

PALM BEACH COUNTY  
BOARD OF COUNTY COMMISSIONERS  
AGENDA ITEM SUMMARY

Meeting Date:	April 8, 2025	<input type="checkbox"/> Consent	<input checked="" type="checkbox"/> Regular
		<input type="checkbox"/> Ordinance	<input type="checkbox"/> Public Hearing
Department:	County Administration		

I. EXECUTIVE BRIEF

Motion and Title: Staff requests Board direction:

- A) regarding the approaches the Board of County Commissioners (BCC) would like staff to pursue in addressing the Unsheltered Residents and Housing Development strategic priorities; and
- B) regarding the For-Sale Housing Bond Loan Program (HBLP) sales price limit to a percentage of the maximum purchase price set by the Florida Housing Finance Corporation (FHFC).

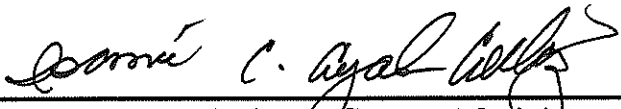
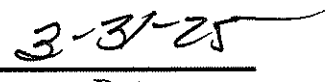

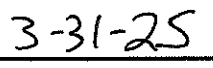

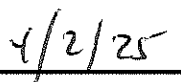
**Summary:** The BCC has adopted the Unsheltered Residents and Housing Development strategic priorities. The former calls for attaining a reduction in homelessness by providing comprehensive support and resources to unsheltered families and individuals by utilizing evidence-based strategies to connect unsheltered residents with emergency shelter, transitional housing, and permanent housing solutions. The latter calls for ensuring access to safe, suitable, and affordable housing for all Palm Beach County residents through the development and implementation of targeted programs that address their housing needs. The Department of Housing and Economic Development (DHED) provides multiple programs to both increase and preserve homeownership opportunities for residents. The programs include providing funding to developers to expand the inventory of for-sale units and provides funding to individuals for homebuyer assistance. The HBLP provides funding on a repayable basis to developers as a low interest construction loan. As a requirement of the HBLP funding the sales price of the HBLP units is restricted to a limit established by the HBLP Allocation Process. Staff recommend establishing the sales price limit as a percentage of the annually adjusted maximum sales purchase (MSP) price set by the FHFC, currently set at \$609,806, and has provided the following three options:

- Option #1: 80% - which would equate to a MSP of \$509,444.
- Option #2: 75% - which would equate to a MSP of \$477,605
- Option # 3: 70% - which would equate to a MSP of \$445,764.

Staff intends to return at a May 2025 BCC meeting to request approval of a comprehensive modification to the HBLP Allocation Process. This item seeks to: 1) provide the BCC an overview of the initiatives the County is currently implementing, 2) obtain direction as to the BCC’s interest in pursuing specific additional opportunities identified by staff, and 3) obtain direction regarding the HBLP sales price limit to a percentage of the maximum purchase price set by the FHFC. **(Administration) Countywide (HJF)**

**Background and Policy Issues:** DHED is administering the voter approved HBLP Bond Funds, which may be issued all at once or in tranches, as determined by the BCC, for the purposes as stated in Palm Beach County’s Resolution R2022-1405. The Housing Bond Allocation Process Criteria, as approved by the BCC on October 3, 2023, includes approved General Guidelines from the Resolution R2022-0626 calling for the Bond approved by the voters and proposed funding criteria and processes including project requirements, loan terms deed restrictions, project selection, credit underwriting and compliance and monitoring requirements. Staff seek BCC directions to ensure that it continues to pursue initiatives in alignment with policy as established by the BCC.

- Attachments:**
- 1. Presentation

Recommended By:		
	Assistant County Administrator	Date
		
	Assistant County Administrator	Date
Approved By:		
	County Administrator	Date

**C. Other Department Review:**

**ATTACHMENT 1**  
**Presentation**

# Current and Future Strategies for Delivering on the County's "Unsheltered Residents" and "Housing Development" Strategic Priorities

COUNTY ADMINISTRATION

BCC REGULAR MEETING

APRIL 8, 2025

# The BCC Mandate



## UNSHELTERED RESIDENTS

Reduce homelessness by providing comprehensive support and resources to unsheltered families and individuals by utilizing evidence-based strategies to connect unsheltered residents with emergency shelter, transitional housing, and permanent housing solutions.

### PALM BEACH COUNTY'S STRATEGIC PRIORITIES



Palm Beach County  
Board of County Commissioners

#### OUR MISSION

To drive a continuous improvement culture of excellence that achieves a measurably high level of public satisfaction.

