans: \$ \_\_\_\_\_ Medical Bills: \$ \_\_\_\_\_

Car Payment: \$ \_\_\_\_\_ Other Expenses: \$ \_\_\_\_\_

CREDIT CARDS: Visa \$ \_\_\_\_\_ MC \$ \_\_\_\_\_ AMEX \$ \_\_\_\_\_ Discover \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

(If you have additional information, list it on a separate sheet of paper.)

**YES! I am interested in being pre-qualified for down payment assistance for a home mortgage. The information provided is correct to the best of my/our knowledge. My/our signature(s) below authorize you to order a credit report, verify employment, income and debt, in order to determine my/our eligibility for a home mortgage.**

**Applicant #1 Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Applicant #1 Date of Birth:** \_\_\_\_\_

**Applicant #2 Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Applicant #1 Date of Birth:** \_\_\_\_\_

**SOCIAL SECURITY INFORMATION**

**Applicant #1 Social Security Number:** \_\_\_\_\_

**Applicant #2 Social Security Number:** \_\_\_\_\_