



Things Homeowners Should Know Before Participating in the SHIP Emergency Repair - Limited Rehabilitation Program



The Homesteaded Owner-Occupied Limited Rehabilitation Program for qualifying households will serve low-to-very low-income residents who own and homestead their residence. The program will offer a grant for home improvement/rehabilitation and incidental expenses that correct emergency health and safety hazards, and code related issues. The maximum award \$20,000.00 per household.

ELIGIBLE APPLICANTS

Applicant's gross household income (income from all sources before taxes and withholding for every household member, age 18 and over) may not exceed 80% of the area median income (see attached Income Limits table below), as determined by the U.S. Department of Housing and Urban Development (HUD). The following apply:

- To qualify for grant funding, at least one homeowner residing in the residence must be an Elderly as defined by F.S. 420.0004 (8) and/or have a member of the household that has a documented disability as defined by F.S. 420.0004 (7).
- The applicant must be the homeowner and occupy the home for at least twelve months before the date of application.
- The applicant shall not own any other real estate.
- Absentee owners are not eligible.
- Applicants must have 100% ownership interest in the residence to be improved
- Applicants must have clear title to the subject property as evidenced by a title search or deed
- Must have home repair needs that threaten the homeowner's safety, energy efficiency, habitability, and accessibility.
- Payments on all mortgages on the property must be current. If the mortgage payment is delinquent, it must be brought current before application and remain current through the closing.
- Must not have received housing rehabilitation assistance under any program administered by the City of Boynton Beach in the last 15 years.
- Property taxes must be current.
- Must be current on obligations owed to or insured by any body of government, including, but not limited to code violation liens, income tax liens. If the loan has been charged off, the owner will be required to contact the lender and arrange to pay the past due amount.
- If a payment arrangement is made, payment must be current at the time of application and approval. If the loan has been forgiven, written proof must be obtained.

OCCUPANCY REQUIREMENTS

Homeowner must have owned the property and Homesteaded the property as his/her principal residence for at least one year prior to applying for assistance. The homeowner must intend to reside in the property for at least one year after the rehabilitation.

INCOME CERTIFICATION REQUIREMENTS

Gross annual household income included but is not limited to the gross annual projected income of all household members age 18 and over that reside in the household before taxes or withholdings. The following income sources must be included in the income calculation:

- Salaries, overtime earnings, commissions, bonuses, full-time and part-time earnings, seasonal employee earnings, tips
- Unemployment compensation
- Social Security benefits
- Public assistance
- Net rental income
- Pensions
- Alimony and child support
- Net income from business activities
- Interest and dividend income
- Capital gains
- Imputed income
- Partnership income
- Bank accounts (i.e. checking, savings and CDs)
- Prepaid debits cards (i.e. Green Dot, Prepaidify, Payoneer, Bluebird)
- Brokerage accounts (i.e. stocks, bonds)
- IRAs, 401-Ks, 457s

ELIGIBLE PROPERTIES:

- Properties that are being repaired must be the sole and primary residence of the owner.
- Homesteaded Owner-Occupied Single-family properties (Mobile Homes are not eligible)
- Must be the applicant's Homesteaded property
- The property to be improved must not have a lien as a result of code violations.
- The property must be located within city limits (*property control number beginning with 08*).

TITLE VERIFICATION

The City will verify the following:

- The legal description of the subject property
- The owner's ownership interest by conducting or facilitating a title search/investigation
- Existing liens, if any on the property

ELIGIBLE IMPROVEMENTS

Improvements include but not limited to:

- Electrical
- Plumbing
- Air Conditioning Replacement
- Insulation
- Accessibility Improvements for occupant(s) with disabilities
- Single families detached dwellings are also eligible for:
 - Exterior Doors Replacement
 - Windows Replacement
- Repairs incidental to any of the above (i.e. drywall, caulking and painting)

- Other conditions that could cause the home to be or become uninhabitable will be considered on a case by case basis.

REHABILITATION REQUIREMENTS

Rehabilitation must satisfy the following requirements:

- Prior to start of rehabilitation, the property must be inspected by the City of Boynton Beach Community Improvement Division to determine eligibility under the program.

Eligible applicant(s) will be assisted based on funding availability. Applicant(s) will be selected on a first-qualified, first-served basis. Only completed applications, with all applicable supporting documentation will be processed.

For additional information please call Community Improvement Division at 561-742-6066

PALM BEACH COUNTY INCOME GUIDELINES
Palm Beach County Median Income = \$111,800
2025 INCOME LIMITS

	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Extremely Low-Income 30% Median	24,550	28,050	31,550	35,050	37,900	43,150	48,650	54,150
Very Low-Income 50% Median	40,950	46,800	52,600	58,450	63,150	67,850	72,500	77,200
Low-Income 80% Median	65,450	74,800	84,150	93,500	101,000	108,500	115,950	123,450
Moderate Income 120% Median	98,280	112,320	126,240	140,280	151,560	162,840	174,000	185,280

Source: HUD Income Limits (*subject to change annually*)

Fiscal Year 2025

Palm Beach County Median Income = \$111,800

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In Accordance with the Provisions of the Americans with Disabilities Act, this document can be requested in an alternate format. Contact 561-742-6276 for assistance.