Strategic Planning &  
Performance Management

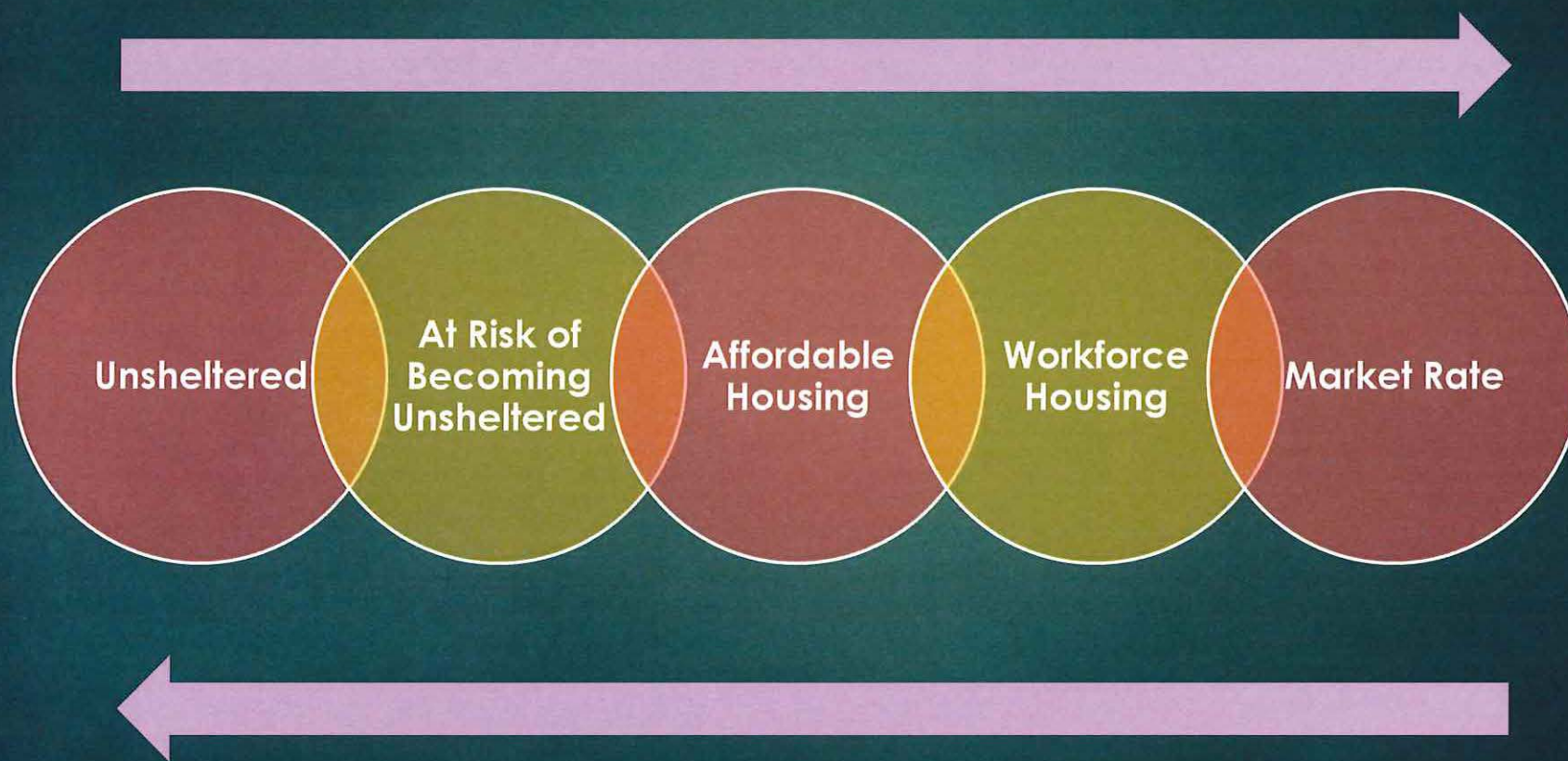


## HOUSING DEVELOPMENT

Ensure access to safe, suitable, and affordable housing for all Palm Beach County residents through the development and implementation of targeted programs that address their housing needs.

