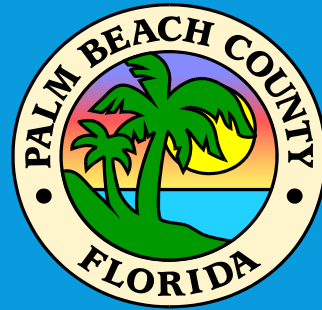


EMERGENCY REPAIRS PROGRAM

Pre-Application Orientation



Palm Beach County
Housing and Economic Development (HED) Department

May - June 2026



Agenda

- Welcome/Introduction of Staff
- Purpose
- Program Description
- Online application Process
- Pre-screening
- Required Documentation
- Housing Partners
- Americans with Disabilities Act (ADA)
- Q & A



Welcome & Meet The MHI Team

Dorina L. Jenkins-Gaskin, Division Director III
Rosa M. Rodriguez, Housing Project & Program Manager
Aundra Lowe, Housing Project & Program Manager
Lesley George, Department Housing Liaison
Roslynn Powell, Housing Program Coordinator
Sherrian Smith, Housing Program Coordinator
Tyrone Jacobs, Housing Program Coordinator
Jeremy Wiggins, Housing Program Specialist II
Tammie Whitehall, Housing Program Portfolio Specialist II
Rommel Sankhi, Housing Program Specialist II
Marc Graham, Housing Program Specialist I
Jasmine Cruickshank, Housing Program Specialist I
Jordan Andrews, Housing Program Specialist I
Michelle Tymes, Housing Program Specialist I
Michael Toohey, Community Dev Project Coordinator
Jemal Earle, Compliance Inspector
Resnick Hampton, Compliance Inspector
Giovanni Nembhard, Operations Specialist



For Additional Questions – Please Contact:

Antoinette Prescott, Housing Program Technician (561)233-3606 or via email HEDverify@pbc.gov
Megan Harp, Housing Program Technician (561)233-1294 or via email HEDverify@pbc.gov

PURPOSE

The purpose of this orientation is to provide an overview of the online application process, required documents, program description and step-by-step review of the overall process

Emergency Repairs Program Description


Funds will assist income- eligible owner- occupied homeowners with addressing emergency conditions such as roofing, electrical, plumbing, hurricane hardening (impact windows, doors, etc...) and structural repairs. **NOTE: If your property is in need of substantial rehabilitation, this program will not be able to assist.**

Maximum Award Amount – Up to \$75,000

Additional information:

- For Residents age 62 and Older, Veterans and/or special needs applicants
- Mortgage payments, insurance and taxes must be current/paid to date. *NOTE: This program may pay one (1) year insurance premium.*
- Applicant may not currently own or have liquid assets exceeding \$200,000.
- Assessed value of home cannot exceed \$434,000
- Funds will be awarded as a 0% interest deferred payment loan secured by a recorded mortgage, promissory note and declaration of restriction for 15 years. **The loan is forgiven at the end of the 15-year term.**
- The PBC loan will be in default if the property is sold, rented or failure to occupy home as primary residence.

Online Pre-Application Process

- ❑ The online pre-application portal will open Monday, June 8, 2026 at 8:00am and close Friday, June 26, 2026 at 11:59pm
- ❑ To complete a pre-application, visit Palm Beach County's website at pbc.gov/HED
- ❑ All approved pre-applications submitted will be entered into a random lottery selection process in which (30) applications will be selected
- ❑ If your pre-application number is selected, you will receive instructions on how to submit your application with all required documents.
- ❑ If your application and correct required documents are not submitted in 14 business days, your application number will expire.
- ❑ ***Technical Issues** 

Pre-Application Form

1. Applicant & Co-Applicant Names:
2. Address/City/ State/ Zip:
3. Telephone Number:
4. Email Address:
5. Total number of people residing in your household:
6. Is the applicant or co-applicant a veteran, age 62 or older, or has a special needs household member.
7. Total annual household income (all adults) from all sources including earned income, investment income, child support, alimony, SSI/OASDI, other cash benefits, etc.):
8. Do you own and occupy this property as your primary residence or homestead?
9. Is this property appraised value less than \$434,000? (NOTE: You may visit the property appraiser's website at <https://www.pbcgov.org/papa> , to receive property value information.
10. Have you previously received rehabilitation/repair assistance from Palm Beach County

Pre-Screening Questions

1. Does your household size and household income meet the requirements below:

Number of Persons in Household	80% AMI (Less than or Equal to)
1	\$71,950
2	\$82,250
3	\$92,550
4	\$102,800
5	\$111,050
6	\$119,250

2. Are you the owner of property for which you are applying for assistance?
3. Is the property for which you are applying for assistance , located in Palm Beach County?
4. Is the property for which you are applying for assistance, assessed value less than \$434,000?
5. Is the applicant or co-applicant a veteran, or 62+ years old, or has a special needs household member?
6. Are all household members U.S. Citizens?
7. Are all households members lawful permanent residents?

