

Palm Beach County Housing Summit 2017:

SOLUTIONS FOR INCREASING ATTAINABLE HOUSING IN PALM BEACH COUNTY

White Paper

I. INTRODUCTION

A. Overview

The 2017 Palm Beach County Housing Summit strives to bring together a diverse group of community leaders, professionals and stakeholders, across many jurisdictions and specialties, to address this critical community-wide issue. Attainable housing is a goal of the entire community, and not the responsibility of a single entity or agency. The challenge is to identify and garner support for a shared, sustainable framework that will increase housing attainable to all our Palm Beach County residents. The focus will be on reducing financial, policy and regulatory barriers while exploring innovative tools and models that will provide additional housing options and build on the efforts to keep pace with growth in our county.

According to data published by the Florida Housing Data Clearinghouse, in 2015 approximately 45% of Palm Beach County households paid more than 30% of income for housing, and about 23% paid more than 50% of income for housing. The objective of ‘attainable housing’ efforts is to increase the number of units available to residents in the appropriate price ranges, so that the number of cost-burdened households is minimized and the community can sustain the workforce necessary to provide the services and conveniences it expects. The marketplace typically does not provide sufficient units at the lower price levels which are necessary to relieve existing cost-burdened residents, and provide housing for anticipated new residents, including young adults leaving their parents’ home or senior citizens and retirees. Additional tools and approaches become necessary to encourage or require the delivery of units.

This White Paper is a primer for all Summit attendees, to provide an overview of the attainable housing issue, along with key challenges and existing programs, and provide a basis for discussion of ways to increase available housing units, types of housing, and access to attainable housing. We strongly encourage all attendees to read this White Paper before the Summit.

B. Definitions

“Attainable Housing” is housing for which the occupants pay no more than 30% of household income toward housing expenses, which may include rent or mortgage, utilities, taxes, association fees and insurance.

The “Area Median Income” (AMI) for Palm Beach County, in 2017, is \$67,900 for a household of four. *Source: FL Housing Finance Corporation website, 2017 Income Limits FDIC AHP 4/14/17.* A breakdown of households in Palm Beach County by percent of AMI appears in Appendix B. In 2014, 63% of Palm Beach County households had incomes in the range of 0 to 120% of AMI.

“Cost-burdened” describes the situation wherein occupants of housing pay more than 30% of household income toward housing expenses. The percentage of population which is cost-burdened is an indicator of the severity of

the attainable housing problem in a community. The following tables detail cost burden by income level and by owner/renter status:

PBC Households by Income and Cost Burden, 2015

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	6,307	7,686	59,655
30.01 - 50% AMI	14,173	22,400	35,627
50.01 - 80% AMI	38,899	35,259	23,520
80.01 + % AMI	258,340	57,623	15,201
Total	317,719	122,968	134,003

PBC Households by Owner/Renter Status and Cost Burden, 2015

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	246,122	84,201	81,827
Renter	71,597	38,767	52,176

Source: Data published on the Florida Housing Data Clearinghouse website, <http://flhousingdata.shimberq.ufl.edu/a/profiles?action=results&nid=5000>

II. OVERVIEW OF HOUSING VALUES IN PALM BEACH COUNTY

To obtain a sense of the scope of the workforce housing situation in PBC, Property Appraiser data (2016 1st certified tax roll) for values of residential parcels were analyzed relative to the value range associated with the PBC Workforce Housing Program. Parcel values were increased by 15%, to reflect the difference between the Property Appraiser’s market value and actual market value, and parcels valued above \$1,000,000 were excluded. The resulting data for 36 jurisdictions were then analyzed against the 2016 top sales price associated with the PBC Workforce Housing Program, \$255,060.

Per the 2016 First Certified Tax Roll (Fall 2016), which is based on 2015 market values, sixty percent of all parcels countywide are valued under \$255,060. Nine of the 36 jurisdictions have 90% or more of their parcels valued under \$255,060, and 10 jurisdictions have fewer than 40% of their parcels valued under the \$255,060 threshold. Six local governments account for 75% of all parcels countywide valued under \$255,060; unincorporated PBC accounts for nearly 2/3 of that. Looking only at municipalities (excluding unincorporated PBC), 7 municipalities account for 35% of parcels valued under \$255,060. See Appendix H for Property Appraiser tables.

It is important to note that the data, 2016 First Certified Tax Roll (Fall 2016) reflect Property Appraiser 'market values' as of January 1, 2016, and would not capture significant value increases after that date. For example, the median sales price of single-family homes rose from \$298,450 in March 2016 to \$325,000 in March 2017, an 8.9% increase. The 15% upward adjustment of the data is likely not sufficient to reflect this increase, as well as the difference between actual market value and the 'market value' attributed by the Property Appraiser.

In addition, we must also consider 'cost-burden' data, which provide a better indication of any mismatch between the available units and the available household income. In addition, these values do not account for properties which may be unattainable for other reasons—for example, units in age-restricted developments, substandard units requiring rehabilitation, units reserved for seasonal use, or units requiring substantial additional costs or fees, such as HOA fees.

III. KEY CHALLENGES

Many issues affect the provision of attainable housing in the Palm Beach County community. Some key challenges include:

) **Broadening Participation in the Solution**

Achieving attainable housing for a community is a complex issue that requires a multi-faceted approach. In a large and diverse community such as Palm Beach County, it cannot be the sole responsibility of one local government or one agency. Of Palm Beach County's total population, 56% is within municipalities. Attainable housing requires complementary, collaborative efforts among federal, state, local and non-profit agencies, cities and county, developers of housing and non-residential uses, employers, business and education leaders, and residents, as the entire community benefits from a sustainable, viable workforce. *Source of Population: 2016 Bureau of Economic and Business Research (BEBR)*

) **Housing Cost Variations Across Jurisdictions**

According to other data from the Realtors Association of the Palm Beaches, the median price in January 2017 for single-family homes was \$310,000. In addition, the Realtors Association of the Palm Beaches data indicates the median price in March 2017 for single family homes was \$325,000, up 8.9% from March 2016 and for condos and townhouses was \$162,000, up 4.5% from March 2016. In comparison, as noted above in the definitions section, the median household income in 2017 is \$67,900, an increase of 3.8% since 2016. Sales data from by the Florida Department of Revenue, Sales Data Files, for the period 1996 through 2016 are provided in Appendix A.

These countywide median housing values do not reflect that values vary greatly from jurisdiction to jurisdiction. The table below displays prices by local communities which had 50 or more sales. Note that these figures combine houses and condos, and may include age restricted units.

- Boca Raton: \$306,000, up 7.4% from January 2016
- Boynton Beach: \$221,500, up 8.1% from January 2016
- Delray Beach: \$180,000, up 33.3% from January 2016
- Greenacres: \$125,505, up 9.6% from a year ago
- Jupiter: \$335,750, up 3.8% from a year ago
- Lake Worth: \$207,500, down 3% from a year ago
- Palm Beach County: \$238,000, up 5.8% from a year ago
- Palm Beach Gardens: \$334,250, up 6.1% from a year ago
- Wellington: \$339,000, down 5.8% from a year ago

- West Palm Beach: \$160,000, up 6.7% from a year ago

) **Location/Transportation**

Transportation is a major factor in the cost-burden analysis. Many families attempt to live farther away from employment centers to reduce their housing cost burden; however, in doing so, their transportation costs increase dramatically. A combined housing plus transportation cost burden is a key factor to understanding the problem of affordability. In Palm Beach County, an average of 67% of a household's income goes towards transportation and housing costs. *Source: Center for Neighborhood Technology H+T Affordability Index <http://htaindex.cnt.org/map/>.* These combined costs are also a major issue for Palm Beach County businesses because they impact employee recruitment and retention. According to the Census 2010 data, the County has 166,415 workers commuting into Palm Beach County from Broward, Miami-Dade, Martin and St. Lucie Counties. This may be an indication of the problem of housing affordability.

