



NOFA HED.2025.2

HOME Investment Partnership-American Rescue Plan HOME-ARP Housing Program

**Technical Assistance Workshop
October 28, 2025**





Statement of Purpose

To provide funding for the development of multifamily rental housing units, permanent supportive housing units, transitional housing and residential facilities that will serve Qualifying Populations.



Funding Available

**\$2,128,216 of Federal HOME-ARP funds
from the U.S. Department of Housing and
Urban Development (HUD)**



Eligible Projects

- New construction of multifamily housing, including redevelopment
- Acquisition and rehabilitation of existing multifamily residential properties and the conversion of non-residential properties into housing and residential facilities for Qualifying Populations
- Homeownership projects and single-family housing are not eligible



Eligible Projects

New Construction of Multifamily Housing

- Multifamily housing is defined as five (5) or more units located on a single property under common ownership.
- Projects must result in an increase in the County's affordable housing inventory, either through construction of new housing units on a vacant site or redevelopment of an existing developed property at an increased residential density.



Eligible Projects

Acquisition and Rehabilitation of Existing Properties

- Acquisition/rehabilitation of existing multifamily residential properties and the conversion of non-residential properties into housing and residential facilities for Qualifying Populations (permanent supportive housing, transitional housing and non-congregate shelters).
- The Conversion projects can result in the creation of “Single Room Occupancy” (SRO) units.
- Properties that currently bear affordability requirements of any federal, state, or local program are ineligible.



Eligible Projects

- All projects MUST increase the local inventory of affordable housing units and/or residential facilities serving Qualifying Populations.
- Projects must be completed and in service within three (3) years of funding award.



Qualifying Populations

Funds must be used to benefit Qualifying Populations

- **Homeless, as defined in 24 CFR 91.5;**
- **At Risk of Homelessness, as defined in 24 CFR 91.5;**
- **Fleeing Domestic Violence, Sexual Assault, or Human Trafficking; and**
- **At Greatest Risk of Housing Instability**



Qualifying Populations

Homeless, per 24 CFR 91.5

An individual or family who lacks a fixed, regular, and adequate nighttime residence.



Qualifying Populations

At Risk of Homelessness, per 24 CFR 91.5

An individual or household that has an annual income at or below 30% AMI, lacks the sufficient resources and/or support network to prevent them from becoming homeless, and meets one of the following conditions:

- Has moved because of economic reasons two (2) or more times during the last 60 days immediately preceding the application for homeless prevention;



Qualifying Populations

At Risk of Homelessness, per 24 CFR 91.5 (cont.)

- Is living in the home of another because of economic hardship;**
- Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;**
- Lives in a hotel or motel and the cost of the hotel/motel stay is not paid by charitable organizations or by Federal, State or local government programs for low-income individuals;**



Qualifying Populations

At Risk of Homelessness, per 24 CFR 91.5 (cont.)

- Lives in a single-room occupancy or efficiency apartment unit in which there resides more than two (2) persons or lives in a larger housing unit in which there resides more than 1.5 people per room, as defined by the U.S. Census Bureau; or
- Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution).



Qualifying Populations

Fleeing Domestic Violence, Sexual Assault, or Human Trafficking

Any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. This includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life-threatening conditions that relate to violence against the individual or a family member that has taken place within the individual's or family member's primary nighttime residence or has made the individual or family member afraid to return or remain within the dwelling unit.



Qualifying Populations

At Greatest Risk of Housing Instability

An individual or family that has an annual income at or below 50% AMI and meets one of the conditions listed in the “At Risk of Homelessness” definition at 24 CFR 91.5.



Eligible Applicants

Housing developers /owners including

- Not -For-Profit Organizations**
- For-Profit Organizations**
- Public Agencies**
- Partnerships between the same**



Eligible Uses

Development costs of multifamily housing and residential facilities, including:

- Acquisition of existing structures**
- Architectural and Engineering Costs**
- Permitting**
- Site Improvements**
- Construction**
- Establishment of initial operating reserve**



Affordability Requirements

All HOME-ARP assisted units will bear affordability requirements of the HOME-ARP program for no less than fifty (50) years. Affordability requirements will be secured by an encumbrance on title to the property.



Affordability Requirements

New Construction of Multifamily Housing

- All units or a subset of units can be HOME-ARP assisted units. Up to 30% of the total number of HOME-ARP assisted units within a project can be restricted for occupancy by Low-Income tenants ($\leq 80\%$ AMI) and the balance of HOME-ARP assisted units must be restricted for occupancy by Qualifying Populations.



Affordability Requirements

New Construction of Multifamily Housing

- Rents in units occupied by Qualifying Populations cannot exceed HUD-issued HOME-ARP rent limits ($\leq 50\%$ AMI) less utility allowance.
- Exception is units receiving tenant-based rental subsidies may have rents up to the maximum allowed under the rental subsidy program.



Affordability Requirements

New Construction of Multifamily Housing

- Rents for units occupied by low-income tenants ($\leq 80\%$ AMI) cannot exceed the lesser of the applicable HUD Fair Market rent or the HOME 65% AMI rent limit, less utility allowance.
- Exception is units receiving a tenant-based subsidy which may have rents up to the maximum allowed under the subsidy programs.



