NOFA HED.2025.2
HOME-ARP Housing Program

Funding applications will be accepted
Starting November 19, 2025, at 9:00 am

Applications will be funded on a
First-come/first-eligible/first-funded basis

Department of Housing & Economic Development

HOME Investment Partnership – American Rescue Plan (HOME-ARP)

1. Program Overview

The Palm Beach County Board of County Commissioners (BCC), through the Department of Housing & Economic Development (HED), is offering HOME Investment Partnership – American Rescue Plan Program (HOME-ARP) funding for the development of multifamily rental housing units, permanent supportive housing, and residential facilities that will serve Qualifying Populations.

2. Eligible Projects

Eligible projects are limited to: a) new construction of multi-family housing, including redevelopment; and b) acquisition and rehabilitation of existing residential properties and conversion of non-residential properties into housing and residential facilities for Qualifying Populations.

<u>All projects must increase the local inventory of affordable housing units and/or residential facilities serving Qualifying Populations.</u>

Eligible uses include permanent rental housing, permanent supportive housing, transitional housing, and non-congregate shelter. Homeownership projects are <u>not</u> eligible for funding through NOFA HED.2025.2. All projects must be completed and in service within three (3) years of funding award.

- <u>New Construction of Multi-family Housing</u>
  For the purpose of the HOME-ARP "Multifamily Housing" is defined as five (5) or more residential units located on a single property under common ownership. All 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 increased residential density.

  <u>Acquisition and Rehabilitation of Existing Properties</u>
  HOME-ARP funds can be used for the acquisition and rehabilitation of existing multifamily residential properties and the conversion of non-residential properties into housing and residential facilities for Qualifying Populations such as permanent supportive housing, transitional housing, and non-congregate shelter. The Conversion projects can result in the creation of "Single Room Occupancy" (SRO) units. SRO is defined as a housing unit that is the primary resident of the occupant and contains sleeping quarters and sanitary facilities within a single private dwelling space, and where food preparation facilities are provided either within the private dwelling space or within a common space shared by tenants.

  All funded projects must result in the creation of additional inventory of housing and/or residential facilities serving Qualified Populations.

Properties that currently bear affordability requirements of any federal, state or local program are ineligible for HOME-ARP assistance.

3. Eligible Applicants

Eligible applicants for funding through this NOFA are housing developers/owners, including for-profit and not-for-profit organizations, public agencies, and partnerships between the same.

4. Affordability Requirements

- New Construction of Multifamily Housing
  Multifamily Housing projects may receive HOME-ARP funding for all housing units within a project or may receive funding for only a subset of the total number of units in the project. Up to 30% of the total number of HOME-ARP assisted units within a project may be restricted for occupancy by Low Income tenants (≤80% Area Median Income [AMI]) and the balance of HOME-ARP assisted units must be restricted for occupancy by Qualifying Populations. Refer to Exhibit A for the income limits chart for 2025.

  Rents in units occupied by Qualifying Populations cannot exceed HUD-issued HOME-ARP rent limits (≤50% AMI) less utility allowance, with the exception of tenants who receive a tenant-based rental subsidy who contributes no more than 30% of income to rent, who may have rents up to the maximum allowed under the rental subsidy program.

  Rent for units occupied by low income (≤80% AMI) households cannot exceed the lesser of the applicable HUD Fair Market Rent or the HOME 65% AMI rent limit, less utility allowance, with the exception of tenants who receive a tenant-based subsidy who contributes no more than 30% of income to rent, may have rents up to the maximum allowed under the subsidy program. Rent rates are depicted at Exhibit B.

- Acquisition and Rehabilitation of Existing Properties
  All housing units within an Acquisition and Rehabilitation project 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, including permanent supportive housing, or as transitional housing or Non-Congregate Shelter. “Non-Congregate Shelter” is defined as one or more buildings that provide units or rooms as temporary shelter to individuals and families and does not require an executed lease or occupancy agreement.

  Rents in units occupied by Qualifying Populations, including transitional housing units, cannot exceed HUD-issued HOME-ARP rent limits (≤50% AMI) less utility allowance, except for units occupied by a recipient of a tenant-based rental subsidy who contributes no more than 30% of income to rent may have rents up to the maximum allowed under the subsidy program.

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.

All HOME-ARP funded housing units will bear affordability requirements of the HOME-ARP Program for no less than fifty (50) years.

5. Qualifying Populations

HOME-ARP funds must be used to benefit individuals and families in a specified Qualifying Population. These Qualifying Populations are 1) Homeless; 2) At-Risk of Homelessness; 3) Fleeing Domestic Violence, Sexual Assault, or Human Trafficking; and 4) At Risk of Housing Instability.

