

It is unlawful to discriminate on the basis of race, creed, color, age, sex, marital status, national origin or handicap.

Baker County
Florida

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U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT

800-669-9777

TDD: 800-927-9275

Baker County
Board of County Commissioners



*Preparing Our Future –
Preserving Our Past*

SHIP

Owner-Occupied
Rehabilitation
Program

Offered By:
Baker County Board
of Commissioners,
Community Development
Department

State Housing Initiative Partnership
(SHIP)



MONEY stretched so tight you just can't pay for 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 Owner-Occupied Rehabilitation Strategy 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, welfare, and accessibility of the occupants.

HOW WILL THE LOAN BE REPAYED?

Funding assistance is offered as a 0% interest, deferred payment loan for 15 years. Payment in full is required should the homeowner sell, rent, lease, demise or otherwise vacate the residence.

HOW DO I QUALIFY?

- 🏠 Applicants must apply to the SHIP Program via “Neighborly” on the Baker County SHIP website.
- 🏠 Total household income must not exceed Florida Housing Finance Corporations Low Income limits for the SHIP Program (see chart on next page).
- 🏠 Homes must be located in unincorporated Baker County.
- 🏠 Applicants must be current on county property taxes and any existing liens on the property.
- 🏠 Repairs cannot exceed 60% of structure’s appraised value.
- 🏠 Property must be in name of applicant(s) evidenced with a fully executed and recorded deed.
- 🏠 Home must be the primary, homesteaded residence of the homeowner.

The rehabilitation strategy addresses code related issues only. County inspection will determine the need for rehabilitation and the maximum amount of assistance to be provided. Should your home be determined beyond the scope of the rehabilitation strategy, you may want to apply for the Demolition/New Construction strategy.

*If you do not qualify for SHIP, there are other programs which may be able to assist you with repairs to your home if you qualify. Please contact them directly for eligibility determination.

US Department of Agriculture
504 Repair Program
386-719-5590

Baker County State Housing Initiative Partnership (SHIP) Program

MAXIMUM INCOME LEVELS

HUD Release: 4/1/2021
Effective: 4/1/2021

INCOME LIMIT BY NUMBER OF PERSONS IN HOUSEHOLD							
County (Metro)	Percentage Category	1	2	3	4	5	6
Baker County	30%	15,500	17,700	21,960	26,500	31,940	35,580
Jacksonville	50%	25,800	29,500	33,200	36,850	39,800	42,750
Baker County	80%	41,300	47,200	53,100	58,950	63,700	68,400
Median: 73,700	120%	61,920	70,800	79,680	88,440	94,520	102,600
	140%	72,240	82,600	92,960	103,180	111,440	119,700
Legend							
	ELI = Extremely Low Income						
	VLI = Very Low Income						
	L = Low Income						
	MI = Moderate Income						

The above incomes are currently in effect for determination of applicant eligibility for funding under Baker County’s SHIP Program.

HOW TO APPLY?

When funding becomes available, the SHIP Program must advertise for 30 days prior to accepting applications. Notices will be in the Baker County Press, the Board of Commissioners Facebook page, and the Baker County SHIP website. Applicants will then be directed to the SHIP website to access Neighborly in order to submit their application.

Should you require assistance completing/submitting your application, you may contact the SHIP Administrator at 904-259-3613 option 2