

2007 Palm Beach County Workforce Housing Market Update

Prepared for:
The Housing Leadership Council
of Palm Beach County

Project Team:
FIU Metropolitan Center

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EXECUTIVE SUMMARY

I. Background

The *2007 Palm Beach County Workforce Housing Market Update and Municipal Scorecard* report was prepared by the Metropolitan Center at Florida International University on behalf of the Housing Leadership Council of Palm Beach County (HLC/PBC). The purpose of the report is twofold: 1) to provide a market update on the key supply and demand factors impacting the production and availability of affordable housing in Palm Beach County; and 2) to assess the progress of Palm Beach County and its municipalities in addressing the existing and future demand of workforce/affordable housing based on the 2006 *Palm Beach County Workforce Housing Needs Assessment*.

The 2006 assessment documented the supply and demand imbalance for workforce housing in Palm Beach County and its municipalities. The study highlighted the extent and ramifications of South Florida's explosive three-year housing boom during the period 2003-2005 that resulted in a severe shortage of workforce housing and extreme affordability gaps for all housing types. The study showed that Palm Beach County's workforce housing supply and affordability mismatch was exacerbated by speculative investment that resulted in multiple conversions of rental units to condominiums and an overall development trend in recent years toward a more upscale housing demand external to the local market.

II. Workforce Housing Market Update

The 2007 Workforce Housing Update determined that Palm Beach County's housing market is in a severe state of flux marked by growing instability and uncertainty. The gross mismatch between housing values and workforce demand documented in the 2006 *Palm Beach County Workforce Housing Needs Assessment* created an inflated housing inventory that has continued to grow in backlog as both buyers and sellers await some level of market normalcy. Market instability and uncertainty has essentially paralyzed the local housing market despite steady decreases in housing values during the past year.

The following are the key findings from the 2007 Palm Beach County Workforce Housing Market Update:

Key Findings

- 1) New housing permits in Palm Beach County plummeted from 14,188 total permits in 2005 to 8,337 total permits in 2006; the 2007 estimates show a 37.5 percent decline in new single-family permits and a 73.6 percent decline in new multi-family permits;
- 2) While "occupied" housing units increased by 6.4 percent in Palm Beach County between 2000-2006, "vacant" housing units increased by 54 percent or 126,628 units;
- 3) Vacant housing units held for "seasonal use" accounted for the greatest increase soaring from 29,057 units in 2000 to 88,682 units in 2006, an increase of over 200 percent;
- 4) Single family homes sold in Palm Beach County declined from 13,679 units to 8,640 units sold (37 percent decrease) from 2005-2006 and from 8,640 units to 6,504 units sold (25 percent decrease through November) from 2006-2007;

- 5) The market downturn has created a large inventory of unsold single-family homes which has nearly tripled in the past year;
- 6) The median sales price of a single-family home declined from \$393,900 in 2006 to \$345,000 in 2007, yet remains unaffordable to 86 percent of Palm Beach County's households;
- 7) Despite lowering single-family home values, substantial affordability gaps continue to exist in all major cities in Palm Beach County ranging from \$78,577 in Riviera Beach to \$343,138 in Palm Beach Gardens;
- 8) Condominium sales decreased from 8,558 units to 6,139 units sold (28 percent decrease) from 2005-2006 and from 6,139 units to 5,255 units sold (14 percent decrease through November) from 2006-2007;
- 9) Palm Beach County's inventory of unsold condominium units has grown significantly since 2006 nearly tripling in most cities;
- 10) The median sales price of a condominium declined from a high of \$220,400 in 2006 to \$177,400 (20 percent decrease through November) in 2007;
- 11) The decline in condominium prices has expanded housing affordability in some cities, but affordability gaps for condominiums remain in Boynton Beach, Jupiter and Riviera Beach;
- 12) Cost-burdened households in Palm Beach County (households paying in excess of 30 percent of income toward housing costs) grew from 114,000 households in 2000 to 223,000 households in 2007;
- 13) Since 2000, the supply of affordable rental housing has diminished in Palm Beach County, due primarily to the loss of nearly 16,000 rental units to condominium conversions;
- 14) The current average rent for Palm Beach County and most municipalities exceeds the affordability level of all households earning 80 percent or less of the area median income (AMI);
- 15) By 2010, HUD Expiring Uses will impact 1,016 affordable rental units in Palm Beach County in fourteen (14) rental development complexes;
- 16) The Florida Agency for Workforce Innovation (AWI) projects that Palm Beach County's employment base will grow by 120,515 jobs from 2006 to 2014 or approximately 15,000 new jobs annually;
- 17) Palm Beach County's future housing demand will total approximately 11,386 units annually, of which 65 percent will need to meet the income levels of low, moderate and workforce income households.



III. Municipal Scorecard

The Municipal Scorecard for Affordable Housing Delivery© (MS-AHD) model was developed by the Metropolitan Center at Florida International University to be used by the HLC/PBC to evaluate the response of local governments to their workforce/affordable housing needs. The MS-AHD is a comprehensive workforce/affordable housing planning and performance measurement tool that was applied to municipalities in Palm Beach County with the largest concentrations of the resident workforce. The performance assessment determined the extent to which local governments are responding to the workforce/affordable housing needs of their respective communities. The assessment also included Palm Beach County Government.

The MS-AHD model was implemented with the knowledge that each municipality in Palm Beach County has a “resident workforce” that is integral to the character of each community and a “commuter workforce” that supports the local economy. As such, the application of the MS-AHD model in this report proceeded with the following understandings:

- 1) A recognition that the creation of an effective response to Palm Beach County’s workforce/affordable housing needs will require solutions developed and implemented at the municipal level in addition to county government;
- 2) An effective response will necessitate a coordinated and integrated approach to affordable housing production and preservation; and
- 3) Current federal and state programs are insufficient both in terms of funding and lack of coordination and integration with other important layers of local government that control or influence the delivery of affordable housing, including planning and zoning and community redevelopment agencies.

The MS-AHD model consists of four (4) interrelated and mutually-supporting affordable housing delivery “process criteria.” The four elements provide the basis for a comprehensive affordable housing delivery system. Together these processes aim to provide the essential policy skills and leadership, management commitment, dedicated funding and on-going institutional capacity- building to enable the successful development and implementation of a sustainable workforce/affordable housing delivery system.

The MS-AHD methodology involved an assessment of current policies, plans and other initiatives that each municipality has adopted to address their workforce/affordable housing needs and issues. The assessment included a review of each municipality’s Comprehensive Plan and recent Comprehensive Plan Evaluation and Appraisal Report (EAR). The review also included HUD-Consolidated Plans, Local Housing Assistance Plans (LHAP) and Community Redevelopment Area (CRA) Plans, where applicable. An attempt was made to personally interview each municipality and Palm Beach County government to discuss each of the aforementioned policies and plans. Letters were sent to the mayor and city/village manager/administrator of each municipality requesting an interview with relevant city/village departments and agencies, including Planning and Zoning, Housing and Community Development and Community Redevelopment Agencies (CRAs). Interviews were conducted with the cities of Boca Raton, Boynton Beach, Delray Beach, Greenacres, Jupiter, Lake Worth, Royal Palm Beach and Palm Beach County Government.



General Findings

Policy and Management Assessment

The MS-AHD assessment determined that a comprehensive and systematic policy approach to workforce/affordable housing issues is not evident within Palm Beach County's major municipalities. However, many of Palm Beach County's major municipalities, including Palm Beach County Government, have begun to address their workforce/affordable housing needs through policy changes within the Comprehensive Plan. Specifically, several local governments have recently added workforce housing policies and objectives and EAR-based amendments to the Housing Element of their Comprehensive Plans. In several municipalities the goals and objectives of the Future Land Use Element were also updated to provide specific language regarding the development of workforce/affordable housing.

Despite a discernible level of progress among municipalities and county government to address their workforce/affordable needs through the policies and objectives of the Housing Element, a review of individual Comprehensive Plans and Evaluation and Appraisal Reports (EARs) found that most municipalities do not correlate their Housing Elements with other important elements such as Future Land Use, Public Facilities, Transportation and Capital Improvements. Further, it was found that few municipalities correlate policy initiatives in their Comprehensive Plans with housing and development policies within their HUD Consolidated Plans, LHAPs and Community Redevelopment Area (CRA) Plans.

The study found that Palm Beach County municipalities generally do not have coordinated and integrated housing delivery management systems in place. Housing delivery is typically fragmented among each municipality's Housing and Community Development and Planning and Zoning Departments, and Community Redevelopment Agencies (CRAs). In municipalities that have made strides in addressing their workforce housing needs a discernible level of coordination and communication was found to exist among these key departments and agencies.

Planning and Land Use Assessment

Palm Beach County municipalities that have made progress in addressing their workforce/affordable housing needs have generally undertaken coordinated planning efforts to implement their workforce housing policies. EAR-based amendments involving Future Land Use and zoning changes have been the principal planning tools.

A critical and persistent aspect of South Florida's workforce housing issue is the economic and employment base that continues to limit growth in per capita and household income. Effective, long-term workforce housing policies must consider both sides of median single-family home value-to-median household income equation. The study determined that with the exception of Palm Beach County government, none of the eleven municipalities examined has effectively addressed economic and industrial planning issues in conjunction with their workforce housing policies. Municipalities have not included an optional "Economic Element" to their Comprehensive Plans, nor are economic and industrial planning and development issues addressed in the Future Land Use, Public Facilities, Transportation or Capital Improvement Elements of their plans. Several municipalities have made efforts to expand mixed-use and transit oriented development (TOD) opportunities to accommodate increased economic development activity, but without careful industrial development

planning there is little guidance as to the job quality and sustainability level of this anticipated economic growth.

Dedicated Funding Assessment

The MS-AHD model determined whether municipalities have developed a local dedicated funding source for workforce/affordable housing. The establishment of a housing trust fund or an affordable bond issue are potential outcomes of a local dedicated funding process. Local dedicated funding includes long-term support for a variety of workforce/affordable housing development strategies including land acquisition, construction financing and housing rehabilitation/preservation. Dedicated funding also includes staff support for departments and agencies responsible for the planning and management of workforce/affordable housing programs and services including outside non-profit housing development organizations.

