

State Fiscal Year: 2025-2026 Funding Notice

In accordance with Florida statute 420.9075, local housing assistance plan, Osceola County & City of St. Cloud announces the availability of funds for the state housing initiatives partnership (SHIP) program. **State fiscal year 2025-2026 for which distribution is as follows:**

ALLOCATION	STRATEGY	APPLICATION OPENING PERIOD
\$1,400,000.00	Purchase Assistance	4/13/2026 – 6/30/2028
\$50,000.00	Security and/or Utility/Rental Assistance	4/13/2026 – 6/30/2028
\$655,555.20	Owner Occupied Housing Rehabilitation/Replacement	4/13/2026 – 6/30/2028
\$50,000.00	Mortgage Foreclosure Prevention	4/13/2026 – 6/30/2028
\$150,000.00	Multi-Family New Construction or Rehab	4/13/2026 – 6/30/2028
\$256,172.80	Administrative costs	4/13/2026 – 6/30/2028
\$2,561,728.00	TOTAL FUNDS AVAILABLE	

Security and/or Utility Deposits or Rental Assistance

- Rental Deposit/Utility Deposit: must be an Osceola County resident (minimum 6 months); income must be below 80% Area Median Income (AMI)
- Monthly Rental Subsidies: must be an Osceola County resident (minimum 6 months); income must be below 50%; monthly rental rate must be SHIP guidelines

Owner Occupied Housing Rehabilitation/Replacement

Provides up to \$110,000 for substantial repairs or up to \$255,000 to rebuild homes in Osceola County; Property must be owner-occupied and current on mortgage payments (if applicable)

Mortgage Foreclosure Prevention Assistance

Emergency foreclosure prevention assistance up-to \$15,000 or 6 months (whichever comes first) to assist an applicant with past-due mortgage payments due to a financial hardship.

Multi-Family New Construction

Provides funding for the new construction or land acquisition of decent, safe, and sanitary affordable multifamily housing in Osceola County. This funding may also be used as the local government match for the Low-Income Housing Tax Credit Program or for the rehabilitation of existing multifamily housing.

Multi-Family Rehabilitation

Provides funding for the rehabilitation of existing multifamily housing (provides low-income housing) in Osceola County to ensure safe, decent, and affordable living conditions.

Purchase Assistance – First Time Homebuyer

Provides \$50,000, \$80,000, or \$100,000 in down payment and closing cost assistance, based on income, for new or existing homes in Osceola County. Eligible properties include single-family homes, condos, and townhomes, with priority given to residents of Osceola County and St. Cloud outside the Kissimmee city limits. Income eligibility applies.

Note: All applicants for any of the above referenced programs must meet HUD income guidelines based on their family size and meet all other program guidelines. **Find program eligibility and application information at <http://housing.osceola.org>.** Program assistance amounts subject to change.

OSCEOLA COUNTY HOUSING AND COMMUNITY SERVICES

1392 E. Vine Street, Kissimmee, FL 34744

407-742-8598

Americans with Disabilities Act (ADA) & Title VI Assistance

The Osceola Board of County Commissioners ensures meaningful access to County programs, services, and activities to comply with Civil Rights Title VI and Title II of the Americans with Disabilities Act. Individuals with disabilities requiring accommodations (i.e., sign language interpreter or materials in accessible format) or individuals with Limited English Proficiency requiring language interpreters to participate in County sponsored meetings, please contact the County's ADA/Title VI Coordinator, at 407-742-1200 (TTY Users Dial: 711 for the Florida Relay System) or ADA.Coordinator@osceola.org, at least four (4) days prior to the meeting or event.