



**AGENDA**  
**VILLAGE COUNCIL AND PLANNING & ZONING BOARD**  
**JOINT WORKSHOP SESSION**  
**VILLAGE HALL COUNCIL CHAMBERS**  
**226 CYPRESS LANE**  
**MARCH 13, 2025**  
**5:30 PM**

**COUNCIL/BOARD MEMBERS**

- Mayor Bev Smith
- Vice Mayor Patti Waller
- Council Member Joni Brinkman
- Mayor Pro Tem Kim Schmitz
- Council Member Gary Ready
- Chairman Johnnie Tieche
- Vice Chair Richard Hughes
- Board Member Kim Gehrman
- Board Member Brenda Browning
- Board Member Marta Padron
- Board Member Peter Braun
- Board Member Ralph Lashells
- Board Member Ralph Wiles, Jr.
- Board Member Fabiana DesRosiers

**ADMINISTRATION**

- Village Manager Michael Bornstein
- Asst Village Manager Kim Glas-Castro
- Village Clerk Kimberly Wynn
- Village Attorney Christy Goddeau
- Director of PZB Iramis Cabrera

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*If a person decides to appeal any decision made by this Board concerning any considered matter, they will need a record of the proceedings. For such purposes, they may need to ensure that a verbatim record of the proceedings is available. The recording includes the testimony and evidence upon which the appeal is to be based.*

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**CALL TO ORDER**

**ROLL CALL**

**ORDER OF BUSINESS**

1. **Workforce Housing - Presentation and Discussion Representatives:** The Housing Leadership Council of Palm Beach County will discuss the current levels of housing affordability and the strategies needed to obtain and maintain affordable housing for today's workforce.

Staff: Michael Bornstein, Village Manager

**PUBLIC COMMENT (Three-minute limit)**

**VILLAGE MANAGER COMMENTS**

**VILLAGE COUNCIL COMMENTS**

**ADJOURNMENT**

**NEXT MEETING  
TBD**

# Village of Palm Springs

## Title VI/Nondiscrimination Policy

### I. Policy Statement:

The Village of Palm Springs values diversity and welcomes input from all interested parties, regardless of cultural identity, background, or income level. Moreover, the Village believes the best programs and services result from careful consideration of the needs of all its communities and when those communities are involved in the decision-making process. The Village does not tolerate discrimination in any of its programs, services, or activities. Pursuant to Title VI of the Civil Rights Act of 1964 and other federal and state authorities, the Village will not exclude from participation in, deny the benefits of, or subject to discrimination anyone on the grounds of race, color, national origin, sex, age, disability, religion, or family status.

### II. Persons with Disabilities:

Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 (ADA) and related federal and state laws and regulations forbid discrimination against those who have disabilities. These laws require federal-aid recipients and other government entities to take affirmative steps to reasonably accommodate those with disabilities and ensure that their needs are equitably represented.

The Village will make every effort to ensure that its facilities, programs, services, and activities are accessible to those with disabilities. The Village will also make every effort to ensure that its advisory committees, public involvement activities and all other programs, services and activities include representation by communities with disabilities and disability service groups.

The Village encourages the public to report any facility, program, service, or activity that appears inaccessible to those who are disabled. Also, the Village will provide reasonable accommodation to individuals with disabilities who wish to participate in public involvement events or who require special assistance to access facilities, programs, services, or activities. Because providing reasonable accommodation may require outside assistance, the Village asks that requests be made at least three (3) business days prior to the need for accommodation. Questions, concerns, comments, or requests for accommodation should be made to the Village ADA Officer:

Name: Ashley Saingilus, Human Resources Director  
Address: 226 Cypress Lane, Palm Springs, FL 33461  
Email: [asaingilus@vpsfl.org](mailto:asaingilus@vpsfl.org)  
Phone: (561) 584-8200 Ext. 8421

### III. Complaint Procedures:

The Village has established a discrimination complaint procedure and will take prompt and reasonable action to investigate and eliminate discrimination when found. Any person who believes that he or she has been subjected to discrimination based upon race, color, national origin, sex, religion, age, disability or family status in any Village program, service or activity may file a complaint with the Village Title VI/Nondiscrimination Coordinator:

Name: Janette Piedra, Human Resources Manager  
Address: 226 Cypress Lane, Palm Springs, FL 33461  
Email: [jpiedra@vpsfl.org](mailto:jpiedra@vpsfl.org)  
Phone: (561) 584-8200 Ext. 8422



