



DEPARTMENT OF HOUSING AND ECONOMIC DEVELOPMENT
Mortgage and Housing Investments (MHI) Division

Housing Assistance Programs

2025 - 2026



Meet The MHI Team

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Wanda G. Gadson, Housing Program Manager

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Michael Toohey, Community Development Project Coordinator

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Resnick Hampton, Compliance Inspector



FOR ADDITIONAL QUESTIONS – PLEASE CONTACT:

Antoinette Prescott, Housing Program Technician (561)233-3606 or via email HEDverify@pbc.gov

Megan Harp, Housing Program Technician (561)233-3693 or via email HEDverify@pbc.gov

Purchase Assistance

Funding will provide income eligible first-time homebuyers assistance with purchasing a home with or without rehabilitation or new construction. Funds will assist with gap financing, lot acquisition; down payment; rehabilitation/repairs of the unit to be purchased; and closing costs.

Proposed Maximum Award: Up to \$100,000

Terms:

1. **Repayment loan/deferred loan/grant:** Funds awarded as a deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions.
2. **Interest Rate:** 0%
3. **Years in loan term:** 30 years (the loan will be forgiven at the end of the term)

NOTE: Application portal **TENTATIVE** Opening date is February 2026 and/or April 2026. Pre-Application orientations are held prior to the opening date of the application.

HOME First Time Homebuyer Assistance Program

Funding will provide income eligible first-time homebuyers assistance with purchasing a home with or without rehabilitation or new construction. Funds will assist with gap financing, lot acquisition; down payment; rehabilitation/repairs of the unit to be purchased; and closing costs.

Proposed Maximum Award: Up to \$100,000

Terms:

1. **Repayment loan/deferred loan/grant:** Funds awarded as a deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions.
2. **Interest Rate:** 0%
3. **Years in loan term:** 30 years (the loan will be forgiven at the end of the term)

NOTE: Application portal **TENTATIVE** Opening date is August 2026. Pre-Application orientations are held prior to the opening date of the application.

Owner Occupied Housing Rehabilitation

Funding will assist income-eligible owner-occupied applicants with rehabilitation to correct code violations, items that will become a code violation, hurricane hardening (impact windows, doors, etc.), roofing, electrical, plumbing, and eliminate housing conditions which threaten the life, health or safety of occupants. If there is “unpermitted work” on the property, the property may be ineligible to receive assistance. The property’s assessed value cannot exceed \$434,000

Proposed Maximum Award: Up to \$100,000

Terms:

- 1. Repayment loan/deferred loan/grant:** Funds awarded as a deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions.
- 2. Interest rate:** 0%
- 3. Years of the loan term:** 15 years (the loan will be forgiven at the end of the term)

NOTE: Application portal **TENTATIVE** Opening date is June 2026. Pre-Application orientations are held prior to the opening date of the application.

ARPA-RF Owner Occupied Housing Rehabilitation

Funding will assist income eligible homeowners with substantial rehabilitation to correct code violations or items that will become a code violation, hurricane hardening (impact windows, doors, etc.), eliminate housing conditions which threaten the life, health or safety of occupants.

Eligible properties must be located in the unincorporated area of Palm Beach County (Parcel Control Number that begins with “00”). If there is “unpermitted work” on the property, the property may be ineligible to receive assistance. The property’s appraised value cannot exceed \$434,000.

Proposed Maximum Award: Up to \$100,000

Terms:

- 1. Repayment loan/deferred loan/grant:** Funds awarded as a deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions.
- 2. Interest rate:** 0%
- 3. Years of the loan term:** 15 years (the loan will be forgiven at the end of the term)

NOTE: Application portal’s opening date is December 1, 2025 – December 19, 2025. Pre-Application orientations are held prior to the opening date of the application.

Utility Connection

Funding will assist income eligible owner-occupied applicants with sewer and water connection system fees required by local water utilities; and costs to install service lines from the meter to the primary residence. The property's assessed value cannot exceed \$434,000

Proposed Maximum Award: Up to \$20,000

Terms:

- 1. Repayment loan/deferred loan/grant:** Funds awarded as a deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions.
- 2. Interest rate:** 0%
- 3. Years in loan term:** 5 years

NOTE: Application portal **TENTATIVE** Opening date is January 2026 and will remain open year-round. Pre-Application orientations are held prior to the opening date of the application.

Emergency Repairs

Funding will provide assistance to income eligible owner-occupied residences to address emergency conditions such as roofing, electrical, plumbing, hurricane hardening (impact windows, doors, etc.), and structural repairs. If there is “unpermitted work” on the property, the property may be ineligible to receive assistance. The property’s assessed value cannot exceed \$434,000

Proposed Maximum Award: Up to \$75,000

Terms:

- 1. Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded mortgage, promissory note and declaration of restrictions.
- 2. Interest rate:** 0%
- 3. Years in loan term:** 15 years (the loan will be forgiven at the end of the term)

NOTE: Application portal **TENTATIVE** opening date is October 2026 and/or December 2026. Pre-Application orientations are held prior to the opening date of the application.

