



## DOCUMENTS REQUIRED TO BE SUBMITTED AT TIME OF APPLICATION FOR HOUSING REHABILITATION PROGRAM

<b>Application Package</b>		
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<b>Personal Documents</b>		
	Social Security Card (all household members)	
	Valid Florida Driver's License or Florida Identification Card(all adult household members – 18 years and over)	
	U.S. Birth Certificate (all US citizens), or valid U.S. Passport, or Naturalization Certificate or valid Permanent Resident Card	
	Court Order Child Support or Non-Child Support	
	Student Transcript/ Enrollment on School/College Letterhead (full time students 18 years and older)	
	Legal Adoption	
	Divorcee Degree and Settlement	
	Two most Recent years of Tax Returns including W2s and 1099's (all adult household members – 18 years and over)	
	Most recent 30 days of Pay Stubs (all adult household members – 18 years and over)	
	Most recent Social Security Annual Award Letter (all adult household members – 18 years and over)	
	Most recent Pension and/or Annuity Statement (all adult household members – 18 years and over)	
	Most recent Investment Account Statement (all adult household members – 18 years and over)	
	Most recent quarterly Profit and Loss Statement (if self-employed)	
	Most recent two (2) Months Bank Statement – All pages of each statement for all Accounts (all adult household members – 18 years and over)	
	Retirement Account Statements (401K, IRA 403B etc.) (all adult household members – 18 years and over)	
<b>Property Specific Documents</b>		
	Warranty Deed/Quit Claim Deed or Summary Judgement	
	Monthly Mortgage Statement (must be current)	
	Homeowner Insurance (Declaration Pages only)	
	<b>*Note Property Taxes Must Be Current</b>	



**CITY OF BOYNTON BEACH  
COMMUNITY IMPROVEMENT DIVISION  
FINANCIAL ASSISTANCE APPLICATION**

**INFORMATION CONTAINED HEREIN SHALL BE USED ONLY FOR DETERMINING ELIGIBILITY FOR FINANCIAL ASSISTANCE THROUGH ONE OF THE CITY'S PROGRAMS.**

**PLEASE PRINT ALL INFORMATION**

**Applicant's Name:** \_\_\_\_\_

First

Middle

Last

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_ EMAIL: \_\_\_\_\_

Current Address: \_\_\_\_\_

Street

City, State, Zip Code

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Marital Status: Married  Unmarried  Divorced  Widow/Widower  Separated

U.S. Citizen? Yes  No  If No, Valid Permanent Resident Cardholder: Yes  No

Do you own  Rent  Other  Explain: \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

Landlord/Lender Name & Address: \_\_\_\_\_

**Co-Applicant/Spouse Name:** \_\_\_\_\_

First

Middle

Last

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_ EMAIL: \_\_\_\_\_

Current Address: \_\_\_\_\_

Street

City, State, Zip Code

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Marital Status: Married  Unmarried  Divorced  Widow/Widower  Separated

U.S. Citizen? Yes  No  If No, Valid Permanent Resident Cardholder: Yes  No

Do you own  Rent  Other  Explain: \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

Landlord/Lender Name & Address: \_\_\_\_\_

**Applicant's Employer:** \_\_\_\_\_ Address: \_\_\_\_\_

Salary: \_\_\_\_\_ How Long? \_\_\_\_\_ Job Title: \_\_\_\_\_ Main Phone # \_\_\_\_\_

Other Employers: \_\_\_\_\_

Co-Applicant/Spouse Employer: \_\_\_\_\_ Address: \_\_\_\_\_

Salary: \_\_\_\_\_ How Long? \_\_\_\_\_ Job Title: \_\_\_\_\_ Main Phone # \_\_\_\_\_

Other Employers: \_\_\_\_\_

**LIST ALL PERSONS WHO WILL RESIDE IN THE PROPERTY WITH YOU AND CO-APPLICANT.**

Are All Household Members U. S. Citizen? Yes  No  If No, Permanent Resident Cardholder: Yes  No

**Does any member of your household meet the following definition of special need? Yes  No**

## Definition of Persons with Special Needs per Florida Statutes S.420.0004:

An adult person requiring independent living services in order to maintain housing or develop independent living skills and has a disabling condition 420.0004 (7) Florida Statutes.