# Village of Palm Springs

## Executive Brief

**AGENDA DATE:** March 13, 2025

**DEPARTMENT:** Administration

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**ITEM #1:** Presentation and Discussion Led by the Housing Leadership Council of Palm Beach County

**SUMMARY:** Representatives from the Housing Leadership Council of Palm Beach County—Ms. Suzanne Cabrera (President/CEO), Mr. Skip Miller (Vice Chair), and Christina Romelus (Implementation Director for the Housing for All Plan) — will discuss the current levels of housing affordability and the strategies needed to obtain and maintain affordable housing for today's workforce.

**FISCAL IMPACT:**

There is no fiscal impact to the Village.

**ATTACHMENTS:**

1. Draft Presentation -Housing 101 Presentation - Housing Leadership Council
2. Housing Acronyms and Definitions
3. 2024 Workforce Housing Rents & Incomes
4. 2024 Workforce Housing Prices & Incomes

**Housing Presentation**  
**to**  
**Village of Palm Springs**



**March 13, 2025**



# Housing Leadership Council

The Housing Leadership Council of Palm Beach County is a coalition of Community Leaders working to sustain the economic viability of the County by supporting housing opportunities for all residents through education, advocacy, and facilitating partnerships.

Established in 2006, the council has over a decade of accomplishments in documenting the need for affordable housing, raising funds for housing initiatives, developing collaborations, reducing barriers to affordable housing, advocating, fighting NIMBYism, and building capacity.



# AMI (Area Median Income)

Definition: The midpoint income for a specific region.

- Usage: Determines eligibility for affordable and workforce housing programs.
- Example: If the AMI is \$60,000, a household earning \$30,000 is at 50% AMI.
- As of 2024, the Area Median Income (AMI) for Palm Beach County is \$104,000.



# **PALM BEACH COUNTY INCOME GUIDELINES**

**Palm Beach County Median Income = \$104,000.00**

## **2024 INCOME LIMITS**

	<b>1 person</b>	<b>2 persons</b>	<b>3 persons</b>	<b>4 persons</b>	<b>5 persons</b>	<b>6 persons</b>	<b>7 persons</b>	<b>8 persons</b>
<b>Extremely Low- Income 30% Median</b>	<b>\$22,550</b>	<b>\$25,750</b>	<b>\$28,950</b>	<b>\$32,150</b>	<b>\$36,580</b>	<b>\$41,960</b>	<b>\$47,340</b>	<b>\$52,720</b>
<b>Very Low- Income 50% Median</b>	<b>\$37,500</b>	<b>\$42,850</b>	<b>\$48,200</b>	<b>\$53,550</b>	<b>\$57,850</b>	<b>\$62,150</b>	<b>\$66,400</b>	<b>\$70,700</b>
<b>Low-Income 80% Median</b>	<b>\$60,000</b>	<b>\$68,550</b>	<b>\$77,100</b>	<b>\$85,650</b>	<b>\$92,550</b>	<b>\$99,400</b>	<b>\$106,250</b>	<b>\$113,100</b>
<b>Moderate Income 120% Median</b>	<b>\$90,000</b>	<b>\$102,840</b>	<b>\$115,680</b>	<b>\$128,520</b>	<b>\$138,840</b>	<b>\$149,160</b>	<b>\$159,360</b>	<b>\$169,680</b>

Source: HUD Income Limits are adjusted annually.

Palm Beach County Median Income = \$104,000.00 (effective 4/1/2024)

HUD Released 4/2/2024



# Housing Costs

**Housing Expenses should be limited to 30% of income**

**For Sale – can afford three times their salary**

- **A family making \$100,000 can afford a \$300,000 home**
- **Average home price in the county is \$650,000 as of Jan 2025**

**Rental – can afford one-third of their monthly income**

- **A household making 60%AMI can afford \$1,450 for a two-bedroom unit**



# Affordable Housing vs Workforce Housing

**Primarily a finance designation**

**Affordable Housing (60% AMI and below)**

- **Many funding sources including LIHTC, HUD SHIP, SAIL**

**Workforce (60-80% to 140% AMI)**

- **Limited funding sources**
- **The \$200M bond was designed to fill this gap. Palm Beach County's Workforce Housing Program produces units at this level.**





- This **PLAN** is a blueprint for how to achieve a significant increase in workforce and affordable housing.
- Our **VISION** is sustainable access to financially feasible and diverse housing options available for a broad range of incomes representative of our workforce and community.
- **IMPLEMENTATION** The plan was approved by the BCC in June 2024. Riviera Beach was our pilot municipality for customizing the plan and we are working with others including West Palm Beach.

