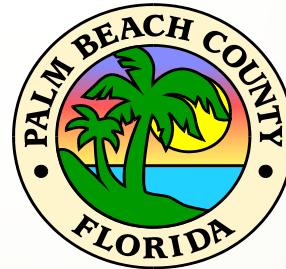


Purchase Assistance Program Orientation (Phase I)

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



April – May 2025



Agenda

- ☐ Welcome/Meet the Team
- ☐ Purpose
- ☐ Program Description
- ☐ Online application Process
 - ☐ Pre-Screening
 - ☐ Required Documents
- ☐ Americans with Disabilities Act
- ☐ Housing Partners (Counseling Agencies)
- ☐ Process After Income Certification
- ☐ Helpful Information
- ☐ Q & A



Meet The MHI Team

Dorina L. Jenkins-Gaskin, Division Director III
Wanda G. Gadson, Housing Program Manager
Rosa M. Rodriguez, Housing Program Coordinator
Roslynne J. Powell, Housing Program Coordinator
Aundra Lowe, Housing Project & Program Manager
Lesley George, Department Housing Liaison
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, Community Development Project Coordinator
Brandon Gagnon, Compliance Inspector
Antoinette Prescott, Housing Program Technician
Rommel Sankhi, Housing Program Technician



PURPOSE

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The purpose of this orientation is to provide an:

- Overview of the online application process;
- List of required documents;
- Program's description;
- Housing counseling agencies; and
- Step by step review of the overall process to participate in Palm Beach County's Purchase Assistance Program

Purchase Assistance Program Description

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Funding will be available for income eligible first-time homebuyers for purchase assistance with or without rehabilitation or new construction. SHIP funds will be awarded to assist with gap financing, lot acquisition; down payment; rehabilitation/repairs of the unit to be purchased; and closing costs.

- **Maximum Award** - \$100,000. **NOTE:** Subsidy is reserved, not guaranteed.
- **Maximum Purchase Price** – \$568,557

Additional information:

- Applicant must secure a first mortgage pre-approval from a lender prior to applying.
- Funds will be awarded as a 0% interest deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions for 30-years. **The loan is forgiven at the end of the 30-year term.**
- **PBC Debt to Income Ratios are 35% max for housing payment and 45% max for all debts**
- Applicant may not currently own or have liquid assets exceeding \$200,000, and/or combination of liquid and non-liquid assets exceeding the current purchase price limit
- The PBC loan will be in default if the property is sold, rented or failure to occupy home as primary residence

ONLINE APPLICATION PROCESS

- ☐ The online application portal will open Monday, May 5, 2025 at 12:00pm and close May 23, 2025 at 11:59pm (or until **100 applications** have been submitted)
- ☐ Only One hundred (**100**) applications will be available online
- ☐ To apply, visit Palm Beach County's website at **pbcgov.org/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

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1. Does your household size and household income meet the requirements below:

Number of Persons in Household	140% AMI (Less than or Equal to)
1	\$114,660
2	\$131,040
3	\$147,280
4	\$163,660
5	\$176,820
6	\$189,980
7	\$203,000
8	\$216,160

Pre-Screening Questions (Cont.)

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2. Are you a first time homebuyer?
3. Do you have a current Pre-Approval Letter for a First Mortgage Loan?
4. Is the property for which you are applying for assistance, or expecting to purchase, located in Palm Beach County
5. Is the property you are applying for assistance, or expecting to purchase, assessed value, less than \$568,557 ?