# The Unsheltered/Housing Continuum

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# The Unsheltered/Housing Continuum

4

1	2	3	4	5
Crisis	Vulnerable	Stable	Self-Sufficient	Thriving
Unsheltered, Living in a Car	Living in temporary shelter, paying for hotel room, couch surfing	Subsidized Housing, Affordable Housing, Workforce Housing, (Paying 30% or less of income on housing)	Market Rate Rent, (Paying less than 30% of income on rent)	Home Ownership (Paying less than 30% income on home)

# The Statutory Obligation

- ▶ The current state of the law in Florida (under HB 1365):
  - ▶ Does not criminalize homelessness
  - ▶ Does not address daytime sleeping in public places or panhandling
  - ▶ Does not prohibit people from living in their cars that are properly registered and insured
  - ▶ Does not require a county to have a shelter bed for every individual who is unsheltered
- ▶ There is no statutory obligation to provide for affordable/workforce housing. However, there is a known need to provide affordable/workforce housing (as supported by multiple state and local incentive/regulatory programs).

# The Statutory Obligation (cont.)

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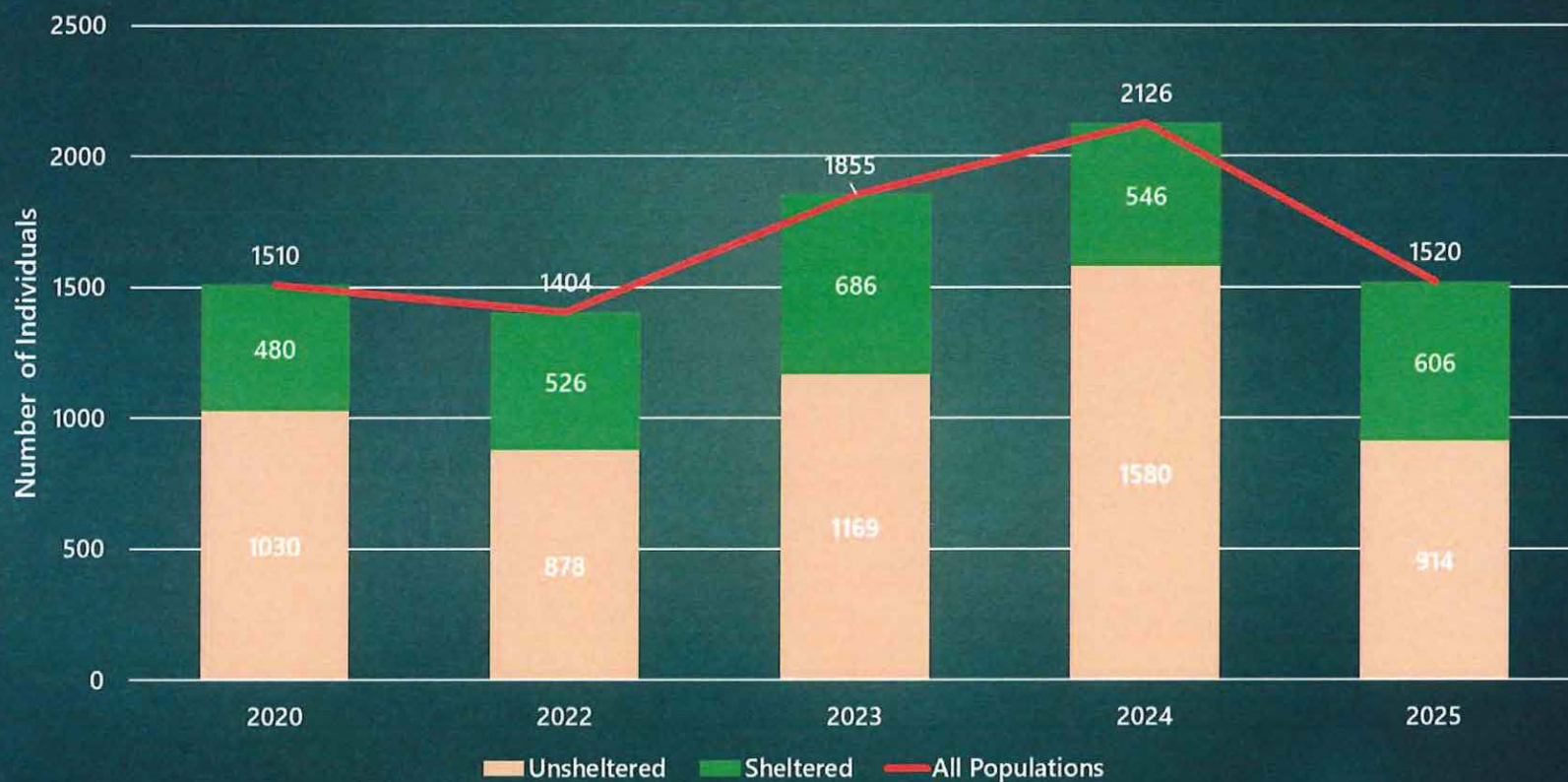
## ▶ HB 1365 (Public Camping Bill)