# **The Plan: Focus Areas**

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Funding & Financing

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Planning & Regulatory Reform

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Neighborhood Revitalization

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Racial Equity

# Funding & Financing

Coordinating funding sources at federal, state and local levels is critical to housing development and redevelopment efforts

HLC offers a workshop on all the sources of funding for housing called the ABCs of funding that includes the types of funding, what the funds can be used for, the amount of funding available, the timing of the funds and how to apply.

The \$200M Housing bond, passed by the voters in 2022, is meant to provide gap financing to leverage primary sources in the form of low interest loans ranging from 0-3%. This bond was the first of 18 action items under Funding & Financing strategy in the Housing For All plan.

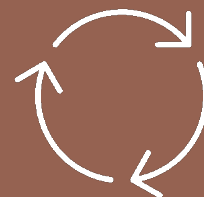
# Planning & Regulatory Reform



Allows more density &  
broaden definitions of  
compatibility



Amends permitted land uses on  
commercial properties to  
permit high density residential  
redevelopment.



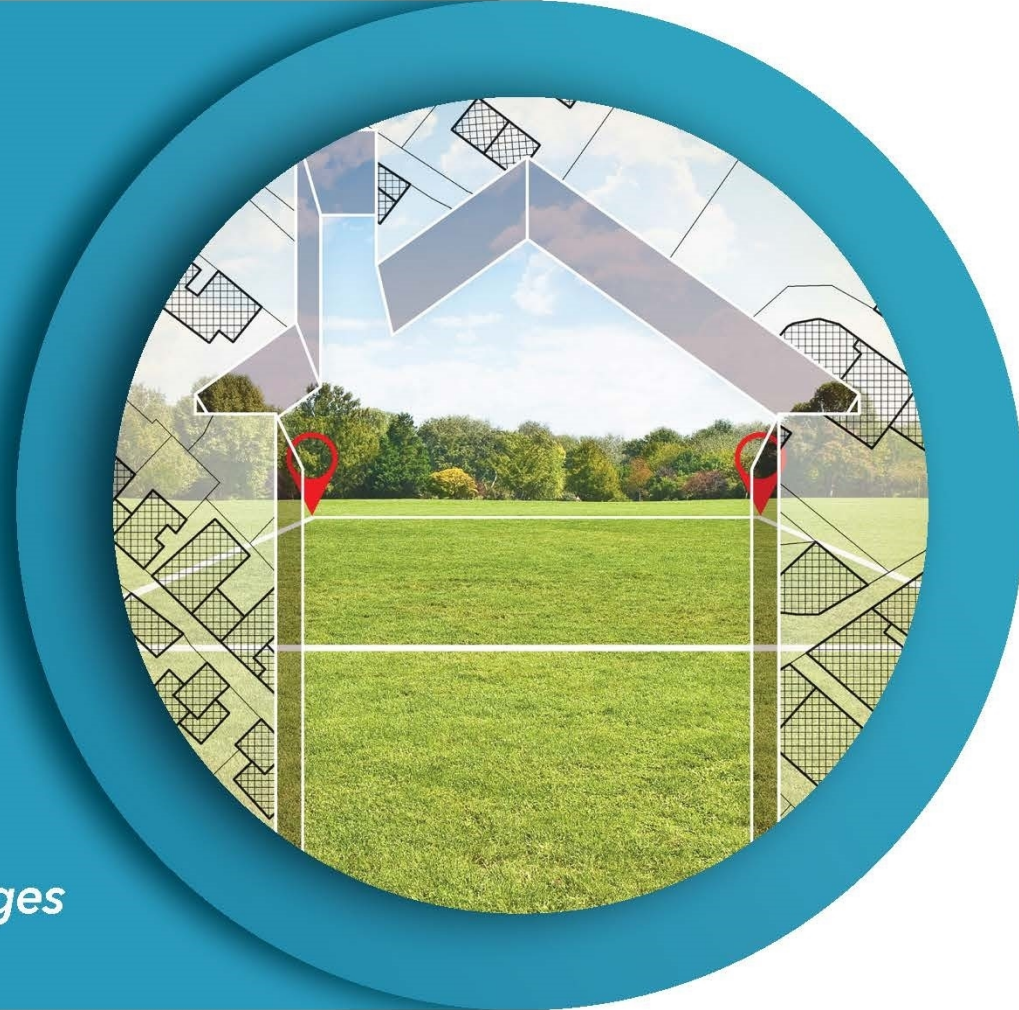
Expedites County &  
municipal development  
approval & permitting  
processes