- A young adult formerly in foster care who is eligible for services under S.409.1451 (5);
- A survivor of domestic violence as defined in S.741.28; or
- A person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security or from Veterans' Disability Benefits.

## **HOUSEHOLD INCOME (Must provide proof)**

<u>SOURCE</u>	<u>GROSS AMOUNT</u>	<u>ADDITIONAL COMMENTS</u>
WAGES/SALARIES	_____ PER _____	_____
OVERTIME	_____ PER _____	_____
BONUS	_____ PER _____	_____
COMMISSION	_____ PER _____	_____
CHILD SUPPORT/ALIMONY	_____ PER _____	_____
UNEMPLOYMENT	_____ PER _____	_____
OTHER REGULAR CONTRIBUTIONS	_____ PER _____	_____
OTHER INCOME	_____ PER _____	_____
SOCIAL SECURITY	_____ PER _____	_____
DISABILITY	_____ PER _____	_____
PENSION	_____ PER _____	_____
VETERANS BENEFITS	_____ PER _____	_____
RETIREMENT/PENSION	PER _____	_____

**ASSETS (MUST PROVIDE DOCUMENTATION)**CHECKING ACCOUNT: YES  NO  BANK/INSTITUTION: \_\_\_\_\_SAVINGS ACCOUNT: YES  NO  BANK/INSTITUTION: \_\_\_\_\_CREDIT UNION: YES  NO  NAME/BRANCH: \_\_\_\_\_DEBIT CARD(S): YES  NO  BANK/INSTITUTION: \_\_\_\_\_INVESTMENTS: YES  NO  FIRM/INSTITUTION: \_\_\_\_\_RETIREMENT: YES  NO  FIRM/INSTITUTION: \_\_\_\_\_

REAL ESTATE: TYPE OR USE \_\_\_\_\_ VALUE \_\_\_\_\_

DO YOU RECEIVE INCOME FROM REAL ESTATE? YES  NO  IF YES, AMOUNT \_\_\_\_\_  MONTHLY  ANNUALLY**LIABILITIES**

<u>SOURCE</u>	<u>MONTHLY PAYMENT</u>
ELECTRIC	\$ _____
TELEPHONE	\$ _____
WATER	\$ _____
GAS	\$ _____
CABLE	\$ _____
CHILD CARE	\$ _____
MEDICAL	\$ _____
INSURANCE(S)	\$ _____
LOAN(S) /CAR LOAN	\$ _____

DO YOU AND/OR THE CO-APPLICANT OWN PROPERTY IN ANY OTHER COUNTY WITHIN THE UNITED STATES? YES  NO DO YOU OWN AND OCCUPY THE PROPERTY FOR WHICH YOU ARE REQUESTING REPAIRS? YES  NO HAVE YOU AS A HOMEOWNER PREVIOUSLY RECEIVED ASSISTANCE FROM THE CITY OF BOYNTON BEACH FOR HOME REPAIRS? YES  NO IF YES, PLEASE DESCRIBE ASSISTANCE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_**REPAIRS/FINANCIAL AID REQUESTED**

BRIEFLY LIST THE TYPE OF REPAIRS YOU WISH TO MAKE ON YOUR HOME OR REQUESTING. USE THE BACK OF THIS PAGE IF NEEDED.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ARE ANY OF THE ABOVE REPAIRS THE RESULT OF HURRICANE DAMAGE? YES  NO IF YES, DID YOU RECEIVE INSURANCE AND/OR FEMA FUNDS? YES  AMOUNT RECEIVED \$ \_\_\_\_\_ NO

The following information is requested in order to monitor compliance with Equal Credit Opportunity and Fair Housing Laws. You are not required to furnish this information. If you do not wish to furnish the information below, please check the appropriate box.

APPLICANT

Male  Female

ETHNICITY

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

I DO NOT WISH TO FURNISH INFORMATION

RACE

ALASKA NATIVE

AMERICAN INDIAN

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN

OTHER PACIFIC ISLANDER

WHITE

OTHER \_\_\_\_\_

I DO NOT WISH TO FURNISH INFORMATION

CO-APPLICANT/SPOUSE

Male  Female

ETHNICITY

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

I DO NOT WISH TO FURNISH INFORMATION

RACE

ALASKA NATIVE

AMERICAN INDIAN

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN

OTHER PACIFIC ISLANDER

WHITE

OTHER \_\_\_\_\_

I DO NOT WISH TO FURNISH INFORMATION

**AGREEMENT/UNDERSTANDING (IMPORTANT – READ BEFORE SIGNING)**

**It is your responsibility to complete the application and provide all the information requested. Failure to do so will result in the cancellation of your application.**

I/We understand that providing false information on this application regarding marital status, household size and income will result in automatic denial of the application for funding.