) **Land Availability and Costs**

The map in Appendix C illustrates that few large vacant parcels remain in the urban area of Palm Beach County, and increasing land prices reflect this limited availability.

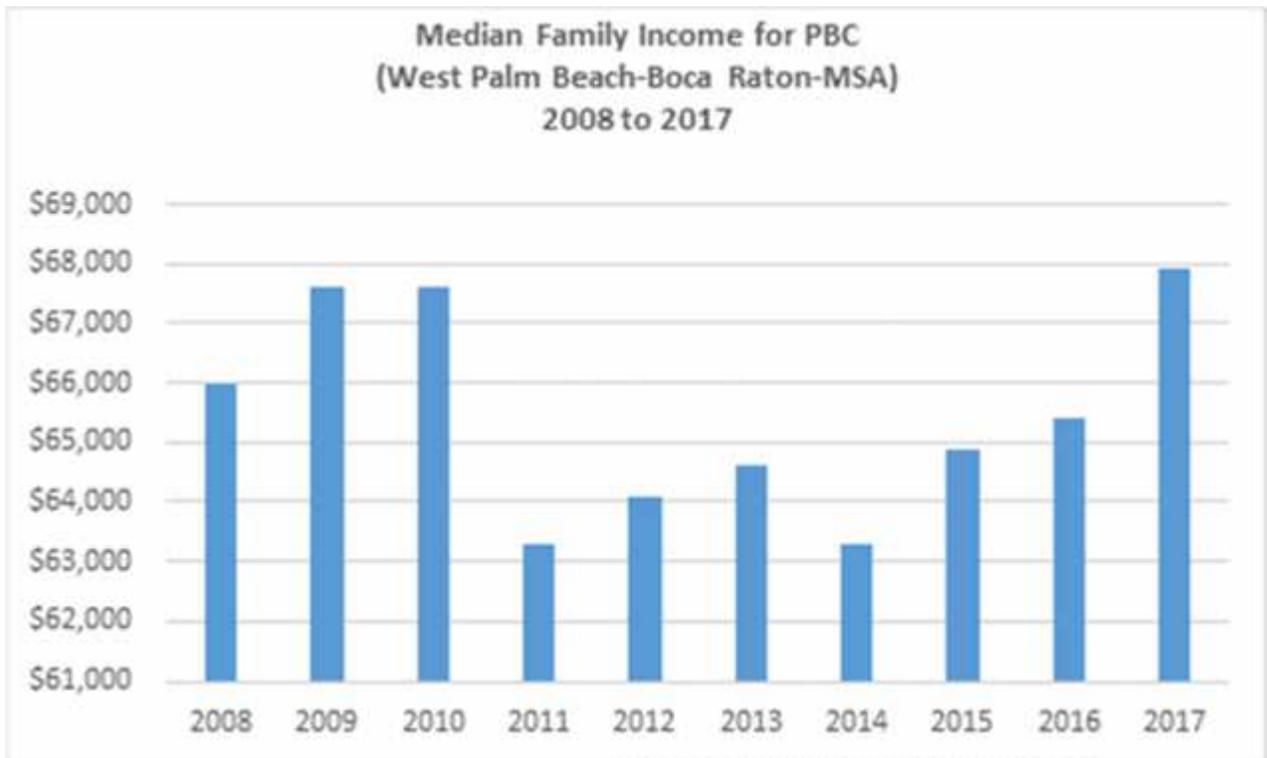
) **Infill and Density**

As the availability of large vacant parcels diminishes, interest grows in redevelopment and infill development, which by definition is surrounded by existing development that may not welcome increased development and its impacts, particularly if the new development is thought to potentially lower property values. A key challenge is to find development techniques and patterns that can be compatible with existing surrounding development, and to educate existing residents regarding the proposed development.

) **Salary Structure**

As the price of housing in Palm Beach County has continued to rise, household income has remained rather stagnant, as demonstrated by the chart below.

Median Family Income, per HUD



Source: U.S. Department of Housing and Urban Development

Housing for Homeless Persons

Palm Beach County's 2015 Point In Time count (PIT) indicated that 1,421 persons were homeless on the day of the count with 596 of those individuals sheltered and 825 unsheltered. Of those experiencing homelessness, 25% (355 persons) had been homeless for more than 3 months but less than one year, while 47% (667 persons) had been homeless for one year or longer. Twenty-eight percent (28%) of the total homeless population on a given day have experienced homelessness four (4) or more times during a three (3) year period while 32% have experienced one prior episode of homelessness and 15% had no prior episode of homelessness. Finding and maintaining employment and locating affordable housing are the top reasons, persons exit homelessness. *Source: Palm Beach County FY 2015-2020 Consolidated Plan*

Housing for Special Needs Populations

The non-homeless special needs population is comprised of the elderly; persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; victims of domestic violence, dating violence, sexual assault, and stalking; veterans; youths aging out of foster care; and ex-offenders. The non-homeless special needs populations experience many of the same housing and service needs and barriers including fixed income, limited income, or no income; lack of available safe, sanitary, affordable housing; lack of housing with supportive services; and, lack of credit history, negative credit or rental history, criminal background, or other factors that affect their ability to find a willing landlord. *Source: Palm Beach County FY 2015-2020 Consolidated Plan*

IV. OTHER CHALLENGES

- Tightened lending requirements and a slowdown of rental housing production during the recession have contributed to subsequent escalation of rental unit costs.
- Cash buyers and investors have consumed the otherwise available supply of housing attainable for households in the 60-140% AMI range. During the past 12 months, 9,971 of 25,670 sales have been transacted as all cash transactions. *Source: Realtors Association of the Palm Beaches*

- Insurance and Homeowners Association/Condominium Association Fees make otherwise affordable housing unaffordable.
- The condition of many attainable homes on the market requires a substantial amount of Rehab; yet an appropriate financing mechanism to allow first time homebuyers to take advantage of these opportunities is lacking. The Palm Beach County FY 2015-2020 Consolidated Plan cites American Community Survey data supplied by HUD which indicates that 33% of owner-occupied units and 41% of renter-occupied units in Palm Beach County were built prior to 1980 and over thirty years old. *Source: PBC Department of Economic Sustainability July 2015*
- Borrowers have been burdened by student loan and other debt which may affect their ability to obtain financing.

