



Department of Housing and  
Economic Development (HED)  
Mortgage Housing Investments (MHI) Division

## CONTACT US

-  561-233-3600
-  HEDverify@pbc.gov

**HOURS OF OPERATION**  
**MONDAY- FRIDAY**  
**8:00a.m. - 5:00p.m.**

# HOUSING ASSISTANCE PROGRAMS

All program funding  
is subject to availability

## ABOUT US

The Department of Housing and Economic Development is here for "income eligible" applicants in pursuit of homeownership and/or home preservation. Our housing programs have been carefully crafted to assist Palm Beach County residents on various paths; such as providing funds for the rehabilitation/repair of existing homes or replacement of homes due to massive code violations and/or deterioration. Funding is also available for First Time homebuyers, as well as previous homeowners who have not owned a home within the most recent 3 years. Creating strong neighborhoods starts here!

## OFFICE LOCATION

100 Australian Ave, 5th Floor  
West Palm Beach, FL 33406

 [http:// pbc.gov/hed](http://pbc.gov/hed)

# OUR PROGRAMS

## Purchase Assistance

Assist first-time homebuyers with gap financing, lot acquisition; down payment; rehabilitation; and closing costs

## Workforce Housing

Provide the workforce in Palm Beach county the opportunity to purchase below market rate prices

## Foreclosure Prevention

Assist with delinquent mortgage payments and other foreclosure associated costs

## Emergency Repairs

Assist owner-occupied residences with addressing emergency conditions

## Owner Occupied Housing Rehabilitation

Assist owner-occupied applicants with substantial rehabilitation

# PALM BEACH COUNTY ANNUAL INCOME LIMITS

(AREA MEDIAN FAMILY INCOME \$104,000)  
2024

Number of Persons in Household	Extremely Low Income (30%)	Very Low Income (50%)	Low Income (80%)	Moderate Income (120%)	Moderate Income (140%)
1	\$22,550	\$37,500	\$60,000	\$90,000	\$105,000
2	\$25,750	\$42,850	\$68,550	\$102,840	\$119,980
3	\$28,950	\$48,200	\$77,100	\$115,680	\$134,960
4	\$32,150	\$53,550	\$85,650	\$128,520	\$149,940
5	\$36,580	\$57,850	\$92,550	\$138,840	\$161,980
6	\$41,960	\$62,150	\$99,400	\$149,160	\$174,020
7	\$47,340	\$66,400	\$106,250	\$159,360	\$185,920
8	\$52,720	\$70,700	\$113,100	\$169,680	\$197,960
9	Refer to HUD	\$74,970	\$119,952	\$179,928	\$209,916
10		\$79,254	\$126,806	\$190,210	\$221,911

# OUR PROGRAMS

## Replacement Housing

Assist homeowners residing in dilapidated structures that are beyond rehabilitation

## Disaster Mitigation

Assist with home repairs directly caused by a disaster

## Single Family

## New Construction

Awarded to contractors, Non-profits, For-profit housing developers, to construct affordable single-family units for eligible homebuyers

## Developer Assistance

## Rental Housing

Assist Non-profit and For-profit housing developers to acquire, construct and/or rehabilitate affordable rental units



**Department of Housing & Economic Development**

**“Changing lives and transforming neighborhoods into balanced communities**



Palm Beach County Department of Housing and Economic Development (HED)  
Mortgage and Housing Investments (MHI)  
**Owner Occupied Rehabilitation Program**

**APPLICATION REQUIRED DOCUMENTS**

- Copy of valid Drivers' License or State Identification for Applicant, Co-Applicant, and **ALL** adult household members
- Copy of Birth Certificates or valid U.S. Passport OR Naturalization Certificate. 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 Applicant, Co-Applicant and **ALL** working adult household members **(OR)** a current completed Verification of Employment (VOE) completed within 30 days of submission of application
- Completed YTD Profit and Loss Statement for Applicant, Co-Applicant and **ALL** adult household members (if self-employed or current 1099 Income earner)
- If an adult student is employed – copy of class schedule on school's letterhead
- Copy of most recent Social Security, Retirement and/or Disability Award Letter for Applicant, Co-Applicant and **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 statements **(OR)** a current Completed Verification of Deposit (VOD) for ALL accounts for all adult household members
- Most recent two (2) years of tax returns (signed and dated) and W2s.
- If self-employed, provide a current 1099 and three (3) years of most recent tax returns
- Copies of ALL mortgages and warranty deeds
- Copy of Homeowners Insurance (Declaration Page Only)
- Copy of most recent Mortgage Statement

