



City of Winter Haven

Economic Opportunity & Community Investment

**City of Winter Haven
451 Third Street NW
Winter Haven, FL 33881
(863) 291-5600 x 6108 or (888) 482-7393**

WINTER HAVEN HOUSING STATE HOUSING INITIATIVE PROGRAM APPLICATION

Dear Applicant:

The City of Winter Haven's State Housing Initiative Partnership (SHIP) Program is designed to provide Down Payment and Closing Costs for first-time buyers, or to persons who have not owned a home within the last three (3) years. Homes for purchase may either be existing or new homes. Home values cannot exceed \$510,939.00. Mobile homes are not eligible under this program.

Please note that program funding is limited and subject to availability on a first- come, first-qualified basis. Please follow the instructions on Page 2, complete the application and either mail, or drop off your completed application with copies of the required items listed on Page 2 at City of Winter Haven – City Hall, 451 3rd St. NW., Winter Haven, FL 33881. Incomplete applications will not be processed until all required documents are received. Once your application has been reviewed, you will receive a confirmation letter with further instructions.

If you have any questions, please call (863) 291-5600.

Thank you,

Nancy Hurley
Affordable Housing Compliance Manager
Economic Opportunity & Community Investment



WINTER HAVEN IS A FAIR HOUSING COMMUNITY
EQUAL OPPORTUNITY EMPLOYER
DISABLED DISCRIMINATION PROHIBITED



City of Winter Haven

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& Community Investment**

NOTE: You must submit a completed, signed and dated application and “Authorization to Verify” information form. The application and “Authorization to Verify” information form must be signed by the applicant and ALL household members 18 years of age or older.

STEPS TO FOLLOW TO APPLY FOR (SHIP) HOUSING ASSISTANCE – MUST SUBMIT THE FOLLOWING FOR APPLICANT, CO-APPLICANT AND HOUSEHOLD MEMBERS 18 YEARS OF AGE OR OLDER:

PLEASE INCLUDE A COPY OF THE FOLLOWING:

Down Payment Assistance (DPA)

- Completed and signed application with disclosures
- Picture identification(s) and Social Security Card(s)
- Child support/custody court orders, letter of adoption, divorce decree, alimony for all minor children (if applicable)
- Birth certificate(s) on dependent(s) claimed
- Disclosure of all assets, including IRA/401K's, stocks/bonds, and life insurance
- Award letters for social security, disability, unemployment, AFDC, worker compensation (if applicable)
- Complete copies of three (3) most recent current banking account statements (checking and savings)
- 2 years employment history (if applicable)
- 2 years Tax Return and W2 forms or 2 years Tax Transcripts from IRS (Internal Revenue Service phone number: 1-800-829-1040) Those who file a Schedule C must provide the last three years income tax returns (If self-employed)
- Paycheck Stub [Last 4 pay stubs (one month) for each working member] OR Social Security Verification (Statement of Benefits)
- Mortgage Preapproval from a SHIP eligible lender
- Certificate from a first-time homebuyer's workshop or class.

**Applications with required document may be dropped off at City Hall,
451 3rd Street NW, Winter Haven, FL 33881.**

CITY OF WINTER HAVEN

INCOME LIMITS 2024

INCOME RANGE*	MEMBERS IN HOUSEHOLD							
	1	2	3	4	5	6	7	8
EL	\$16,050	\$20,440	\$25,820	\$31,200	\$36,580	\$41,960	\$47,340	\$50,450
VERY LOW	\$26,750	\$30,600	\$34,400	\$38,200	\$41,300	\$44,350	\$47,400	\$50,450
LOW	\$42,800	\$48,900	\$55,000	\$61,100	\$66,000	\$70,900	\$75,800	\$80,700
MODERATE	\$64,200	\$73,440	\$82,560	\$91,680	\$99,120	\$106,440	\$113,760	\$121,080

Income in this case means gross wages, income from assets, and certain other resources or benefits as determined by HUD and the Florida Housing Finance Agency. All of these Income Limits are adjusted for family size and the type and amount of assistance will vary according to the need.

**Income Ranges shown above are to be used for
Income Certifications and entry in ACCESS.*

**WINTER HAVEN
SHIP PROGRAM
Verification of Special Needs**

This is verification that _____ is currently under our care or working with our agency, and falls within one of the following categories: ***(Please check one)***

Developmental disability.
“Developmental disability” means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of eighteen (18); and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

Other disability/special need.
*“Person with special needs” means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veteran’s disability benefits.
OR A “Disabling condition”: A diagnosable substance abuse disorder; Serious mental illness.*

SIGNATURE

TITLE

AGENCY/OFFICE



The Fastest Way To Verify Social Security And Supplemental Security Income Benefits

If your clients need proof of their Social Security or Supplemental Security Income benefits, let them know that they can get a benefit verification letter online instantly through a **my** Social Security account.