The study found that no Palm Beach County municipality, with the exception of Riviera Beach, has developed a local dedicated funding source for workforce/affordable housing. However, in municipalities that have made strides in addressing their workforce housing needs, the earmarking of CRA tax increment financing (TIF) funds has been an effective “short-term” financing tool. While the funding is limited to designated community redevelopment areas, there is substantial flexibility in the use of TIF funds to support workforce/affordable housing development activities. Several municipalities with access to various federal and state housing funds, e.g. Community Development Block Grant (CDBG), HOME, State Housing Initiatives Program (SHIP), have effectively piggybacked these funds with local housing financing tools, including TIF funds, to address their workforce/affordable housing needs.

Institution Building Assessment

According to the MS-AHD model, institution building is seen as an important long-term process for addressing a community’s workforce/affordable housing needs. Sustainable affordable housing policy and strategies will include on-going institutional capacity building among local government, business and industry, educational institutions and community-based organization (CBOs). This effort includes the development of formal public/private partnerships and the collaboration of all key stakeholders. Institution building includes the development and leveraging of local financing resources, expanding the functions of non-profit housing organizations and the development of employer assisted housing (EAH) programs and strategies.

The MS-AHD model examines the extent to which municipalities have formally engaged the private sector – business and industry – and community-based nonprofit organizations in developing and implementing workforce/affordable housing initiatives. The model also assesses the extent to which individual municipalities have expanded in-house capacity to improve the management of workforce/affordable housing programs, including the leveraging of local financing resources with non-profit housing developers and private lending consortia. While several municipalities and Palm Beach County have made strides working with community-based organizations such as community land trusts (CLTs) and community development corporations (CDCs) and local lenders, the overall level of partnering and collaboration is minimal. Likewise, the effective leveraging of local financing resources is a largely undeveloped institutional capacity.



Scorecard Grades

The MS-AHD model uses a 100 point scoring system with values assigned to specific “criteria” or measures under each of the four (4) processes. The greatest weight is given to “Policy and Management” followed by “Planning and Land Use”, “Dedicated Funding” and “Institution Building”. An overall grade of 55 and higher ranks a municipality as “Stepping-up” to their workforce housing needs. A grade of 25-54 places a municipality in a commendable “Start” category. Municipalities scoring under 25 are placed in the “Stuck” category.

The highest rankings in the 207 MS-AHD Assessment were Palm Beach County (54), Delray Beach (53) and Boynton Beach (51). Each scored at the high end of the “Start” category at the threshold of “Stepping-Up.” The following is a brief assessment of the three highest scoring units of government:

Palm Beach County Government

Palm Beach County’s workforce housing accomplishments in 2007 included the adoption of a “Mandatory Workforce Housing/Inclusionary Zoning Program.” The Workforce Housing Program (WHP) 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.” All workforce housing units are offered for sale or rent at an attainable housing cost to income qualified households with incomes from 60 to 150 percent of area medium income (AMI).

The MS-AHD assessment determined that while the County’s workforce/affordable housing departments and agencies lack a heightened level of coordination and integration there is a commendable level of coordination and communication with professional staff from various County departments and agencies that have been assigned planning and administrative duties and responsibilities under the Workforce Housing Program. The County’s Planning Division and Community Redevelopment Agency (CRA), in particular have worked well together in developing affordable housing planning programs for the Westgate/Belvedere Homes Community Redevelopment Area.

Palm Beach County can also be lauded for effectively using the Housing Element of the Comprehensive Plan to provide affordable housing policy direction, and the Workforce Housing Program and Unified Land Development Code (ULDC) to implement the Future Land Use Element (FLUE). The County has also been effective in correlating workforce housing with other critical planning functions including transportation and economic development. For example, the Workforce Housing Program has provisions for 100 percent density increases for developments that are located near mass transportation and/or employment centers. Significantly, the County in 2007 adopted a *Strategic Economic Development Plan* prepared by the Palm Beach Economic Development Office (EDO) which includes action items to address the County’s workforce housing needs.



City of Delray Beach

The City of Delray Beach is to be commended for the adoption and implementation of a “Family/Workforce Housing Ordinance” which allows additional market rate bonus units in exchange for the creation of workforce housing units. The ordinance which was enacted in 2005 has been recently modified to add new locations within the City and to increase the program’s effectiveness. Recent changes include the requirement for workforce units to be constructed in downtown projects with a conditional use for increased height or densities. The City’s *Comprehensive Plan, Evaluation and Appraisal Report* (EAR) and *Downtown Master Plan* have each provided the vision, goals and objectives for addressing the City’s workforce/affordable needs.

The City of Delray Beach should be lauded for the significant level of coordination among the principal planning and development departments and agencies – Planning and Zoning, Community Improvement and Community Redevelopment Agency (CRA). The departments effectively coordinate functions in the delivery of housing initiatives under the Family/Workforce Housing Ordinance. An important implementation component of the City’s workforce/affordable housing delivery system is the Delray Beach Community Land Trust (CLT). The CLT receives funding allocations from the Community Redevelopment Agency’s (CRA) tax increment financing (TIF) fund and State Housing Initiatives Partnership (SHIP) to produce workforce housing units that will remain affordable for future homebuyers. The CLT homebuyer program produced and closed-on ten (10) units last year that are dedicated to low and moderate income homebuyers. Additionally, both TIF and SHIP funds (\$500,000) were used to acquire and convert the historic La France Hotel into 14 affordable apartment units.

The City is also commended for strides made in streamlining its permitting process and giving priority to workforce/affordable housing development applications. Permits as defined in s.163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. The City has in place a “One Stop Shop” permitting process for a coordinated review and approval of all developmental applications submitted through the Building Division. The system features a fully automated application tracking software package that provides the opportunity to readily identify delays in review time from various departments within the permit process. Applications submitted for affordable housing projects receive a label marking it as such and are prioritized for review by designated persons within the Building Division.

City of Boynton Beach

The City of Boynton Beach is to be commended for amending their Land Development Regulations to create a “Workforce Housing Program” that provides “regulations and incentives to build workforce housing to ensure that the City has sufficient workforce housing.” The Workforce Housing Program adopted by the City Commission in April of 2007 provides the ability to amend a land use designation to Special High Density Residential, Mixed-Use or Mixed-Use Core provided that workforce housing units are provided. Each Workforce Housing Unit created under the program is governed by a thirty (30) year deed restriction covenant restricting the re-sale or re-rent of the unit to income eligible households.

A review of the City of Boynton Beach’s *Comprehensive Plan* and 2006 *Evaluation and Appraisal Report* found that the City does correlate the workforce/affordable housing



planning issues found within the Housing Element with Future Land Use policies, goals and objectives. The City of Boynton Beach has a significant level of coordination and integration through the Department of Development which combines the City's Planning and Zoning and Community Improvement Divisions (CDBG Administration) under one roof. There is also a good working relationship between the City's Department of Development and the Community Redevelopment Agency (CRA).

The City of Boynton Beach should be lauded for conducting the most comprehensive inventory and mapping of all real property for which the City holds fee simple title pursuant to Chapter 166, Florida Statutes. The City through the CRA has acquired 15 acres of land for affordable housing development, including parcels of 8 and 4 acres. The remaining three acres are targeted for scattered-site infill development.

The City of Boynton Beach should also be commended for both in-house and community institution building. The City's Community Redevelopment Agency has implemented a "Homebuyer Assistance Program" (HAP) that can be "layered" with the State Housing Initiative Partnership Program (SHIP) funds to provide down payment assistance to low and moderate income households in need of gap mortgage assistance. The Boynton Beach Community Redevelopment Agency partnered with developer, the Cornerstone Group, to include affordable housing at The Preserve, a master-planned luxury condominium and townhome community. The Preserve consists of 180 two and three-story townhouses with 50 workforce housing units designated for households earning less than 120 percent of AMI. In addition, The CRA has conveyed three lots to the Boynton Beach Community Development Corporation for housing infill projects and \$25,000 to conduct prequalification of prospective homebuyers. The CRA and Department of Development work with a local lenders' "Consortium for Affordable Housing" in Boynton Beach that provides private financing in support of the Homebuyer Assistance Program.

I. INTRODUCTION

The *2007 Palm Beach County Workforce Housing Market Update and Municipal Scorecard* report was prepared by the Metropolitan Center at Florida International University on behalf of the Housing Leadership Council of Palm Beach County (HLC/PBC). The purpose of the report is twofold: 1) to provide a market update on the key supply and demand factors impacting the production and availability of affordable housing in Palm Beach County; and 2) to assess the progress of Palm Beach County and its municipalities in addressing the existing and future demand of workforce/affordable housing based on the 2006 *Palm Beach County Workforce Housing Needs Assessment*.

The 2006 study documented the supply and demand imbalance for workforce housing in Palm Beach County and its municipalities. The study highlighted the extent and ramifications of South Florida's explosive three-year housing boom during the period 2003-2005 that resulted in a severe shortage of workforce housing and extreme affordability gaps for all housing types. The study showed that Palm Beach County's workforce housing supply and affordability mismatch was exacerbated by speculative investment that resulted in multiple conversions of rental units to condominiums and an overall development trend in recent years toward a more upscale housing demand external to the local market.

Defining Affordable Housing and Measuring Affordability

Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. This is also the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state programs, including various housing programs administered through the State of Florida's Housing Finance Corporation (FHFC) and Department of Community Affairs (DCA). However, this definition of housing affordability has its limitations because of the inability to determine whether households spend more than 30 percent of their income on housing by necessity or choice. Specifically, the definition does not consider that upper income and smaller households can afford to spend much more than 30 percent of their incomes on housing and still have enough income left over to satisfy other basic needs, whereas low income households that pay even 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food (The Brookings Institution, 2002).



