



**DONNA DEEGAN
MAYOR**

August 13, 2026

**NOTICE TO PUBLIC
FUNDING AVAILABILITY
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
DOWN PAYMENT ASSISTANCE & HOUSING DEVELOPMENT FOR OWNERSHIP**

The City of Jacksonville has received its annual allocation from the State Housing Initiatives Partnership (SHIP) Program for Fiscal Year 2026-27. Applications will be accepted **beginning September 14, 2026**, for the programs listed below. Funding is available on a first-come, first-served basis. Applications will be accepted until all funds are encumbered.

Downpayment Assistance (DPA)

Projected Distribution: \$750,000

For first-time homebuyers earning up to 80% of the Area Median Income (AMI), up to \$25,000 in assistance is available for down payment, closing costs, and principal reduction. This is a deferred forgivable loan following a set period of occupancy. For more information, contact Shanee Ealey, Housing Services Manager, at 904-255-8200.

Housing Development for Ownership

Projected Distribution: \$2,400,000

Funding is available for non-profit and for-profit developers to build or rehabilitate affordable homes for sale. Homes must be sold to buyers earning up to 80% Area Median Income. Funds may be used for site development, construction, and related costs. Sales proceeds must be reimbursed to the City for program reuse. For more information, contact Joshua Hicks, Affordable Housing Administrator, at 904-255-8200.

Additional information is available at <https://www.jacksonville.gov/departments/neighborhoods/housing-and-community-development>.

Pursuant to the American with Disabilities Act, accommodations for persons with disabilities are available upon request. Please allow 1-2 business days notification to process; last minute requests will be accepted but may not be possible to fulfill. Please contact Disabled Services Division at: V(904) 255-5472, TTY-(904) 255-5475, or email your request to karat@coj.net. If any non-English speaking persons wish to attend the workshops and require a translator, please notify the Housing and Community Development Division at (904) 255-8200 in advance so accommodations may be made.

Thomas B. Waters, Director
Neighborhoods Department

Travis Jeffrey, Chief
Housing & Community Development Division