- ▶ HB 1365 **prohibits** a county or municipality from **authorizing** or otherwise **allowing** any person to **regularly** engage in public camping or sleeping on any public property including public buildings or grounds and public right-of-ways.
- ▶ Public camping or sleeping is defined as residing or lodging **overnight** in a temporary outdoor habitation
- ▶ It **does not include** camping for recreational purposes where permitted or sleeping in a motor vehicle that is licensed, insured and lawfully located

# The Projected Needs

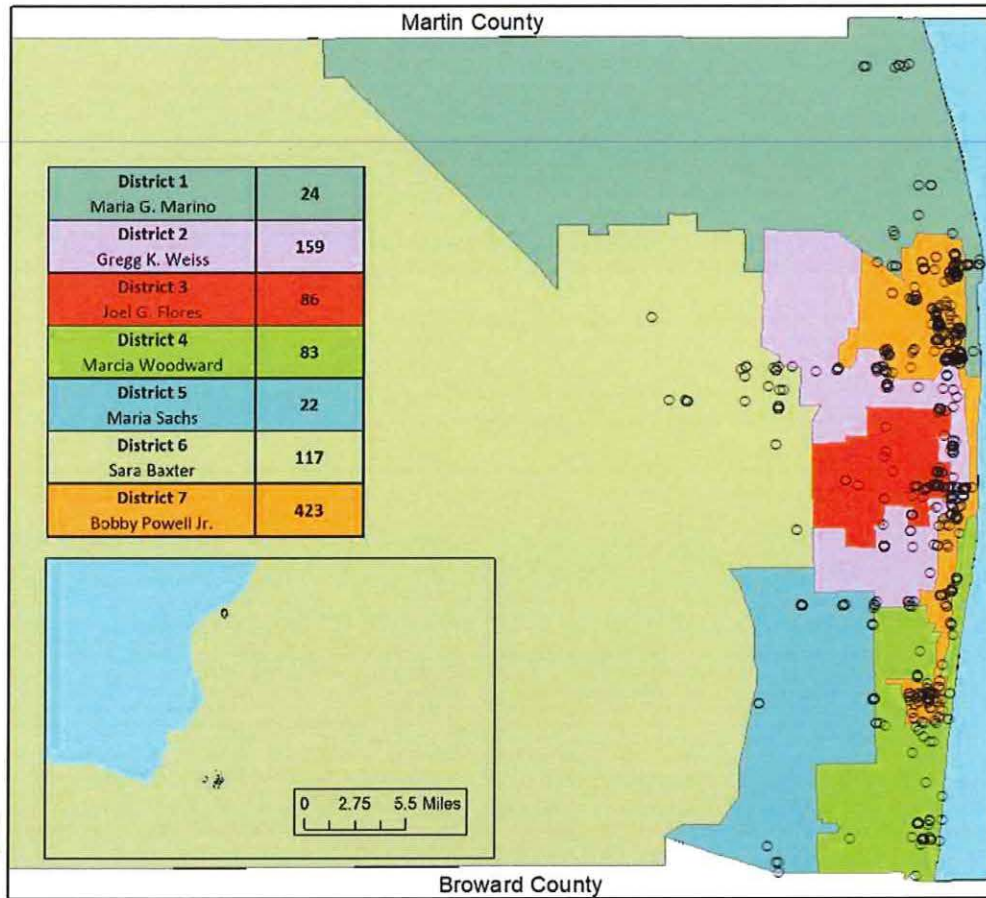
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2025 Point in Time Count