Affordability Indices

One measure of housing affordability is the cost of homeownership, commonly conveyed through housing affordability indices. These indices generally indicate that affordability increased substantially toward the end of the last decade, primarily as a result of lower interest rates during that period. A housing affordability index for an area brings together the price and the income elements that contribute to housing affordability. The following describes the most recognized affordability indices:

- ▶ **National Association of Realtors (NAR) Index:** The most common index is that produced by the National Association of Realtors (NAR). The NAR index measures the ability of the median income household in an area to afford a median priced house. In addition to the median income and median house price in an area, the NAR index considers current mortgage interest rates, assumptions about the down payment required to purchase the median price home, and the maximum percentage of household income that can be spent on housing. An index of 100 indicates the typical (median) family in the area has sufficient income to purchase a single-family home selling at the median price (Shimberg Center for Affordable Housing, 2004)
- ▶ **Housing Opportunity Index:** The National Association of Home Builders (NAHB) has developed a Housing Opportunity Index, which is defined as the share of homes affordable for median household incomes for each metropolitan statistical area (MSA). The NAHB Index has certain intuitive limitations, however, as housing affordability scores are generally more favorable in metropolitan areas that are also rated as “least desirable places to live” according to Places Rated Almanac (Brookings Institution, 2002).

The “median house price-income ratio” used by the National Association of Realtors and other housing analysts is a key economic indicator in assessing local market trends and vitality. Nationally, the median house price-to-income ratio has more than tripled in the past five years in many high priced metropolitan markets such as New York City, Boston, Los Angeles and South Florida. The 2006 *Palm Beach County Workforce Housing Needs Assessment* determined that the median house price-to-income ratio in Palm Beach County had risen from 4:1 to 7:1 from 2003-2005.

While housing affordability indices are useful tools, they typically examine affordability from only an ownership perspective. For households of lower income in a rapidly appreciating housing market, rent price increases have far exceeded growth in incomes, thus worsening the housing affordability problem.

Link between Economic Growth and Housing Need

Palm Beach County's housing affordability problem has widespread economic impacts, including a growing recognition of the important link between an adequate affordable housing supply and economic growth. Many of Florida's business sectors, including professional services, retail trade, and health care, are finding it increasingly difficult to attract and maintain workers for entry and mid-management positions. There is increasing evidence that working families have begun to move to locations which have more affordable housing, both in and outside the State of Florida. The 2006 *Palm Beach County Employer Survey* conducted last year by the FIU Metropolitan Center on behalf of the HLC/PBC found that over 70 percent of Palm Beach County's large employers' (100 or more employees) recruitment and retention efforts have been impacted by rising housing cost.

Methodology and Scope of Study

The methodology used by the FIU Metropolitan Center in the research and preparation of the 2007 *Palm Beach County Workforce Housing Market Update* was to assess current market data and conditions to determine changes in existing and future housing demand with an emphasis on working households in each income category. The housing demand and supply assessment examines the existing and future housing needs of Palm Beach County's resident worker population and provides several layers of affordability gap analysis based on prevailing wages, household incomes, and housing values. The geographical emphasis of the 2007 market update is the largest cities in Palm Beach County where there exists the largest employment and the highest concentrations of the resident workforce. The updated market study focuses on Palm Beach County's retail employment sector to determine the location and concentration of retail employment in relation to worker housing.

The study includes the following elements:

- ▶ **Housing Supply Analysis:** This section provides an update of current housing inventory/supply in Palm Beach County based on housing type, tenure and values by major municipality.
- ▶ **Housing Demand Analysis:** This section provides an update of current and projected workforce demand based on an economic base analysis, as well as population and household trends.
- ▶ **Municipal Scorecard:** Part II of the study evaluates the level to which Palm Beach County's major cities are addressing their workforce housing needs.

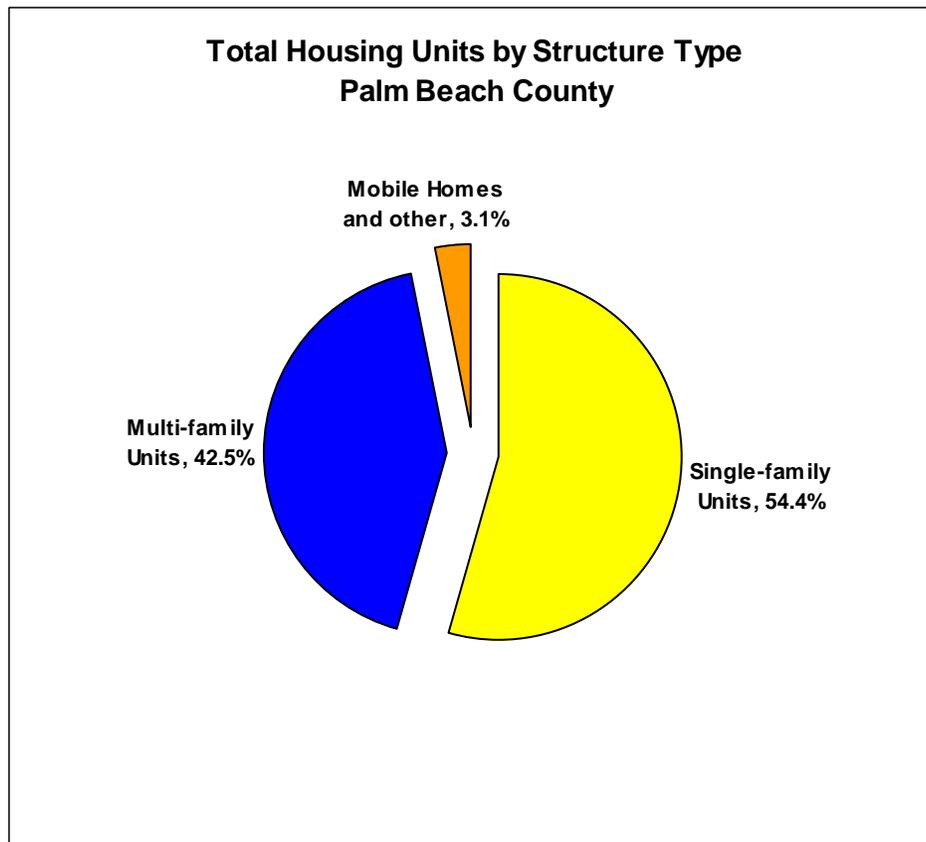
II. HOUSING SUPPLY ANALYSIS

The 2007 *Palm Beach County Workforce Housing Market Update* provides a current perspective on housing supply issues impacting the County's overall housing market with specific attention given to workforce housing availability and accessibility. The analysis attempts to quantify the extent to which the volatility of the housing market has further impacted Palm Beach County's workforce housing supply.

Housing Development Trends

According to the U.S. Census 2006 *American Community Survey* (ACS), Palm Beach County's housing inventory increased from 556,428 units in 2000 to 631,146 units in 2006, an increase of 13.4 percent. Single family housing units represents 54.4 percent of the County's overall housing inventory compared to 42.5 percent multi-family housing units and 3.1 percent mobile homes.

Figure 2.1
Total Housing Units by Structure Type in Palm Beach Housing

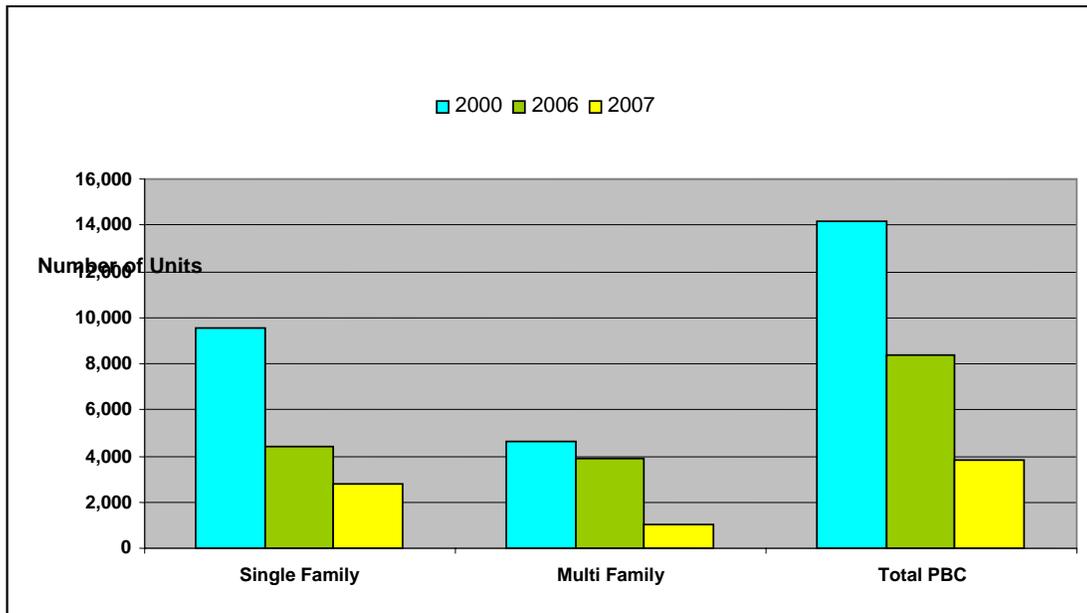


Source: 2006 ACS, US Census Bureau

Despite a 13.4 percent growth in Palm Beach County’s housing supply since 2000, recent trends show an abrupt reduction in both single and multi-family housing permits. The 2006 *Palm Beach County Workforce Housing Needs Assessment* documented the steady decline in both new single-family and multi-family housing permit activity since 2005. The current assessment shows a continuing decline in units permitted since the last quarter of 2005. New housing permits plummeted from 14,188 total permits in 2005 to 8,337 total permits in 2006 (see Table 2.2 below). Overall, single and multi-family permit activity declined by 41.2 percent during this period. Decreasing new housing permit activity is projected to continue with a 54.2 percent decline forecast for 2006-2007. ¹

As noted above, the decline in new housing permit activity has impacted both single and multi-family housing. New single-family housing permits peaked in 2003 (10,788 starts) but declined to 3,911 permits in 2006. New multi-family permits peaked at 4,578 in 2004 and declined to 3,911 permits in 2006. From 2005 to 2006 there was a 53.6 percent decline in single family permits and a 15.9 percent decline in multi-family. Projections for 2007 show significant further declines in new housing permit activity. New single-family permits are forecast to decline by 37.5 percent and new multi-family permits by 73.6 percent from 2006.

