



THE INDIAN RIVER COUNTY SHIP PROGRAM

Rehabilitation / Impact Fee Assistance Loan Application

Indian River County Planning Division
1801 27th Street, Vero Beach, FL 32960
(772) 226-4344 or - email: jwatkins@ircgov.com

Please Read These Instructions Carefully:

1. When your number is pulled from the waiting list, you will be contacted and asked to meet with the SHIP Housing Coordinator to complete your SHIP Rehab or Impact Fee Assistance Application.
 - a. You will be asked to bring with you at that time these and other documents:
 1. A copy of a valid photo ID for everyone in the household over the age of 18 (addresses should reflect the current address).
 2. A copy of a birth certificate for all household members under the age of 18.
 3. A copy of a statement showing you are current in your monthly mortgage payment (if applicable).
 4. A copy of your Homeowner's Insurance Declaration Page (if applicable).
 5. Copies of most current six months of all bank statements for entire household.
 6. Copies of the last six pay stubs for all employed household members.
 7. A statement from the Vero Beach Social Security Administration office of any SSI or SSDI benefits received by any household members. This needs to be dated within the last 30 days (if applicable).
 8. Copies of all the pages of the last two years of income tax returns for all adults in the household (if applicable and required to file an income tax return).
 9. Copies of child support orders, payment history, divorce decrees (if applicable).
 - b. **It is very important to keep your contact information up to date on your SHIP Preliminary Intake Information Sheet with the SHIP office. If we are not able to contact you successfully, we may have to cancel your request for SHIP assistance.**
2. Your income and asset verification documents will be reviewed by SHIP staff and a title search on your property will be conducted to determine eligibility for SHIP Program assistance. *If you are applying for a major rehabilitation loan, your home will be inspected by a SHIP inspector to determine that the home is structurally sound and can be repaired with the available funding.*
3. A conditional letter of approval or cancellation will be issued to you once the determination has been made regarding your application.
4. When staff requests documents, please be sure to supply them in a timely manner, so your application could move forward. Please note that staff will not make your photocopies.



The following items **Must** be submitted within **Two Weeks**. Note the date indicated on the letter you receive from the SHIP office, once your **Number** is pulled from the waiting list:

- Completed (formal) SHIP Rehabilitation Application**
- A mortgage statement, dated within the last 30 days showing a current status (if applicable).
- Copies of the last, **most current 6 pay stubs** for everyone in the household employed over the age of 18 years of age.
- Copies of your last, most current **6 months** of bank statements for **all accounts** for **everyone** in the household.
- Copies of your most current statement(s) for all Retirement, Pension, or Annuity accounts (*company name, address, telephone, fax numbers & amount*), including 401K, 403 B, IRA, etc.
- All members of the household 18+ who are currently unemployed **must** complete and sign the Unemployment Benefits form. A notarized affidavit explaining the reason for unemployment is required for all household members over the age of 18 years of age who are currently unemployed. Please contact SHIP for a blank affidavit.
- If you, your spouse, or any children in the household receive any benefits from the Social Security Administration, **a statement dated within the last 30 days**, detailing the amount received must be submitted with your application. Obtain this from the local Vero Beach SS office.
- Child Support:** A copy of the Court Order, Divorce Decree, or any other official documents related to child support are required for submission to determine income eligibility. You will be required to provide a 12 month history of child support received (must be obtained from the Clerk of Court in the county where the order was filed). **If you are eligible for Child Support but do not receive it, you will be required to attempt enforcement in order to be eligible for SHIP unless certain conditions apply.**
- If you, you are self-employed, you will be required to fill out a **Verification of Income from Business Form** and may be required to submit a tax return that details the business income from the prior two years. Please contact the SHIP office for a copy of the Verification of Income from Business form.
- A **notarized** copy of a 1040 US Income Tax return for the **previous 2 years** for **all** members of the household 18 years or older (a free transcript may be obtained by calling 1-800-829-1040)
- If you, are self-employed, you must submit a **notarized** copy of your IRS Schedule C form for the previous **2 years and submit the copies to SHIP.**
- If you did **not** file taxes, please call 1-800-829-1040 to request a letter stating **no taxes were filed.**
- If you did not file taxes because you are **exempt** from paying taxes, please contact the SHIP office to sign a “No Tax Return” affidavit (requires notarization).