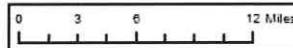




## Palm Beach County 2025 Point-In-Time Unsheltered Count



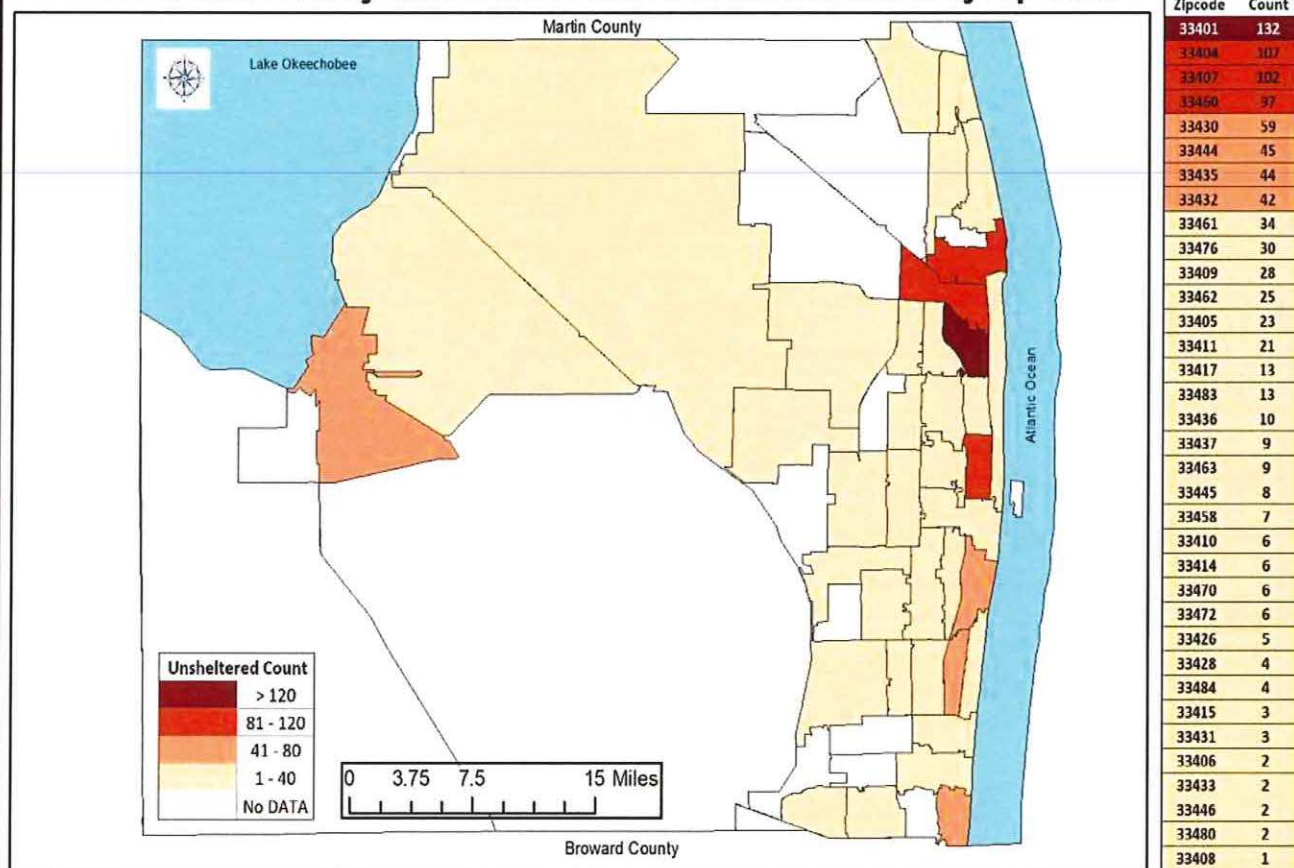
Cartographer Name: David Tedesco, IMS II, Palm Beach County Community Services Department  
Date Map Created: February 25, 2025  
Map Data Collected On: January 30-31, 2025  
Data Source: Human Resources Division, CSD, Point-In-Time Data (collected through ESRI Survey123)



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- ❑ The highest number of unsheltered individuals and families were counted in District 7 with a count of 423.
- ❑ District 2 had the second highest number with an unsheltered count of 159.
- ❑ District 6 had the third-highest number with an unsheltered count of 117.
- ❑ 215 individuals were counted in the remaining districts.