**FLORIDA  
HOUSING  
COALITION**

# LAND USE AND INNOVATION

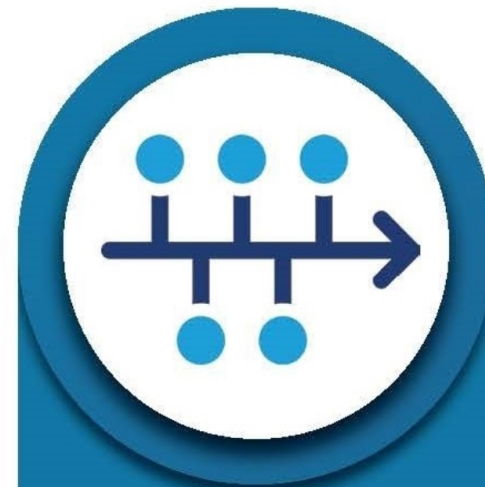
*Innovate for Tomorrow's Housing Challenges*



Affordable housing blueprints to guide local or regional housing strategies



Guided growth policy review, data analysis, and opportunity area mapping



Site assessment and policy visualization to support zoning reform



Incentives valuation and calibration



Workshopping housing solutions

# Deed Restrictions

Definition: Legal conditions placed on a property that dictate its use, resale price, or ownership qualifications. Also known as restrictive covenants, are rules placed on a property's deed that limit how the property can be used. These restrictions are legally binding and enforceable by local governments, developers and homeowners' associations (HOAs).



# Common Types of Deed Restrictions:

- **Land Use Restrictions:** Limits on property usage (e.g., residential only, no commercial businesses)
- **Architectural Controls:** Requirements for home design, paint colors or landscaping
- **Occupancy Limits:** Rules on the number of residents allowed in a home
- **Rental Restrictions:** Limits on short-term rentals (e.g, Airbnb) or non-owner-occupied rentals
- **Vehicle & Parking Rules:** Restrictions on RVs, boats, or commercial vehicles in driveways



# Workforce Housing Programs

## Palm Beach County WHP

The Workforce Housing Program (WHP), established in the County's Comprehensive Plan, is intended to increase housing opportunities for persons employed in Palm Beach County jobs that help keep the community viable. The WHP applies to all developments with a residential component of 10 or more units in the Urban/Suburban Tier of the unincorporated County, and in other areas where required by a project's conditions of approval. This is a mandatory program.

## Municipal Programs

Many municipalities have voluntary, incentive-based programs. Examples include West Palm Beach, Palm Beach Gardens, Boca Raton, and Riviera Beach.



# Neighborhood Revitalization



Revitalizes disadvantaged communities through housing rehab, new construction & community redevelopment



Implements funding strategies to encourage homeownership and prevent displacement



