

1. What is Providence Place, and what is its purpose?

Providence Place is a permanent, deeply affordable multi-family apartment community with on-site resident services and amenities, prioritized for individuals and families facing homelessness in Melbourne. It is a locally-led, non-profit housing initiative designed to provide long-term stability rather than temporary shelter. The project addresses the critical shortage of affordable housing, reduces homelessness, and contributes to community revitalization.

2. Where will Providence Place be located?

Providence Place will be located on 3.27 acres at 850 S Apollo Blvd in Melbourne, on the site of a former car dealership. The property is currently vacant land, with 75% impervious (pavement or concrete).

This urban infill redevelopment will transform the site, increasing total green space from 25% to 61% by reclaiming an additional 36% of the land. This is made possible through an efficient building design and shared mobility amenities that reduce the need for excessive parking.

3. How many housing units will be included in the development?

Providence Place will be a mid-sized multi-family community, with between 70 and 120 housing units. Current plans in development propose a 119-unit 4-story building with a mix of one- and two-bedroom apartments. While the site's zoning technically allows for up to 300 units, the focus is on creating a balanced, vibrant community that provides high-quality housing while maintaining a welcoming and supportive environment for residents.

4. Who is behind the development of Providence Place?

Providence Place is a joint effort between non-profits Daily Bread, Inc. and Steadytown Inc., with financial support from the City of Melbourne and Brevard's philanthropic and healthcare community. Steadytown, led by Keith and Keri Donald, is a local private operating foundation focused on community development. It is contributing the land and, together with Daily Bread, is responsible for the project's development and stabilization.

Daily Bread, one of Melbourne's longest-standing homeless service agencies, is serving as co-developer and is responsible for the on-site resident services and amenities. For Daily Bread, Providence Place represents a strategic shift from day-center services to housing-focused solutions.

5. What is the timeline for Providence Place to be built and opened?

Providence Place is required to be completed by December 31, 2027, per the Development Agreement with the City of Melbourne. While the development team is moving with urgency to address the critical need for deeply affordable housing, this timeline provides the necessary flexibility to navigate the complexities of permitting, financing, and construction.

Pre-construction design and engineering are currently underway. The development team's goal is to break ground by the end of 2025, pending permit approvals and assembling financing. Once construction begins, completion is expected within approximately 18 months, barring any unforeseen delays.

6. Who will be eligible to live at Providence Place?

Providence Place will be available to very-low, extremely low, and low-income households earning up to 80% of the Brevard County Area Median Income (“AMI”). This eligibility requirement ensures that the housing units remain accessible to those with lower incomes in the community.

Income limits are set annually by federal and state agencies and vary by household size. Below are the 2024 income limits for an individual adult (one-person household) and a small family (three-person household):

Individual (one-person) household

Income-level	Household Annual Income Limit
Extremely low (30%)	\$19,860
Very low (50%)	\$33,100
Low (80%)	\$52,920

Small family (three-person) household

Income-level	Household Annual Income Limit
Extremely low (30%)	\$25,530
Very low (50%)	\$42,550
Low (80%)	\$68,080

In addition to meeting income eligibility requirements, housing units will be prioritized for households referred through the Brevard County Continuum of Care (CoC)

Coordinated Entry System (CES) for ending homelessness on the Space Coast. Referral priority is based on need, including factors such as a household's history of homelessness and housing in Melbourne.

7. How much will it cost to live there?

As a community non-profit initiative committed to deeply affordable housing and reducing homelessness, Providence Place will ensure that housing payments remain as affordable as possible while maintaining the financial sustainability of the project.

Housing payments will be determined based on two factors:

1. The total housing revenue required to sustain project operations

- To keep the project financially sustainable, total housing revenue across all units must cover the cost of building operations and resident amenities, when combined with other sources of project revenue.
- This includes both resident-paid housing payments and subsidy programs, such as the Housing Choice Voucher Program (HCVP).

2. What each household can reasonably afford to pay towards their housing

- For households with subsidies: Housing payments will be based on a sliding scale tied to income, and the subsidy will cover the remaining difference to meet the total housing revenue needs.
- For households without subsidies: Housing payments will be structured to remain as affordable as possible, but when no subsidy is available, these households will need to be able to pay the full cost of their unit unless other funding sources provide additional flexibility.

Providence Place will not aim to charge the highest allowable rents under federal regulations. Instead, housing payments will be set at levels necessary to sustain operations while maximizing affordability for residents.

The more operating subsidy available to the project, the lower housing payments can be overall. This allows Providence Place to sustainably serve more households with very low and extremely low incomes, where the need is greatest in the community.