Affordability Requirements

Acquisition/Rehab of Existing Properties

- All units will be considered HOME-ARP assisted units and MUST be restricted for occupancy by Qualifying Populations. Projects may be operated as customary rental housing and offer occupancy through a standard lease at affordable rents, or as transitional housing or non-congregate shelter.



Affordability Requirements

Acquisition/Rehab of Existing Properties

- **Non-Congregate Shelter is defined as one or more buildings that provide private units or rooms as temporary shelter to individuals and families and does not require an executed lease or occupancy agreement.**



Affordability Requirements

Acquisition/Rehab of Existing Properties

- Rents in units occupied by Qualifying Populations cannot exceed HUD-issued HOME ARP rent limits ($\leq 50\%$ AMI) less utility allowance.
- Exception is units receiving tenant-based rental subsidies which may have rents up to the maximum allowed under the subsidy program.



Affordability Requirements

Acquisition/Rehab of Existing Properties

- Rents in SRO units containing both sanitary and food preparation facilities cannot exceed the HUD zero-bedroom Fair Market Rent less utility allowance.
- Rents in SRO units containing only sanitary facilities cannot exceed 75% of the HUD zero-bedroom Fair Market Rent less utility allowance.



Income Limits (2025)

Number of Persons in Household	30% of AMI	50% of AMI	80% of AMI
1	\$24,550	\$40,950	\$65,450
2	\$28,050	\$46,800	\$74,800
3	\$31,550	\$52,600	\$84,150
4	\$35,050	\$58,450	\$93,500
5	\$37,900	\$63,150	\$101,000
6	\$43,150	\$67,850	\$108,500
7	\$48,650	\$72,500	\$115,950
8	\$54,150	\$77,200	\$123,450



2025 Rent Limits Chart

(Maximum allowable rent is applicable rent limit less allowance for tenant-paid utilities)

Unit Size	HOME ≤50% AMI Rent Limits	HOME ≤65% AMI Rent Limits
0 Bedroom*	\$1,023	\$1,310
1 Bedroom	\$1,096	\$1,405
2 Bedroom	\$1,315	\$1,688
3 Bedroom	\$1,520	\$1,942
4 Bedroom	\$1,696	\$2,148
5 Bedroom	\$1,871	\$2,351
6 Bedroom	\$2,045	\$2,554

*includes maximum fee for a single bed in a congregate living facility



Location Requirements

HOME-ARP Housing Program is a countywide program. Projects can be located within any municipal or unincorporated area of Palm Beach County.

For projects located within the municipality of West Palm Beach, the city must make a financial contribution to the project.



Funding Terms

- Minimum award is \$250,000
- New Construction of Multifamily Housing

Funding in form of low-interest loans. Loans will require repayment of all principal and interest.

- Acquisition/Rehabilitation Existing Property

Funding provided as forgivable loans or low-interest loans. Forgivable loans bear no interest and require no debt service. Principal will be forgiven upon maturity, contingent on compliance with HOME-ARP regulations during the affordability period.



Leveraging

- No limit on the amount of HOME-ARP funds that may be requested.
- All projects must demonstrate a minimum 25% match from non-County development funding sources.
- Applicants must document commitments from all other sources of development funding, as well as from sources of any necessary operating subsidy.



Important Dates

- **Applications will be accepted starting, Wednesday, November 19, 2025 at 9:00 am.**
- **Applications will continue to be accepted until all HOME-ARP funding has been awarded to eligible projects.**
- **Applications will be funded on a first-come/first-eligible/first funded basis.**
- **Funded projects must be completed within 3 years from the date of the funding award.**



Submittal Requirements

- **Complete cover sheet**
- **Detailed project description**
- **Developer/Owner Experience with Similar Projects**
- **Organization chart that identifies all owners**
- **Evidence of site control**
- **Detailed Development Pro Forma**
- **Documentation of all non-County funding sources**
- **Detailed 15-Year Operating Pro-Forma**
- **Documentation of operating subsidy (if applicable)**
- **Detailed Project Schedule**
- **Detailed information on development approval process**



Submittal Format

Applicants must submit one (1) original wet-signed copy and two (2) photocopies of the application and all required documentation on a single-sided paper no larger than 8.5” x11” in a binder with identified/tabbed sections; and one (1) electronic copy of the application in pdf file format on a DVD or USB flash/jump drive.



Review / Funding Recommendation Process

- Applications will be reviewed in order received for eligibility and responsiveness to the NOFA submittal requirements.
- Non-responsive applications may re-apply and the resubmitted application will be processed in the new order received.
- Eligible and responsive applications that offer a viable and shovel ready project will be considered for funding assistance on a first-come/first-eligible/first-funded basis.



Funding Awards

All funding awards will be made by the Palm Beach County Board of County Commissioners.

A funding agreement will be executed and funds become available when all project development funding closes.



Questions?

This presentation and Q&A will be posted on the HED website.

Discover.pbc.gov/hed



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