Partners with non-profits & lenders

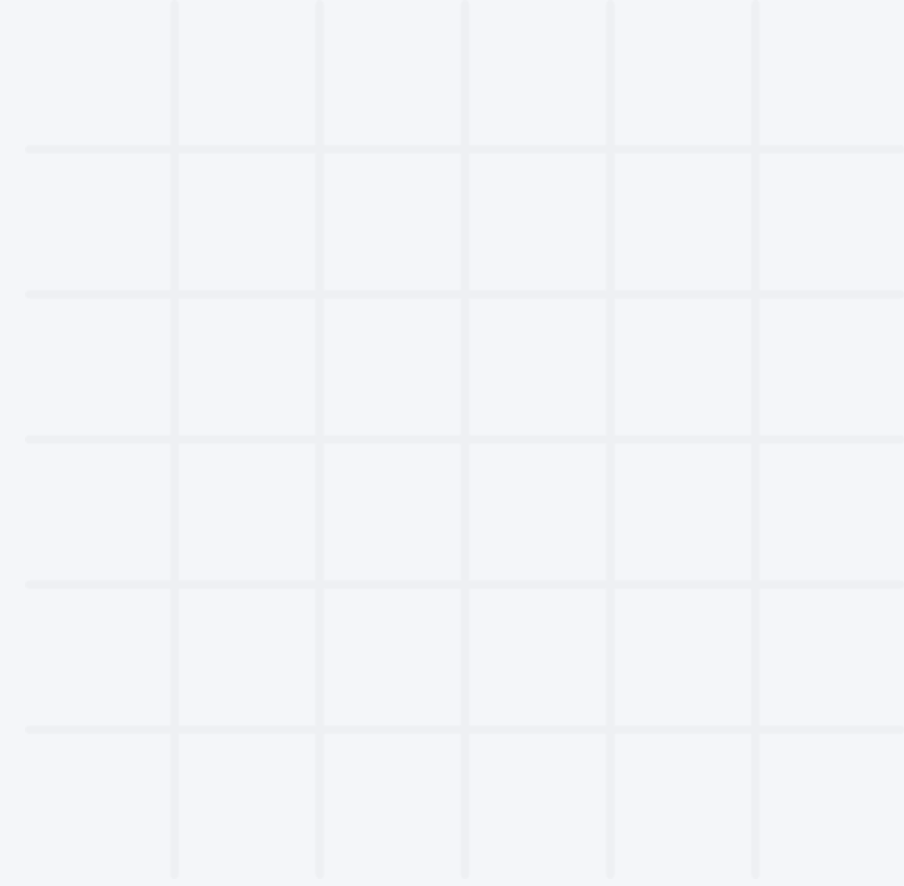
# You're Invited!

**2025 Annual Housing Heroes Luncheon**

**May 14, 11:00 am at the Kravis Center**



# Questions



## **Housing Acronyms and Definitions**

**AHC (Affordable Housing Collaborative) of Palm Beach County** - The AHC is a group of housing stakeholders that meet on a monthly basis to discuss topics and issues relevant to affordable housing. Members include non-profits, counseling agencies, lenders, real estate professionals, attorneys, municipal staff and many others. The group meeting the third Wednesday of every month at 12:30, usually at the Children's Services Council. The AHC is all volunteer but has a contract with HLC (Housing Leadership Council) to provide administrative functions including managing the membership list, sending meeting notices and other administrative tasks.

**AMI (Area Median Income)** - The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. HUD uses the median income for families in metropolitan and non-metropolitan areas to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income.

**Annual Action Plan** – the annual plan submitted by entitlement municipalities that outlines the programs and activities funded through the U.S. Department of Housing and Urban Development (HUD).

**CAH (Commission on Affordable Housing)** – A local advisory board to the Palm Beach County Commission on affordable housing issues, especially involving SHIP funding.

**CDC (Community Development Organization)**- A CDC is usually a local, non-profit entity organized to address long-term community revitalization by building affordable housing, assisting or starting small businesses, and creating jobs.

**CDBG: (Community Development Block Grant)** - A pass-through HUD program that allocates funding to “entitlement cities and counties”, as well as states for smaller cities and rural areas, on a formula basis; funds can be used for a variety of affordable housing, economic development, infrastructure and other projects.

**CFR (Code of Federal Regulations)** - The rules and requirements published by administrative agencies and departments, like HUD, the Dept. of Education, and the like.

**CHDO (Community Housing Development Organization)** - Under the HOME Program, a CHDO is a private, non-profit, 501(c)(3) tax exempt organization that has, among its purposes, the provision of decent, affordable housing to low- and moderate-income persons.

**CLT (Community Land Trust)** - A community land trust is a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents. In particular, CLTs attempt to meet the needs of residents least served by the prevailing market.

**CoC: Continuum of Care:** Authorized under the several “McKinney Act” Programs administered by HUD, Continuum of Care funds are allocated at the local level by regional “Continuum of Care” agencies (see “LAHSA” below) to provide an array of services to the homeless

**Consolidated Plan** - A plan developed by a local government which describes the needs, resources, priorities, and proposed activities to be undertaken with funds provided under various federal programs. A consolidated plan is required for all participating jurisdictions.