I/We understand the Florida Statute 814 provides that willful false statements or misrepresentation concerning income, asset, or liability information relating to financial conditions is a misdemeanor of the first degree, punishable by fines and imprisonment provided under FL Statutes 775.082 or 775.083.

I/We certify that the application information provided is true and complete to the best of my/our knowledge.

I/We agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

I/We consent to disclose all information for the purposes of income verification related to making a determination of my/our eligibility for program assistance.

I/We understand that funds provided through all programs are considered a conditional loan and may require my/our signature on a Mortgage and Promissory Note.

I/We understand that the city reserves the right to check any information provided as a part of this application.

\_\_\_\_\_  
APPLICANT SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT/SPOUSE SIGNATURE

\_\_\_\_\_  
DATE





## STATEMENT OF HOUSEHOLD SIZE

This is to certify that \_\_\_\_\_ person(s) is/are residing in the property that is going to be  awarded down payment assistance,  rehabilitated,  rented, which is located at \_\_\_\_\_

\_\_\_\_\_

By signing below, Applicant(s) requests that the City of Boynton Beach review and verify this application for the purpose of determining eligibility to receive funding assistance through the City of Boynton Beach's Housing Program. The Applicant acknowledges that such eligibility determination may include without limitation, the verification of income and assets, including deposits. The Applicant declares that he/she has read and understands the guidelines of the Program. Applicant authorizes City of Boynton Beach to use before and after photographs and/or videos of the property for promotional or information purposes. Applicant acknowledges and agrees that Applicant's statements are true, correct, and complete to the best of his/her knowledge.

**WARNING:** Title 18, Section 1001 of the US. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to a department of the United States Government.

**WARNING:** Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S 775.082 or 775.083.

Printed Name of Applicant	Signature Name of Applicant	Date
Printed Name of Co-Head	Signature of Co-Head	Date
Print Name of Member (Over 18 Years)	Signature of Member (Over 18 Years)	Date
Print Name of Member (Over 18 Years)	Signature of Member (Over 18 Years)	Date
Print Name of Member (Over 18 Years)	Signature of Member (Over 18 Years)	Date
Print Name of Member (Over 18 Years)	Signature of Member (Over 18 Years)	Date
Print Name of Member (Over 18 Years)	Signature of Member (Over 18 Years)	Date



## FALSE STATEMENTS AND PUBLIC RECORD DISCLOSURE

### FALSE STATEMENTS

Chapter 817 of the Florida Statutes provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under §775.082 or 775.083.

Applicant is hereby notified that intentionally or knowingly making a materially false or misleading written statement relating to the Program could result in ineligibility for benefits, action to recover any Program benefits paid to or on behalf of applicant, and/or a referral to criminal law enforcement.

Applicant represents that all statements and representations made by applicant regarding Proceeds received by applicant have been and shall be true and correct.

### PUBLIC RECORDS DISCLOSURE AND ACKNOWLEDGMENT

Information provided by the applicant(s) may be subject to Chapter 119, Florida Statutes, regarding Open Records.

Information provided by you/your household that is not protected by Florida Statutes can be requested by any individual for their review and/or use. This is without regard as to whether or not you qualify for funding under the program(s) for which you are applying. Having been advised of this fact prior to finalizing the application for assistance or supplying any information, your signature below indicates that:

I/We agree to hold harmless and indemnify the City, or any governmental agency, its officers, employees, stockholders, agents, successors and assigns from any and all liability and costs that may arise due to compliance with the provisions of Chapter 119, Florida Statutes.

I/We agree that the City does not have any duty or obligation to assert any defense, exception, or exemption to prevent any or all information given to the City in connection with this application, or obtained by them in connection with this application, from being disclosed pursuant to a public records law request.

I/We agree that the City does not have any obligation or duty to provide me/us with notice that a public records law request has been made.

I/We agree to hold harmless the City or any governmental agency, its officers, employees, stock holders, agents, successors and assigns from any and all liability that may arise due to my/our applying for assistance.