You can serve your clients faster because they no longer have to wait for a letter to be mailed to them. They can get the up-to-date information they need online, perhaps even from a computer in your office.

With **my** Social Security those who receive benefits can easily view, print, or save an official letter that includes proof of their:

- Benefit amount and type;
- Medicare start date and withholding amount; and
- Age.

Please do not send your clients to a Social Security office for a benefit verification letter. Offices no longer provide these letters onsite. Instead, send your clients to **www.socialsecurity.gov/myaccount**.

The fact sheet, *How To Create An Online Account* (Publication No. 05-10540), provides step-by-step instructions and explains how to get a benefit verification letter.

If your clients are unable to go online, they can call our toll-free number, **1-800-772-1213** (TTY **1-800-325-0778**).



my Social Security

(over)

YOUR ONLINE ACCOUNT ... YOUR CONTROL ...

www.socialsecurity.gov/myaccount

Sample Online Benefit Verification Letter



Social Security Administration

Date: January 30, 2013
Claim Number: XXX-XX-XXXXA

JANE DOE
456 ANYWHERE AVENUE
MAINTOWN, USA 11111-1111

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits

Beginning December 2012, the full monthly Social Security benefit before any deductions is \$223.90.
We deduct \$0.00 for medical insurance premiums each month.

The regular monthly Social Security payment is \$223.00.
(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the fourth Wednesday of each month.

Information About Past Social Security Benefits

From December 2011 to November 2012, the full monthly Social Security benefit before any deductions was \$220.70.

We deducted \$0.00 for medical insurance premiums each month.

The regular monthly Social Security payment was \$220.00.
(We must round down to the whole dollar.)

Type of Social Security Benefit Information

You are entitled to monthly retirement benefits.

Date of Birth Information

The date of birth shown on our records is May 29, 1949.

If You Have Any Questions

If you have any questions, you may call us at 1-800-772-1233, or call your local Social Security office at 800-000-0000. We can answer most questions over the phone. You can also write or visit any Social Security office. The office that serves your area is located at:

SOCIAL SECURITY
123 MAIN STREET
MAINTOWN, USA 11112-1111

If you do call or visit an office, please have this letter with you. It will help us answer your questions.

Social Security Administration



my Social Security

YOUR ONLINE ACCOUNT ... YOUR CONTROL ...

www.socialsecurity.gov/myaccount

Important Information: Changes In Certain Services Beginning February 2014



To meet the increasing demands for our service, we need to make changes to how we provide some services to our customers. Beginning in February 2014, Social Security will no longer provide benefit verification letters in our offices. You will still be able to get an instant letter online with a personal **my** Social Security account or you may call us toll-free to request a letter by mail.

Also, to protect the integrity of the Social Security number and prevent fraud, we will discontinue providing Social Security number printouts. If you need proof of your Social Security number and you do not have your Social Security card, you will need to request a replacement Social Security card by completing the *Application for a Social Security Card* (Form SS-5) and providing the required documentation.

See steps below for obtaining your benefit verification letter or requesting a replacement Social Security card. We also encourage you to visit www.socialsecurity.gov to learn about the many convenient online services available to you.

How to get benefit verification letters

If you need proof of your Social Security or Supplemental Security Income benefits, you can get a benefit verification letter online instantly through a **my** Social Security account. To create an account, visit www.socialsecurity.gov/myaccount. With **my** Social Security, you can easily view, print or save an official letter that includes proof of your:

- Benefit amount and type;
- Medicare start date and withholding amount (if applicable); and
- Age.

If you are unable to go online, you can call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778) to request your letter be mailed to you. You also can use your annual cost-of-living adjustment notice or SSA Form 1099 as proof of income from Social Security.

How to get replacement Social Security cards

Your Social Security card is your legal proof of your Social Security number. If you need proof of your number, and you can't find your card, you will need a replacement card. To get a replacement card, you must complete an *Application for a Social Security Card* (Form SS-5), which you can find online at www.socialsecurity.gov/ssnumber. You also will need documents proving your identity, age and citizenship or lawful immigration status.

In most cases, you can take, or mail, your completed application and original documents to any Social Security office. Go to www.socialsecurity.gov/locator to find the Social Security office or Social Security Card Center that serves your area. After processing, we will return your documents to you.

For more information

A wealth of information and online service options are available on our website at www.socialsecurity.gov. Or you can call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), and ask for helpful publications, such as:

- *How To Create An Online Account* (Publication No. 05-10540);
- *Your Social Security Number And Card* (Publication No. 05-10002); and
- *What You Can Do Online* (Publication No. 05-10121).

www.socialsecurity.gov

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