**FHFC – Florida Housing Finance Corporation** - The FHFC’s mission is as follows: (1) finance affordable housing for very low-, low-, and moderate-income people; and, (2) to stimulate the home building industry. The FHFC obtains funds through program revenues and by issuing bonds that are secured by mortgages taken in exchange for the FHFC’s loans. The FHFC also receives appropriations of federal grants and tax credits as well as Sadowski Act documentary stamp tax revenues to finance affordable single- and multi-family housing to be occupied by very low-, low-, and moderate-income persons

**FHA:** Federal Housing Administration: A sub-organization of HUD, the FHA “provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories.” In effect, it often subsidizes housing purchases and building.

**FMR (Fair Market Rent)** - The maximum chargeable gross rent in an area for projects participating in the HUD Section 8 program. Determined by HUD

**HECM – (Home Equity Conversion Loan)** – This is also known as a reverse mortgage. This product is used by seniors who need access the equity in their home.

**HOME – (HOME Investment Partnerships Program)** - HOME funds are allocated on a needs-based formula to state and local governments designated participating jurisdictions (PJs) and require non-federal match of HOME dollars. The Florida Housing Finance Corporation (FHFC) administers the state’s HOME program.

**HUD – (U.S. Department of Housing and Urban Development)** - The department within the federal government that is mandated by Congress to create conditions for every family to have decent and affordable housing, to ensure equal housing opportunities for all, and to strengthen and enrich the nation’s communities.

**LIHTC - Low Income Housing Tax Credit** - A competitive federal program administered by the state which grants income tax credit to developers who build or substantially rehabilitate affordable rental housing. The tax credits are used to raise project equity.

**Leveraging** - Using a small amount of funds to attract other funds, including loans, grants and equity investments. The premise of leveraging is to use public dollars in conjunction with private dollars to increase the number of affordable housing units.

**Loan Guarantees** - A pledge by a third party that, in case of default by the borrower, promises to repay all or a portion of the borrowed amount. State and local governments and non-profit intermediaries are often sources of loan guarantees, with the Federal Housing Administration (FHA) being one of the most well known.

**Low-Income Person or Household** - A person or household whose annual (gross) income does not exceed 80 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families.

**LHAP (Local Housing Assistance Plan)** – Plans that outline local housing priorities and initiatives through the State Housing Initiatives Partnership (SHIP) Program.

**LTV (Loan to Value)** -. The LTV ratio expresses the ratio of the first mortgage lien as a percentage of the total appraised value of the real property.

**Market Value** - The price a property would sell for in a competitive market when there has been a normal offering time, no coercion, arms-length bargaining, typical financing, and informed buyer and sellers.

**Moderate-Income Person or Household** - A person or household whose annual (gross) income does not exceed 120 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families.

**MRB - Mortgage Revenue Bonds** - State and local housing finance agencies (HFAs) sell tax-exempt bonds and use the money that is raised to lend to first-time homebuyers. Because buyers of these bonds accept a lower rate of return on their investment than if the bonds were taxable, HFAs can lend proceeds to the homebuyers at interest rates below conventional mortgage rates.

**MOA (Memorandum of Agreement)** - A memorandum of agreement (MOA) or cooperative agreement is a document written between parties to cooperatively work together on an agreed upon project or meet an agreed upon objective. The purpose of an MOA is to have a written understanding of the agreement between parties. The MOA can also be a legal document that is binding and hold the parties responsible to their commitment or just a partnership agreement.

**MOU (Memorandum of Understanding)** – Similar to Memorandum of Agreement. The MOU can also be a legal document that is binding and hold the parties responsible to their commitment or just a partnership agreement.

**MLS (Multiple Listing Service)** - A computer-based service that provides real estate professionals with detailed listings of most homes currently on the market. Much of the information can now be obtained by the public through websites like [www.realtor.com](http://www.realtor.com).

**IZ (Inclusionary Zoning)** – Mandatory programs require developers to build affordable units in exchange for development rights (e.g. additional density). Voluntary programs rely on incentives to encourage developments to "opt-in."

**NIMBY (Not in My Backyard)** - The term is used to describe a new development's opposition by residents in its vicinity. The new project being opposed is generally considered a benefit for many but has negative side-effects on its close surroundings. As a result, residents nearby the immediate location would consider it undesirable and would generally prefer the building to be "elsewhere".