Figure 2.2
Palm Beach County New Housing Permit Activity Trend: 2000-2007



Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.



Table 2.1
Palm Beach County New Housing Permit Activity Trend: 2005-2007

	Single-family	% Change from previous Quarter	Multi-family	% Change from previous Quarter	Total PBC	% Change from previous Quarter
4Q 2005	1,985	92.0%	1,149	16.5%	3,134	9.7%
1Q 2006	1,695	14.6%	1,924	67.4%	3,619	15.5%
2Q 2006	1,131	33.3%	490	74.5%	1,621	55.2%
3Q 2006	919	18.7%	1,359	177.3%	2,278	40.5%
4Q 2006	681	25.9%	138	89.8%	819	64.0%
1Q 2007	521	23.5%	174	26.1%	695	15.1%
2Q 2007	536	2.9%	271	55.7%	807	16.1%
3Q 2007	568	6.0%	262	3.3%	830	2.9%
total 2005	9,535	5.9%	4,653	1.6%	14,188	3.5%
total 2006	4,426	53.6%	3,911	15.9%	8,337	41.2%
2007 Forecast	2,786	37.1%	1,034	73.6%	3,820	54.2%

Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.

Housing Occupancy

Owner and Renter-occupied Units

According to the 2006 *American Community Survey*, there are currently 504,518 occupied housing units in Palm Beach County which represents 80 percent of the total housing inventory (see Table 2.3). Approximately 60.2 percent of these units are owner-occupied. This represents a 7.3 percent growth in owner-occupied housing units since 2000. As noted in the 2006 *Palm Beach County Workforce Housing Needs Assessment*, the increasing level of homeownership can be attributed to several factors, including: the increase in single-family and condominium unit construction from 2000-2005, low interest rates, a greater variety of mortgage options and government programs encouraging homeownership.

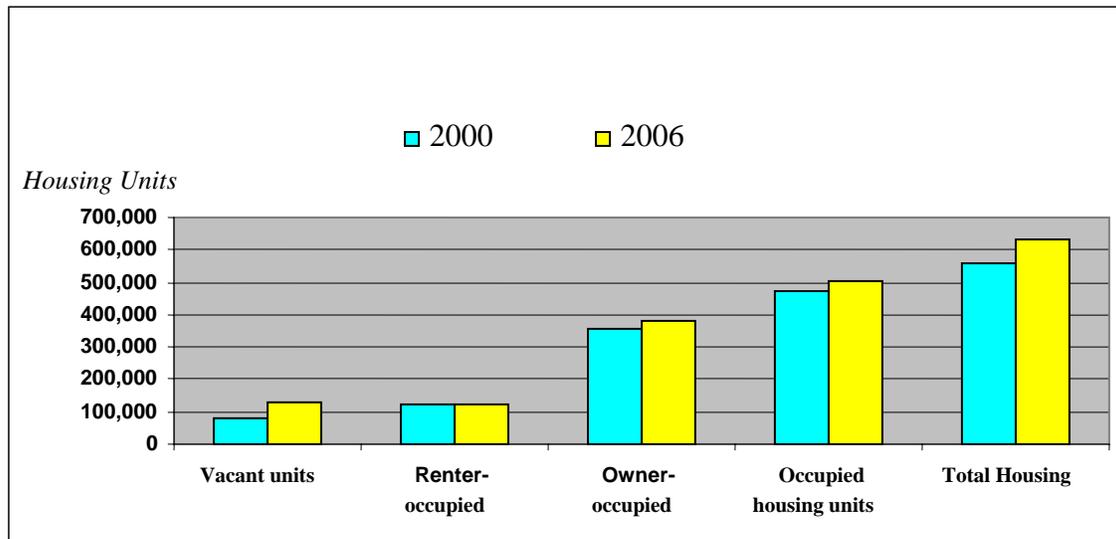
Renters occupy 124,518 units or 24.7 percent of the occupied housing units in Palm Beach County. There has been a significantly smaller increase (3.6 percent) in renter-occupied housing units than owner-occupied units (7.3 percent) from 2000 to 2006. The smaller growth in renter-occupied units is attributed to the loss of existing rental inventory through condominium conversions and hurricane damage in 2004.

Table 2.2
Housing Growth by Tenure in Palm Beach County 2000-2006

	2000	2006	% Growth
Occupied housing units	474,175	504,518	6.4%
Owner-occupied	354,026	380,000	7.3%
Renter-occupied	120,149	124,518	3.6%
Vacant housing units	82,253	126,628	53.9%
Total Housing	556,428	631,146	13.4%

Source: 2006 ACS, US Census Bureau

Figure 2.3
Palm Beach County Housing Growth by Tenure: 2000-2006

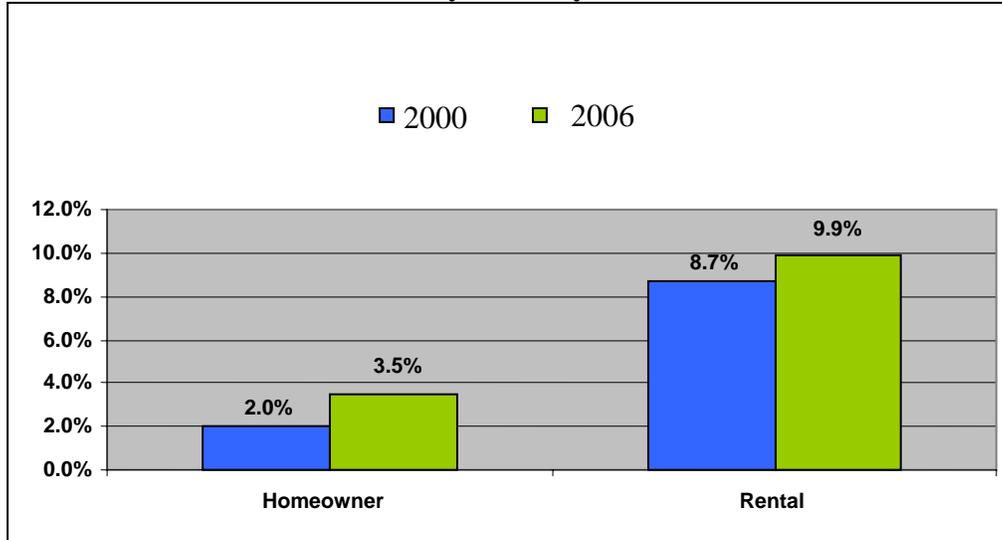


Source: 2006 ACS, US Census Bureau

Vacancy Rates

A significant finding in the current Palm Beach County housing market assessment is the substantial increase in housing vacancies since 2000. The homeowner vacancy rate increased from 2 percent in 2000 to 3.5 percent in 2006 with an accompanying increase in the rental vacancy rate from 8.7 percent to 9.9 percent from 2000-2006. However, the most significant increase in vacancies is found in the County's overall housing inventory. In 2000 there were 82,253 vacant housing units in Palm Beach County or 14.8 percent of the total housing inventory. In 2006, there were 126,628 vacant units in Palm Beach County, an increase of 44,375 vacant units and a vacancy rate of 20.1 percent. The increases are attributable to the large and growing number of units that are vacant and held for seasonal, recreational, or occasional use. In 2000, 29,057 vacant units or 28 percent were seasonal units. By 2006, seasonal units numbered 88,682 or 70 percent of the County's vacant housing units.

Figure 2.4
Palm Beach County Vacancy Rates: 2000-2006



Source: 2000 US Census Bureau, 2006 ACS

Condominium Conversions

The 2006 *Palm Beach County Workforce Housing Needs Assessment* documented the impact of condominium conversions on Palm Beach County's existing multi-family rental housing inventory. From 2005 to 2006 Palm Beach County lost 13,385 units or 10 percent of its rental inventory to condominium conversions. Such transactions call for multi-family rental properties to be renovated, converted to condominiums, and resold for a profit. The dramatic increase in condo conversions in recent years was fueled by the large cash returns to both investors and rental property owners. Palm Beach County municipalities that experienced the highest losses were the cities of West Palm Beach, Boca Raton and Boynton Beach. The result has been the reduction of affordable rental housing options and increased market pressure on the remaining rental inventory.

