

# **State Housing Initiatives Partnership Program (SHIP)**

## **Purchase Assistance and Housing Rehabilitation**

### **Commonly Asked Questions**

Where can I get an application?

Online at: <https://www.boynton-beach.org/planning-building/state-housing-initiative-partnership-ship>

City Hall Lobby at: 100 E. Ocean Ave. Boynton Beach, FL 33435

Do I need an appointment to drop off an application?

Yes, an appointment is needed to make sure the application submitted is complete. We will not accept applications without an appointment.

Do I need to take a First Time Homebuyer Class?

Yes, if it has been more than one year since you have taken the course.

What kind of First Time Homebuyer Class do I need?

It must be a 6- hour HUD approved Class with counselling, a Certificate is required.

Are Co-signers allowed to apply?

No, only household members who will be living in the property.

Does every applicant receive the maximum grant allowed per income category?

No, every loan application is unique.

What will my monthly mortgage payments be on the SHIP loan?

The City's SHIP loan program is deferred (no payments are required) until the end of the mortgage 15-year term.

Unless one of the following occurs:

- Sale, transfer, or conveyance of property;
- Conversion to a rental property,
- Vacating of property,
- Loss of homestead exemption status or failure to occupy the home as primary residence
- Refinancing with cash out or debt consolidation, or subject to a Reverse Mortgage

What happens to the mortgage should I die?

Your heirs may qualify under the same terms and could continue to live in the property, otherwise the SHIP loan will need to be repaid to the city.

***Property must be located within the City limits of Boynton Beach.***

How do I know if the property is located within the City limits?

Go to the following web site <https://www.pbcgov.org/papa/> and put in the property's address, the Property Control Number will begin with 08-.

Can I sell my property if I have a City mortgage?

Yes, you can sell your property. However, you will have to pay the city back at that time.

What should I do if I cannot pay my bank's mortgage?

Contact your bank immediately and explain your situation they may be able to modify your first mortgage if you wait it may be too late and a Lis Pendens may be filed which may result in FORECLOSURE. A non-profit may also be able to provide some Assistance.

Does the City have houses for sale?

No. Normally homebuyers use the Realtor's MLS, a non-profit like Boynton Beach Faith Based CDC or Habitat for Humanity, a developer or a private individual selling their own home.

Can I refinance my property?

Refinancing may be allowed if:

- You must ask for a Subordination (only one is allowed) prior to refinancing.
- You are lowering your fixed interest rate.
- Excessive fees are not being charged.
- You do not receive cash out.
- The terms are in the best interests of the borrower and City.

## **Housing Rehabilitation Program Commonly Asked Questions**

Can I just get a grant and do the Housing Rehabilitation myself?

No, the program requires all work be done by licensed contractors.

Can my home be rehabilitated more than once?

No, the assistance is a one-time only program.

Can you repair my mobile home?

No, they are regulated by the Department of Motor Vehicles.

We have a family home can we get repairs?

The property must be homesteaded, a partial homestead may be allowed in some cases.

Can I apply for assistance to repair my home if I have a reverse mortgage?

No, because reverse mortgages have negative amortization (your equity in the property is in continual decline)

Can the city repair a non-permitted addition to my home?

No. If the floor is at the same height as the main house and you believe the structure was built to code at the time it was constructed you may consider hiring an engineer to assist you in making an "as-built" building permit application. If you can get all of the inspections then the addition would be legal and it could be eligible for repairs.

Do I get to choose the items I want repaired?

Occupants' Safety is always a priority, usually our repairs are made based on code related items that may have reached the end of their life cycle, incidental repairs to affected areas may be made to ensure that those new components are properly protected.

**How long does it take to start work on my home?**

Contractors must prepare the plan submittal package and often use the services of a design professional to draw the plans being submitted for plan review. This may take 4-6 Weeks and sometimes longer. The contractors will not order materials until the plans have been reviewed and approved. Some items can take as long as 4-months for delivery.

**What is a NOTICE TO OWNER?**

A Notice to Owner (NTO) is a written notice prescribed by Florida Statute (713.06) that officially advises the owner of an improvement that the sender, usually a subcontractor or supplier not dealing directly with the owner, is looking to the owner to be sure the sender is paid before payment is made to the contractor on the job.

**I just put a roof on, can you pay for it?**

The City SHIP Program cannot reimburse you for work that has been performed.

**Why do I need to update the information in my file?**

Your income certification is a snapshot in time of the financial information provided, all documents should be the latest available.

## **Other Commonly Asked Questions**

**Does the City have a rental assistance program?**

No, the following websites may be of assistance for Section 8:

- Palm Beach County Housing Authority at <http://www.pbchafl.org>
- Delray Beach Housing Authority at <http://www.dbha.org>
- West Palm Beach Housing Authority at <http://www.wpbha.org>

**What do I do if I think my housing rights have been violated?**

Contact: The Legal Aid Society of Palm Beach County or The Fair Housing Center of the Greater Palm Beaches.