V. EXISTING PROGRAMS AND SOLUTIONS

A. Local Government Assistance Programs

Local governments administer housing assistance programs. In addition to Palm Beach County, the County has 7 entitlement municipalities who receive their own federal housing funding allocations: Boca Raton, Boynton Beach, Delray Beach, Jupiter, Palm Beach Gardens, Wellington, and West Palm Beach. These municipalities administer different, but somewhat similar, housing assistance programs. The funding allocations are limited on an annual basis and the demand for the programs tend to exceed available funding. Palm Beach County programs are available for residents within non-entitled municipalities and within unincorporated areas. An outline of the housing assistance programs that are administered by Palm Beach County are included in Appendix D, and summarized below. These include:

-) Housing Finance Authority: homebuyer mortgage programs and financing for affordable housing development or rehabilitation
-) Palm Beach County Department of Economic Sustainability: purchase assistance, emergency repairs, foreclosure prevention, housing rehabilitation, veterans' homeownership and preservation, first mortgage loan program, developer assistance, neighborhood stabilization and disaster mitigation
-) Community Services: Rental Housing Entry Assistance, Tenant based Rental Assistance, Homelessness Prevention and assistance programs, Human and Veteran Services, Housing and Utility Assistance

B. Inclusionary Zoning Programs

Several local governments in Palm Beach County implement inclusionary zoning or other attainable housing programs:

1. Palm Beach County – Workforce Housing Program

Palm Beach County's Workforce Housing Program (WHP) enacted in 2006 is an "inclusionary zoning" ordinance that requires or encourages developers to sell or rent a certain percentage of residential units in a new development at prices affordable to households having 60% to 140% of AMI in developments of 10 or more units. A description of the County's WHP and breakdown of new residential projects in Palm Beach County with WHP units is attached in Appendix E. The WHP provides a number of benefits to developers in exchange for developing such workforce housing including: an optional density bonus, relief from some property development regulations, and relief from some Traffic Performance Standards. The program also offers the option of constructing workforce housing units on site or off site in lieu of building the workforce units, to make a donation of buildable land to

meet a developer's WHP obligation, or to make an in-lieu fee payment (\$81,500 per for-sale unit and \$50,000 per rental unit) to meet the workforce housing unit obligation.

2. City of Delray Beach – Family/Workforce Housing Program

This Program, enacted by Ordinance No. 66-04 in December 2004, is applied to residential development located within various Overlay Districts and Infill Workforce Housing Areas identified by the City. Incentives available to residential developers include a density bonus and an increase in height of structures when providing the workforce units. Developers can build units on-site, off-site or pay an in-lieu fee (\$160,000) per workforce unit.

3. Town of Jupiter – Workforce Housing Program

This Program was enacted by Ordinance No. 7-15 in May 2015, and is applied to residential development of 10 units or more located within the Town. Incentives available to residential developers include a density bonus, an exception to the Town's traffic performance standards and expedited review. Developers can build units on-site, donate buildable land or pay an in-lieu fee: \$200,000 per for-sale WHP unit and \$150,000 per rental WHP unit.

4. City of West Palm Beach – Housing Assistance Incentives Program

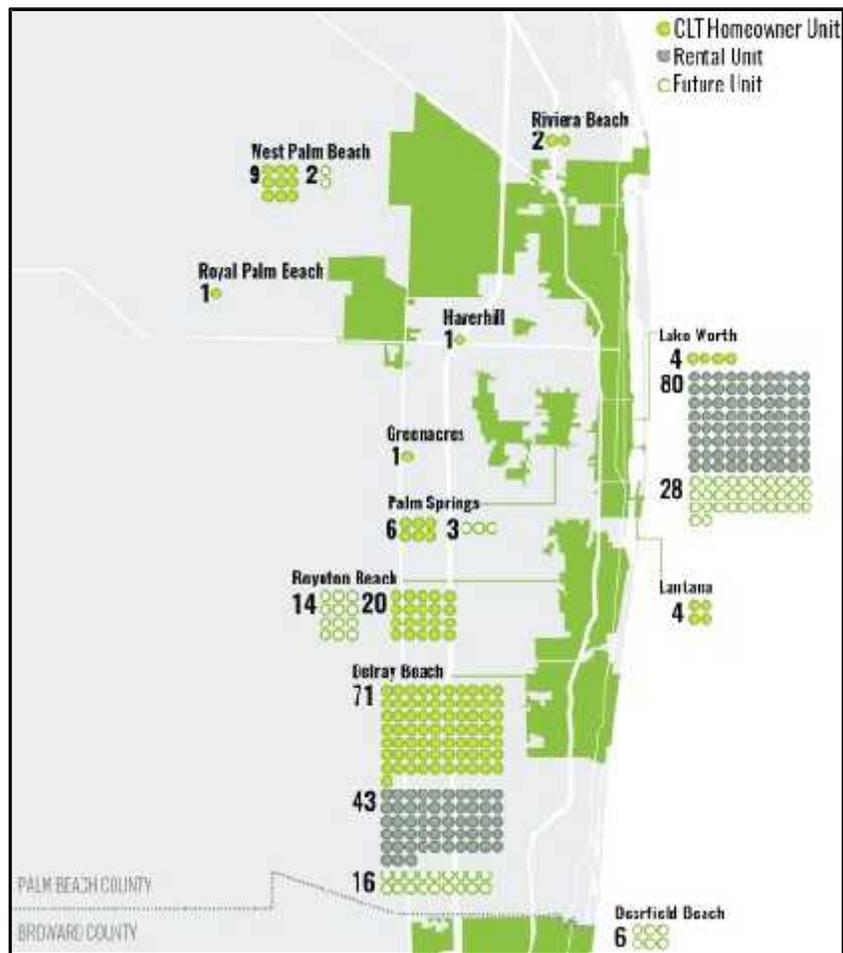
This Program, enacted by Resolution No. 84-16 in March 2016, promotes the development of affordable and workforce housing units for developments that complete an application process. Following that process, developments certified as an Affordable, Attainable or Workforce Housing projects are eligible to receive incentives that include various fee waivers or reductions, parking requirement reductions, use of City-owned lots, and the possible receipt of City housing funds through loans and grants.

C. Community Land Trust

Community Land Trusts (CLTs) are nonprofit organizations that provide lasting community assets and permanent affordable housing opportunities for lower-income families. A one-time public investment is used in a self-sustaining way to keep homes forever affordable to families with modest incomes. CLT's invest public funds into a property to make home purchase affordable for a lower-income family.

The land is owned and preserved by the CLT and the homeowner owns the home and all the improvements. Exclusive use of the land is provided through a renewable 99 year ground lease. Under this model, the CLT supports the family to attain and sustain homeownership. In return, the homeowner agrees to sell the home at an affordable price to another lower-income homebuyer in the future. Consequently, the family is able to successfully own a home and build wealth, while the program is able to preserve the public's investment in the home permanently to help family after family. A snapshot of the number of units provided through the Community Land Trusts in Palm Beach County is provided below.

Community Land Trusts in Palm Beach County



Source: South FL Community Land Trust Network's 10 Years of Community Land Trusts in South Florida, April 2016 Report

D. Government-owned Land

Property owned by municipal and county governments is also a potential source of land for residential development. A list of Palm Beach County surplus property is attached hereto as Appendix F. Some of the listed parcels are under consideration to be donated to nonprofits. Inclusion on this list is not a representation of actual availability or dedication for residential development. Civic sites, parks, preserves, trails etc., owned by the County are not included in this list. Local governments can acquire land through tax deeds or donations and may offer land to developers to build homes. Palm Beach County has provided land for infill and redevelopment and actively provides opportunities to non-profit organizations. The Palm Beach County School Board also owns various surplus properties that may be targeted for residential development.

