


MEMORANDUM

To: Mayor Roger Manning
City Council Members
Ken Cassel, City Manager

From: Pam E. Booker, City Attorney 

Date: June 25, 2020

Subject: Palm Beach County Mortgage Assistance Program

Palm Beach County Department of Housing and Economic Sustainability hereby announced the availability of \$20,000,000 in CARES Act funding for temporary relief to homeowners.

<http://discover.pbcgov.org/hes/Pages/default.aspx>.

Mortgage Assistance funding will provide assistance to income eligible households who are delinquent in their first mortgage and escrow payments (PITI). Funding may also assist with late fees, attorney's fees, condominium and homeowners' association payments, special assessments, and other mortgage associated costs related to COVID-19.

Maximum Award is \$10,000. Up to four-months mortgage payments, but not to exceed \$10,000.

Applicants must complete an online application at <http://discover.pbcgov.com/hes/> beginning on Monday, June 29, 2020 – Friday, August 14, 2020. Applications will be accepted on a first come, first qualified, first served basis, subject to funding availability.

- Property must be participants' primary residence
- Property must be located in Palm Beach County
- Participants' Assess value of their property may not exceed \$331,888 (current maximum sales price for PBC housing programs)
- Participants must be at least one-month delinquent
- Participants are required to receive mortgage delinquency default resolution counseling from an approved counseling agency prior to disbursement of funds.
- Participants can only receive assistance once

PALM BEACH COUNTY CARES FOR HOUSING

(Mortgage Assistance Program)

APPLICATION WILL BE AVAILABLE - June 29, 2020 at 8:00 am

- **[Mortgage Assistance Program Description \[Español\] \[Kreyol\]](#)**
- **[Mortgage Assistance Program Virtual Training Sessions](#)**



Palm Beach County's **Department of Housing and Economic Sustainability (DHES)** administers programs for business development, housing, and community initiatives. This department's mission is: *To advance a high quality of life for Palm Beach County residents through Housing, Public Services, Infrastructure Improvements, and Economic Development.*

Important Notices

➤ **[COVID-19 Disaster Loan Information](#)**

➤ **[PBC Libraries Offering Printed Employment/Reemployment Applications](#)**

🗓️ **[Office of Equal Business Opportunity - Tuesday's Tips for Businesses](#)**

➤ **[PBC CARES FOR BUSINESS APPLICATION](#)**

🗓️ **[6-14-2020 Notice of FY 2020 Consolidated Plan, FY 2020-2021 Action Plan and](#)**

[Public Meetings](#)

➤ **[List of Businesses Awarded Restart Grants](#)**

🗓️ **[6-11-2020 Workforce Housing Orientation Schedule \(June - July 2020\)](#)**

🗓️ **[4-7-2020 PBC Continues to Provide Housing Assistance](#)**

🗓️ **[3-30-2020 Impact Fee Affordable Housing Assistance Program Guidelines](#)**

🗓️ **[2-19-2020 HUD's Annual Community Assessment- FY 2018-2019](#)**

➤ **[Check Out Palm Beach County's New Opportunity Zone Website](#)**

🗓️ **[11-30-18 Triennial Affordable Housing Incentives Review and Recommendations Report, 2018](#)**

➤ **[Palm Beach County Housing Summit Subcommittees Reports](#)**

🗓️ **[Contractor's Pre-Qualification Application](#)**

🗓️ **[HOME CHDO Certification and Application](#)**

Effective April 30, 2014, an exemption from sales and use tax is available for purchases of industrial machinery and equipment used at a fixed location in Florida by an eligible manufacturing business that will manufacture, process, compound, or produce for sale items of tangible personal property.

For more information, go to <http://dor.myflorida.com/dor/tips/tip13a01-06.html>.

PBC CARES Mortgage Assistance Program

NOTICE OF FUNDING AVAILABILITY

Palm Beach County Department of Housing and Economic Sustainability hereby announce the availability of \$20,000,000 in CARES Act funding for temporary relief to homeowners for the following:

Mortgage Assistance: CARES Act funding will provide assistance to income eligible households who are delinquent in their first mortgage and escrow payments (PITI). Additionally, funding may assist with late fees, attorney's fees, condominium and homeowners' association payments, special assessments, and other mortgage associated costs related to COVID-19.

Maximum Award: \$10,000 (Up to four-months mortgage payments, but not to exceed \$10,000)

Household Size and Income Categories to be served:

Number of Persons in Household	(Moderate - 140% AMI) (Less than or Equal to)
1	\$86,100
2	\$98,420
3	\$110,740
4	\$122,920
5	\$132,860
6	\$142,660
7	\$152,460
8	\$162,260

Program Terms: Financial Assistance will be awarded as a grant

Applicant Selection Criteria: Applicants must complete an online application by visiting the Website at: <http://discover.pbcgov.com/hes/>, **Monday, June 29, 2020 - Friday, August 14, 2020.**

Applications will be accepted on a first come, first qualified, first served basis, subject to funding availability. Applicants must meet the program requirements, at the time of application submittal, and must be able to provide:

- (1) proof of loss of income, reduction in hours, or unemployment as a result of the COVID-19 pandemic;
 - (2) copy of valid drivers' license or state identification for applicant and co-applicant;
 - (3) copy of recent pay check stub for applicant and co-applicant **(OR)** a current completed verification of employment;
 - (4) a completed YTD profit and loss statement (if self-employed);
 - (5) copy of recent social security, retirement and/or disability award letter for applicant and co-applicant;
 - (6) most recent mortgage payment statement showing proof of the applicant's delinquency
- NOTE: *Mortgage payments must have been current as of February 29, 2020. Individuals with a forbearance and/or mortgage modification plan in place will be evaluated on a case-by-case basis,*** and
- (7) copy of homeowners'/condominium association delinquent statement (if applicable).

Additional Information:

- Homeowners who received first mortgage financing through Palm Beach County Department of Housing and Economic Sustainability, are not eligible to participate in this program.
- Property must be participants' primary residence
- Property must be located in Palm Beach County
- Participants' Market value of their property may not exceed \$331,888 (*current maximum sales price for PBC housing programs*)
- Participants must be at least one-month delinquent
- Participants are required to receive mortgage delinquency default resolution counseling from an Approved Counseling Agency prior to disbursement of funds.
- Participants can only receive assistance once