Foreclosure Prevention

Funding will be provided to assist with delinquent mortgage payments (PITI), up to three (3) months additional payments, property taxes, and homeowners' insurance. Additionally, funding may assist with late fees, attorney fees, homeowners' association payments, special assessments, other foreclosure associated costs, and mortgage delinquency and default resolution counseling. The property's assessed value cannot exceed \$434,000

Proposed Maximum Award: Up to \$20,000

Terms:

- 1. Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded mortgage, promissory note, and declaration of restrictions.
- 2. Interest rate:** 0%
- 3. Years in loan term:** 5 years (the loan will be forgiven at the end of the term)

NOTE: Application portal remains open year-round.

2025 Annual Income Limits

FY 2025 Area Median Family Income \$111,800

Number of Persons in Household	Extremely Low Income (30%)	Very Low Income (50%)	Low Income (80%)	Moderate Income (120%)	Moderate Income (140%)
1	\$24,550	\$40,950	\$65,450	\$98,280	\$114,660
2	\$28,050	\$46,800	\$74,800	\$112,320	\$131,040
3	\$31,550	\$52,600	\$84,150	\$126,240	\$147,280
4	\$35,050	\$58,450	\$93,500	\$140,280	\$163,660
5	\$37,900	\$63,150	\$101,000	\$151,560	\$176,820
6	\$43,150	\$67,850	\$108,500	\$162,840	\$189,980
7	\$48,650	\$72,500	\$115,950	\$174,000	\$203,000
8	\$54,150	\$77,200	\$123,450	\$185,280	\$216,160
9	Refer to HUD	\$81,830	\$130,928	\$196,392	\$229,124
10		\$86,506	\$138,410	\$207,514	\$242,217

Maximum income limits for the HOME First Time Homebuyer Program

Maximum income limits for the ARPA-RF Owner-Occupied Housing Rehabilitation Program

NOTE: Total annual household income (all adults) from all sources including earned income, investment income, child support, alimony, SSI/OASDI, other cash benefits, etc.):

NEW PROCESS

When the application portals opens, applicants may visit the website at <https://pbcgov.com/HED> to complete the pre-application to enter the **random lottery selection process**.

- ❑ To complete a pre-application, visit Palm Beach County's website at **pbc.gov/HED**
- ❑ All approved pre-applications submitted will be entered into a random lottery selection process, in which a specific number of applications will be selected.
- ❑ If the applicant's pre-application number is selected, they will receive instructions on how to apply with all required documents. If the application and correct required documents are not submitted in 14 business days, the application number will expire.

NOTE: Effective December 2025, the application process will no longer be first come, first submitted, first served.

What is Workforce Housing?



Workforce Housing Program (WHP) is a mandatory program that provides for the development of workforce housing units in all new residential developments within the unincorporated Palm Beach County (in the Urban Suburban Tier).

WHP is intended to serve the housing needs of people employed in the jobs that the general population of the community relies upon to make the community economically viable.

WHP INCOME GUIDE

Buyer must meet the following Household income ranges, and purchase a home in an approved development that does not exceed the sales price listed below.

2025	Low Income (60% - 80% AMI)	Moderate -1 Income (>80% - 100% AMI)	Moderate -2 Income (>100% - 120% AMI)	Middle Income (>120% - 140% AMI)
Household gross Income	\$67,080- \$89,440	>\$89,440– 111,800	>\$111,800 - \$134,160	>\$134,160 – 156,520
Sales Price	\$234,780	\$301,860	\$368,940	\$436,020
Maximum Subsidy Assistance	Up to \$63,390 or Up to 27%	Up to \$60,372 or Up to 20%	Up to \$55,341 or Up to 15%	Up to \$43,602 or Up to 10%
Minimum Buyer Contribution	2.5%	3.5%	3.5%	3.5%

***This chart is effective July 1, 2025 and may change annually and will affect buyers that are not already under contract.**

** Maximum assistance is a percentage of the Sales Price

*** The final amount of assistance provided by the county will be determined by the program requirements, which include (but not limited to) underwriting criteria, household income and assets.



Mission Statement

“Changing lives and transforming neighborhoods into balanced communities”

Contact Us

Hours of operation

8:00 a.m. - 5:00 p.m.

Monday - Friday



561-233-3600



<https://discover.pbcgov.org/HED/Pages/default.aspx>



HEDverify@pbc.gov



Thank You

Jonathan B. Brown
Department Director II