E. CRAs

Under Florida law (Chapter 163, Part III), local governments are able to designate areas as Community Redevelopment Areas when certain conditions exist. Since all the monies used in financing CRA activities are locally generated, CRAs are not overseen by the state, but redevelopment plans must be consistent with local government comprehensive plans. CRAs are a specifically focused financing tool for redevelopment. Examples of traditional projects include: streetscapes and roadway improvements, building renovations, new building construction, flood control initiatives, water and sewer improvements, parking lots and garages, neighborhood

parks, sidewalks and street tree plantings. A map of those areas of Palm Beach County in which a CRA operates is provided in Appendix G attached hereto. *Source: Palm Beach County GIS Map System*

F. Housing Authorities

Palm Beach County is home to 7 public housing authorities: Palm Beach County, Riviera Beach, West Palm Beach, Delray Beach, Boca Raton, Pahokee and Belle Glade. Approximately 27,500 persons are receiving housing assistance from federal programs in Palm Beach County, through public housing (2,179 units) or voucher assistance (7,000 Section 8 vouchers), with thousands on waiting lists.

G. Non-profit Developers

Non-profit developers utilize a variety of funding sources to serve a continuum of housing needs for the homeless, individuals with special needs, elderly, re-entry, and working families of moderate means. The following resources/programs are utilized to meet these needs: SHIP, HOME, NSP, CDBG, LITC, FHLB AHP, DCF, FL CCTP, TIF and private funds/grants. Large non-profit organizations in Palm Beach County include: Adopt-A-Family of the Palm Beaches, Community Land Trust of Palm Beach County, Community Partners, Delray Beach Community Land Trust, Gulfstream Goodwill Industries, Habitat for Humanity Palm Beach County, Habitat for Humanity South/Heartfelt Community Land Trust, Lords Place, Neighborhood Renaissance, New Urban Community Development Corporation, and Riviera Beach Community Development Corporation.

H. Market Rate Developers

Some market rate developers construct units that fall within the ranges targeted in attainable housing, either as single units in infill situations, or as entire projects or portions of projects. There is no assurance that market rate units will remain affordable.

VI. CONCLUSION

As Summit participants discuss means to increase housing attainable to all Palm Beach County residents, participants are encouraged to give consideration to a broad range of tools and approaches. Our community faces a number of challenges. Notwithstanding all of the existing programs and tools in place, there remains a need to increase collaborative efforts to produce more attainable housing. Summit participants are encouraged to be part of the conversation and provide input, including innovative ideas and solutions, to build on existing resources and include external partners in this ever-challenging community-wide issue. It will take all of us working together to provide sufficient attainable housing.

PALM BEACH COUNTY HOUSING SUMMIT STEERING COMMITTEE

Derrick Berry
Buccaneer Mortgage

Suzanne Cabrera
Housing Leadership Council

Patrick Eichholtz
JP Morgan Chase

Armando Fano
Director, Housing and Community
Development
City of West Palm Beach

Patricia Fitzgerald
Illustrated Properties

Dennis Grady
Chamber of Commerce of the Palm Beaches

Annetta Jenkins
Director of Neighborhood Services, Riviera
Beach CRA

Faye Johnson
Assistant County Administrator

David Kanarak
Pulte Homes

Dr. Gonzalo La Cava
Chief of Human Resources, PBC School District

Cindee LaCourse- Blum
Executive Director, Community Land Trust of
Palm Beach County

Matthew Leger
Realtors Association of Palm Beach County

Skip Miller
Attorney, Greenspoon Marder, P.A.

Kevin Ratterree
Vice President, GL Homes

Rick Reikenis
President, Reikenis & Associates LLC

Jessica Shapiro
Attorney, Gunster

Michael Weiner
Michael S Weiner & Associates, P.A.

Jack Weir
President, Eastwind Development

APPENDIX A

**Median Sales Price for Single Family
Homes and Condominiums,
Palm Beach County 1996-2016**

Place	Housing Type	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Palm Beach County	Condominiums	102500	103000	102500	104000	120000	128345	142009	172000	205000	253738	272070	249550	130000	95000	82000	73500	79900	93000	110000	121000	126000
Palm Beach County	Single Family Homes	127900	133000	134900	142000	159000	173990	197518	239665	296000	370000	375000	369972	285000	239900	237984	235000	232000	280000	311000	323000	316915
Sources: Florida Department of Revenue, Sales Data Files																						