Palm Beach County Department of Housing and Economic Development  
**Owner Occupied Housing Rehabilitation Program**  
**NOTICE OF FUNDING AVAILABILITY**

Palm Beach County's Department of Housing and Economic Development (HED) hereby announces the availability of **\$2,500,000** in State Housing Initiatives Partnership (SHIP) funds for the Owner Occupied Housing Rehabilitation Program assistance (Phase II). Funding will provide up to **\$100,000** to assist income eligible homeowners with substantial rehabilitation to correct code violations, items that will become a code violation, hurricane hardening (impact windows, doors, etc.), eliminate housing conditions that threaten the life, health or safety of occupants, connect residents to public utilities, and adapt residences to meet accessibility. **NOTE: If there is "unpermitted work" on the property, the property may be ineligible to receive assistance.**

**Household Size and Eligible Income Categories to be Served:**

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

The online application portal will open on **Monday, February 3, 2025 at 12:00 pm**, and close on **Friday, February 21, 2025 at 11:59pm (or until 35 applications have been submitted)**. Applications must be submitted online and will be processed on a first submitted, first qualified, first served basis, subject to funding availability. Eligible residents can apply by visiting the website at <https://pbcgov.com/HED>. **NOTE: Additional program information and required documents needed are also located on the website.**

**PRE-APPLICATION ORIENTATION:** Before submitting an application, applicants may attend one of the Virtual Pre-Application Orientations listed below:

- Thursday, January 9, 2025 at 10:00 am
- Tuesday, January 14, 2025 at 12:00 pm
- Thursday, January 23, 2025 at 4:00 pm
- Thursday, January 30, 2025 at 2:00 pm

The Virtual Pre-Application Orientation Meeting WebEx link is:

<https://pbc-gov.webex.com/pbc-gov/j.php?MTID=mc5cdc1325e75ee729dee1d628c3c65ec>

Meeting number (access code) 2300 322 6478 -- Password: OR) Dial (904)-900-2303 to join by phone

**For additional information, please contact:**

Palm Beach County Department of Housing and Economic Development (HED)  
Mortgage and Housing Investments Division  
100 Australian Avenue, 5<sup>th</sup> Floor, West Palm Beach, FL 33406  
Telephone: (561) 233-3600 Receptionist or Antoinette Prescott (561) 233-3606 or  
Rommel Sankhi (561) 233-3693

**Palm Beach County**  
**Department of Housing and Economic Development (HED)**  
**Mortgage and Housing Investments (MHI) Division**  
**Owner Occupied Housing Rehabilitation Program**



**January 2025**



**Meet The MHI Team**

- 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
- Roslynne 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](mailto:HEDverify@pbcgov.org)
- Rommel Sankhi, Housing Program Technician (561)233-3693 or via email [HEDverify@pbcgov.org](mailto:HEDverify@pbcgov.org)
- Sasha Gutierrez, Clerical Assistant (561)233-3600 or via email [HEDverify@pbcgov.org](mailto:HEDverify@pbcgov.org)

## Owner Occupied Housing Rehabilitation Program Description

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...), 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 Description (Cont.)

### Additional information:

- Applicants are ENCOURAGED to attend a Virtual Pre-Application Orientation
- 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.
- Rehabilitation/Repair work will be performed by a State certified licensed contractor.

## Online application Process

- The online application portal is proposed to 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 thirty-five (**35**) applications will be available online
- To apply, visit Palm Beach County's website at [pbcgov.com/HED](http://pbcgov.com/HED)
- Applications will be accepted on a first submitted, first completed, first qualified, first served basis, subject to funding availability

### \*Technical Issues



## Palm Beach County Housing Partners

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](mailto:counseling@debthelper.com)  
[ftbh@debthelper.com](mailto: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](mailto:lcharles@cp-cto.org) (or) [ccampbell@cp-cto.org](mailto: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](mailto:housing@reach4housing.org)

UF/IFAS Extension  
559 N. Military Trail, West Palm Beach, FL 33415  
ATTN: Cyndi Longley  
[Clongley@pbcgov.org](mailto: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 3030, Ext. 3031 or Ext. 3034  
[housinginfo@ulpbcc.org](mailto:housinginfo@ulpbcc.org)

We Help Communities "2" Develop Corporation  
349 S.E. 3<sup>rd</sup> Street, Belle Glade, FL 33430  
561-992-5854 [WENNIEM@AOL.COM](mailto: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](mailto:mrodas@wpbha.org)