

Your annual household income cannot exceed the 2024 Area Median Income Limits (AMI) based on your family size.

Below are income limits for each program adjusted for family size:

House-Hold Size	Very-Low Income 50%	Low Income 80%	Moderate Income 120%
1 Person	\$36,550	\$58,450	\$87,720
2 Person	\$41,750	\$66,800	\$100,200
3 Person	\$46,950	\$75,150	\$112,680
4 Person	\$52,150	\$83,450	\$125,160
5 Person	\$56,350	\$90,150	\$135,240
6 Person	\$60,500	\$96,850	\$145,200

There are no application fees.

Funds are loaned on a first come, first served, first qualified basis.

Owner must occupy the home as their primary residence; if you sell, refinance, or lose homestead status before the end of the loan, the entire loan must be re-paid to the County.

The County is particularly interested in assisting low and very-low income households and has set priorities for Special Needs and Essential Services Personnel.

Contact H.E.L.P at 239-434-2397 or visit www.floridahelp.org for Homebuyer Education course information.

The Collier County Purchase Assistance, Owner-Occupied Rehabilitation, New Construction Assistance and Demo & Replace Programs are administered by the Collier County Community & Human Services Division.



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Collier County SHIP Program

Purchase Assistance
Owner-Occupied Rehabilitation
New Construction Assistance
Demolition & Replacement



Purchase Assistance Program

Provides interest-free loans up to \$60,000 to assist qualifying first-time homebuyers with both down payment/closing cost expenses.

Assistance can be used only on single family homes, townhomes & condominium units located within unincorporated Collier County, City of Naples, City of Marco and Everglades City.

The SHIP loan is a 30 year deferred payment loan (no payment, no interest) secured by a promissory note and second mortgage executed by the homebuyers to Collier County. The maximum sales price cannot exceed 90% of the average area sales price established by the US Treasury Dept, published annually. (Currently, \$685,786)

Qualifications:

- Must complete a Homebuyer Education Course from an approved HUD agency
- Must be pre-qualified for a first mortgage loan and have an executed sales contract on a home
- Proof of mortgage or deed as well as legal residency or citizenship status will be required.
- Household income must be within the income limits established by the program
- Borrower cannot have had the following within the last three years: foreclosure, bankruptcy, federal/State tax lien, deed-in-lieu of foreclosure and proof of legal residency is required
- Debt-to-income ratio: 32% front end, 45% back end.

Owner-Occupied Rehabilitation

This program provides interest-free, deferred loans up to \$52,500 to assist eligible homeowners in unincorporated Collier County, the City of Naples, the City of Marco Island, or Everglades City with rehabilitation or repair of their single-family homes, townhomes, or condominium units. Mobile homes built prior to July 13, 1994 do not qualify for assistance.

The rehabilitated property value cannot exceed 90% of the assessed value as determined by the Collier County Property Appraiser's Office, including after repairs.

A Promissory Note will be secured by a Second Mortgage payable to Collier County when you rent your home, sell your home, refinance your home, or lose your homestead exemption. One-third of the loan is forgiven every five years.

Applicant shall:

- Own or have a mortgage for at least twelve months.
- Household income must be within the income limits established by the program.
- Proof of mortgage or deed as well as legal residency or citizenship status will be required.
- Be current on your mortgage and not have had more than one late payment in the past twelve months.

To apply for assistance, contact Wendy Klopf at 239-252-2901 or e-mail wendy.klopf@colliercountyfl.gov

New Construction Assistance

This program provides a \$50,000 SHIP subsidy for the construction of a new home. Collier County has partnered with local Developers to build new homes in the community.

Demolition & Replacement

This program provides interest-free loans of up to \$150,000 to assist qualifying manufactured home owners to demolish and replace their existing home located in in unincorporated Collier County, the City of Naples, the City of Marco Island, or Everglades City.

The SHIP award will be a 30-year deferred loan secured by a promissory note and second mortgage executed by the homebuyer to Collier County.

Qualifications:

- Household income must be within the income limits established by the program
- The existing home must have enough decay/damage that it cannot be repaired or the cost of repairs would be more than 51% of the home value.
- Cannot have had the following within the last three years: foreclosure, bankruptcy, federal/State tax lien, deed-in-lieu of foreclosure and proof of legal residency or U.S. Citizenship will be required.

To apply for assistance, contact Lisa Carr at 239-252-2339 lisa.carr@colliercountyfl.gov