8. Will people experiencing homelessness be able to afford the rent?

Yes. Housing units at Providence Place will be prioritized for households experiencing homelessness on a referral basis through the local Continuum of Care (CoC).

Some households will have sufficient income to afford a unit without additional assistance.

Others with greater needs will require a housing subsidy, and priority subsidies of different types are available through the CoC network to ensure affordability for those with the lowest incomes. The availability of these subsidies is critical to serving homeless households with extremely low incomes, ensuring that even those with the fewest resources can access stable housing and services at Providence Place.

9. How will residents be selected for the housing units?

There will be a standard application process for residency. The process will consist of an eligibility determination, background check, and needs assessment for reasonable accommodation. Any concerns pertaining to an applicant's criminal history will be assessed on an individualized basis, consistent with state and federal guidelines, with a focus on ensuring the safety of the community. Approved applicants will be offered residency and the opportunity to sign a residency agreement. There will be an appeals process for any denials. Residency will be governed by standard leases, and residents must be able to comply with the obligations of their lease agreement.

10. Is this only for Melbourne residents, or can people from outside the city apply?

Housing units at Providence Place will be prioritized for households experiencing homelessness who have a demonstrated need for housing in Melbourne, including those with a history of housing and services in the local area. This history is one of several factors that informs priority referrals through the Continuum of Care (CoC).

This aligns with the project and community's goal to reduce homelessness locally while ensuring fair access to eligible applicants. At this time, most units are expected to be filled through priority referrals. When priority referrals have been exhausted, Providence Place will open applications for general income-eligible applicants to ensure full occupancy and continued housing stability.

11. How long will residents be able to stay?

Residents will be able to stay at Providence Place as long as they remain in compliance with their lease. This is permanent housing, not temporary or transitional housing, meaning there is no pre-determined time limit on residency.

Like any other rental housing community, residents will sign a standard lease with the opportunity to renew at the end of their lease term. An income eligibility re-determination is also performed as part of lease renewal.

For residents who choose to move on voluntarily—or for those whose income increases above the eligibility limits—Providence Place offers move-on support. This includes assistance in identifying other housing options, navigating the market, and, when applicable, transferring subsidies to a new apartment or home down-payment.

Voluntary “move-ons” are resident-driven, supported, and celebrated as a success. Residents may choose to move for a variety of reasons—such as work, school, relationships, or a personal desire to live in another community or to become a homeowner. In many cases, residents who have a rental subsidy will be able to take their subsidy with them, helping ensure long-term housing stability in their next home.

12. What resident services and amenities will be provided at Providence Place?

At the heart of Providence Place are rich on-site services and amenities exclusively for the residents. In fact, the community is intentionally designed with smaller housing units in mind in part to allow for richer common areas and community spaces.

Residents will have access to a variety of services and amenities, all of which are available on a voluntary basis:

- **Housing Stability Services** (also known as “Housing Case Management”): these supportive services assist residents in adjusting to their new home, maintaining their apartment, and sustaining long-term housing stability.
- **Primary Care Health Services**: An on-site resident health clinic, operated by partner Brevard Health Alliance, providing primary medical care integrated with behavioral health services, substance use disorder care, dental care, and pharmacy, with the added ability for house calls when needed.
- **Resident Lounge, Market, and Chef’s Kitchen**: providing residents with inviting spaces for socialization, a small on-site grocery, and a community kitchen that allows for shared dining, coffee, and resident events.

- Fitness Area and Passive Outdoor Recreation Area: an indoor fitness center with on-demand wellness classrooms for active recreation, and an outdoor courtyard with recreational trails and enhanced Florida native landscaping to foster a healthy and therapeutic environment.
- Computer and Quiet Reading Rooms: each residential floor has a dedicated space for computer use, printing, chess, reading, and other quiet gatherings and activities.
- On-Site Vocational, Training, and Employment Assistance Programs: there is a wing devoted to vocational programming, including programs in culinary/catering and a resident workshop for light maintenance/repair skills & artwork creation. There is also a training classroom on-site, and five partner offices.
- Shared Mobility Services: including a proposed bus stop, resident bicycle-share program, and community shuttle.

13. What will property management at Providence Place look like?

Property management at Providence Place will function much like any other professionally managed apartment community. A dedicated on-site property management and maintenance team will ensure the building and community are well-maintained and responsive to resident needs. Several services will be provided to enhance resident access, comfort, and security:

- Front desk services, located in a central reception area at the entrance lobby, with a front desk attendant staffed during day and evening hours. The front desk will welcome residents and guests, assist with lost keys, receive packages, and schedule appointments and reminders.
- 24/7 security measures, including security cameras, electronic key access, and on-site security personnel.