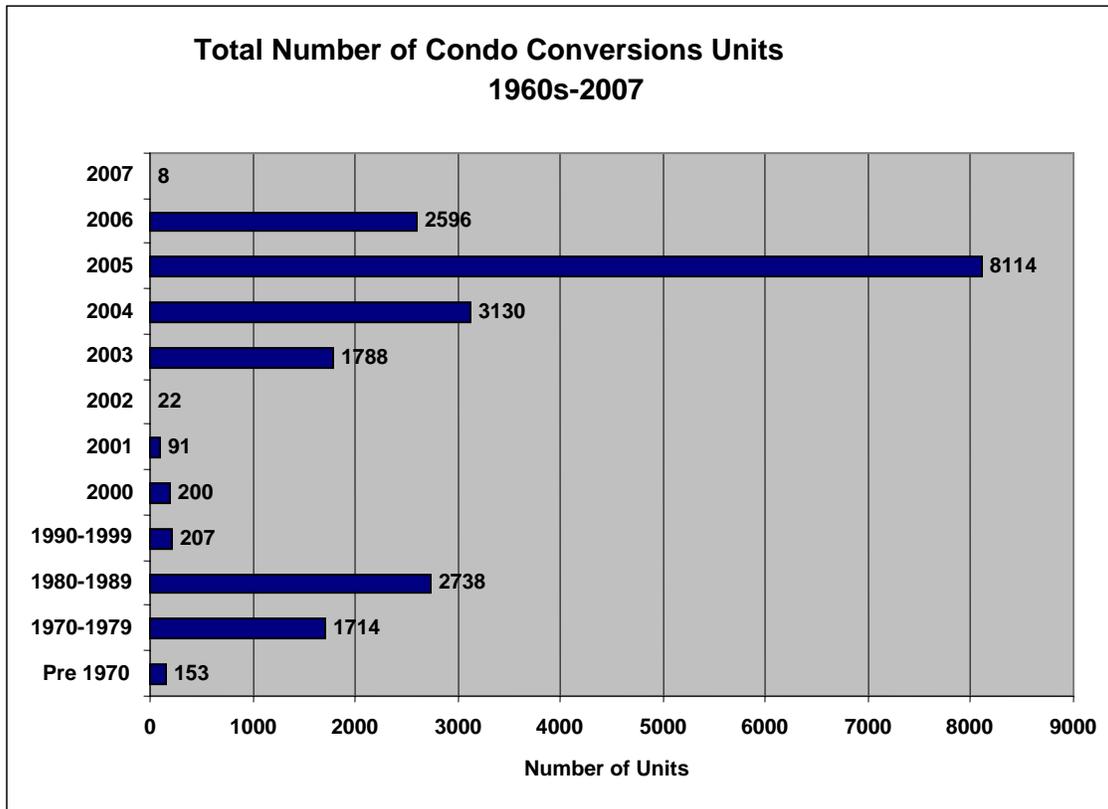
According to the figures in Table 2.3 below the boom in condo conversions began in Palm Beach County in 2003 with a recorded loss of 1,788 rental units. After 2003 the condo conversion market expanded quite drastically. In 2004 there were 3,130 rental units converted to condominiums peaking to 8,114 conversions in 2005. The condo conversion market declined sharply in 2006 and has been virtually non-existent in 2007 due to the growing oversupply of condominium units on the market.

Table 2.3
Palm Beach County Condominium Conversions: Pre 1970-2007

Year	# of Condo Conversions	Total # of Units
2007	2	8
2006	19	2596
2005	42	8114
2004	17	3130
2003	11	1788
2002	1	22
2001	1	91
2000	1	200
1990-1999	11	207
1980-1989	80	2738
1970-1979	29	1714
Pre 1970	4	153

Source: State of Florida Records, 1970-2007

Figure 2.5
Palm Beach County Condominium Conversions: Pre 1970-2007



Source: State of Florida Records, 1970-2007

As noted above, recent condominium conversion activity (2003-2005) in Palm Beach County most impacted certain cities, including: West Palm Beach (5,542 units), Boynton Beach (2,056 units), Boca Raton (1,617 units), Palm Beach Gardens (1,354 units) and Delray Beach (1,110 units).

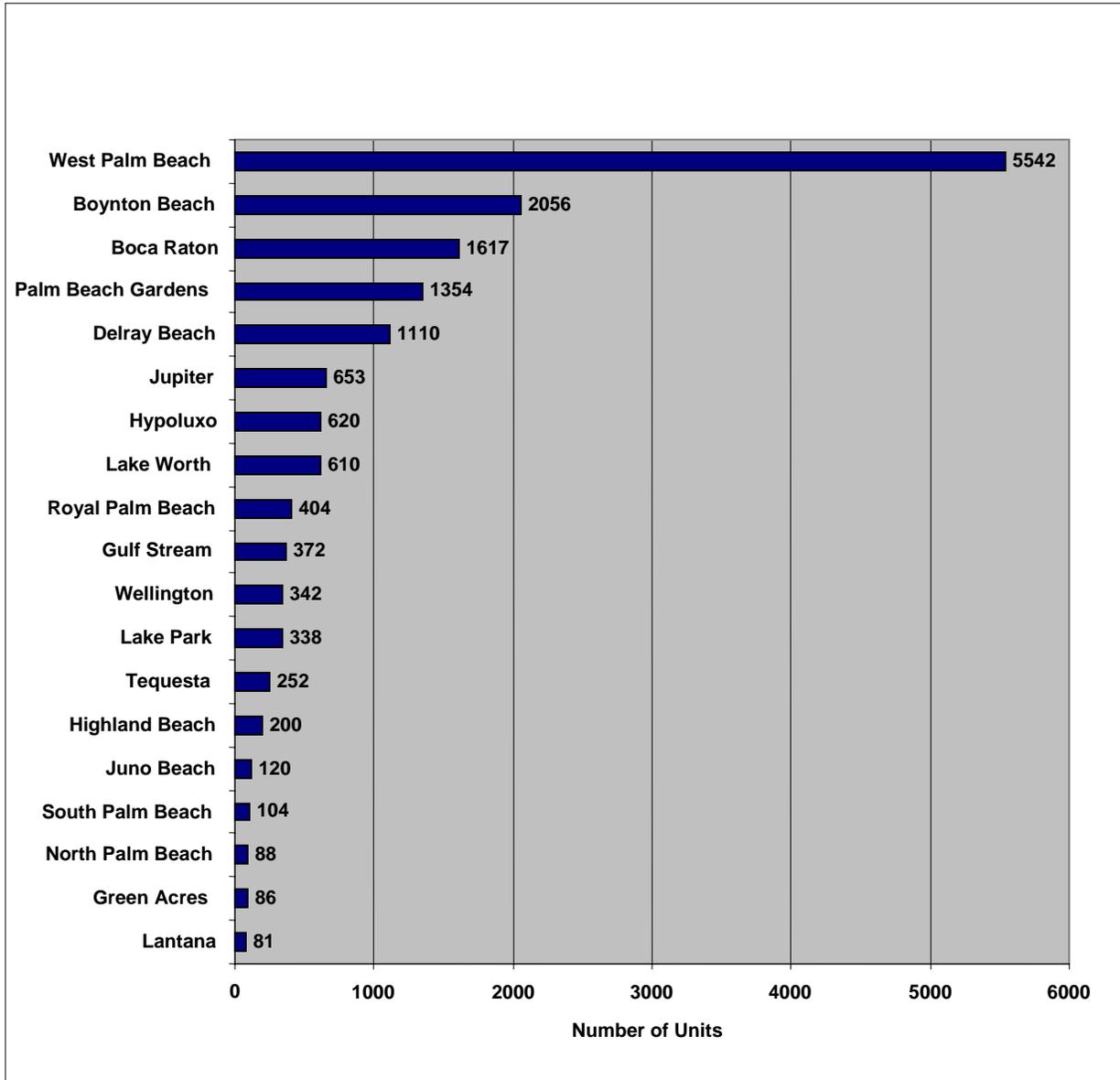
Table 2.4
Palm Beach County Total Number of Condominium
Conversions by Municipality
2000-2007

Municipality	# of Condo Conversions	Total # of Units
Boca Raton	9	1617
Boynton Beach	8	2056
Delray Beach	7	1110
Green Acres	2	86
Gulf Stream	2	372
Highland Beach	1	200
Hypoluxo	2	620
Juno Beach	1	120
Jupiter	2	653
Lake Park	2	338
Lake Worth	8	610
Lantana	2	81
North Palm Beach	3	88
Palm Beach Gardens	6	1354
Royal Palm Beach	4	404
South Palm Beach	1	104
Tequesta	1	252
Wellington	8	342
West Palm Beach	25	5542

Source: State of Florida Records



Figure 2.6
Palm Beach County Total Number of Condominium Conversions by Municipality
2000-2007



Source: State of Florida Records

Expiring Uses

Palm Beach County’s loss of its rental inventory due to condominium conversions and hurricane damage may be potentially exacerbated as subsidized rental housing projects become “at-risk” when the terms of their affordability period expires. The issue of HUD expiring uses which involves thousands of privately owned, publicly subsidized rental housing units throughout the country has become an issue in Palm Beach County. A total of 14 HUD-subsidized affordable rental housing projects totaling 1,016 units are at risk of losing their affordability due to expiring affordability periods, opt-outs from subsidy programs, and deteriorating physical and financial conditions (Table 2.5). In addition to HUD-subsidized housing, the loss of inventory of other federal, state, and local subsidies are also at risk. These include more recently funded properties such as Low Income Housing Tax Credit projects that reach their fifteenth year in service.

Table 2.5
Palm Beach County HUD Expiring Uses by Municipality
2007-2010 Release Schedule

Municipality	Number of Developments	Total Assisted Units	Overall Expiration Date Period
Boca Raton	2	156	2007-2010
Boynton Beach	1	60	2007-2010
Delray Beach	1	158	2007-2010
Jupiter	3	106	2007-2010
Lake Worth	1	99	2007-2010
Riviera Beach	1	182	2007-2010
Tequesta Village	1	62	2007-2010
West Palm Beach	4	193	2007-2010

Source: Shimberg

Real Estate Market

As was reported in last year’s *Palm Beach County Workforce Housing Needs Assessment*, Palm Beach County and many of its municipalities experienced some of the highest single-family home appreciation rates in the country during the period 2003-2005. Toward the latter part of 2005, inflationary housing prices began to impact the residential sales market for both single-family homes and condominiums. The growing inventory of unsold homes and condominiums accelerated during 2006 and 2007 as South Florida’s housing market spiraled into an unprecedented downturn.

Single-Family

Current single-family home values reflect the overall downturn in Palm Beach and South Florida's residential market. The excessive inventory of unsold single-family homes coupled with property insurance and tax increases have created a heightened level of instability and uncertainty among buyers and sellers. The single-family housing market, which saw the median sales price for a single-family home in Palm Beach County increase from \$315,000 in 2004 to \$390,100 in 2005 (24 percent), began to flatten and steadily decline during 2006-2007. Association of Realtors declined to an average of \$384,700. The 2007 current median sales price in Palm Beach County has is approximately \$345,700.