**ELIGIBILITY RELEASE:** It is required that you sign this form, which allows the City of Boynton Beach to request information from Third Parties if it chooses to do so, concerning your eligibility and participation in this program. This form allows for income, assets, child support, etc. to be verified and documented.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Adult Household Member Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Adult Household Member Signature

\_\_\_\_\_  
Date



**CITY OF BOYNTON BEACH  
COMMUNITY IMPROVEMENT DIVISION  
AFFORDABLE HOUSING PROGRAMS**

**AUTHORITY TO VERIFY CREDIT INFORMATION  
CITY OF BOYNTON BEACH TIN: 59-6000282**

THIS IS YOUR AUTHORITY TO VERIFY MY BANK ACCOUNTS, EMPLOYMENT, OUTSTANDING DEBTS, INCLUDING ANY PRESENT OR PREVIOUS MORTGAGES, TO ORDER A CONSUMER CREDIT REPORT, AND TO MAKE ANY OTHER INQUIRIES PERTAINING TO MY QUALIFICATION FOR A MORTGAGE LOAN FROM YOU. YOU MAY MAKE COPIES OF THIS LETTER FOR DISTRIBUTION TO ANY PARTY WITH WHICH I HAVE A FINANCIAL OR CREDIT RELATIONSHIP AND THAT PARTY MAY TREAT SUCH COPY AS AN ORIGINAL.

**Privacy Act Notice:** THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT OR ITS ASSIGNEES IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE MORTGAGOR UNDER ITS PROGRAM. IT WILL NOT BE DISCLOSED OUTSIDE THE AGENCY EXCEPT AS REQUIRED AND PERMITTED BY LAW. YOU DO NOT HAVE TO PROVIDE THIS INFORMATION, BUT IF YOU DO NOT, YOUR APPLICATION FOR APPROVAL AS A PROSPECTIVE MORTGAGOR OR BORROWER MAY BE DELAYED OR REJECTED.

warning: Section 1001 of title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any department or agency of the United States as to any matter within its jurisdiction.

---

APPLICANT'S SIGNATURE

---

DATE

---

PRINT FULL NAME

---

DATE OF BIRTH

---

SOCIAL SECURITY #

---

ADDRESS

---

CITY

---

STATE

---

ZIP

---

CO-APPLICANT'S SIGNATURE

---

DATE

---

PRINT FULL NAME

---

DATE OF BIRTH

---

SOCIAL SECURITY #

---

ADDRESS

---

CITY

---

STATE

---

ZIP

---

ADULT HOUSEHOLD MEMBER

---

DATE

---

ADULT HOUSEHOLD MEMBER

---

DATE



**CITY OF BOYNTON BEACH  
COMMUNITY IMPROVEMENT DIVISION**

**AUTHORIZATION TO RELEASE INFORMATION**

I, \_\_\_\_\_, the undersigned, hereby, authorize to release without liability, information regarding my employment, income, and/or assets to the City of Boynton Beach Community Development Division, for the purposes of verifying information provided. I understand that only information necessary for determining eligibility can be requested.

**Types of information to be verified:**

I understand that previous or current information regarding me may be required. Verifications that may be requested are, but not limited to: personal identity, employment history, hours worked, salary and payment frequency, commissions, raises, bonuses, and tips; cash held in checking/savings accounts, stocks, bonds, certificate of deposits (CD), individual Retirement Accounts (IRA), interest, dividends, etc., payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits; unemployment, disability and/or worker's compensation; welfare assistance; net income from the operation of a business; and alimony or child support payments, etc.

**Organizations/Individuals that may be asked to provide written/oral verification are, but not limited to:**

Past/Present Employers Alimony/Child/Other Support Providers

Banks, Financial or Retirement Institutions Social Security Administration

State Unemployment Agency Veteran's Administration

Welfare Agency Other: \_\_\_\_\_

**Agreement:**

I agree that a photocopy of this authorization may be used for the purposes stated above. I understand that I have the right to review this file and correct any information found to be incorrect.

