



**BAKER COUNTY S.H.I.P. PROGRAM  
APPLICATION FOR HOUSING ASSISTANCE**

Type of Assistance: \_\_\_\_\_

Annual Income \$ \_\_\_\_\_  
Income Category (VL,LI,MI): \_\_\_\_\_

Applicant/Co-Applicant General Information	Applicant	Co-Applicant
Full Name:		
Social Security #:		
Date of Birth/Age:		
Street Address:		Phone:
City:		State/Zip:
Mailing Address:		Phone:
City:		State/Zip:

**Other Household Members:**

Name(s)	Social Security #	Date of Birth/Age	Relationship to Applicant

Is Applicant, Co-Applicant, or any other household member, age 18 or older, a full-time student? If yes, please list:

\_\_\_\_\_

\_\_\_\_\_

Does Applicant/Co-Applicant own a home? Yes \_\_\_\_\_ No \_\_\_\_\_ Monthly rent/mortgage :\$ \_\_\_\_\_  
If No, type of unit to be purchased? \_\_\_\_\_ existing unit \_\_\_\_\_ newly constructed unit

**Applicant/Co-Applicant Employment Information:**

Employee Name:	Employer Name:	
Position:	Supervisor:	
Address/Phone:	Time Employed:	
Pay Rate:	Pay Frequency:	
Annual Income (gross salary, overtime, tips, bonuses, etc.): \$		

Employee Name:	Employer Name:	
Position:	Supervisor:	
Address/Phone:	Time Employed:	
Pay Rate:	Pay Frequency:	
Annual Income (gross salary, overtime, tips, bonuses, etc.): \$		

**NOTE: Attach additional sheets as necessary for all household members 18 years and over**

**Other Sources of Income (For ALL Household Members 18 and over, List Business or Rental Net Income, Child Support, Alimony, Social Security, Pensions, Unemployment or Workers Compensation, Welfare Payments, etc.)**

<u>Name</u>	<u>Type of Income</u>	<u>Gross Annual Amount</u>
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
		Total: \$ _____

**Assets and Asset Income (For ALL Household Members, Including Minors, List Checking and Savings Accounts, IRA, CD, Bonds, Stocks, Equity in Properties, etc.)**

<u>Type of Asset</u>	<u>Asset Value</u>	<u>Bank/Account#</u>	<u>Annual Asset Income</u>
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
Total: \$ _____		Total: \$ _____	

**Liabilities (For ALL Household Members 18 and Over, List Credit Card Debt, and Auto, Real Estate and Mortgage Loans, Etc.)**

<u>Type Credit/Loan</u>	<u>Creditor's Name</u>	<u>Balance Owed Monthly Payment</u>
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
		Total Annual Payments: \$ _____

**Ethnicity/Special Needs (For reporting purposes only, please check all that apply for Head of Household Only):** White \_\_\_\_\_ Black \_\_\_\_\_ Hispanic \_\_\_\_\_ Asian/Pacific Islander \_\_\_\_\_ Native American \_\_\_\_\_  
 Farm worker \_\_\_\_\_ Disabled or Disabled Minor \_\_\_\_\_ Elderly \_\_\_\_\_ Homeless \_\_\_\_\_ Other: \_\_\_\_\_

I/We understand that Florida Statue 817 provides that willful false statements or misrepresentation concerning income, asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83. I/We further understand that any willful misstatement of information will be grounds for disqualification. I/We certify that the application information provided is true and complete to the best of my/our knowledge. I/We consent to the disclosure of information for the purpose of income verification related to making a determination of my/our eligibility for program assistance. I/We agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

\_\_\_\_\_  
 Applicant Signature/Date

\_\_\_\_\_  
 Co-Applicant Signature/Date

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>

**BAKER COUNTY  
SHIP GRANT DOCUMENTATION LIST  
PURCHASE PRICE OF NEW OR EXISTING HOME NOT TO EXCEED \$85,000  
THE SHIP GRANT WILL NOT ASSIST IN PURCHASE OF MOBILE HOMES**

**DOWN PAYMENT ASSISTANCE**

This Program is designed for first time home buyers who do not have adequate financial resources. A family is considered to be a first time home buyer if they have not owned a home in the last three years. Eligibility will be extended to families who own pre-1980 mobile homes, but wish to purchase a new or rehabilitated site-built home. Baker County will hold a lien on the property for five years. The grant recipients will pay the recording fees and documentary stamps on the County's lien document known as the *Deferred Payment Loan Agreement* (less than \$45). During the five-year lien period, the principal of the County's Loan is "forgiven" from the principal balance in equal monthly amounts, so that at the end of the fifth year of owner occupancy, the loan is fully satisfied.

All applicants must meet Income and Asset Requirements. **Any applicant with assets that exceed \$5,000 is ineligible for the SHIP Grant.** This includes personal property, cash, checking/savings accounts, any equity in real estate, etc. Household goods and two vehicles are excluded.