14. How will Providence Place handle situations when residents are not in compliance with their lease?

All residents are expected to comply with their lease agreements, just like in any other professionally managed apartment community. This includes making monthly housing payments on time and in full, maintaining a safe and secure apartment, following guest policies, and respecting the quiet enjoyment of the community.

If a resident violates any provision of their lease, property management will promptly provide notice, and supportive services will engage to assist in resolving the issue. This includes making reasonable accommodations when applicable.

Most issues are resolved without further concern. However, if a compliance issue persists and results in repeated violations without resolution, property management will exercise its authority to terminate the lease as a last resort. If this occurs, supportive services will assist the resident in securing alternative housing and avoiding eviction or homelessness.

Eviction through the legal system is an absolute last resort and is rare in this type of supportive housing model.

15. What responsibilities do residents have regarding guests?

Lease agreements will include a guest policy outlining resident responsibilities for hosting visitors. In general, guests must sign in at the front desk upon arrival and follow community conduct guidelines while on-site.

Residents are expected to notify property management of any overnight guests. Extended overnight stays may be permitted in special circumstances, such as family visits or medical caregivers, on a case-by-case basis.

To support resident autonomy and stability, supportive services will assist residents in developing a personal guest policy that aligns with their lease while helping them build and maintain social relationships. This ensures that guests do not interfere with lease obligations, community safety, or resident well-being.

If a guest-related issue arises, supportive services will engage first to help residents address concerns before property management takes enforcement action. The focus is on supporting compliance rather than punishment, ensuring residents can host guests while maintaining a stable and well-managed community.

Property management will enforce the guest policy as necessary to maintain the safety and quiet enjoyment of the community for all residents.

16. How much will Providence Place cost to construct?

The construction cost for Providence Place is expected to range from \$15 million to \$16 million, equating to \$125,000 to \$137,500 per unit.

This is significantly more efficient than traditional affordable housing development in Florida, where costs currently range from \$300,000 to as high as \$430,000 per unit.

Providence Place is designed as an enhanced-structural concrete block building with impact windows, a strong fire rating, and high energy efficiency.

These cost savings are possible due to the project's efficient design and community-driven approach, utilizing local, community-minded builders and contractors and a non-profit development team focused on community impact rather than profit.

17. How is Providence Place being funded?

Providence Place is being funded primarily through private philanthropy, with additional support from the City of Melbourne and the healthcare community.

Major funders include the founding partners, Daily Bread Inc. and Steadytown Inc., as well as other philanthropic investors focused on community impact. The healthcare sector is also contributing funding, recognizing the connection between stable housing and improved health outcomes.

The City of Melbourne is providing \$3 million (approximately 20% of construction costs) as a reimbursable grant to support the completion of the housing units.

The funding model is rooted in impact investing, meaning investments are structured to incentivize success in achieving long-term community benefits over profit or traditional grantmaking. This model supports Providence Place being built efficiently while prioritizing affordability and sustainability for residents.

18. How much will Providence Place cost to operate & how will operations be funded?

The operating budget for Providence Place is currently being developed and will be finalized following the financial underwriting process leading up to the closing on construction and permanent financing.

Operations will be funded through multiple revenue sources, including:

- Housing payments from residents and subsidy revenues.
- Grants from philanthropic organizations and the local Continuum of Care (CoC).
- Partnerships with service providers who provide on-site programs.
- Individual donations from community members and supporters.
- Revenue from on-site vocational programs, which are expected to generate commercial income to help sustain program operations.

This broad funding approach ensures long-term financial sustainability while keeping Providence Place affordable for residents.

19. What are some other nearby projects or communities that can be compared with Providence Place?

Providence Place is designed as a high-quality multifamily apartment community with a strong focus on community amenities and on-site services. The project team believes this will foster a closer-knit environment compared to typical apartment complexes.

Nearby projects with similar models include:

- Heritage Park at Crane Creek – A housing community located in South Melbourne with on-site resident services and units set-aside for homeless, low-income, and general market households.
- Trinity Towers – A subsidized housing community for seniors located in Downtown Melbourne with resident amenities and programs.
- Promise of Brevard – An affordable housing community in West Melbourne serving individuals with special needs, with built-in support programs.

Each of these projects are of comparable size or larger and provide standard apartment living with on-site resident services and amenities, while also being highly subsidized.

Additionally, Providence Place was inspired by the Housing Empowerment Program (HEP) in Clearwater, FL, a highly regarded organization that integrates housing and health services for individuals overcoming homelessness in a neighborhood setting.

20. Will Providence Place solve homelessness in Melbourne?

Providence Place will significantly reduce homelessness in Melbourne by providing 119 dedicated housing units with on-site services, prioritized for those with the greatest needs in our community for as long as needed.

