

Owner Occupied Housing Rehabilitation Pre-Application Orientation

Palm Beach County
Department of Housing and Economic Development (HED)
Mortgage & Housing Investments (MHI)



January 2025



Agenda

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- Welcome/Introduction of Staff
- Purpose
- Program Description
- Online application Process
- Pre-screening
- Required Documentation
- Housing Partners
- Q & A



Welcome & Meet The MHI Team

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Dorina Jenkins-Gaskin, Division Director III

Lesley George, Department Housing Liaison

Wanda G. Gadson, Housing Program Manager

Aundra Lowe, Housing Project & Program Manager

Rosa M. Rodriguez, Housing Program Coordinator

Roslynn J. Powell, Housing Program Coordinator

Sherrian Smith, Housing Program Specialist II

Tyrone Jacobs, Housing Program Specialist II

Jeremy Wiggins, Housing Program Specialist II

Marc Graham, Housing Program Specialist I

Patricia Rojas, Housing Program Specialist I

Jasmine Cruickshank, Housing Program Specialist I

Tammie Whitehall, Housing Program Specialist I

Valerie Troupe, Housing Program Specialist I

Michael Toohey, Compliance Inspector

Brandon Gagnon, Compliance Inspector



FOR ADDITIONAL QUESTIONS – PLEASE CONTACT:

Antoinette Prescott, Housing Program Technician (561)233-3606 or via email HEDverify@pbcgov.org

Rommel Sankhi, Housing Program Technician (561)233-3693 or via email HEDverify@pbcgov.org

PURPOSE

The purpose of this orientation is to provide an overview of the following:

- Program description;
- Online application process;
- Required documents; and
- Step-by-step overall review process

Owner Occupied Housing Rehabilitation Program

Description

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Funding will assist income- eligible owner- occupied applicants with:

- ❑ **Rehabilitation**: Assist with substantial rehabilitation to correct code violations, items that will become a code violation, hurricane hardening (impact windows, doors, etc...), roofing, electric, plumbing, eliminate housing conditions that threaten the life, health or safety of occupants, connect residents to public utilities and adapt residences to meet accessibility. **Maximum Award \$100,000**
- ❑ **Utility Connection**: Assist with sewer and water connection system fees required by local water utilities, and cost to install service lines. **Maximum Award \$20,000**

Program's Additional Information

- Mortgage payments, insurance and property taxes must be current (paid to date). *NOTE: This program may pay one (1) year insurance premium in the event that the eligible homeowner does not have homeowners insurance*
- Applicant may not currently own or have liquid assets exceeding \$200,000 (*excluding their primary residence, but including any other commercial or residential property owned*).
- Assessed value of home cannot exceed \$382,194
- Funds will be awarded as a 0% interest deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions for 15 years for rehabilitation, and five (5) years for utility connection. **The loan is forgiven at the end of the terms.**
- The PBC deferred loan will be in default if the property is sold, rented or failure to occupy home as primary residence.
- If code violation liens exist, participation in the program will be determined on a case by case basis as determined by the county's inspector.
- **If there is unpermitted work on the property, the property maybe ineligible to receive assistance**
- Rehabilitation/Repair work will be performed by a State certified licensed contractor.

Online application Process

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- ❑ The online application portal will open Monday, February 3, 2025 at 12:00pm and close Friday, February 21, 2025 at 11:59pm. (OR until 35 applications have been submitted)
- ❑ Only **(35)** applications will be available online. **(Once 35 applications have been submitted, the system WILL NOT allow anymore applications to be submitted).**
- ❑ To apply, visit Palm Beach County's website at **pbcgov.com/HED**
- ❑ Applications will be accepted on a first submitted, first completed, first qualified, first served basis, subject to funding availability

*Technical Issues



Pre-Screening Questions

1. Are you the owner of property for which you are applying for assistance?
2. Is the property for which you are applying for assistance located in Palm Beach County?
3. Is the property you are applying for assistance, assessed value less than \$382,194?
4. Does your household size and household income meet the requirements below?