Table 2.6
Single Family Sales Trend 2000-2007

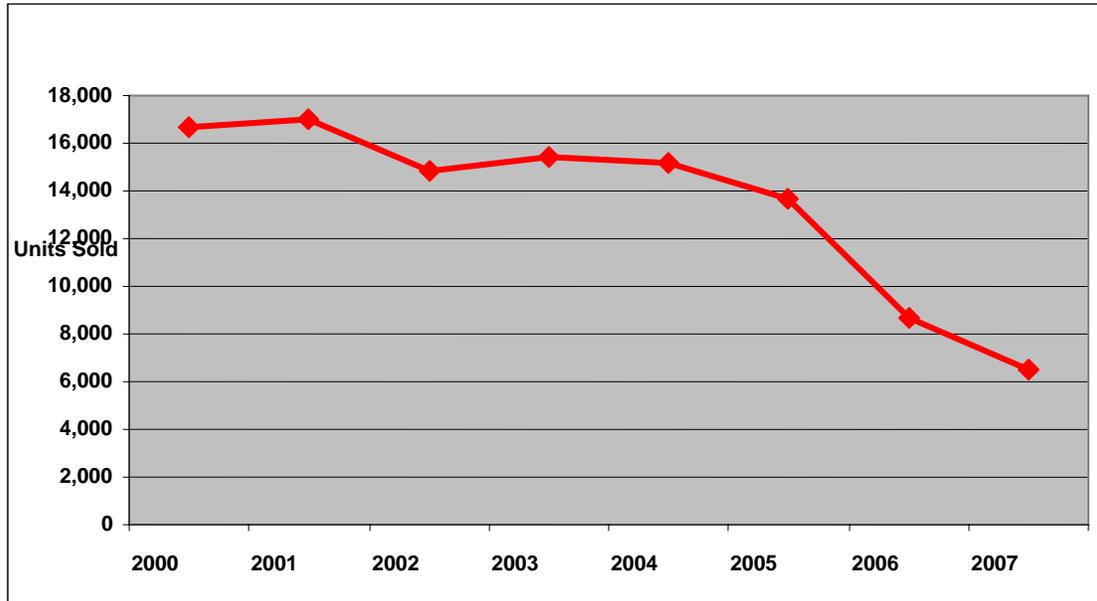
	Units Sold	Median Sales Price
2000	16,634	\$138,600
2001	16,959	\$149,600
2002	14,873	\$194,600
2003	15,417	\$241,300
2004	15,186	\$300,900
2005	13,679	\$390,100
2006	8,640	\$384,700
*2007	6,504	\$345,700

** 2007 data available as of November 2007*

Source: Florida Association of Realtors

Growing market instability is seen in the substantial decline of single family homes sales from 2005-2007. Single family homes sold in Palm Beach County declined from 13,679 units to 8,640 units sold (37 percent decrease) from 2005-2006 and from 8,640 units to 6,504 units sold (25 percent decrease through November) from 2006-2007. This has been accompanied by a 250 percent increase in the number of single family homes on the market. Single-family sales activity seemed to have slightly improved with successive increases from April to June (765 June sales), but have steadily declined since with only 459 sales in November.

Figure 2.7
Palm Beach County Single Family Sales Trend 2000-2007



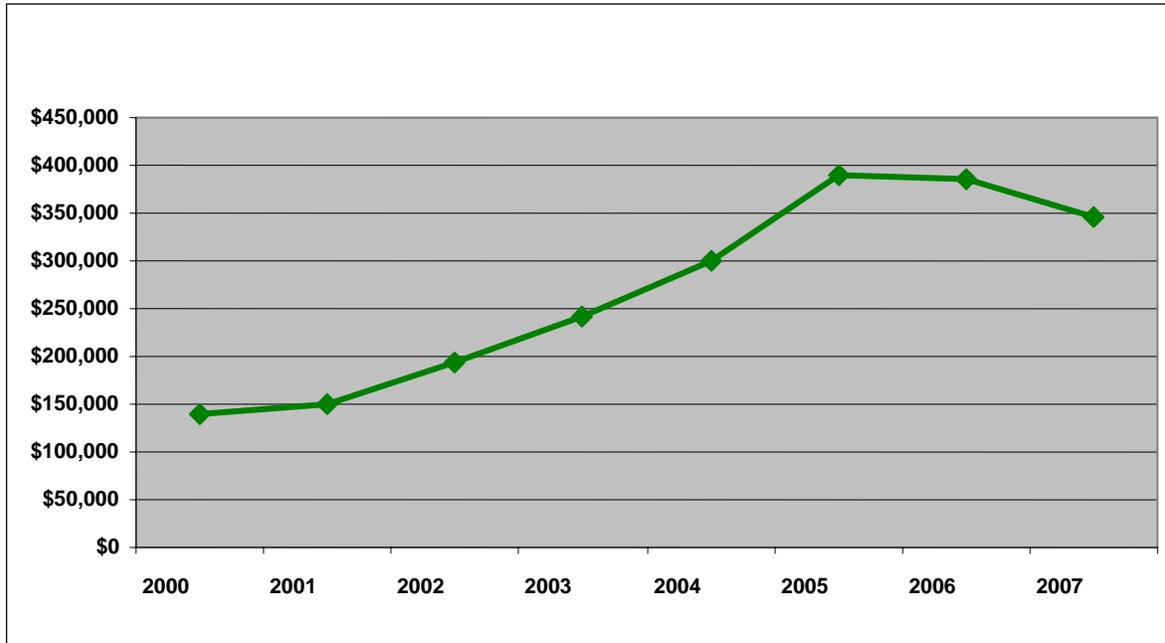
* 2007 data available as of November 2007

Source: Florida Association of Realtors

The median sales price of a single-family home in Palm Beach County increased from \$300,900 in 2004 to \$390,100 (30 percent increase) in-2005. The median sales price in 2006 decreased only slightly to \$384,700 (1 percent decrease). However, during 2007 the median sales price has steadily declined from \$388,000 in January to \$345,700 in November.



Figure 2.8
Palm Beach County single Family Sales Price 2000-2007



* 2007 data available as of November 2007
Source: Florida Association of Realtors

Single-family sales activity and median sales values have declined in most of Palm Beach County's major cities. Most of the major municipalities experienced a slight decrease in median sales prices from 2006-2007, ranging from a .7 percent decline in Lake Worth to a 8.5 percent decline in Royal Palm Beach.

Table 2.7
Palm Beach County Single Family Sales Activity and Prices by Major Municipality
2006-2007

Municipality	Units Sold	% Change	Median Sales Price		% Change
	2007		2006	2007	
Boca Raton	744	-51.8%	\$507,000	\$475,000	-6.3%
Boynton beach	575	-46.9%	\$333,375	\$315,000	-5.5%
Delray Beach	317	-48.3%	\$440,000	\$440,000	0.0%
Greenacres	79	-45.9%	\$273,632	\$280,000	2.3%
Jupiter	350	-38.5%	\$455,000	\$435,000	-4.4%
Lake Worth	481	-60.9%	\$307,000	\$305,000	-0.7%
Palm Beach Gardens	359	-37.2%	\$515,000	\$530,348	3.0%
Riviera Beach	35	-67.3%	\$186,950	\$182,500	-2.4%
Royal Palm Beach	162	-61.7%	\$355,000	\$325,000	-8.5%
Wellington	314	-53.6%	\$460,000	\$438,750	-4.6%
West Palm Beach	525	-59.5%	\$310,000	\$305,000	-1.6%

Source: MLS Data, 2006-2007

The immediate result of the market downturn has been the large growth in the inventory of unsold single-family homes which has nearly tripled in the past year and a concomitant drop in the median selling price. The largest inventories of single-family homes on the market are found in Boynton Beach (991 homes), Boca Raton (795 homes) and West Palm Beach (711 homes). The largest decreases in the median selling price from 2006-2007 are found (with the exception of Riviera Beach) in municipalities that had the highest selling prices in 2006, including Delray Beach (30.9 percent decrease), Palm Beach Gardens (24.6 percent decrease) and Boca Raton (22.4 percent decrease).

Significantly, the current median selling prices in most of the largest cities in Palm Beach County, with the exception of Riviera Beach and Lake Worth, are well above the 2007 “median sale” price in Palm Beach County.



Table 2.8
Palm Beach County Single Family Selling Price Change by Major Municipality 2006-2007

Municipality	Units Available		% Change	Median Market Price		% Change
	2006	2007		2006	2007	
Boca Raton	233	795	241.2%	\$695,000	\$539,000	-22.4%
Boynton Beach	214	991	363.1%	\$362,450	\$349,900	-3.5%
Delray	129	411	218.6%	\$795,000	\$549,000	-30.9%
Greenacres	32	152	375.0%	\$314,500	\$309,500	-1.6%
Jupiter	168	511	204.2%	\$599,000	\$499,000	-16.7%
Lake Worth	161	619	284.5%	\$349,900	\$329,900	-5.7%
Palm Beach Gardens	145	323	122.8%	\$789,000	\$595,000	-24.6%
Riviera	32	109	240.6%	\$314,750	\$220,000	-30.1%
Royal Palm Beach	45	193	328.9%	\$418,500	\$397,000	-5.1%
Wellington	162	572	253.1%	\$572,450	\$510,000	-10.9%
West Palm Beach	221	711	221.7%	\$429,900	\$369,000	-14.2%
Total	1,542	5,387	249.4%	\$489,000	\$420,000	-14.1%