---

Signature of Applicant

Print Name

Date

---

Co-Signature of Applicant

Print Name

Date

---

Signature Adult Household Member

Print Name

Date

---

Signature Adult Household Member

Print Name

Date



## NOTICE OF COLLECTING SOCIAL SECURITY NUMBERS FOR GOVERNMENT PURPOSES

24 CFR Part 5 (General HUD Program Requirements; Waivers) §5.216 specifically states the following:

**(b) Disclosure required of assistance applicants.** Each assistance applicant must submit the following information to the processing entity when the assistance applicant's eligibility under the program involved is being determined.

(1) The complete and accurate SSN assigned to the assistance applicant and to each member of the assistance applicant's household; and

(2) The documentation referred to in paragraph (g)(1) of this section to verify each such SSN.

**(c) Disclosure required of individual owner applicants.** Each individual owner applicant must submit the following information to the processing entity when the individual owner applicant's eligibility under the program involved is being determined:

(1) The complete and accurate SSN assigned to the individual owner applicant and to each member of the individual owner applicant's household who will be obligated to pay the debt evidenced by the mortgage or loan documents; and

(2) The documentation referred to in paragraph (g)(1) of this section to verify each such SSN.

The social security number is needed to determine eligibility under federal and state programs such as HOME, CDBG and SHIP that are determined eligible using 24 CFR part 5.

The applicant and household member hereby agree to allow the City to use the SS number to verify the following information:

- Employment
- Unemployment
- Pension
- Benefits
- Social Security
- Assets
- Child support

**paragraph g) Required documentation –**

**(1) SSN.** The documentation necessary to verify the SSN of an individual who is required to disclose his or her SSN under paragraphs (a) through (e) of this section is:

- (i) A valid SSN card issued by the SSA;
- (ii) An original document issued by a federal or state government agency, which contains the name of the individual and the SSN of the individual, along with other identifying information of the individual; or
- (iii) Such other evidence of the SSN as HUD may prescribe in administrative instructions

Signed by all adult household members

RECEIVED BY: \_\_\_\_\_  
Print Name

DATE: \_\_\_\_\_

Signature

Signature



## SUBORDINATION / SECOND MORTGAGE DISCLOSURE

A second mortgage will be placed on all homes assisted by the City of Boynton Beach in the amount equal to funding assistance. A homeowner assisted by the State Housing Initiatives Partnership (SHIP) or Community Development Block Grant (CDBG) programs may not refinance his/her first mortgage or take out another mortgage unless the City agrees to subordinate its second mortgage. The subordination policy utilized by the City of Boynton Beach is:

- The City of Boynton Beach does not support the owner using equity for any items other than the property only. If the purpose of the new loan is home repair or reasonable improvements, the need must be substantiated by an inspection of the property by the City of Boynton Beach Construction Coordinator, and the homeowner must furnish the contract for the proposed repairs.
- The City of Boynton Beach will NOT subordinate its mortgage for owners attempting to obtain a Line of Credit or consolidate debt, as this would enable them to increase their debt for purposes other than home improvement. The City of Boynton Beach maintains that:
  - Second mortgages are provided under the SHIP program to assist with homeownership
  - Deferred loans are provided under the CDBG or SHIP program for the exclusive purpose of rehabilitating, enhancing and/or preserving real estate.
- If the owner wants to refinance the first mortgage at a lower rate and/or for a shorter loan term, the City may subordinate if:
  - Additional money is not being borrowed (unless its purpose is for home repair or reasonable improvement).
  - The resulting housing cost (principal, interest, taxes, and insurance - PITI) does not exceed the housing cost (PITI) calculation of the original loan.
  - The new loan is for a fixed rate.
- If the owner is securing a mortgage for necessary home repairs or reasonable improvements, the City of Boynton may subordinate if:
  - The combined payments of the all mortgages do not exceed 35% of the gross income.
  - The loan is for a fixed interest rate.

Subordination of loan will not be approved for purposes other than to refinance the first mortgage on the subject property to improve rate and/or term. The City of Boynton Beach will only allow One (1) subordination approval during the term of the program loan. The City may consent to a subordination of its loan to allow the homebuyer to receive cash out for emergency home repairs that become necessary to sustain homeownership and maintain the health and safety of the residents.

The City of Boynton Beach reserves the right to deny any subordination request it deems not in its' or the homeowner's best interest i.e. exorbitant closing cost fees (closing cost may not exceed 6% of loan amount, interest rate may not exceed 1.5% of the current first mortgage).

The authority to approve subordinate requests or exceptions to the Subordination Policy will rest the City Manager or his/her designee.