APPENDIX B

Households by Area Median Income

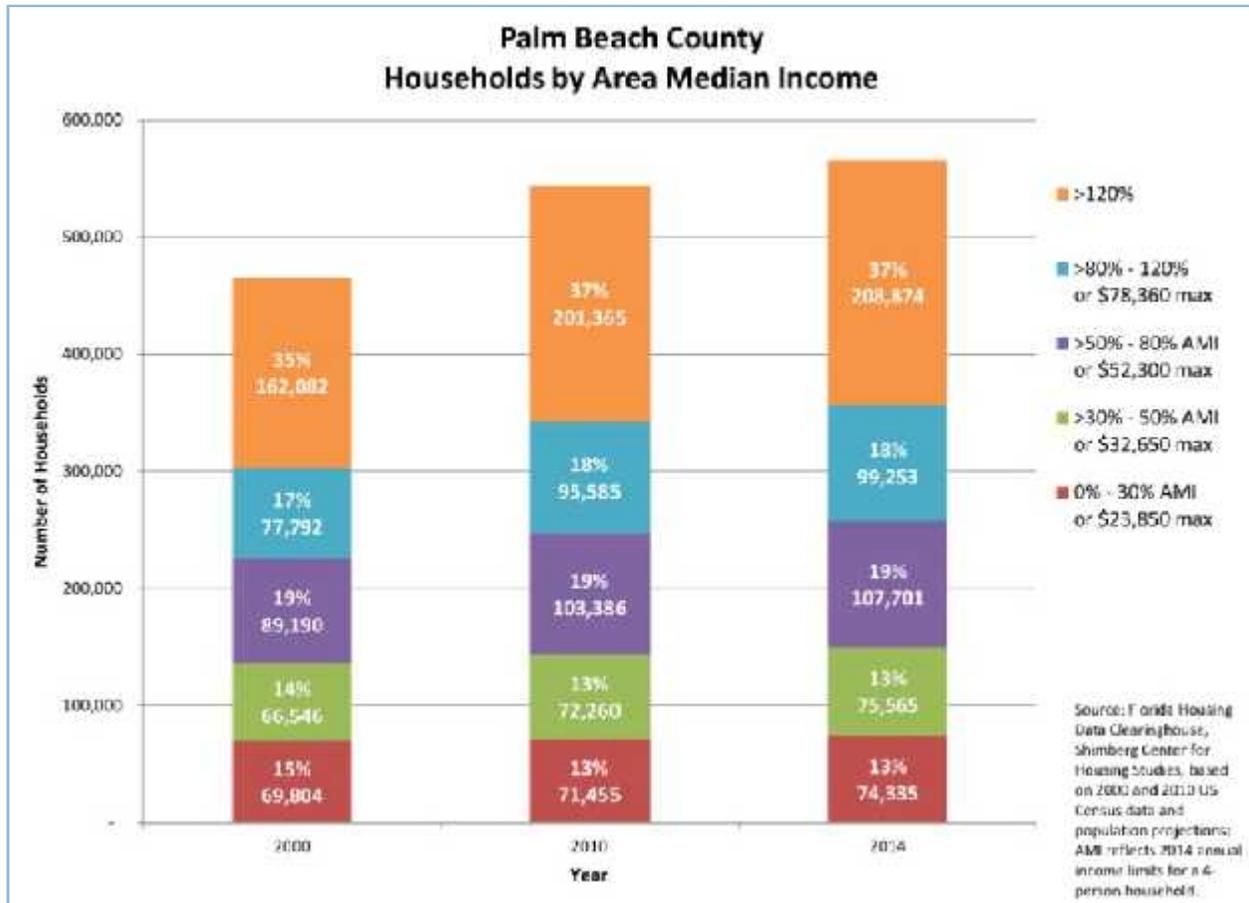
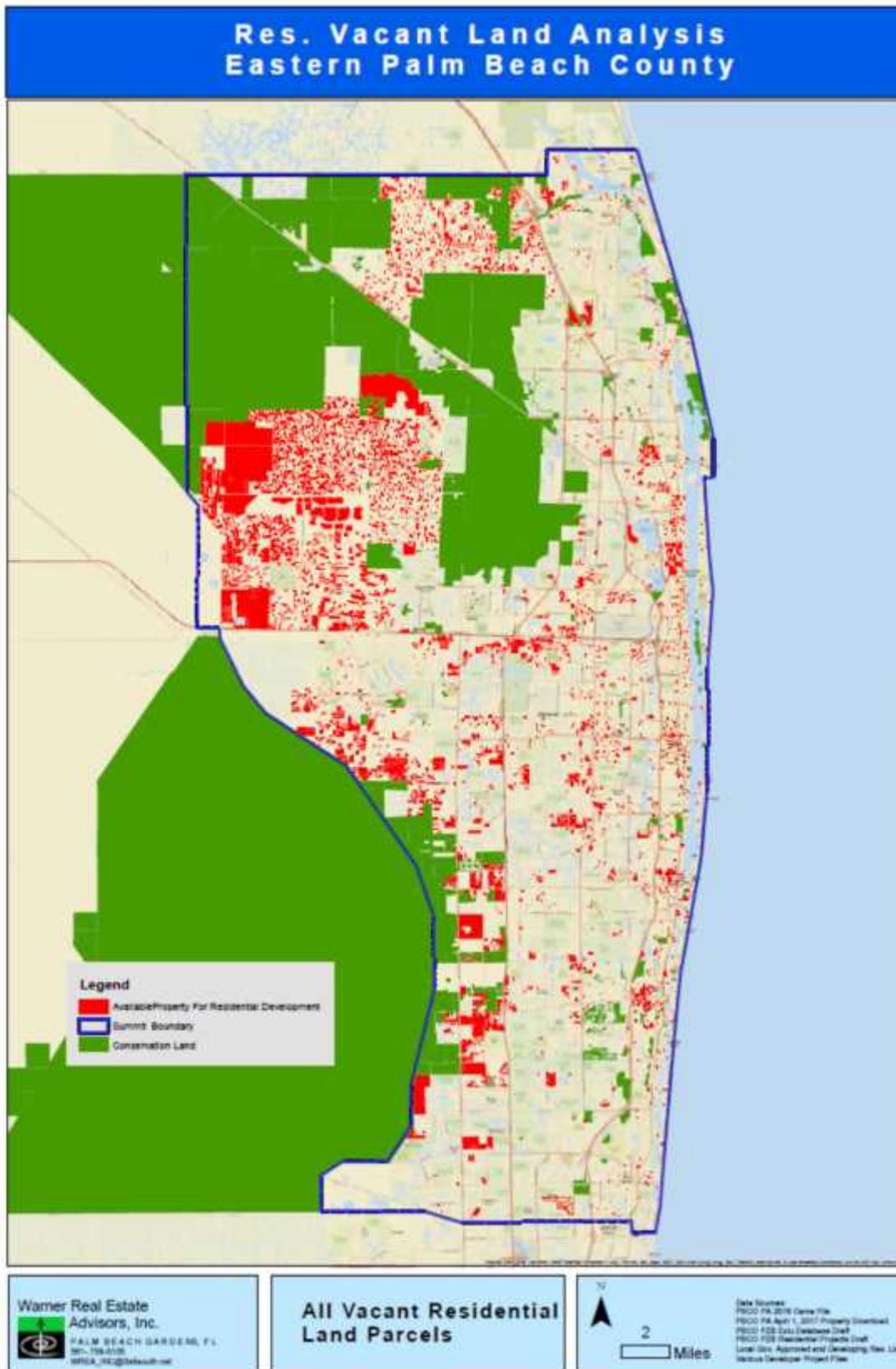


Chart supplied from Palm Beach County Affordable and Workforce Housing, April 26, 2016 Workshop

APPENDIX C



APPENDIX D

Other Governmental Housing Resources

GOVERNMENTAL HOMEOWNERSHIP AND ASSISTANCE PROGRAMS

A summary of housing assistance programs that are administered by Palm Beach County is provided below and sorted by County department.

Housing Finance Authority

- Homebuyer Mortgage Program
 - o Provides 30-year fixed rate mortgage with down payment and closing cost assistance
- Mortgage Credit Certificate Program
 - o Allows 1st time homebuyer to take a portion of their annual mortgage interest as a federal tax credit
- Multi-Family Rental Housing Bond Program
 - o Finances development, acquisition, and rehabilitation of rental housing through tax exempt bonds
 - o Leverages 4% low-income housing tax credits
- Revolving Construction Loan Program
 - o \$5 million self-funded loan pool available to for-profit or not-for-profit affording housing developers for new construction or rehabilitation

Department of Economic Sustainability

- Purchase Assistance
 - o Funding for income eligible first-time homebuyers for purchase assistance, with or without rehabilitation or new construction, to assist with: gap financing, lot acquisition, down payment, rehabilitation, and closing costs.
 - o Maximum Awards by Income Category:
 -) Very Low: \$100,000
 -) Low \$65,000:
 -) Moderate: \$50,000
- Emergency Repairs
 - o Funding to income eligible owner occupied residences to address emergency conditions such as roofing, electrical, plumbing, or structural repairs. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy.
 - o Maximum Award: \$40,000
- Foreclosure Prevention
 - o Funding to assist with delinquent mortgage payments (Principal Interest Taxes Insurance), including: late fees, attorney's fees, homeowners' association payments, special assessments, other foreclosure associated costs, property taxes, homeowners' insurance, and mortgage delinquency and default resolution counseling.
 - o Maximum Award: \$15,000
- Housing Rehabilitation
 - o Rehabilitation
 -) Funding for substantial rehabilitation to: correct code violations or incipient items that will become a code violation, eliminate housing conditions which threaten the life, health or safety of occupants, connect residents to public utilities, and adapt residences to meet accessibility needs.
 -) Maximum Awards by Income Category:
 - o Very Low: \$75,000
 - o Low: \$60,000
 - o Moderate: \$45,000
 - o Roof Repair/Replacement
 -) Funding to address deteriorated roofing systems to eliminate substandard or unsafe roofing conditions. Assistance may be provided to homeowners who are at-risk of