Source: MLS Data 2006, 06/2007

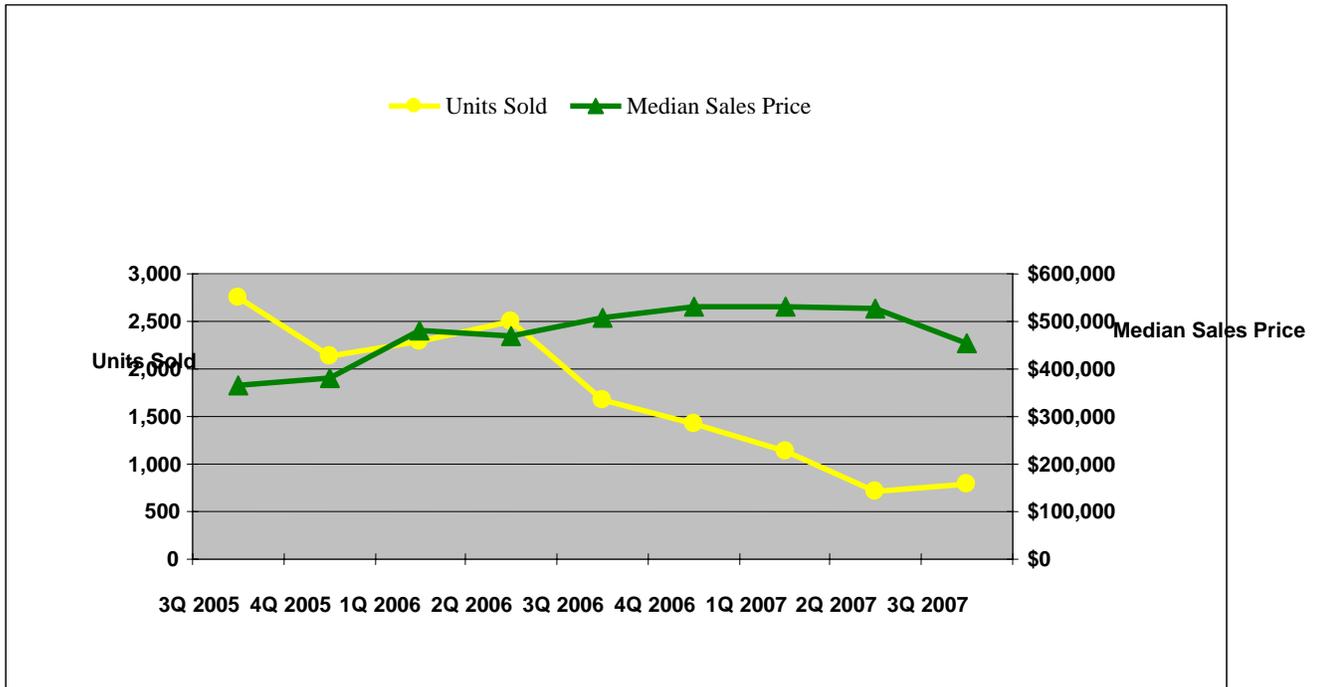
Palm Beach County’s residential market downturn has impacted sales of “new” single family homes. New single-family home sales have steadily declined from a high of 2,743 sales in the third quarter of 2005 to 706 sales during the second quarter of 2007 (Table 2.9). The 37.5 percent drop in sales during the second quarter of 2007 is the largest decrease in sales since the downturn in the residential market began in the latter part of 2005. Sale prices have remained well above the median sale price for all single-family homes during this period, but the 14 percent drop in the third quarter of 2007 accompanied by a second straight quarter showing a significant decline in sales activity from 2005-2006 may be an indication that prices are beginning to adjust to market demand.

Table 2.9
Palm Beach County New Single-Family Sales Trends, 2005-2007

	Units Sold	% Change from previous Quarter	Median Sales Price	% Change from previous Quarter
4Q 2005	2,134	-22.2%	\$382,235	4.4%
1Q 2006	2,291	7.4%	\$481,072	25.9%
2Q 2006	2,493	8.8%	\$469,136	-2.5%
3Q 2006	1,667	-33.1%	\$506,755	8.0%
4Q 2006	1,414	-15.2%	\$531,033	4.8%
1Q 2007	1,129	-20.2%	\$532,439	0.3%
2Q 2007	706	-37.5%	\$528,036	-0.8%
3Q 2007	797	12.9%	\$454,364	-14.0%

Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007.
Reinhold P. Wolff Research, Inc.

Figure 2.9
Palm Beach County New Single-Family Home Sales Trend
4th Quarter 2005 - 4th Quarter 2007



Source: Palm Beach County Quarterly Housing Report:
Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.

The sale of “existing” single-family homes steadily decreased from 2005-2007, but saw a significant 23.9 percent increase in the third quarter of 2007 (Table 2.10). The sale of existing single-family homes peaked at 10,068 units sold in the third quarter of 2005. The median sales price for existing single-family homes peaked at \$342,314 in the 3rd quarter of 2006. The \$329,135 third quarter 2007 median sale price marks three successive quarters of increases in the median sales price.

Table 2.10
Palm Beach County Existing Single-Family Home Sales
4th Quarter 2005- 4th Quarter 2007

	Units Sold	% Change from previous Quarter	Median Sales Price	% Change from previous Quarter
4Q 2005	6,677	-33.7%	\$333,274	2.3%
1Q 2006	6,015	-9.9%	\$280,950	-15.7%
2Q 2006	6,070	0.9%	\$300,844	7.1%
3Q 2006	4,764	-21.5%	\$342,314	13.8%
4Q 2006	4,137	-13.2%	\$295,750	-13.6%
1Q 2007	3,552	-14.1%	\$310,992	5.2%
2Q 2007	3,550	-0.1%	\$325,668	4.7%
3Q 2007	4,398	-23.9%	\$329,135	1.1%

Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.

Figure 2.10
Palm Beach County Existing Single-Family Home Sales Trend
4th Quarter 2005- 4th Quarter 2007



Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.

Condominiums/Townhouses

Similar to single-family homes sales, condominium sales activity also declined from 2005-2007. Condominium sales decreased from 8,558 units to 6,139 units sold (20 percent decrease) from 2005-2006 and from 6,139 units to 5,255 units sold (14 percent decrease through November) from 2006-2007. Condominium sales activity also slightly improved from March-May (650 sales in March), but has steadily decline since with only 347 sales in November. Municipalities with the largest decreases in median sale prices include Lake Worth (24.6 percent decrease), Palm Beach Gardens (17.3 percent) and Delray Beach (17.2 percent).

Table 2.11
Palm Beach County Condominium Sales Activity by Municipality
2006-2007

Municipality	Units Sold 2007	Median Sales Price		% Change
		2006	2007	
Boca Raton	736	\$255,000	\$237,250	-7.0%
Boynton Beach	415	\$230,000	\$209,000	-9.1%
Delray	517	\$192,000	\$159,000	-17.2%
Greenacres	119	\$185,000	\$170,000	-8.1%
Jupiter	245	\$315,000	\$300,000	-4.8%
Lake Worth	195	\$172,500	\$130,000	-24.6%
Palm Beach Gardens	160	\$266,000	\$220,000	-17.3%
Riviera	26	\$255,000	\$247,500	-2.9%
Royal Palm Beach	85	\$222,000	\$203,000	-8.6%
Wellington	85	\$260,000	\$253,000	-2.7%
West Palm Beach	613	\$195,000	\$164,900	-15.4%

**Through 6/30/2007*

Source: MLS Data 2006. 06/30/2007

The median price of a condominium unit in Palm Beach County increased from \$193,100 in 2005 to \$220,400 in 2006 (14 percent increase). However, the median sales price declined from the high of \$220,400 in 2006 to \$177,400 (20 percent decrease through November) in 2007. The largest median sale price decreases occurred in Lake Worth (24.6 percent), Palm Beach Gardens (17.3 percent) and Delray Beach (17.2 percent).

Palm Beach County's inventory of unsold condominium units has also grown significantly since 2006 (Table 2.12). The unsold inventory has more than tripled in most municipalities, including West Palm Beach (1,316 units), Boca Raton (1,218 units) and Delray Beach (918 units). Median selling prices have declined in most cities with the largest decreases occurring in Greenacres (33.5 percent), Boca Raton, (13.5 percent), Palm Beach Gardens (12.6 percent), Jupiter (11.3 percent) and Boynton Beach (10.4 percent).

Table 2.12
Condominium Inventory and Selling Prices in Palm Beach County by Municipality
2006-2007

Palm Beach Condominium Median Selling Prices						
Municipality	Units Available		% Change	Median Selling Price		% Change
	2006	2007		2006	2007	
Boca Raton	366	1218	232.8%	\$289,000	\$250,000	-13.5%
Boynton Beach	348	918	163.8%	\$239,900	\$215,000	-10.4%
Delray Beach	328	964	193.9%	\$195,575	\$180,000	-8.0%
Greenacres	66	307	365.2%	\$179,000	\$119,000	-33.5%
Jupiter	163	544	233.7%	\$355,000	\$314,725	-11.3%
Lake Worth	164	411	150.6%	\$147,000	\$149,000	1.4%
Palm Beach Gardens	112	272	142.9%	\$317,000	\$277,000	-12.6%
Riviera Beach	44	185	320.5%	\$294,950	\$320,900	8.8%
Royal Palm Beach	36	97	169.4%	\$189,900	\$214,900	13.2%
Wellington	84	256	204.8%	\$290,400	\$269,900	-7.1%
West Palm Beach	441	1316	198.4%	\$199,900	\$194,900	-2.5%
Total	2,152	6488	201.5%	\$239,250	\$224,900	-6.0%