- Homeless, as defined in 24 CFR 91.5
  An individual or family who lacks a fixed, regular, and adequate nighttime residence.
- At Risk of Homelessness, as defined in 24 CFR 91.5
  An individual or household that has an annual income at or below 30% AMI, lacks 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 or more times during the 60 days immediately preceding the application for homeless prevention assistance;
  - ✓ 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 or motel stay is not paid by charitable organizations or by Federal, State or local government programs for low-income individuals;
  - ✓ Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lines in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
  - ✓ 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); or
  - ✓ Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in Palm Beach County's Consolidated Plan.
- 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 afraid to return or remain within the dwelling unit.

- At Greatest Risk of Housing Instability Any individual or family that has an annual income at or below 50% AMI **and** meets one of the conditions listed above in the "At Risk of Homelessness" definition as defined at 24 CFR 91.5.

6. HOME-ARP Funding Available

A total of $2,128,216 in HOME-ARP funds is available under this NOFA.

- New Construction of Multifamily Housing
  HOME-ARP funding will be provided in the form of a low-interest loan. Loans will require repayment of all principal and interest. The loan structure and terms will be tailored to each project with the intent of assuring financial viability throughout the period of affordability.
- Acquisition and Rehabilitation of Existing Properties
  HOME-ARP funding may be provided in the form of a forgivable loan or a low-interest loan. Forgivable loans will bear no interest and require no debt service during their term. Contingent on successful compliance with HOME-ARP requirements during the period of affordability, the full amount of principal will be forgiven upon maturity. Low-interest loans will be structured with the intent of assuring financial viability of the project throughout the period of affordability.

6. Eligible Costs

The minimum award under this NOFA is $250,000. There is no maximum amount of HOME-ARP funds that can 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.

HOME-ARP funds will be provided as gap financing for project development costs.

Eligible costs are limited to:

- Property Acquisition (Acquisition and Rehabilitation of Existing Properties only)
- Architectural and Engineering
- Permitting
- Site Improvements
- Construction
- Establishment of initial operating reserve

HOME-ARP will not fund operational costs nor tenant rental subsidy. The project developer/owner will be responsible for operation of the property throughout the period of affordability, including sourcing of any necessary operating subsidies and provision or coordination of any necessary programming and services for residents.

7. Location

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

For projects located within the municipal boundaries of the City of West Palm Beach, the municipality must make a financial contribution to the project. The municipal financial contribution to the project may be in the form of a grant, a loan, the market value of donated real property, or other quantifiable means, such as a waiver of permit fees, impact fees, or other development fees. The applicant is solely responsible for obtaining the municipal financial contribution, and for providing documentation evidencing the financial contribution at the time of application submittal. Additional, projects within the City of West Palm Beach boundaries must serve beneficiaries from both the City and Palm Beach County.

8. Important Dates

A. NOFA HED.2025.2 will be issued on Sunday, October 19, 2025.

B. Virtual technical assistance workshop will be held on Tuesday, October 28, 2025 at 9:30 am. The link is as follows:
https://pbc-gov.webex.com/pbc-gov/j.php?MTID=m8ebf79eb6d8723fd92b738785ab34534

C. **Applications will be accepted starting Wednesday, November 19, 2025 at 9:00 am.**

D. Applications will continue to be accepted up until all HOME-ARP funding has been awarded to eligible projects.

E. Funded projects must be completed within three (3) years from the date of the funding award.

9. Application Submittal Requirements

Applicants must complete the attached application for funding, including the Cover Sheet (Exhibit C) and provide for all application requirements at the time of application submittal. The application must provide all of the following:

A. The name of project, name and address of the project developer organization, and the name, phone number and email address of a contact person.

B. A detailed description of the project. The description shall identify the development type; numbers and types of buildings; total number of housing units by size and proposed rents; numbers of HOME-ARP assisted housing units by unit size, proposed rents, and targeted Qualifying Populations. For congregate housing facilities for non-related persons, include the number of beds for the proposed facility and the targeted Qualifying Populations. Describe any related program or services that will be available to project residents. The description shall include project location information including the development site(s), addresses (if any), property control number(s), and a detailed site location map. The description shall include the site's proximity to and availability of transportation services, employment services, commercial facilities, medical facilities, and educational services. For New Construction projects the description shall include a site plan and architectural renderings. For Acquisition and Rehabilitation projects, the description shall include photographs of the property exterior and interior, and a description of the current physical condition of the property including structural components and major systems.

C. A detailed description of the developer/owner experience with the development and operation of projects similar to that proposed for funding.

D. An organizational chart that identifies all parties that have an ownership interest in the developer/owner and proposed project.

E. Evidence of site control for the entire project site(s) in the form of a fully executed contract for purchase of the property(ies), option to purchase, long-term lease, lease option, recorded deed, or recorded certificate of title.

F. A detailed development pro forma that identifies all development sources and uses of funding, and that identifies all proposed sources of County funding/subsidy. Include documentation supporting all proposed construction costs in the form of either an estimate of probable cost prepared by a licensed architect or by written price estimates from at least <u>two (2)</u> licensed contractors.