- homeowners' insurance policy cancellation or who have received notice of homeowner's insurance policy non-renewal for their sub-standard/deficient roofs.
 -) Maximum Award: \$35,000
 - o Utility Connection
 -) Funding to assist with: sewer and water connection system fees required by local water utilities, and/or costs to install service lines from the meter to the primary residence.
 -) Maximum Award: \$10,000
- Replacement Housing
 - o Funding to assist homeowners residing in dilapidated structures which are beyond rehabilitation. Eligible uses of funding include: Demolition of the existing property, construction cost of a replacement home on the same lot or purchase of an existing home, relocation costs, and rent subsidy in conjunction with replacement program.
 - o Maximum Awards by Income Category:
 -) Very Low: \$215,000
 -) Low: \$215,000
- Veterans Homeownership & Preservation Program
 - o Funding to income eligible active duty military personnel and veterans, including eligible surviving spouses of military personnel to acquire a new or existing single family residence or rehabilitate an existing home. Assistance can be used for leveraging with existing veterans housing ownership programs, gap financing, and land acquisition with housing development, down payment assistance, closing costs, and rehabilitation/repair to correct code violations or incipient items that will become a code violation.
 - o Maximum Award: \$100,000
- First Mortgage Loan Program
 - o Funding for first mortgage loan assistance to income eligible households. Maximum loan amounts are based upon established affordability guidelines and creditworthiness, based upon established underwriting guidelines.
 - o Maximum Award: \$200,000
- Disaster Mitigation
 - o Funding to income eligible applicants in need of home repairs directly caused by a disaster that is declared by Executive Order of the United States President or the Governor of the State of Florida.
 - o Maximum Awards by Income Category:
 -) Very Low: \$55,000
 -) Low: \$45,000
 -) Moderate: \$40,000
- SHIP Developer Assistance Rental Housing
 - o Funding to developers and owners of affordable rental housing to construct or rehabilitate affordable rental units. All SHIP assisted units must be occupied by income eligible families.
 - o Maximum Awards by Income Category:
 -) Very Low: \$40,000 per unit
 -) Low: \$40,000 per unit
- HOME Developer Assistance
 - o Funding to developers to construct or acquire/rehabilitate multi-family rental or single-family affordable housing for households at or below 80 percent of Area Median Income.
- HOME Investment Partnership Program
 - o Funding to assist income eligible very-low and low income applicants acquire their first home. Assistance may be used for: acquisition, acquisition/rehabilitation, and new construction.
 - o Maximum Awards by Income Category:
 -) Very Low: \$75,000
 -) Low: \$65,000
- Neighborhood Stabilization Program (NSP) Developer Assistance
 - o Funding to developers to redevelop abandoned and foreclosed single and multi-family properties through acquisition, rehabilitation, and new construction. Projects must create rental or ownership opportunities for households at or below 120 percent of Area Median Income.

Human and Veteran Services:

- Rental Housing Entry Assistance
 - o Funding will provide individuals or families that are in need of one-time assistance with rental security deposits, utility deposits, connection fees, housing stability counseling, and rental payments equal to no more than 12 months.
 - o Maximum Award by Income Category:
 -) Extremely Low: \$10,000
 -) Very Low: \$10,000
 -) Low: \$10,000
- Tenant Based Rental Assistance—Administered by Department of Community Services
 - o Funding covers the gap between the client’s minimum payment and the actual cost of rent to homeless individual/family with direct rental assistance in which the recipient tenant may move from a dwelling unit with a right to continued assistance. Includes security and utility deposits associated with the rental of dwelling units up to 24 months.
 - o Rental payments must meet Palm Beach County’s fair market rent standard and must be in compliance with HUD’s standard of rent reasonableness.
 - o Maximum rent charged cannot exceed 30 percent of the household’s adjusted income.
 - o Households must be at or below 60 percent of Area Median Income.
- Emergency Food and Shelter Program and Ad Valorem Assistance
 - o Funding covers cost of rent and utility assistance to prevent homelessness.
 - o Rental payments must meet Palm Beach County’s fair market rent standard and must ensure continued housing stability.
 - o Households must be at or below 150% of Federal Poverty Limit Guidelines.
- Rapid Re-Housing Assistance
 - o Funds homeless individuals to move from emergency shelter/streets to permanent housing
 - o Provides rental and utility assistance for up to 12 to 15 months
 - o Comprehensive Case Management provided
 - o Must be Palm Beach County resident and documented homeless
- Palm Beach County Continuum of Care Lead Entity and Homeless Management Information System Administrator
 - o Lead applicant for U.S. Housing and Urban Development Continuum of Care for Palm Beach County
 - o Secures 5.6 million dollars for homeless individuals and families in PBC
 - o Oversees the Palm Beach County 10 year plan to end homelessness
 - o HMIS Administrator oversees homeless data entry, reporting requirements and technical assistance for Palm Beach County
 - o Oversee the Senator Philip D. Lewis Center, a Homeless Resource Center that houses 60 individuals and serves as the Centralized Coordinated Entry Point for homeless persons in Palm Beach County.

Community Action:

- Housing and Utility Assistance CSBG
 - o 125% Federal Poverty Guidelines
- LIHEAP
 - o 150% Federal Poverty Guidelines
 - o Home Energy Assistance
 - o Crisis Benefit for past due, final notice or disconnection
 - o Weatherization assistance
- Job Training

Financially Assisted Agencies:

- Economic Stability and Poverty
 - o Funding to health and human service program agencies throughout Palm Beach County

APPENDIX E

Palm Beach County Workforce Housing Program

Palm Beach County’s Workforce Housing Program (WHP) enacted in 2006 is an “inclusionary zoning” ordinance that requires or encourages developers to sell or rent a certain percentage of residential units in a new development at prices affordable to households having 60% to 140% of AMI in developments of 10 or more units. The WHP provides a number of benefits to developers in exchange for developing such workforce housing including: an optional density bonus, relief from some property development regulations, and relief from some Traffic Performance Standards. The program also offers the option of constructing workforce housing units on site or off site in lieu of building the workforce units, to make a donation of buildable land to meet a developer’s WHP obligation, or to make an in-lieu fee payment to meet the workforce housing unit obligation. The in-lieu of fee amount has been set at \$81,500 per for-sale unit and \$50,000 per rental unit. In the period since the inception of the WHP in 2006 through April 2017, 13-single-family developments have been approved, totaling 4,917 units, of which 171 have been built. Of these single family developments, the WHP unit obligation totals 488 units, of which none have been built to date. Of the 21 multi-family developments approved, totaling 5,002 units, 2,667 units have been built. Of these multi-family developments, the WHP unit obligation totals 466 units, of which 249 have been built to date. Ten developments with both single family and multi-family units have been approved totaling 3,919 units, of which 1,377 have been built. Of these developments, the WHP unit obligation totals 729 units, of which 505 multi-family units have been built and six developments have paid in lieu fees for 18 units, totaling \$1,467,000. The WHP density bonus options are summarized below:

WHP Density Bonus Options: The WHP Density bonus provides for three options, summarized below:

Option	Density Bonus	Required WHP Units	Requirements for all Units		
			For-Sale Restriction	Rental Restriction*	Location of WHP Units Provided
Full Incentive	LR-1 to LR-3: up to 30% MR-5 to HR-18: up to 100% (typical = 40-50%)	5% standard density 16% max. density increment 34% Optional Density Bonus	15 year recurring	30 year non- recurring	On-site, Off-site, Payment in Lieu, Purchase of Market Rate Units, or Donation of Buildable Land permitted
Limited Incentive	LR-1 to LR-3: up to 15% MR-5 to HR-18: up to 50%	2.5% standard density 8% max. density increment 17% of Optional Density Bonus (Units must be provided in "Low" and "Moderate 1" income ranges.)	15 year recurring	30 year non- recurring	On-site, Off-site, Payment in Lieu, Purchase of Market Rate Units, or Donation of Buildable Land permitted
No Incentive	None	100% of units (max 90% in any one price category)	7 year non- recurring	30 year non- recurring	Must be provided on-site

* Recurring restrictions remain in effect for the specified period, from the date of the certificate of occupancy for each unit; in the event a unit is resold before the period concludes, a new period of the same duration shall take effect on the date of resale. Non-recurring restrictions remain in effect for the specified period, and a new owner assumes the requirement for the remaining years.