Required Documents for Application Submittal

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- Valid Drivers' License or State Identification for **ALL** Adult Household Members
- U.S. 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.
- Current Verification of Employment (VOE) completed and signed by employer within 30 days of submission of application (**Preferred**) **(OR)** Most recent 30 days paycheck stub (one month) for **ALL** working adult household members.
- Most recent Social Security, Retirement and/or Disability Award Letter for **ALL** adult household members
- If an adult student is employed – copy of student enrollment or current class schedule
- If unemployed, a copy of unemployment benefits statement **(OR)** a completed Unemployment Affidavit for ALL household members.
- Wage Earner Statement from Social Security Administration for **ALL unemployed** adult household members

Required Documents (Continued)

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- If Self-employed provided a completed YTD Profit and Loss (P & L) Statement for **ALL** adult household members **AND** most recent three (3) years of most recent tax returns – **all pages** (signed and dated) as submitted to the IRS **(OR)** current 1099 Income earner **AND** most recent three (3) years of tax returns – **all pages** (signed and dated) as submitted to the IRS
- Proof of child support documentation
- Legal documentation for adoption, divorce, battered spouse & restraining order
- Completed Verification of Deposit (VOD) (***Preferred***) for ALL current accounts (checking and savings) for ALL adult household members **(OR)** copy of most recent bank statement for all accounts – **all pages**
- Copies of CD, Investment account, whole life insurance, stocks and bonds, for **ALL** adult household members
- Most recent tax return – **all pages** (signed and dated) as submitted to the IRS and W2s/1099s. ***“Mark out the first five digits of your social security number before submitting”***
- Certificate of Completion for Homebuyer Education from a HUD Certified Counseling Agency or Neighborworks America **(OR)** Documentation of an upcoming scheduled appointment
- County’s eight (8) hour Homebuyer Education Counseling Certification form completed by the Counseling Agency’s Instructor
- Pre-Approval Letter from First Mortgage Lender

Americans with Disabilities Act (ADA)

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In accordance with the Americans with Disabilities Act (ADA) and Section 286.26, Florida Statute, persons needing a special accommodation to participate in the business, community and/or housing programs through our online application portal, may notify the Department of Housing and Economic Development (DHED), Mortgage and housing Investments Division at (561) 233-3600 or via email at HEDVerify@pbc.gov, five (5) business days prior to the opening of the application portal. This document may be requested in an alternate format, to help facilitate your process of applying through the online portal. If you are unable to find assistance to apply through the online portal, we can provide a list of agencies who may be able to help (charges from that agency may apply). Contact DHED for more information and the process.

Housing Partners (Counseling Agencies)

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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

fthb@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

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

Urban League of Palm Beach County, Inc.

1700 N. Australian Ave

West Palm Beach, FL 33407

561-833-1461 Ext 3000, Ext. 3030, Ext. 3034 or Ext. 3013

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

UF/IFAS Extension

559 N. Military Trail, West Palm Beach, FL 33415

ATTN: Cyndi Longley

Clongley@pbcgov.org

561-233-1744

Overview of the Process After Income Certification

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- Income certification may take up to 4-6 weeks to process (**NOTE: If you have not heard from PBC within this time period, please call to check the status of your application**)
- Applicants may work with a realtor and/or non-profit to locate a home within the program guidelines
- Once an Executed Purchase Contract and all other supporting documents have been received, the applicant's file will begin processing for closing. **NOTE:** A minimum of 45 days is required to process a file for closing
- The assigned closer will work closely with the non-profit, realtor, lender and title company to close on the property within a timely manner.
- A closing date is set
- Homeowner receive his/her keys

HELPFUL INFORMATION

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TO GET CHILD SUPPORT DOCUMENT:

CLERK & COMPTROLLER (561) 355-6511

General information: 1-877-769-0251 - State of Florida Child Support
Disbursement Unit automated system for individual case information

TO GET WAGE EARNER STATEMENT:

Social Security Administration Office
801 Clematis Street
West Palm Beach, FL 33401
(800) 772-1213

***NOTE: The Wage Earner Statement must be stamped by SSA**

TO GET IRS TAX TRANSCRIPT:

IRS Tax Transcripts visit: Internal Revenue Service
1700 Palm Beach Lakes Boulevard
West Palm Beach, FL 33401
(561) 616-2002

Q&A

ADJOURN

Thank You for Attending

Jonathan B. Brown

Department Director II

(561)233-3600