



## **PALM BEACH COUNTY COMMISSION ON AFFORDABLE HOUSING**

### **OWNER OCCUPIED REHABILITATION**

#### **PROGRAM OVERVIEW**

**SUMMARY OF THE STRATEGY:** This program provides funding to extremely-low, very-low and low income homeowners to repair or retrofit eligible single-family owner-occupied units (*structures of one to four dwelling units*) for the purpose of upgrading substandard property conditions and correcting building and housing code violations. Eligible homes requiring rehabilitation will be renovated to meet the County's applicable building code standards. If the maximum State Housing Initiative Partnership (SHIP) award combined with other public or private dollars is not sufficient to bring a home up to County's building code standards, the home will not be eligible for assistance under this strategy. Also, where the rehabilitation cost exceeds fifty percent (50%) or more of the fair market value of the home, the homeowner will be referred for federal (CDBG) or other replacement housing assistance.

#### **Eligible home repairs include but are not limited to:**

- Structural components that show sign of imminent collapse
- Damages caused by fire
- Roof repair and /or replacement: complete repair or replacement of deteriorated roofing systems to eliminate substandard or unsafe roofing conditions including gutters
- Broken water pipes
- Septic system failure
- Water leaks in walls or foundation
- Interior and exterior door replacement including hardware
- Bathroom remodeling to include wall repair, new tub, new sink, and new toilet
- Garage door repair/replacement
- Windows and window fixtures replacement including screens
- Roof leaks causing electrical hazard, ceiling collapse or structural damage
- Inoperable toilet, sink, tub or hot water heater
- Drywall replacement/repair
- Inoperable exterior doors and windows
- Installation of hurricane shutters
- Electrical repairs to include breaker panel upgrades and whole house rewiring
- Gas leaks
- Mold remediation
- Termite treatment and repairs
- Kitchen remodeling to include wall repair, new stove, new refrigerator, new sink, and new cabinets
- Cracked/dangerous driveway
- Interior and exterior painting
- Re-plumbing of entire home
- Repair/replace/install HVAC system
- Floor covering installation or replacement
- Insulation
- Repair deteriorated siding/stucco
- Repair/replace existing sprinkler system and related items
- Repair/replace screen and patio enclosures
- Repair/replace storage sheds
- Repair/replace interior and exterior light fixtures
- Handicapped accommodations in bedroom, bathroom and/or kitchen including removal of all architectural barriers
- Repair or replace existing lawn sprinkler system
- Replace existing yard grass (sod) when required by municipal code
- Repair or replace existing fencing
- Any other repairs identified as being in violation of applicable building codes threatening the life, health and safety of the residents

**INCOME CATEGORIES TO BE SERVED:** Extremely low, Very-low and Low income

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**MAXIMUM ASSISTANCE PER INCOME CATEGORY:**

Extremely-low income households –	\$75,000
Very-low income households –	\$75,000
Low income households –	\$60,000

**SHIP TERM, LIEN AND RECAPTURE PROVISION:**

- Assistance in the amount of **\$5,000 or less** will be provided in the form of an unsecured grant with no recapture or deferred payment provision.
- Assistance of **\$5,001 up to \$20,000** will be in the form of a deferred payment, zero interest loan secured by a lien on the property for a period of 10 years.
- Assistance **\$20,001 up to \$75,000** will be in the form of a deferred payment, zero interest loan secured by a lien for a period of 30 years.

No payments will be due as long as the home remains the primary residence of the original applicant(s). If the home is sold, leased, title is transferred, or the home ceases to be the primary residence of the original applicant within the lien period, the entire amount of assistance provided must be repaid within 60 days.

**RECIPIENT SELECTION CRITERIA:** Eligible applicants will be approved for assistance on a first-come / first served basis within the income groups subject to funding availability.

Application packets and additional information can be obtained from our website (<http://pbcgov.com/hcd>) or by contacting:

Palm Beach County  
Commission on Affordable Housing  
160 Australian Avenue, 5<sup>th</sup> Floor  
West Palm Beach, FL 33406

Telephone Number: (561) 233-3655 or 233-3660