Required Documents for Application Submittal

- Copy of valid Drivers' License or State Identification for ALL adult household members (**NOTE: Address must match property**)
- Copy of U.S. Birth Certificates or valid U.S. Passport or Naturalization Certificate for all household members. For all Non-U.S. Citizen household members provide a copy of a valid Permanent Resident Card
- Copy of Military Identification or a DD214 (if claiming veteran status)
- Copy of current Verification of Employment (VOE) completed and signed by employer within 30 days of submission of application (*Preferred*) (OR) copy of most recent 30 days of paycheck stub for ALL working adult household members
- Copy of most recent Social Security, Retirement and/or Disability Award Letter for ALL household members
- If an adult student is employed – copy of current class schedule
- If unemployed, a copy of unemployment benefits statement (OR) a completed Unemployment Affidavit for ALL household members
- Wage Earner Statement from Social Security Administration for ALL unemployed adult household members

Required Documents (Continued)

- If self-employed provide a completed YTD Profit and Loss (P & L) Statement for **ALL** adult self-employed household members **AND** most recent tax returns (signed and dated) as submitted to the IRS (**OR**) current 1099 Income earner **AND** most recent tax returns (signed and dated) as submitted to the IRS
- Court ordered child support documentation (**OR**) verification of child support via bank statement or prepaid card
- Copy of **ALL** appropriate legal documentation for adoption, divorce, battered spouse & restraining order
- Completed Verification of Deposit (VOD) (*Preferred*) for **ALL** current accounts (checking, savings, CD, stocks, bonds, Investment, Revocable Trust) for all adult household members (**OR**) copy of most recent bank statements
- Most recent tax returns (signed and dated) as submitted to the IRS and W2s/1099s (*Mark out the first five digits of your social security number before submitting*)
- Copies of **ALL** mortgages and warranty deeds
- Copy of Homeowners Insurance (Declaration Page Only)
- Copy of most recent mortgage statement

IMPORTANT THINGS TO KNOW

- ❑ Not all work that homeowners want done can be addressed in this program
- ❑ Inspectors and/or Contracted agency will conduct a thorough inspection to determine what work can be done
- ❑ Illegal/unpermitted rooms or additions maybe required to be permitted or removed before assistance can be approved
- ❑ You must occupy your home as your primary residence throughout the 15 year period or you will have to repay the loan.
NOTE: If approved for funding, an annual residence verification will be mailed yearly
- ❑ You are required to keep the house in good condition for the 15 year period or the loan may have to be repaid

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
ft hb@debthelper.com

Credit Guard of America, Inc.

791 Park of Commerce Blvd. – Suite 500, Boca Raton, FL 33487
786-286-2009/ 561-948-7962
amitchell@creditguard.org

Housing Foundation of America – Lake Worth, FL

8461 Lake Worth Road, Lake Worth, FL 33467
561-713-1457
Jeremy@approvedbyhud.org

Housing Partnership, Inc.

D/B/A Community Partners of South Florida

2001 West Blue Heron Blvd. W, Riviera Beach, FL 33404
561-841-3500, Ext. 1019
lcelucien@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

Riviera Beach CRA

2001 Broadway, Suite 300, Riviera Beach, FL 33410
561-536-8503
mnugent@rb cra.com

UF/IFAS Extension

559 N. Military Trail, West Palm Beach, FL 33415
ATTN: Cyndi Longley
561-233-1744
Clongley@pbc gov.org

Urban League of Palm Beach County, Inc.

1700 N. Australian Ave, West Palm Beach, FL 33407
561-833-1461 Ext. 3003
housinginfo@ulpbc.org

We Help Communities “2” Develop Corporation

349 S.E. 3rd Street, Belle Glade, FL 33430
561-992-5854
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

AMERICANS WITH DISABILITIES ACT (ADA)

In accordance with the Americans with Disabilities Act (ADA) and Section 286.26, Florida Statute, persons needing a special accommodation to participate in the business, community and/or housing programs through our online application portal, may notify the Housing and Economic Development Department (HED), Mortgage and housing Investments Division at (561) 233-3600 or via email at HEDVerify@pbc.gov, five (5) business days prior to the opening of the application portal. This document may be requested in an alternate format, to help facilitate your process of applying through the online portal. If you are unable to find assistance to apply through the online portal, we can provide a list of agencies who may be able to help (charges from that agency may apply). Contact HED for more information and the process.

Questions & Answers



ADJOURN

Thank You for Attending

Axel Miranda

Department Director

(561)233-3600

Questions/Concerns Contact:

Antoinette Prescott at (561)233-3606 (OR) Megan Harp at (561)233-1294