## Palm Beach County 2025 Point-In-Time Unsheltered Count by Zip code



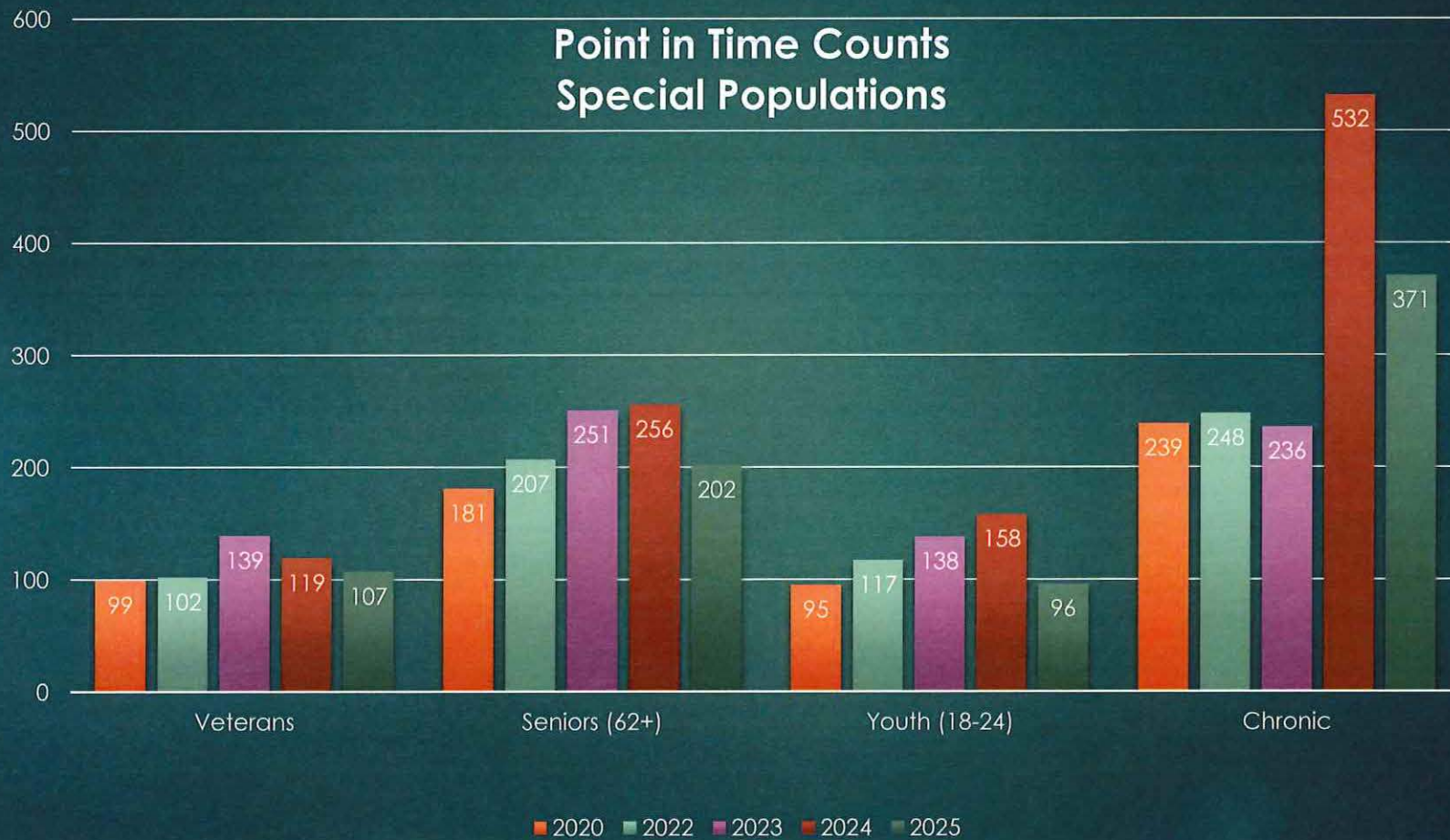
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- The greatest number of homeless individuals and families were counted in the Riviera Beach and West Palm Beach areas.
- Belle Glade and Lake Worth Beach areas had the third and fourth-highest number of unsheltered homeless individuals and families.

# The Projected Needs (cont.)

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# The Projected Needs (cont.)

## ► Functional Zero

- Built for Zero uses functional zero to measure whether a community has measurably solved homelessness for a population.
  - Homelessness is rare and brief
  - Cities and counties are operating off of a full accounting of homelessness at all times.
  - The community is working toward systems that focus on providing equitable opportunities for all
  - Finally, all of these achievements are sustained over time, even as local conditions change.

In January of 2017, Rockford, Illinois became the **first community in the United States to end both chronic and veteran homelessness.**

# The Projected Needs

- ▶ What's the housing unit gap?
  - ▶ A recent FIU study identified existing housing supply gaps at **≤30% AMI** for **34,413 renter units** and **42,782 owner units**, and gaps at **30-50% AMI** for **2,751 renter units** and **33,160 owner units**.

Number of Persons in Household	Extremely Low Income (30%)	Very Low Income (50%)
1	\$22,550	\$37,500
2	\$25,750	\$42,850
3	\$28,950	\$48,200
4	\$32,150	\$53,550
5	\$36,580	\$57,850
6	\$41,960	\$62,150
7	\$47,340	\$66,400
8	\$52,720	\$70,700

# Tools in the Tool Box - Services

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- ▶ Case Management
- ▶ Coordinated Entry
- ▶ Homeless Outreach Team (aka HOT Team)
- ▶ Traveler's Aid
- ▶ Rapid Rehousing
- ▶ Motel Vouchers
- ▶ Smart Landlord Program
- ▶ Street Medicine Program
- ▶ Health Care District buses
- ▶ Parks to Work Program
- ▶ Medical Respite Program
- ▶ Encourage Room sharing
- ▶ Relocation to another area with support system
- ▶ Diversion to family and or friends locally
- ▶ Placement into Treatment facility
- ▶ Assisted Living Facilities
- ▶ Placement into Sober Homes
- ▶ Placement into Existing HHA Transitional or Permanent Housing (i.e., Salvation Army, TLP, GGI etc.)