No single project can fully solve homelessness, but each unit developed in this way—whether through rehabilitation or new construction, and with the necessary wraparound services—plays a critical role in the solution.

21. How does Providence Place compare to other programs that assist homeless households such as shelter, transitional housing, and outreach programs?

Providence Place is part of a coordinated continuum of housing-focused services that work together to end homelessness effectively.

- Outreach programs connect individuals to housing matched to their needs.

- Shelters and interim housing provide temporary accommodations while individuals seek permanent housing.
- Providence Place and similar projects deliver the critical, long-term solution—deeply affordable permanent housing with on-site supportive services.

For outreach and shelter programs to succeed, there must be enough permanent housing options available. Providence Place fills this essential gap by ensuring that households transitioning out of homelessness have a stable, long-term place to live.

22. How does Providence Place fit into Daily Bread’s broader transformation?

Providence Place is part of Daily Bread Inc.'s strategic shift toward permanent housing solutions for ending homelessness. This transformation moves away from traditional day shelter and meal services to a housing-focused approach that prioritizes long-term stability.

As part of this shift, Daily Bread will close its current day shelter and soup kitchen at 815 Fee Ave. These services will be replaced with:

- A housing-focused street outreach program to connect people directly to housing solutions.
- A mobile access point and basic needs support service, rotating among community partner locations, to ensure continued access to Continuum of Care (CoC) housing services.
- An immediate housing program utilizing scattered-site housing units to provide rapid access to stable housing.

Providence Place is Daily Bread’s long-term investment in dedicated supportive housing, creating a permanent, deeply affordable community with on-site services for those overcoming homelessness.

23. Will Providence Place lead to a concentration of homelessness in and around the area where it will be located?

No. Providence Place will end homelessness, not concentrate it. By providing stable, permanent housing, it helps people exit homelessness rather than remain in crisis.

Providence Place is not a drop-in center, shelter, or outreach hub. All services and amenities are exclusively for residents, ensuring a private, apartment-style living environment rather than a public homeless services site.

24. How will Providence Place affect neighborhood property values?

Research indicates that well-designed affordable housing developments generally do not negatively impact surrounding property values and can often have positive effects, especially when replacing vacant or underutilized properties.

Providence Place, as a community redevelopment initiative, aims to reduce blight and improve neighborhood conditions. By providing deeply affordable housing and addressing homelessness, the project aims to contribute to increased neighborhood stability and enhanced overall community well-being.

It's important to note that property values are influenced by various economic and market factors beyond a single development. However, evidence suggests that affordable housing, when well-integrated into the community, does not inherently decrease property values and often has a neutral or positive impact.

By focusing on community revitalization and addressing critical housing needs, Providence Place is positioned to be an asset to the neighborhood, supporting property values and enhancing the quality of life for all residents.

25. What broader community benefits will Providence Place bring?

Providence Place will strengthen the entire community by providing deeply affordable housing with on-site services that reduce public costs, ease pressure on emergency services, and improve neighborhood stability.

Healthcare System Benefits:

- Stable housing is a well-documented public health intervention that reduces ER visits and preventable hospitalizations for people experiencing homelessness.
- Chronic health conditions worsen without stable housing, leading to more frequent and costly ER visits for preventable issues. Stable housing improves health outcomes by connecting people to primary care instead of crisis-based medical treatment.
- Hospitals often struggle with safe discharge for unhoused patients, increasing the risk of repeat hospitalizations. Providence Place will allow people to recover safely, reducing avoidable readmissions and ensuring better continuity of care.

Law Enforcement & Public Safety Benefits:

- Police estimate that at least 30% of calls involve “quality of life” issues related to homelessness—including public sleeping, encampments, trespassing, and panhandling.

- Officers acknowledge that displacing or arresting homeless individuals does not solve homelessness—instead, people move around or cycle back onto the streets, creating a “whack-a-mole” effect where enforcement does not lead to long-term solutions.
- By housing more people, police can shift their focus to addressing crime and public safety rather than managing homelessness.

Community Well-Being & Revitalization:

- Fewer encampments, cleaner public spaces, and reduced street homelessness enhance the overall quality of life for residents and visitors.
- Urban revitalization: Providence Place will transform an underutilized site—a former car dealership—into a well-maintained residential community with more green space and modern housing.
- Economic benefits: Stable housing enables residents to re-enter the workforce and participate in the local economy, benefiting nearby businesses and strengthening economic stability.

Providence Place is more than just housing—it’s about reducing public health and safety burdens, creating safer neighborhoods, and fostering a stronger community.

26. Where can I find out more?

Please visit the website at <http://providence.place>.