

## Housing Assistance Programs



For more information and details on each program, please follow the links provided. Please note that HLC is not a direct provider of these services.

**[State Housing Initiatives Partnership \(SHIP\) Program](#)** – Funding Allocation of \$500,000: Foreclosure Prevention Program – *June 27, 2022, at 8:00 a.m. - until ALL funding is expended.* Funding will assist income-eligible homeowners facing foreclosure due to an unexpected loss of household income.

**[Community Development Block Grant Coronavirus \(CDBG-CV\) Program](#)** – Funding Allocation of \$2,100,000: Mortgage Assistance Program – *June 27, 2022, at 8:00 a.m. - until all funding is expended.* Funding will assist applicants impacted by COVID-19, to apply for up to \$20,000, in financial assistance to help with paying delinquent first mortgage, escrow payments (PITI), second mortgages, late fees, condominium and homeowners' association payments, special assessments, and other mortgage associated costs related to COVID-19.

**NOTE:** Applications must be submitted online and will be processed on a first submitted, first qualified, first-served basis, subject to funding availability on the dates noted above by visiting the website at <https://pbcgov.com/HED>.

**[HOME Investments Partnership Program](#)** – Funding Allocation of \$1,800,000:

**[First Time Homebuyer Program](#)** – *June 20, 2022, at 8:00 a.m. – August 22, 2022, at 11:59 p.m. (or until 40 applications have been submitted).* Funding will assist income-eligible first-time homebuyers with gap financing, lot acquisition, down payment, closing costs, and/or rehabilitation, to purchase a new or existing home. Applicants are required to attend a mandatory orientation prior to application submittal.

**[Florida Hometown Heroes Housing Program](#)** makes homeownership affordable for eligible frontline community workers such as law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans. This program **provides down payment and closing cost assistance, a lower first mortgage rate and additional special benefits to first-time, income-qualified homebuyers** so they can purchase a primary residence in the community in which they work and serve.

**[State of Florida Homeowner Assistance Program](#)** offers relief for mortgage payments and other homeowner expenses. Eligible homeowners must have experienced a financial hardship after, or that continued after, January 21, 2021, meet income qualifications, and be a homeowner requesting assistance for their primary residence.

**[City of Boca Raton Rental Assistance and Foreclosure Prevention Programs](#)** Assistance may be provided for households that have experienced a financial hardship on or after March 1, 2020 such as loss of employment, reduction of employment hours, the closure of a business, or the illness or death of a family member due to COVID-19. Applicants may only receive assistance for affected months not covered by other agencies' assistance programs. The maximum assistance under the guidelines for these programs is a one-time award for up to six months of eligible past due housing payments, not to exceed \$15,000 per household. To be eligible for assistance, applicants must reside within Boca Raton city limits and have a household income that does not exceed 80% of area median income (AMI) based on household size.

**[My Safe Florida Home](#):** Funding Allocation of \$150 million. Provides funds to obtain free hurricane mitigation inspections and matching grants to harden the home to decrease the likelihood of damage caused by a hurricane. For each \$1 you spend on mitigation or hardening improvements for your home, the program provides \$2 up to \$10,000. Exceptions are provided for low-income homeowners.

### Eligibility:

- Homestead single family homes valued at \$500,000 or less.
- Located in the wind-borne debris region identified in the Florida Building Code.
- The homeowner must ensure the home is available for inspection after the mitigation project is completed.
- The building permit for initial construction of the home must have been made before January 1, 2008.
- The home must have undergone an acceptable hurricane mitigation inspection after July 1, 2008.

**[Palm Beach County Rental Assistance Program](#)** Funding availability and requirements vary. Please check the site for most current information.

Housing Leadership Council of Palm Beach County Inc  
2101 VISTA PARKWAY NO 4027  
WEST PALM BEACH, FL 33411

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