**Required Documentation**

1. Completed Application and Attachments
  - A. Verification of Income
  - B. Verification of Assets
  - C. Verification of Employment
  - D. Verification of SSI/Child Support, Alimony, Food Stamps, etc.
- Note: All information more than one year old must be updated.*
2. Proof of number of dependents claimed by bringing in your Latest Federal Income Tax Return and one of the following:
  - A. Birth certificate on which the parent/applicant's name is listed
  - B. Court-ordered letter of guardianship
  - C. Divorce decree
  - D. Letter of adoption
  - E. Social Security Cards on each member of the household
3. Last two Bank Statements for Every Account - Checking, Savings, IRA, etc.
4. Buyer/Seller (Purchase Agreement)
5. Signed Good Faith Estimate
6. Appraisal
7. Commitment Letter from Lending Institution (bank, mortgage company, etc.) Requesting the amount of money for Down Payment and Closing Costs - **Not to exceed \$5,000**
8. Class Certification - all applicants must complete a series of housing education workshops prior to approval of their applications. Topics will include credit and household budgeting, home buying issues, home financing and home maintenance.
9. Proof that applicant has invested at least **\$500 of his/her own funds** toward purchase of the house.
10. After the closing, grant recipient will assure that Baker County receives a copy of the Closing Statement and first mortgage.