***NOTE: SHIP staff may ask for more information on case-by-case basis.**

Allowed Rehabilitation Work:

- ❖ Roof repair or replacement including replacement of all rotten wood
- ❖ Plumbing work as needed
- ❖ Electrical work as needed
- ❖ Heating and air conditioning, including insulation and ceiling fans
- ❖ Replacement of doors and windows, if in poor condition
- ❖ Replacement of kitchen cabinets, if in poor condition
- ❖ Replacement of damaged drywall as needed
- ❖ Painting, carpeting and vinyl flooring, only as part of larger rehabilitation work
- ❖ Replacement of rotted siding
- ❖ Replacement of bathroom tubs, lavatories, and sinks as needed to bring the units to a safe and sanitary standard
- ❖ Replacement of kitchen sinks as needed
- ❖ Pressure wash, only to prepare for any allowed painting or repair
- ❖ Driveway/culvert - **only** if no driveway exists
- ❖ Repairs to make a house accessible for a disabled member of the household
- ❖ Repair or replacement of septic tank, lift station, drain field or private well as required by the public health department
- ❖ Termite repairs and treatment
- ❖ Installation of storm shutters
- ❖ Hurricane mitigation work activities
- ❖ Replacement of water heater as needed
- ❖ Application of green building standards to increase the energy efficiency of the unit
- ❖ Repair of permitted porch to make it safe
- ❖ Replacement of range hood if existing is not working; installation if none existing
- ❖ Repair or replacement of existing smoke alarm and/or carbon monoxide alarm; installation if none existing
- ❖ Plastic screen, metal screen, or metal mesh for soffit vents
- ❖ Replacement of stairs as needed
- ❖ Other repairs as required by the building department to bring the house up to current minimum housing code

Rehabilitation work *not allowed* includes any of the following:

- ❖ Appliances
- ❖ Carpeting which is not part of larger rehabilitation work
- ❖ Tile floors or walls – except in bathrooms
- ❖ Wood flooring
- ❖ Patio, porch, garage or any room addition
- ❖ Painting which is not part of larger rehabilitation work
- ❖ Landscaping, laying sod, or similar work
- ❖ Any kind of cosmetic work
- ❖ Swimming pool and similar facilities
- ❖ Tile or slate roofing
- ❖ Hardi plank siding unless replacing existing portions
- ❖ Fence

**Indian River County
Local Housing Assistance Plan
Income Classifications
Rehabilitation Loans**

Household Size	Major and Minor Rehabilitation* Up to \$50,000			Emergency Rehabilitation Only** Up to \$20,000
	Extremely Low Not to Exceed 30% of MI	Very Low Not to Exceed 50% of MI	Low Not to Exceed 80% of MI	Moderate Not to Exceed 120% of MI
1 Person	\$14,650	\$24,400	\$39,000	\$58,560
2 Persons	\$17,240	\$27,850	\$44,600	\$66,840
3 Persons	\$21,720	\$31,350	\$50,150	\$75,240
4 Persons	\$26,200	\$34,800	\$55,700	\$83,520
5 Persons	\$30,680	\$37,600	\$60,200	\$90,240
6 Persons	\$35,160	\$40,400	\$64,650	\$96,960
7 Persons	\$39,640	\$43,200	\$69,100	\$103,680
8 Persons	\$44,120	\$45,950	\$73,550	\$110,280

Updated: 04/17/2020 **Median Income (MI) = \$69,600.00 (Source: Florida Housing Finance Agency)**

*In order to qualify for an Indian River County SHIP Program major or minor rehabilitation loan, your total household gross annual income must fall under the low-income category or below.

**Moderate income applicants can only qualify for emergency rehabilitation loan assistance.