# Tools in the Tool Box – Services (cont.)

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- ▶ Existing Affordable Housing Development
- ▶ Encourage set aside units from all Housing Authorities
- ▶ Encourage set aside units from Community Land Trust units
- ▶ Affordablehousing.com housing
- ▶ Host Quarterly Smart landlord event (include Airbnb owners, etc.)
- ▶ Utilities Payment Assistance
- ▶ Rental Assistance
- ▶ Foreclosure Prevention
- ▶ Developer Rental Housing
- ▶ HOME First Time Homebuyer
- ▶ SHIP First Mortgage Assistance
- ▶ Workforce Housing
- ▶ Single Family New Construction

# Tools in the Tool Box – Infrastructure

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## ► Housing Resources Centers



### Senator Philip D. Lewis Center

Started operations in 2012; 60 beds for unsheltered individuals;  
6 transition beds

### Program Reach

Started operations in 2016; 19 beds for unsheltered individuals

### Belle Glade Intake Center

Started operations in 2021;  
4 transition beds

### Melissa's Place

Started operations in 2021;  
20 beds for unsheltered individuals

### Central County Housing Resources Center

Started operations in 2024;  
66 beds for unsheltered individuals;  
11 transition beds

# Tools in the Tool Box – Infrastructure

16

## ► Transitional Housing



### **Prosperity Village Cottage Homes**

Started operations in 2024

17 residential units

# Tools in the Tool Box – Infrastructure

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## ► New Construction



**Vita Nova/Omega Apartments**  
New construction of 12-unit apartment building in West Palm Beach to provide transitional housing for unsheltered youth who have aged out of the foster care system.

**HOME-ARP \$1,595,372**

# Tools in the Tool Box – Infrastructure

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## ► Existing Units Rehabilitation



### Gulfstream Goodwill / M Street

Acquisition of 9-unit multifamily property in Lake Worth to provide affordable housing for low-income renters.

**SHIP \$1,620,000**

# Tools in the Tool Box – Infrastructure

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## ► Other HED Housing Preservation Programs

- ✓ Affordable Housing Acquisition and/or Rehabilitation Programs
- ✓ Emergency Repair
- ✓ Foreclosure Prevention
- ✓ Owner-Occupied Housing Rehabilitation

## ► Other HED New Housing Construction Programs

- ✓ Impact Fee Affordable Housing Assistance Program
- ✓ Multi-Family Rental Development Loan Program
- ✓ Single-Family Development Loan Program
- ✓ Housing Bond Loan Program
- ✓ Housing Initiative Program (HIP) – ad valorem

# Tools in the Tool Box – Infrastructure

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## ► Infill Housing



Approximately 50 County-owned parcels

Model drawings developed (Colomé & Associates; Williamson Design Associates)

Permits for first 10 units approved

Staff currently exploring alternative delivery mechanisms to reduce costs

# Tools in the Tool Box – Infrastructure

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- ▶ New Housing through Public/Private Partnerships



## **Brooks Subdivision**

Interlocal Agreement with the City of Riviera Beach

Design by REG Architects completed, permits obtained

22 Single family units

RFP advertised to select a developer

# Tools in the Tool Box – Infrastructure

22

## ► New Housing through Public/Private Partnerships



**Canyon Housing** (+/-4 acres)

**Okeechobee Boulevard Surplus Property** (+/- 6 acres)

County-owned property to be made available for development

RFPs pending issuance



# Additional Tools For Consideration

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## ▶ Hotel Conversions

- ▶ Strategy: acquiring existing hotels that are available for sale and converting them for the provision of supportive housing.
- ▶ Capital Investment: real estate acquisition and renovation (as/if needed).
- ▶ Operational Impact: ongoing operation and maintenance once services commence, costs typically handled through AdValorem funds, grants, and recurring partnerships with non-for-profits and third party providers.
- ▶ Benefits: relatively expeditious delivery of physical accommodations.
- ▶ Drawbacks: recurring operational cost and one-time capital investment.