**NOFA: Notice of Funding Availability:** This is synonymous with “RFP” and means a document issued by a funder to solicit proposals.

**NSP** – Neighborhood Stabilization Program. Funded through ARRA (Economic Stimulus package in 2009). There were three funding cycles - NSP1, NSP2 and NSP3. Programs have wrapped up but there is still program income from many programs.

**PHA (Public Housing Authority)** - A Public Housing Authority is responsible for the management and operation of its local public housing program. They may also operate other types of housing programs, including Section 8 subsidies.

**PJ (Participating Jurisdiction)** – Can be a housing authority or a municipality

**PITI** – Principal, Interest, Taxes & Insurance payments to determine a total housing payment.

**PMI (Private Mortgage Insurance)**—Coverage that, in instances of default, guarantees a lender the partial payment of an outstanding loan balance. Traditionally, lenders require PMI in instances where the loan to value ratio is higher than 80 percent, however, lenders have been known to waive this requirement under their affordable housing programs.

**Pro Forma** - Projected annual income and expenses for a rental development for a given period (usually 15 years).

**RFA (Request for Funding Assistance)** - This is synonymous with “RFP” and means a document issued by a funder to solicit proposals.

**RFP (Request for Proposals)** - This is the basic acronym used to describe documents that offer guidelines for grant funding.

**RFQ (Request for Qualifications)** – This refers to providing qualifications of personnel in response to a task or project.

**REO (Real Estate Owned)** - Property that is owned by a lender, usually acquired through a foreclosure, or through a deed in lieu of foreclosure.

**Reserves** - Funds held to pay future liabilities. Typical reserves include replacement reserve for major repairs, operating reserve for covering negative cash flow and contingency funds

**RESPA (Real Estate Settlement Procedures Act)** - RESPA requires that lenders give all borrowers of federally related mortgage loans an estimate of settlement costs and a HUD-prepared booklet with information about real estate transactions, settlement services, cost comparisons, and relevant consumer protection laws.

**RPC (Regional Planning Council)** - RPCs provide planning and technical assistance to local governments on federal and state issues such as housing, growth management, emergency management, and intergovernmental coordination. The State of Florida has 11 RPCs.

**Secondary Market** - Markets into which originating lenders sell their loans to investors who are seeking longer term investments (such as Fannie Mae).

**SAIL (State Apartment Incentives Loan Program)** – Funds that come from the Housing Trust Fund to provide gap financing to those building multi-family housing.

**SHIP (State Housing Initiatives Partnership)** - Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families. SHIP dollars may be used

to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.

**SF-424:** Standard Form 424: This is the basic cover form for most federal grant applications.

**SGA (Solicitation for Grant Applications) :-** Like a Request for Proposals (RFP), an SGA

**SRO - Single Room Occupancy** - SROs provide housing for elderly, disabled, the working poor and others who, without SROs might otherwise be homeless. An SRO room typically has a sink, closet, and sleeping space. Bathroom, shower and kitchen spaces are generally shared with others

**Subordinated (Secondary or Tertiary) Debt** - If more than one lender has a lien on a property, the subordinated debt is paid after the debt of lien holders in superior (or first) positions.

**Subsidy** - Financial assistance in the form of government loans, grants, or other contributions that are used to make housing affordable.

**Sweat Equity** - The value of volunteer labor in producing affordable housing.

**TARP (Troubled Assets Relief Program)** – TARP allows the United States Department of the Treasury to purchase or insure up to \$700 billion of "troubled" assets.

**TDR (Transfer of Development Rights)** - TDR programs allow landowners to sever development rights from properties in government-designated low-density areas, and sell them to purchasers who want to increase the density of development in areas that local governments have selected as higher density areas.

**WHP (Workforce Housing Program)** - The Workforce Housing Program provides for the development of workforce housing units in all new residential developments in unincorporated Palm Beach County. The program 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.

**Very Low-Income Person or Household** - A person or household whose annual (gross) income does not exceed 50 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (FHFC).

