



OSCEOLA COUNTY
HOUSING AND COMMUNITY SERVICES

SHIP Purchase Assistance Program

Did you find dream home, and are closing ready?
If so, this NEW method is for you!

Program Requirements:

- Applicants must complete an 8-hour Homebuyer Education Class
- Applicants must either meet Osceola County's six-month residency requirement or have worked within Osceola County for at least 12 months at the time of application, even if they reside outside the county.
- Obtain pre-approval letter from a participating lender
- Must not have owned nor foreclosed on a home within the last 3 years
- Must contribute to at least \$1000 of their own funds towards the purchase
- Must meet all program guidelines

Home Features:

- Maximum purchase price: \$360,000
- Must be within Osceola County
- Must be single-family dwelling, townhome, condominium

Disclosure:

Assistance levels are based on the max purchase price of the family's income level. The family is required to attend post-purchase counseling within 6 months from purchase date.

Household Size	Extremely Very Low 30%	Very Low 50%	Low 80%
1	\$22,150	\$36,900	\$59,050
2	\$25,300	\$42,150	\$67,450
3	\$28,450	\$47,450	\$75,900
4	\$32,150	\$52,700	\$84,300
5	\$37,650	\$56,950	\$91,050
6	\$43,150	\$61,150	\$97,800
7	\$48,650	\$65,350	\$104,550
8	\$54,150	\$69,550	\$111,300
Award Amount:	\$100,000	\$100,000	\$80,000

HUD Release - Date: 04/01/2025 | Effective Date: 04/01/2025

Are you ready to apply?

See the checklist on the back of this flyer to see if you're ready to apply for the SHIP Purchase Assistance Program





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Do you have the following?

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8-hour Homebuyer Education Class completed through a HUD-certified counseling agency. NOT ADMINISTERED BY OUR OFFICE

To register for the “First-Time Homebuyer Education” class in English or Spanish, please follow these steps:

1. Visit: <https://rb.gy/knoeeq>
2. Select your desired date and time, then complete your registration.
3. You will receive an email confirmation upon successful registration.

If you need further assistance, please contact Shireen Campbell at s.campbellriley@ufl.edu or at 407-254-9200.

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Pre-approved letter from a participating lender.



To find a list of participating lenders, scan the QR code to the left.

☐

Found a property in Osceola County, and ready to close.

Meet all the above requirements?

If yes, please have your lender email SHIP@osceola.org to start the application process.