G. Documentation evidencing availability of all sources of funding required for the non-County balance of the project development budget. Acceptable documentation includes documentation from the funding source(s) providing a firm or a conditional commitment to fund and identifying all terms and conditions. For projects located in the City of West Palm Beach, provide documentation from the City committing a specific financial contribution to the project development costs.

H. A detailed 15-year operating pro forma that identifies all project revenues, expenses, debt service, and reserves, and which explicitly states all assumptions.

I. Documentation of availability of all sources of operating subsidy (if any), including project-based voucher subsidies.

J. Provide a detailed project schedule including all development activities from pre-development through completion/occupancy and indicating activity status at time of submittal.

K. Identify the current zoning and land use for the project site, and identify all applicable development review processes including but not limited to: rezoning, zoning variances, future land use changes, comprehensive plan amendments, platting, site plan approval, and building permitting. Provide estimated dates/timeframes for all submittals, reviews, hearings, and approvals, and indicate the status of project applications in all such applicable development review processes.

10. Submittal Format

Applicants must submit one (1) original wet-signed copy and two (2) photocopies of the application and all required documentation on single-sided paper no larger than 8.5" x 11" in a binder with tabbed/identified sections; and one (1) electronic copy of the application in pdf file format on a DVD or USB flash/jump drive.

11. Contact Person

The HED contact person for matters relating to the HOME-ARP Housing Program funding application is:

Jo Miller, Community Development Program Manager, Strategic Planning Division
Department of Housing & Economic Development
100 Australian Avenue, Suite 500
West Palm Beach, FL 33406
Phone: 561-233-3620
E-mail: ejmiller@pbc.gov

12. Application Review and Funding Recommendation

All applications in response to this NOFA must be submitted to HED. Applications will be reviewed by HED staff in the order they are received. HED staff shall review each application for eligibility and responsiveness to the NOFA submittal requirements. **Applications determined by HED to be ineligible or unresponsive to the NOFA submittal requirements may re-apply and the resubmitted application will be processed in the order the resubmitted application is received**. Applications determined, in the sole judgement of the County, to be eligible and responsive to all submittal requirements will be considered for funding assistance on a first-come/first-eligible/first-funded basis, subject to funding availability.

13. Funding Awards

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

14. Cost Incurred by Applicants

All expenses involved with the preparation and submission of this application and any work performed in connection therewith shall be borne by the applicant.

15. Proprietary/Confidential Information

Applicants are advised that all information submitted as part of, or in support of, this application will be available for public inspection after receipt, in compliance with Chapters 119 and 286, Florida Statutes, popularly known as the "Public Records Law" and the "Government in the Sunshine Law", respectively.

16. Non-Discrimination

It is the express policy of the Palm Beach County BCC that the County shall neither conduct business with nor appropriate funds to any entity that practices discrimination on the basis of race, color, national origin, religion, ancestry, sex, age, familial status, marital status, sexual orientation, gender identity or expression, disability, or genetic information. If awarded funds, the applicant agrees that the use or occupancy of any housing unit constructed on the Project site shall follow this policy. Palm Beach County provides equal housing opportunities to all individuals.

17. Rules, Regulations, Licensing Requirements

Applicants shall comply with all laws, ordinances, and regulations applicable to Palm Beach County, including those applicable to conflict of interest and collusion. Applicants are presumed to be familiar with all federal, state, and local laws, ordinances, codes, and regulations.

18. Disclaimer

All documents and information, whether written, oral or otherwise, provided by Palm Beach County relating to this document are being provided solely as an accommodation and for informational purposes only, and Palm Beach County is not making any representations or warranties of any kind as to the truth, accuracy or completeness, or the sources thereof. Palm Beach County shall have no liability whatsoever relating to such documents and information and all parties receiving the same shall not be entitled to rely on such documents and information but shall have a duty to independently verify the accuracy of the information contained therein.

19. Public Entity Crime

As provided in Florida Statutes 287.132-133, by applying to the IFAHAP or performing any work in furtherance hereof, the applicant certifies that it, its affiliates, suppliers, subcontractors and consultants who will perform hereunder, have not been placed on the convicted vendor list maintained by the State of Florida Department of Management Services within the 36 months immediately preceding the date hereof. This notice is required by Florida Statutes 287.133(3)(a).

Exhibit A. Income Limits Chart

Income Limits for West Palm Beach - Boca Raton Metropolitan Statistical Area

FY 2025 Area Median Income: $111,800

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

Exhibit B. Rent Limits Chart

Unit Size	HOME ≤ 50% AMI Rent Limits	HOME ≤ 65% AMI Rent Limits	Fair Market Rent (FMR)
0 Bedroom*	$1,023	$1,310	$1,639
1 Bedroom	$1,096	$1,405	$1,830
2 Bedroom	$1,315	$1,688	$2,187
3 Bedroom	$1,520	$1,942	$2,856
4 Bedroom	$1,696	$2,148	$3,415
5 Bedroom	$1,871	$2,351	$3,927
6 Bedroom	$2,,045	$2,554	$4,440

***Includes maximum fee for a single bed in a congregate living facility.**