**For additional housing information visit the Housing Leadership Council website at [www.hlcpbc.org](http://www.hlcpbc.org) or e-mail [scabrera@hlcpbc.org](mailto:scabrera@hlcpbc.org)**



**Workforce Housing Program (WHP)  
2024 Rents and Incomes  
Effective July 1, 2024**

WHP prices are set annually, based on the provisions of Article 5.G.1.A.3.c.2 of the Unified Land Development Code reflected below, and the following:

**2024 PBC Median Family Income: \$104,000 (per HUD)**

WHP Income Category			Studio	1 BR	2 BR	3BR	4BR
Low	60-80% of MFI	\$62,400 - \$83,200	\$1,125 - 1,500	\$1,205 - 1,607	\$1,446 - 1,928	\$1,671 - 2,228	\$1,864 - 2,486
Moderate 1	>80-100% of MFI	>\$83,200 - \$104,000	\$1,500 - 1,875	\$1,607 - 2,009	\$1,928 - 2,410	\$2,228 - 2,785	\$2,486 - 3,108
Moderate 2	>100-120% of MFI	\$104,000 - \$124,800	\$1,875 - 2,250	\$2,009 - 2,410	\$2,410 - 2,892	\$2,785 - 3,342	\$3,108 - 3,729
Middle	>120-140% of MFI	>\$124,800 - \$145,600	\$2,250 - 2,625	\$2,410 - 2,812	\$2,892 - 3,374	\$3,342 - 3,899	\$3,729 - 4,350

**Rental Prices for projects approved under the Workforce Housing code adopted August 22, 2019**

WHP Income Category			Studio	1 BR	2 BR	3BR	4BR
Low	60-70% of MFI	\$62,400 - \$72,800	\$1,125 - \$1,313	\$1,205 - \$1,406	\$1,446 - \$1,687	\$1,671 - \$1,950	\$1,864 - \$2,175
	>70-80% of MFI	>\$72,800- \$83,200	\$1,313 - \$1,500	\$1,406 - \$1,607	\$1,687 - \$1,928	\$1,950 - \$2,228	\$2,175 - \$2,486
Moderate 1	>80-90% of MFI	>\$83,200 - \$93,600	\$1,500 - \$1,688	\$1,607 - \$1,808	\$1,928 - \$2,169	\$2,228 - \$2,507	\$2,486 - \$2,797
	>90-100% of MFI	>\$93,600- \$104,000	\$1,688 - \$1,875	\$1,808 - \$2,009	\$2,169 - \$2,410	\$2,507 - \$2,785	\$2,797 - \$3,108
Moderate 2	>100-110% of MFI	>\$104,000 - \$114,400	\$1,875 - \$2,063	\$2,009 - \$2,210	\$2,410 - \$2,651	\$2,785 - \$3,064	\$3,108 - \$3,419
	>110-120% of MFI	>\$114,400- \$124,800	\$2,063 - \$2,250	\$2,210 - \$2,410	\$2,651 - \$2,892	\$3,064 - \$3,342	\$3,419 - \$3,729
Middle	>120-130% of MFI	>\$124,800 - \$135,200	\$2,250 - \$2,438	\$2,410 - \$2,611	\$2,892 - \$3,133	\$3,342 - \$3,621	\$3,729 - \$4,040
	>130-140% of MFI	>\$135,200- \$145,600	\$2,438 - \$2,625	\$2,611 - \$2,812	\$3,133 - \$3,374	\$3,621 - \$3,899	\$4,040 - \$4,350

For information on WHP rents, contact: Michael Howe, Planning Division, at [mhowe@pbcgov.org](mailto:mhowe@pbcgov.org) or 561-233-5361



**Workforce Housing Program (WHP)  
2024 For Sale Prices and Incomes  
Effective July 1, 2024**

WHP prices are set annually, based on the provisions of Article 5.G.1.A.3.c of the Unified Land Development Code reflected below, and the following:

**2024 PBC Median Family Income: \$104,000 (per HUD)**

**WHP Sales Prices (homes cannot be sold at a higher price)**

WHP Income Category			2024 (WHP) Sales Prices
Low	60 -80% of MFI	\$62,400 - \$83,200	\$218,400
Moderate 1	>80 -100% of MFI	>\$83,200 - \$104,000	\$280,800
Moderate 2	>100 -120% of MFI	>\$104,000 - \$124,800	\$343,200
Middle	>120 -140% of MFI	>\$124,800 - \$145,600	\$405,600*

*\*Middle Income category does not apply to WHP units in projects approved under WHP Code adopted 8/22/2019.*

For information on WHP pricing, contact Michael Howe, Planning Division, at [mhowe@pbcgov.org](mailto:mhowe@pbcgov.org) or 561-233-5361