Number of Persons in Household	140% AMI (Less than or Equal to)
1	\$105,000
2	\$119,980
3	\$134,960
4	\$149,940
5	\$161,980
6	\$174,020
7	\$185,920
8	\$197,960

Required Documents for Application Submittal

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- Copy of valid Florida Drivers' License or State Identification for **ALL** Adult Household Members
- Copy of Birth Certificates or valid U.S. Passport or Naturalization Certificate for **ALL** household members (for all Non-U.S. Citizen household members provide a copy of a valid Permanent Resident Card).
- Copy of most recent two paycheck stubs for **ALL** working adult household members (**OR**) a current completed Verification of Employment (VOE) completed within 30 days of submission of application
- Copy of most recent Social Security, Retirement and/or Disability Award Letter for **ALL** adult household members

Required Documents (Cont.)

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- If self-employed provide a completed YTD Profit and Loss Statement for **ALL** adult household members or current 1099 Income earner
- If an adult student is employed – copy of current class schedule
- If unemployed, a copy of unemployment benefits statement or a completed Unemployment Affidavit for **ALL** adult household members
- Wage Earner Statement from Social Security Administration for **ALL unemployed** adult household members
- Court ordered child support documentation/ALL appropriate legal documentation for adoption, divorce, battered spouse & restraining order
- Copy of most recent bank statement (OR) a current completed Verification of Deposit (VOD) for ALL current accounts for ALL adult household members.

Required Documents (Continued)

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- Copy of ALL mortgages and warranty deeds
- Copy of Homeowners Insurance (Declaration Page Only). *If there is no homeowners insurance, complete and submit an Uninsured Property Insurance Affidavit.*
- Copy of most recent mortgage statement (if applicable)
- Completed Housing Partner Fee Schedule (if applicable)

NOTE:

- ❖ **Income Certification may take up to 4-6 weeks**
- ❖ **Applicants may work with a housing partner to complete their online application**

Owner Occupied Housing Rehabilitation Program Rehabilitation Construction Process

- Home will be inspected to create a scope of work
- Scope of work will be put out to bid
- DHED will award to the lowest bidder (it is possible for homeowner to select another bided contractor, but homeowner must pay the difference.)
- DHED will schedule closing with Homeowner, Contractor, & DHED staff
- Contractor will start the permitting phase.
- Construction begin
- DHED will inspect periodically
- Contractor will receive final inspection from PBC building dept. (Completion Certificate)
- DHED will submit final payment; Close out process; Adjust mortgage for final amount expended.

Palm Beach County Housing Partners

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Credit Card Management Services, Inc.

D/B/A Revertmortgagehelper.org and Debthelper.com
1325 N. Congress Ave – Suite 201, West Palm Beach, FL 33401
800-920-2262/ 561-472-8000
counseling@debthelper.com
ftbh@debthelper.com

Gateway to Housing

160 Congress Park Drive, Suite 116, Delray Beach, FL 33445
561-536-8503

Housing Foundation of America – Lake Worth, FL

8461 Lake Worth Road, Lake Worth, FL 33467
561-713-1457

Housing Partnership, Inc.

D/B/A Community Partners of South Florida
2001 West Blue Heron Blvd. W, Riviera Beach, FL 33404
561-841-3500
lcharles@cp-cto.org (or) ccampbell@cp-cto.org

Real Estate, Education and Community Housing, Inc. (R.E.A.C.H.)

8409 N. Military Trail, Suite 111, Palm Beach Gardens, FL 33410
561-491-1670/855-487-3224
housing@reach4housing.org

UF/IFAS Extension

559 N. Military Trail, West Palm Beach, FL 33415
ATTN: Cyndi Longley
Clongley@pbcgov.org
561-233-1744

Urban League of Palm Beach County, Inc.

1700 N. Australian Ave, West Palm Beach, FL 33407
561-833-1461 Ext 3000, Ext. 3030 or Ext. 3034
housinginfo@ulpbc.org

We Help Communities “2” Develop Corporation

349 S.E. 3rd Street, Belle Glade, FL 33430
561-992-5854
WENNIEM@AOL.COM

West Palm Beach Housing Authority

3700 Georgia Avenue, West Palm Beach, FL 33405
561-655-8530 Ext 1103 or Ext. 1203
mrodas@wpbha.org

Questions & Answers



Q&A

ADJOURN

Thank You for Attending

Jonathan B. Brown

Department Director II

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