**I have read and understand this Subordination/Second Mortgage Disclosure.**

---

Homeowner/Borrower

Date

---

Homeowner/Borrower

Date

**The City of Boynton Beach recommend homeowners contact the City of Boynton Beach Community Improvement Division immediately if their mortgage payment becomes delinquent, to be referred to agencies that might be of assistance.**

**YOU WILL BE REQUIRED TO SIGN THIS DOCUMENT AGAIN AT CLOSING.**



## Things Homeowners Should Know Before Participating in the Rehabilitation Program of the City of Boynton Beach

The State Housing Initiatives Partnership (SHIP) Program assists income eligible owner-occupied homeowners with needed repairs, Accessibility/Architectural Barriers and hurricane mitigation. Rehabilitation is defined as the repairs and/or improvements needed for safe and sanitary habitation, and/or correction of substantial code violations both interior and exterior. Property must be located within the City limits of Boynton Beach, Florida.

### Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 15
4. Forgiveness: The loan is forgiven 1/15<sup>th</sup>. per year over the 15-year term.
5. Repayment: No repayment as long as the loan is in good standing and no default occurs.
6. Default: The loan is in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property, vacating of property, loss of homestead exemption status; failure to occupy the home as primary residence, refinancing with cash out or debt consolidation, or subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred loan is due and payable to the City of Boynton Beach.

In cases where the qualifying homeowner(s) die during the loan term, an income eligible heir who will occupy the home as a primary residence may assume the loan. If the legal heir is not income eligible, chooses not to occupy the home, or the house is sold, transferred, or refinanced, the outstanding balance of the loan will be due and payable to the City of Boynton Beach. An income-eligible heir must execute a Mortgage and Promissory Note. The Mortgage will be recorded in the public records of Palm Beach County.

In the event where failure to pay the superior mortgage lien holder leads to foreclosure and/or loss of property, the City may foreclose and take legal actions to recover the secured mortgage funds.

The Community Improvement Division strives to have rehabilitation jobs performed in a workmanlike manner. However, homeowners may not always be satisfied with the rehabilitation because of misconceptions about the program.

The following is a list of some of the things homeowners should be aware of before participating in the rehabilitation program of the City of Boynton Beach:

1. The purpose of the City of Boynton Beach's Housing Rehabilitation Program is to address Minimum Housing Code violations and health/safety issues in the home.
2. Homeowners should not expect their home to be new or appear to be new when the rehabilitation work has been completed. The program is for rehabilitation and not restoration to the condition of the home when newly constructed.
3. Homeowners should not expect all floors, walls, ceilings, doors, windows, et cetera to be

completely plumb, level, and square. This is especially true in older homes.

4. The Community Improvement Division strives to have rehabilitation jobs performed in a workmanlike manner, but homeowners may not always be satisfied.
5. The Community Improvement Division does not do historic restoration.
6. The Community Improvement Division cannot provide assistance for all of the improvements that homeowners may want to be done.
7. Should the work exceed the contract amount, the Homeowner will be required to sign a Corrective Mortgage and Note.
8. Homeowners should be aware that with construction rehabilitation there will inevitably be dust.
9. In order for Contractors to complete rehabilitation in a timely manner, homeowners must agree to make reasonable accommodations and access to their home. A working schedule should be agreed upon prior to commencement of any work.

Eligible applicant(s) will be assisted based on funding availability. Applicant(s) will be selected on a first-qualified, first-served basis.

Order of Ranking Priority is as follows, with first-time applicants being a priority in each category:

- a. Special Needs households
  - a. Very low
  - b. Low
  - c. Moderate
- b. Essential Services Personnel
  - a. Very low
  - b. Low
  - c. Moderate

Only completed applications, with all applicable supporting documentation will be processed.

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HOMEOWNER – TYPE OR PRINT

DATE

---

HOMEOWNER - TYPE OR PRINT

DATE

---

WITNESS: TYPE OR PRINT

DATE

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WITNESS: TYPE OR PRINT

DATE

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

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

**Source: HUD Income Limits (*subject to change annually*)**  
**Fiscal Year 2025**

**Palm Beach County Median Income = \$111,800**

**HUD Released: 4/1/2025**

**FHFC Posted: 4/8/2025**

**Effective: 4/1/2025**

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.