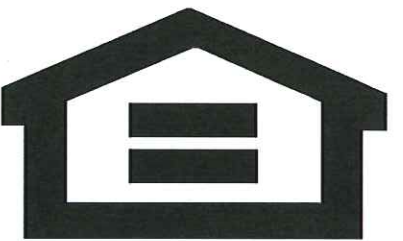




**LEE COUNTY**  
SOUTHWEST FLORIDA

**Lee County  
Department  
of  
Human Services**

**Housing Programs**



**EQUAL HOUSING  
OPPORTUNITY**

**2440 Thompson Street  
Fort Myers, FL 33901**

**Lee County Department of Human Services  
2440 Thompson Street  
Fort Myers, FL 33901**

**2009 SHIP Income Limits Adjusted to Family Size and Maximum  
Monthly Payment**

This form indicates income and the maximum amount of that income—30% that households should pay for monthly mortgage payments (including principal, interest, taxes and insurance)

% of Yearly Median Income	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Very Low Income 50%	\$21,250.00	\$24,300.00	\$27,300.00	\$30,350.00	\$32,800.00	\$35,200.00	\$37,650.00	\$40,050.00
Maximum Monthly Payment	\$531.25	\$607.50	\$682.50	\$758.75	\$820.00	\$880.00	\$941.25	\$1,001.25
Low Income 80%	\$34,000.00	\$38,850.00	\$43,700.00	\$48,550.00	\$52,450.00	\$56,300.00	\$60,200.00	\$64,100.00
Maximum Monthly Payment	\$850.00	\$971.25	\$1,092.50	\$1,213.75	\$1,311.25	\$1,407.50	\$1,505.00	\$1,602.50
Moderate Income 120%	\$51,000.00	\$58,320.00	\$65,520.00	\$72,840.00	\$78,720.00	\$84,480.00	\$90,360.00	\$96,120.00
Maximum Monthly Payment	\$1,275.00	\$1,458.00	\$1,638.00	\$1,821.00	\$1,968.00	\$2,112.00	\$2,259.00	\$2,403.00

**Maximum Income Levels effective March 19, 2009 for  
HOME Down Payment Assistance Program**

Family Size	Maximum Household Income
1	\$34,000.00
2	38,850.00
3	43,700.00
4	48,550.00
5	52,450.00
6	56,300.00

## HOUSING SERVICES PROGRAM

The purpose of the Housing Services Program is to address substandard living conditions and correct code violations to ensure decent, safe, and sanitary living environments. The program offers a variety of affordable housing services designed to meet the needs of eligible low income households. Services include major and moderate housing rehabilitation, emergency home improvement repairs, rehabilitation of renter-occupied housing, homebuyer down payment assistance, and voluntary demolition.

## WEATHERIZATION PROGRAM

This program identifies areas of major energy loss within the home. Structures are made weather-tight through minor necessary repairs including insulation; weather-stripping; caulking; replacing door thresholds and broken window glass; heating and cooling units; termite treatment; and minor structural repairs.

## HOME DOWN PAYMENT ASSISTANCE PROGRAM

For those who qualify, the amount of assistance will be 20% of the purchase price or appraised value, **whichever is less**, not to exceed \$20,000.00. Funds are to be used toward down payment and/or closing costs. If you meet HUD's income qualifications (up to 80% of median income), don't currently own a home, and are purchasing an existing single family home (or condominium / townhouse) in Unincorporated Lee County, you may qualify for assistance.

A second mortgage will be placed on the house you are purchasing. If you meet all required mortgage terms, the ten (10) year second mortgage will self-amortize at 10% per year. At the end of the ten (10) year term, the second mortgage will be forgiven.

## SHIP DOWN PAYMENT ASSISTANCE PROGRAM

Are you building or buying a newly built home? You may qualify for \$25,000, \$40,000, or \$45,000 in down payment/closing cost assistance. If you meet income qualifications for moderate, low or very-low income, and are going to build a new home or purchase an existing single family home that has never been occupied in Unincorporated Lee County or in the City of Bonita Springs, City of Fort Myers Beach, or City of Sanibel, you may qualify for assistance.

A fifteen (15) year non-amortizing second mortgage will be placed on the house you are purchasing. If you meet all required mortgage terms, the second mortgage will be forgiven at the end of the fifteen (15) year term.

Your lender will apply for the HOME or SHIP Assistance Program for you. Please contact Heidi Johnson at the Lee County Department of Human Services at (239) 533-7982 for further information.

## ACQUISITION/REHABILITATION/RESALE PROGRAM

From time to time, the Lee County Department of Human Services acquires single-family homes in Unincorporated Lee County. Most homes are located in East Fort Myers, North Fort Myers and Lehigh Acres. We hire general contractors to perform housing rehabilitation on the homes. After rehabilitation, the houses are made available to low and very - low income first time homebuyers.

Depending on the amount of the first mortgage that you qualify for, Lee County may place a second mortgage on the home for the required down payment. Additional down payment/closing cost assistance is also available under the HOME Down Payment Assistance Program.

Contact Debbie Curran at the Lee County Department of Human Services at (239) 533-7938 for further information.

## HOUSING REPAIR/REHABILITATION

The Lee County Department of Human Services has a Housing Rehabilitation Program that can help make repairs to your home if you are low-income and live in Unincorporated Lee County.

If you and your property qualify, you may be able to receive assistance to make necessary repairs to your home. Below is a list of some eligible repairs:

1. Roof repair/replacement
2. Septic repair/replacement
3. Well repair/replacement
4. Electrical
5. Plumbing
6. Heating and Air Conditioning
7. Termite treatment
8. Window replacement
9. Door repair/replacement

The Housing Rehabilitation Program is for properties located in Unincorporated Lee County (outside the City limits) and priority is given to elderly and/or disabled homeowners. Priority will also be given to the six (6) Neighborhood District areas, as identified by the Lee County Board of County Commissioner. Presently, these areas are: Harlem Heights, Page Park, Pine Manor, Charleston Park (Alva), Palmona Park and Suncoast Estates (North Fort Myers.)

Lee County will place a deferred payment Mortgage on your property for the amount of assistance received. The mortgage term varies by program. Potential applications must meet HUD's income guidelines (maximum 80% of median income) and must also meet other qualifications, including property eligibility.

## DEMOLITION

This program assists low income property owners with voluntary demolition and clearance of residential properties to eliminate safety

For Further Information or to receive an application, please contact:

Lee County  
Department of Human Services  
2440 Thompson Street  
Fort Myers, FL 33901

Office Hours: M - F  
8:00 a.m. to 5:00 p.m.  
Telephone: (239) 533-7900  
Fax: (239) 533-7955

[www.lee-county.com](http://www.lee-county.com)