**Note: Other documentation may be required if imposed by Baker County or the Florida Housing Finance Agency.**

**Appendix A - Income Limits Schedule**

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City (County)	Percentage Category	Florida Housing Finance Corporation Multifamily Rental Programs and SHIP (all) 2003 Income Limits Adjusted To Household Size										Multifamily Rental Bond Income Limits NOT by Household Size								
		Number of Persons in Household										Lower		Eligible						
		1	2	3	4	5	6	7	8	9	10	85%	90%	150%						
Tampa-St. Petersburg Clearwater MSA (Hernando/Hillsborough Pasco/Pinellas)	20%	7,080	9,100	10,900	12,720	14,720	16,800	18,960	21,200	23,520	25,920	28,380	30,900	33,480	36,120	38,820	41,580	44,400	47,280	50,220
	30%	10,800	14,160	16,800	19,680	22,800	26,160	29,760	33,600	37,680	41,920	46,320	50,880	55,600	60,480	65,520	70,720	76,080	81,600	87,320
	35%	12,960	17,280	20,880	24,720	28,800	33,120	37,680	42,480	47,520	52,800	58,320	64,080	69,960	76,080	82,440	89,040	95,880	102,960	110,280
	40%	14,400	19,680	23,760	28,320	33,120	38,160	43,440	48,960	54,720	60,720	66,960	73,440	80,160	87,120	94,320	101,760	109,440	117,360	125,520
	45%	16,200	21,840	26,400	31,440	36,960	42,960	49,200	55,680	62,400	69,360	76,560	84,000	91,680	99,600	107,760	116,160	124,800	133,600	142,640
	50%	18,000	24,240	29,280	34,800	40,800	47,160	53,840	60,840	68,160	75,720	83,520	91,560	99,840	108,360	117,120	126,120	135,360	144,840	154,560
	55%	19,800	26,640	32,160	38,160	44,640	51,600	58,920	66,600	74,520	82,680	91,080	99,720	108,600	117,720	127,080	136,720	146,640	156,840	167,320
	60%	21,600	29,040	35,040	41,520	48,480	55,920	63,840	72,240	81,000	89,920	99,000	108,240	117,600	127,080	136,720	146,520	156,560	166,840	177,360
	65%	23,400	31,440	37,920	44,880	52,320	60,240	68,640	77,400	86,400	95,520	104,760	114,120	123,600	133,200	142,920	152,760	162,840	173,160	183,720
	70%	25,200	33,840	40,800	48,240	56,160	64,560	73,440	82,720	92,400	102,240	112,200	122,280	132,480	142,800	153,240	163,800	174,480	185,280	196,200
	75%	27,000	36,240	43,680	51,600	60,000	68,880	78,240	88,080	98,280	108,720	119,320	130,080	140,920	151,800	162,840	174,000	185,320	196,800	208,440
	80%	28,800	38,640	46,080	54,480	63,360	72,720	82,560	92,880	103,560	114,480	125,640	136,960	148,440	160,080	171,880	183,840	195,960	208,240	220,680
120%	42,480	56,320	67,200	80,640	96,480	114,720	135,360	158,400	183,840	211,680	241,920	274,560	309,600	347,040	386,880	429,120	473,760	520,800	570,240	
Median: 49,700																				
West Palm Beach- Boca Raton MSA (Palm Beach)	25%	11,000	14,125	16,800	19,925	23,200	26,725	30,400	34,225	38,100	42,125	46,300	50,625	55,100	59,725	64,500	69,425	74,500	79,725	85,100
	30%	13,200	17,175	20,400	24,175	28,100	32,275	36,600	41,175	45,900	50,775	55,800	61,075	66,600	72,375	78,300	84,475	90,800	97,375	104,100
	35%	15,400	19,925	23,600	28,125	32,900	37,925	43,100	48,525	54,200	59,925	65,800	71,825	78,000	84,425	91,100	98,025	105,200	112,625	120,300
	40%	17,600	22,825	27,200	32,125	37,300	42,725	48,400	54,325	60,500	66,925	73,500	80,225	87,100	94,225	101,600	109,225	117,100	125,225	133,600
	45%	19,800	25,725	30,400	35,925	41,700	47,725	53,900	60,325	67,000	73,925	81,000	88,325	95,900	103,725	111,800	120,125	128,700	137,525	146,600
	50%	22,000	28,625	34,000	40,125	46,500	53,125	59,900	66,825	73,900	81,125	88,500	96,125	103,900	111,925	120,200	128,725	137,500	146,525	155,800
	55%	24,200	31,425	37,200	43,325	49,800	56,525	63,400	70,425	77,600	84,925	92,400	100,025	107,800	115,825	124,000	132,425	141,100	149,925	158,900
	60%	26,400	34,225	40,400	47,125	54,200	61,525	69,100	76,825	84,600	92,525	100,600	108,825	117,200	125,825	134,600	143,625	152,900	162,425	172,100
	65%	28,600	36,625	43,200	50,325	57,800	65,525	73,500	81,725	90,100	98,625	107,300	116,125	125,100	134,325	143,800	153,525	163,500	173,725	184,200
	70%	30,800	39,025	46,000	53,625	61,600	70,025	78,800	87,825	97,000	106,325	115,800	125,425	135,200	145,125	155,200	165,525	176,100	186,925	197,900
	75%	33,000	41,825	49,200	57,425	66,000	74,925	84,100	93,525	103,100	112,825	122,600	132,525	142,600	152,825	163,200	173,825	184,600	195,625	206,900
	80%	35,200	44,425	52,200	60,825	69,800	79,125	88,800	98,725	108,800	119,025	129,400	139,925	150,600	161,425	172,400	183,625	195,100	206,825	218,800
120%	52,800	69,240	83,040	99,120	117,600	138,480	161,760	187,440	215,520	246,000	278,880	314,160	351,840	391,920	434,400	479,280	526,560	576,240	628,320	
Median: 60,800																				
Baker County	30%	10,100	11,550	13,000	14,450	15,900	17,350	18,800	20,250	21,700	23,150	24,600	26,050	27,500	28,950	30,400	31,850	33,300	34,750	36,200
	35%	11,765	13,510	15,190	16,870	18,550	20,230	21,910	23,590	25,270	26,950	28,630	30,310	32,000	33,680	35,360	37,040	38,720	40,400	42,080
	40%	13,430	15,448	17,366	19,284	21,202	23,120	25,038	26,956	28,874	30,792	32,710	34,628	36,546	38,464	40,382	42,300	44,218	46,136	48,054
	45%	15,100	17,370	19,640	21,910	24,180	26,450	28,720	31,000	33,270	35,540	37,810	40,080	42,350	44,620	46,890	49,160	51,430	53,700	55,970
	50%	16,860	19,300	21,740	24,180	26,620	29,060	31,500	33,940	36,380	38,820	41,260	43,700	46,140	48,580	51,020	53,460	55,900	58,340	60,780
	55%	18,620	21,230	23,840	26,450	29,060	31,670	34,280	36,890	39,500	42,110	44,720	47,330	49,940	52,550	55,160	57,770	60,380	62,990	65,600
60%	20,380	23,160	26,040	28,920	31,800	34,680	37,560	40,440	43,320	46,200	49,080	51,960	54,840	57,720	60,600	63,480	66,360	69,240	72,120	
65%	22,140	25,120	28,200	31,280	34,360	37,440	40,520	43,600	46,680	49,760	52,840	55,920	59,000	62,080	65,160	68,240	71,320	74,400	77,480	
70%	23,900	27,040	30,380	33,720	37,060	40,400	43,740	47,080	50,420	53,760	57,100	60,440	63,780	67,120	70,460	73,800	77,140	80,480	83,820	
75%	25,660	28,960	32,460	36,060	39,560	43,060	46,560	50,060	53,560	57,060	60,560	64,060	67,560	71,060	74,560	78,060	81,560	85,060	88,560	
80%	27,420	30,840	34,460	38,080	41,700	45,320	48,940	52,560	56,180	59,800	63,420	67,040	70,660	74,280	77,900	81,520	85,140	88,760	92,380	
120%	40,440	48,320	57,600	67,200	78,000	89,040	100,320	111,840	123,560	135,480	147,600	160,000	172,680	185,640	198,880	212,400	226,200	240,280	254,640	
Median: 49,200																				