# Additional Tools For Consideration

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## ▶ Mini-Cottages

- ▶ Strategy: installation of small pre-manufactured residential structures.
- ▶ Capital Investment: pre-manufactured structures, site work improvements and real estate acquisition for siting of the same
- ▶ Operational Impact: ongoing operation and maintenance once services commence, costs typically handled through AdValorem funds, grants, and recurring partnerships with non-for-profits and third party providers.
- ▶ Benefits: reduced construction costs when compared to standard building approaches; increased unit density per acre
- ▶ Drawbacks: design and permitting still required for siting; decentralization of services

# Estimated Costs to Implement

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Tool	Capital Cost	Facilities Services (maintenance & utilities)	Support/Wrap-Around Services
Homeless Shelters	Function of design and location		Case Management, Healthcare, food, employment supports, mental health supports, transportation
Hotel Conversions	Function of real estate market, amenities and condition assessment	\$7,000/unit	Case Management, Linkages
Mini-Cottages	Function of location and design	\$7,000/unit	Case Management, Linkages

# Staff's Request for Direction

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- ▶ Does the BCC wish to modify any of the existing service tools? If so, which ones?
- ▶ Does the BCC wish to replicate any of the infrastructure tools? If so, which ones, how many and in which geographical areas?
- ▶ Should staff pursue hotel conversions and/or mini-cottages opportunities? If so, under which guidelines (e.g., quantity, geographical areas, costs)?

# Current and Future Strategies for Delivering on the County's "Unsheltered Residents" and "Housing Development" Strategic Priorities

COUNTY ADMINISTRATION

BCC REGULAR MEETING

APRIL 8, 2025



# For-Sale Housing Housing Bond Loan Program

**Palm Beach County Board of County Commissioners  
April 8, 2025; Motion: B)**



# Purpose



To seek BCC direction on Housing Bond Allocation Process to establish a For-Sale maximum sales price.

- The County provides funding through various Federal, State and Local sources for:
  - construction of new for-sale homes
  - preservation of affordable inventory through deed restrictions required by homeowners accessing DHED programs  
*(examples: purchase assistance, rehab, emergency repairs, foreclosure prevention, workforce housing program)*

# DHED 5-Year Single Family Home Activities



- Fiscal Years 2020 - 2024 Single Family Home Activities Completed and Under Development

<u>5 Year Total</u>	<u>Units</u>	<u>Funding</u>	<u>Per Unit</u>
Acquisition	329	\$ 17,684,303	\$ 53,752
Rehabilitation	268	\$ 7,446,971	\$ 27,787
Construction	99	\$ 10,919,321	\$ 110,296
Mortgage	<u>2,139</u>	<u>\$ 16,977,393</u>	\$ 7,937
	2,835	\$ 53,027,987	N/A

# PBC Workforce Housing Program



- Units generated from the Planning, Zoning, and Building (PZB) WHP
- Units are restricted to sales prices defined by PZB and approved by the BCC
- DHED utilizes in-lieu fees to provide down payment assistance that is forgivable with a recurring 15-year affordability restriction

	Low 60-80% AMI	Moderate-1 80-100% AMI	Moderate-2 100-120% AMI	Middle 120-140% AMI
2024	\$62,400 – 83,200	>\$83,200 – 104,000	>\$104,000 – 124,800	>\$124,800 - \$145,600
Sales Price	\$218,400	\$280,800	\$343,200	\$405,600
Minimum Buyer Contribution %	2.5%	3.5%	3.5%	3.5%
Maximum Subsidy Assistance**	\$58,968	\$56,160	\$51,480	\$40,560



## Current Housing Costs:

1. Affordable Housing Construction Costs
  - A. Davis Commons = \$377,600 per unit / \$236 per square foot
  - B. Villas of Solana = \$317,500 per unit / \$227 per square foot
2. Affordable Housing Average Purchase Price DHED First Mortgage Program = \$354,000 (40% of units purchased are over \$400,000).

# Housing Bond Allocation Process For-Sale Recommendation:



HBLP maximum sales price cannot exceed a percentage of the maximum purchase price limit set by the Florida Housing Finance Corporation (*currently \$636,806 adjusted annually*)

Options	Maximum Price	PITI	Qualifying Income
80%	\$509,444	\$ 3,915	\$134,229
75%	\$477,605	\$ 3,723	\$127,646
70%	\$445,764	\$ 3,531	\$121,063

Based on 6.75% / 30 year fixed rate, 20% down payment, 1% taxes, 1.5% insurance, \$250 HOA. Underwritten to 35% front-end ratio.

*Housing Bond Allocation Process currently allows for-sale up to 140% AMI (currently \$149,940 for family of 4).*



# Questions / BCC Direction