Attachment 2: Breakdown of Residential Project with Workforce Housing Program Units- Palm Beach County Planning, Zoning & Building- March 2017

Number	Name	WHP Units/Buyout*	Status	Single Family Approved	Single Family Built	Multifamily Approved	Multifamily Built	Total Approved	Total Built	Total Remaining
1	Andon (Highland Dunes)	120	Approved DO - Unbuilt	1,890	0	120	0	2,000	0	2,000
2	Artesia (aka Capistrano)	34	Developing	110	90	0	110	68	68	12
3	Atlantic Commons PUD	23	Developing	458	126	395	302	853	428	425
4	Bu Atlantic Apartments	62	Built out	0	0	171	171	171	171	0
5	Brielle PUD	23	Built out	0	0	230	230	230	230	0
6	Casa del Sol	2	Approved DO - Unbuilt	0	0	34	0	34	0	34
7	Colonial Lakes	12	Built out	0	0	132	132	132	132	0
8	Cypress Royal	10	Approved DO - Unbuilt	74	0	0	0	74	0	74
9	Elynum (Osprey Oaks)	37	Built out	171	171	0	0	208	208	0
10	Flavor PUD Townhomes	29	Approved DO - Unbuilt	0	0	218	0	218	0	218
11	Green Cay Village	320	Developing	286	0	420	420	706	420	286
12	Greenstream PUD	36	Developing	449	25	524	0	973	25	948
13	Gulfstream Villas	3	Built out	0	0	6	6	6	6	0
14	In the Pines North	13	Developing	0	0	30	20	30	20	10
15	Indian Trail Groves	389	Proposed	3,897	0	0	0	3,897	0	3,897
16	Lake Point Condominiums	1	Approved DO - Unbuilt	0	0	34	0	34	0	34
17	Oasis (Cameron Park PUD)	5	Developing	0	0	324	200	324	200	124
18	Palazzo at Casa Brca (Toscana Isles)	142	Developing	253	0	181	80	414	80	334
19	Pine Run Villas (Colony at LW)	11	Developing	1	0	190	57	191	57	134
20	Reflection Bay	30	Approved DO - Unbuilt	0	0	689	0	689	0	689
21	Sabal Grove	6	Approved DO - Unbuilt	0	0	67	0	67	0	67
22	Silverwood Estates (Marques-Jones)	32	Approved DO - Unbuilt	222	20	0	0	222	20	202
23	Sunset Drive Duplex	1	Built out	0	0	346	0	346	0	346
24	Stonycreek on the Lake	1	Built out	0	0	6	6	6	6	0
25	Town Commons PUD	18	Approved DO - Unbuilt	0	0	132	0	132	0	132
26	Villaggio Isles PUD**	5	Developing	102	79	459	80	571	159	412
27	Vivendi Homes	154	Built out	0	0	36	0	36	0	36
28	Wellington Club (Woodwind PUD)	18	Approved DO - Unbuilt	0	0	204	204	204	204	0
29	Windsor Place MXP20	37	Developing	55	0	184	0	184	0	184
30	Abbrington	37	Developing	0	0	0	0	0	0	0
31	Andalucia	35/26/Onsite/5**	Approved DO - Unbuilt	204	42	0	0	246	0	246
32	Angelock-Purdy Royale PUD	1/1**	Approved DO - Unbuilt	52	0	0	0	52	0	52
33	Aquellas (PGA Waterford)	4/4**	Approved DO - Unbuilt	0	0	88	0	88	0	88
34	Boca Del Mar (Golf Course)	8/8**	Approved DO - Unbuilt	115	0	137	0	252	0	252
35	Boca Dunes	5/5**	Approved DO - Unbuilt	0	0	211	0	211	0	211
36	Boca Lago	9/9**	Developing (9 WHP offsite)	0	0	1,698	0	1,698	0	1,698
37	Boca Pointe	3/3**	Approved DO - Unbuilt	100	4	0	0	100	4	96
38	Boca Reserve	5/5*	Built out	44	44	0	0	44	44	0
39	Callier PUD	4/4*	Approved DO - Unbuilt	57	0	0	0	57	0	57
40	Junco Landing (Harrington Cove)	2/2*	Approved DO - Unbuilt	0	0	32	0	32	0	32
41	Lantana Farms	2/2**	Approved DO - Unbuilt	141	0	0	0	141	0	141
42	Pointe of Woods PUD (Cherry Ranch)	3/3**	Approved DO - Unbuilt	109	0	0	0	109	0	109
43	Ventas (Autumn Park)	1/1**	Approved DO - Unbuilt	23	0	0	0	23	0	23
44	Vista Terra PUD (Hendrick Property)	1/1**	Approved DO - Unbuilt	33	0	0	0	33	0	33
Grand Total		1,663		8,836	572	7,497	3,643	16,333	4,203	12,130

* In Liv. Payment: 17 units x \$31,500 = \$5,447,000

* Paid

** Not Yet Paid

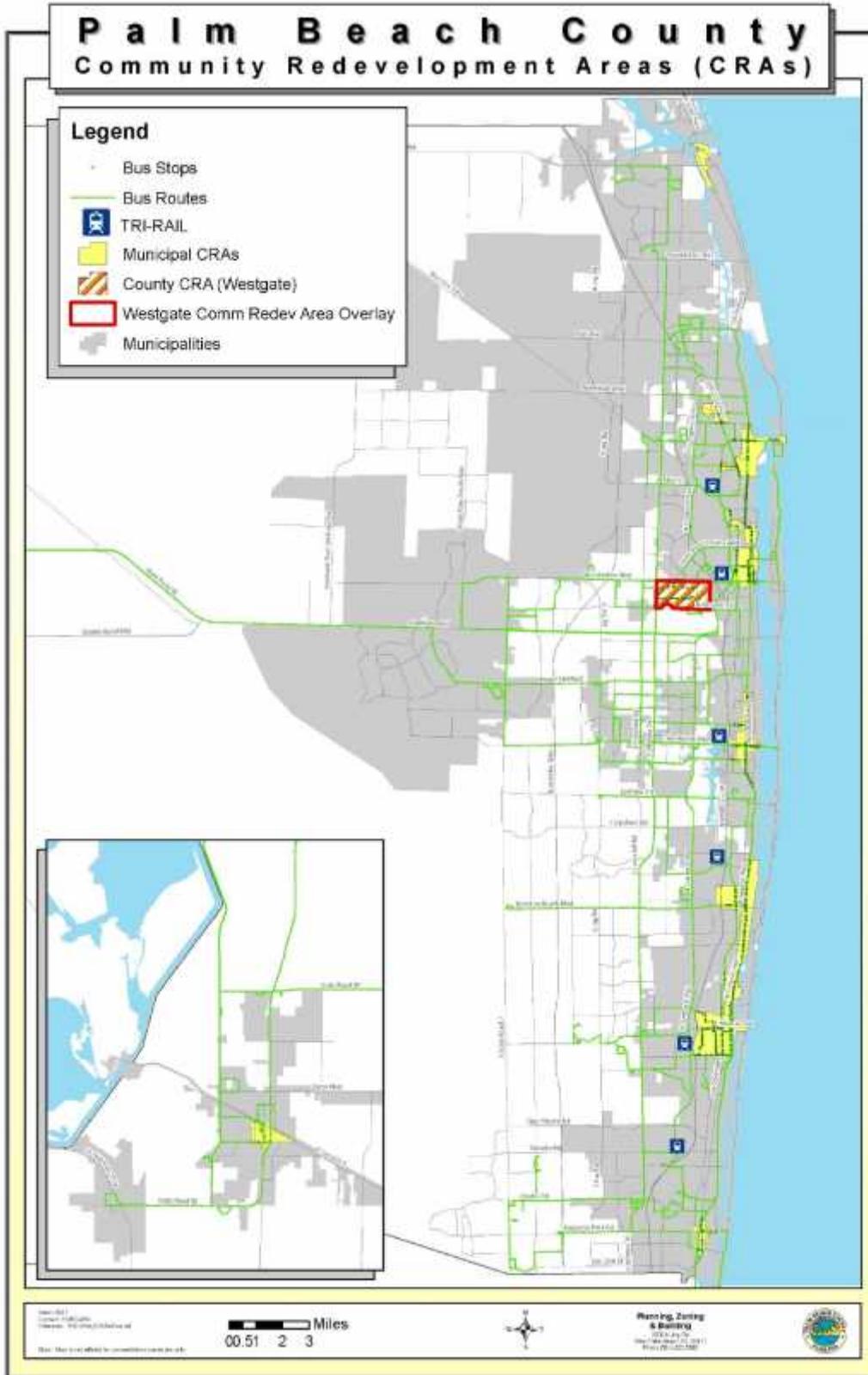
APPENDIX F

Surplus Property Selections

<u>PCN</u>	<u>DOC</u>	<u>DOI</u>	<u>ACRES</u>	<u>NAME</u>
00-37-44-06-00-000-5020	GG	GG XW	10.79	Palm Glade PUD (West)
00-37-44-06-03-002-0000	GG	AH GG XW XX	11.60	Palm Glade PUD (East)
00-37-44-07-01-002-0430	GG	GG	0.61	Tax Deed - Raders Sub No 2
00-42-40-34-02-000-2300	GG	AH GG XW	0.46	Tax Deed - Limestone Creek Rd & Mitchell St
00-42-43-25-08-019-0220	GG	AH GG XW	0.18	Tax Deed - Golfview Heights
00-43-44-30-01-057-0040	GG	AH GG XW	1.01	Tax Deed - Davis Road
00-43-45-09-09-000-1670	GG	AH GG XW	0.09	Tax Deed - Highview Rd (West of Overlook Rd)
00-43-45-09-09-000-2630	GG	GG XW	0.09	Tax Deed - Ridge Grove Add. No. 1
04-37-43-31-01-021-0010	GG	GG XW	0.62	Tax Deed - Royal Palm Avenue
08-43-45-29-01-011-0010	GG	GG XW	0.21	Tax Deed - Lake Boynton Estates

APPENDIX G

Community Redevelopment Areas Map



APPENDIX H

PALM BEACH COUNTY, FLORIDA
 REVIEW OF WORKFORCE HOUSING
 BASED ON THE 2016 CERTIFIED TAX ROLL
 Wednesday, May 24, 2017

	PARCELS
ALL PARCELS	565,758
PARCELS ABOVE \$ 1 MILLION	21,139
PARCELS IN STUDY BELOW \$1 MILLION	544,619

*All counts and values based on the 2016 First Certified Tax Roll, Fall 2016
 All property types other than residential use were excluded from the analysis.
 All residential properties over \$1 million were excluded (21,139).
 All tax roll values adjusted upward 15% to allow for statistical analysis
 The values in range for workforce housing is from \$137,340 to \$255,060*

OVERVIEW OF THE DATA ALL RESIDENTIAL COUNTYWIDE	MEDIAN	ALL PARCELS BELOW \$1 MILLION
	\$207,340	544,860

CITY CODE	ALL RESIDENTIAL USES GROUPED BY CITY	MEDIAN	ALL PARCELS BELOW \$1 MILLION	PERCENT OF COUNTY PARCELS	PARCEL COUNTS FROM \$1 TO \$137,339	PERCENT OF CITY PARCELS	PARCEL COUNTS FROM \$5137,340 TO \$255,060	PERCENT OF CITY PARCELS
36	LAKE PARK	\$161,765	2,345	0%	528	23%	1,740	74%
22	HAVERTHILL	\$194,722	591	0%	49	8%	436	74%
40	LANTANA	\$152,941	3,847	1%	1,363	35%	2,129	55%
62	SOUTH PALM BEACH	\$196,471	1,850	0%	333	18%	960	52%
26	HYPOLUXO	\$177,500	2,051	0%	549	27%	1,059	52%
10	CLOUD LAKE	\$140,014	46	0%	22	48%	19	41%
72	ROYAL PALM BEACH	\$236,128	12,961	2%	2,218	17%	5,331	41%
14	GLENRIDGE	\$244,671	76	0%	9	12%	31	41%
08	BOYNTON BEACH	\$145,882	30,888	6%	13,527	44%	12,247	40%
54	PALM BEACH SHORES	\$370,588	885	0%	57	6%	332	38%
70	PALM SPRINGS	\$110,868	6,984	1%	4,275	61%	2,456	35%
52	PALM BEACH GARDENS	\$300,000	22,629	4%	1,385	6%	7,918	35%
38	LAKE WORTH	\$130,140	11,200	2%	6,005	54%	3,904	35%
68	NORTH PALM BEACH	\$237,059	6,507	1%	1,394	21%	2,171	33%
30	JUPITER	\$286,223	25,496	5%	1,377	5%	8,307	33%
74	WEST PALM BEACH	\$171,599	39,374	7%	15,828	40%	12,297	31%
18	GREENACRES	\$119,676	14,320	3%	8,596	60%	4,352	30%
00	UNINCORPORATED	\$197,996	244,149	45%	82,420	34%	70,090	29%
12	DELRAY BEACH	\$184,735	27,761	5%	10,086	36%	7,890	28%
41	LOXAHATCHEE	\$342,836	803	0%	22	3%	220	27%
60	TEQUESTA	\$290,907	2,961	1%	479	16%	726	25%
46	OCEAN RIDGE	\$441,512	1,019	0%	178	17%	233	23%
50	PALM BEACH	\$352,941	4,434	1%	561	13%	966	22%
56	RIVIERA BEACH	\$138,824	13,041	2%	6,463	50%	2,823	22%
28	JUNO BEACH	\$334,118	2,346	0%	234	10%	475	20%
02	ATLANTIS	\$323,855	1,208	0%	108	9%	233	19%
06	BOCA RATON	\$342,873	34,432	6%	4,372	13%	6,355	18%
09	BRINEY BREEZES	\$109,414	483	0%	353	73%	89	18%
73	WELLINGTON	\$332,386	19,860	4%	981	5%	3,657	18%
34	LAKE CLARK SHORES	\$301,848	1,431	0%	280	20%	181	13%
20	GULFSTREAM	\$529,412	270	0%	1	0%	33	12%
44	MANGONIA PARK	\$38,235	441	0%	385	87%	53	12%
04	BELLE GLADE	\$78,696	2,567	0%	2,220	86%	307	12%
24	HIGHLAND BEACH	\$417,647	3,407	1%	3	0%	197	6%
48	PAHOKEE	\$57,611	1,075	0%	1,036	96%	35	3%
58	SOUTH BAY	\$71,229	666	0%	647	97%	18	3%