Through 6/30/2007

Source: MLS 2007, 06/30/2007

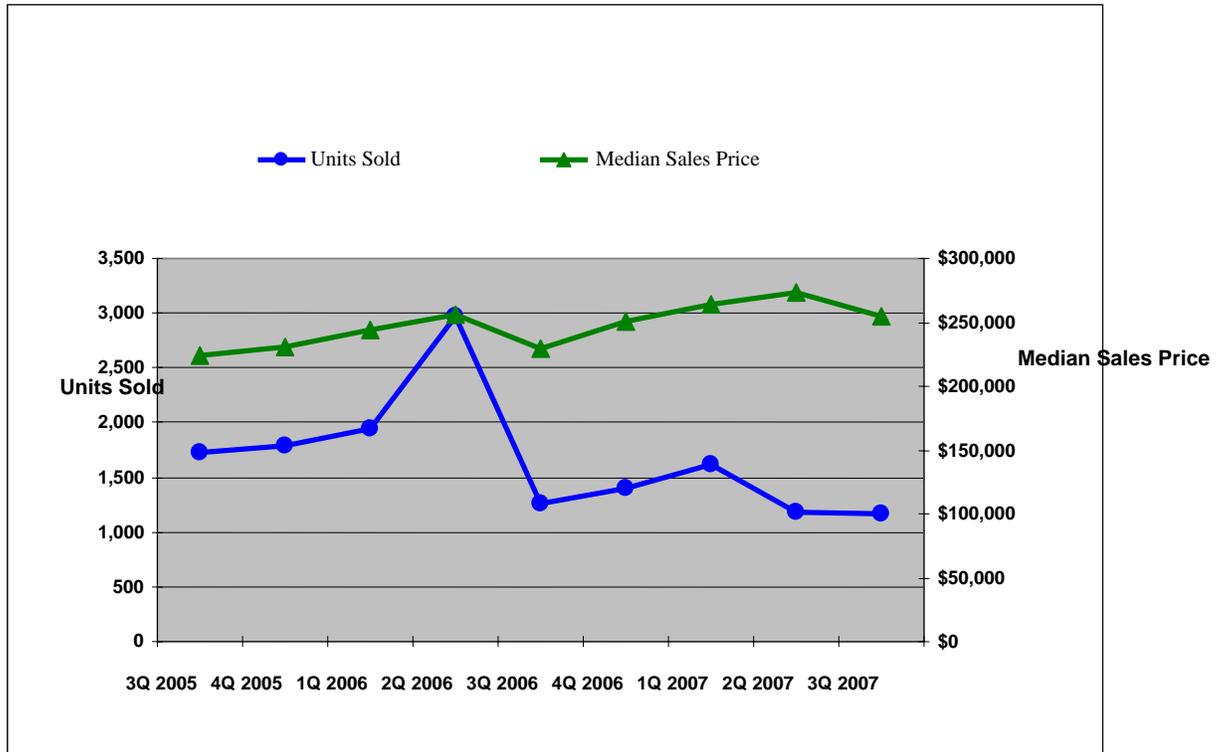
New condominium sales activity in Palm Beach County peaked during the second quarter of 2006 and then dropped by 57.5 percent in the following third quarter. The second and third quarters of 2007 saw another decline in sales activity and a concomitant 6.5 percent decrease in the median sales price in the third quarter.

Table 2.13
Palm Beach County New Condominium Sales Trend
4th Quarter 2005- 4th Quarter 2007

	Units Sold	% Change from previous Quarter	Median Sales Price	% Change from previous Quarter
4Q 2005	1,791	3.6%	\$230,566	2.8%
1Q 2006	1,948	8.8%	\$243,420	5.6%
2Q 2006	2,968	52.4%	\$255,488	5.0%
3Q 2006	1,262	-57.5%	\$229,793	-10.1%
4Q 2006	1,407	11.5%	\$250,613	9.1%
1Q 2007	1,625	15.5%	\$264,390	5.5%
2Q 2007	1,187	-27.0%	\$272,815	3.2%
3Q 2007	1,168	-1.6%	\$255,016	-6.5%

Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.

Figure 2.11
Palm Beach County New Condominium Sales Trend
4th Quarter 2005- 4th Quarter 2007



Source: Palm Beach County Quarterly Housing Report: Fourth Quarter 2007. Reinhold P. Wolff Research, Inc.

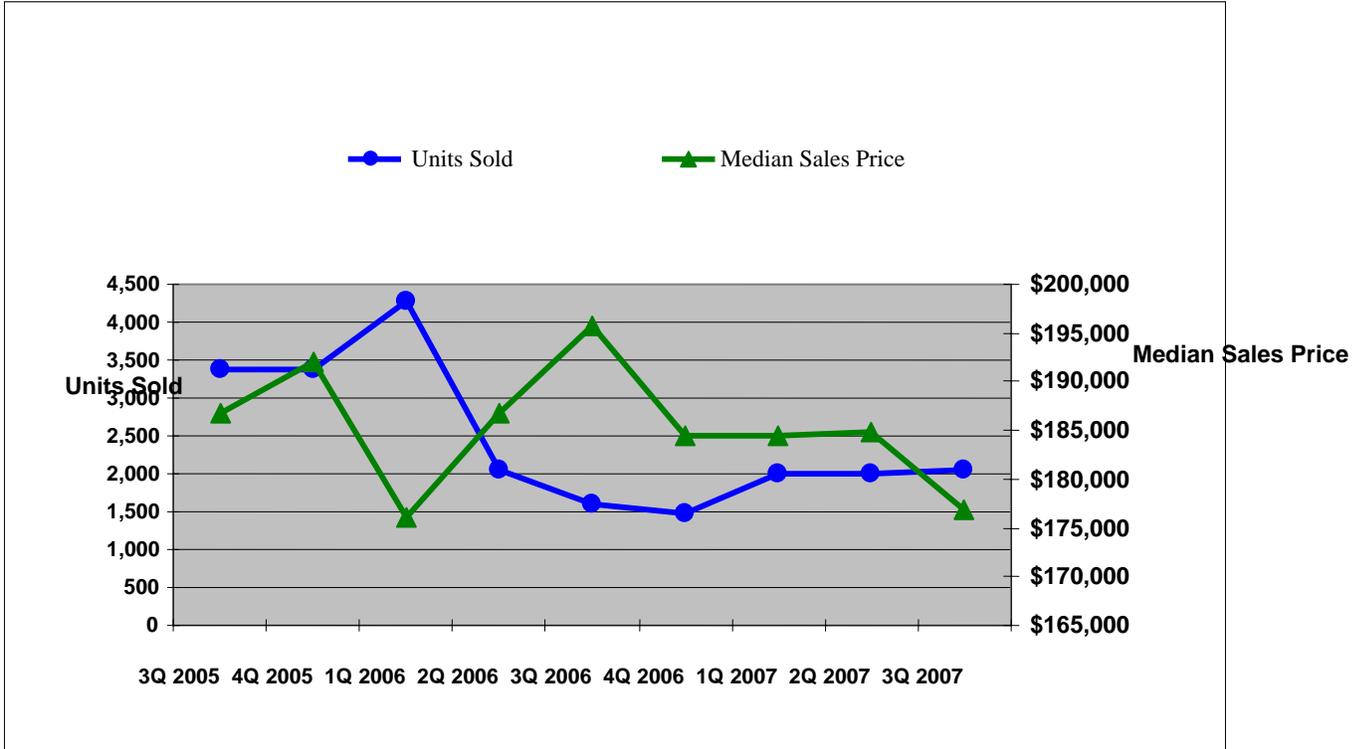
The sale of existing condominiums in Palm Beach County declined steadily from the third quarter of 2006 through the first quarter of 2007 (Table 2.14). Existing condominium sales increased by 35.0 percent in the second quarter of 2007 followed by a smaller 2.7 percent increase in the following third quarter. The median sale price of existing condominiums has generally declined since the fourth quarter of 2006 with a 4.4 percent decrease for the third quarter of 2007.

Table 2.14
Palm Beach County Existing Condominium Sales Trend
4th Quarter 2005- 4th Quarter 2007

Existing Condominium Sales Trend Palm Beach County				
	Units Sold	% Change from previous Quarter	Median Sales Price	% Change from previous Quarter
4Q 2005	3,371	-37.9%	\$191,939	2.8%
1Q 2006	3,372	0.0%	\$176,059	-8.3%
2Q 2006	4,271	26.7%	\$186,756	6.1%
3Q 2006	2,050	-52.0%	\$195,775	4.8%
4Q 2006	1,608	-21.6%	\$184,465	-5.8%
1Q 2007	1,483	-7.8%	\$184,466	0.0%
2Q 2007	2,002	35.0%	\$184,914	0.2%
3Q 2007	2,056	2.7%	\$176,779	-4.4%

Source: Palm Beach County Quarterly Housing Report: Second Quarter 2007. Reinhold P. Wolff Research, Inc.

Figure 2.12
Palm Beach County Existing Condominium Sales Trend
4th Quarter 2005 - 4th Quarter 2007



Source: Palm Beach County Quarterly Housing Report: Second Quarter 2007. Reinhold P. Wolff Research, Inc.

III. EXISTING HOUSING DEMAND

The 2007 *Palm Beach County Workforce Housing Market Update* provides a current economic perspective on workforce housing demand. The elements that affect housing demand include growth and change in the labor market and industrial base, housing values, household income and population and household composition. The economic analysis updates the 2006 *Palm Beach County Workforce Housing Needs Assessment* by providing the most recent industry and employment data including a detailed analysis of the location and concentration of the County's retail employment base.

Labor Market and Economic Base

As noted in the 2006 *Palm Beach County Workforce Housing Needs Assessment*, local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that need to provide choices and opportunities for both existing and expanding labor markets. The availability of an existing supply of various housing types and price levels must be maintained to address the housing demand of the variety of occupations that comprise the local industrial base. However, the 2006 housing need assessment determined that rapid appreciation in housing values during Palm Beach County and South Florida's 2003-2005 residential boom period diminished the supply of affordable owner and renter units creating a severe mismatch with the housing demand of the local workforce. The economic imbalance was exacerbated by the lack of production of workforce-priced owner and renter housing units.

As reported in the 2006 *Palm Beach County Workforce Housing Needs Assessment*, the economic base of Palm Beach County and South Florida is largely supported by the non-durable service-providing industries. These industries currently comprise 87 percent of Palm Beach County's employment base. While the majority of these jobs are directly related to South Florida tourism, recent economic growth in Palm Beach and South Florida has been fueled by unprecedented population growth. Growth in Retail Trade, Health Care and Social Assistance, Administrative Support and Waste Management and Remediation Services and Construction industries are also directly related to the region's population growth during the past decade. Together, these industries comprise the economic base of Palm Beach County and all of South Florida.

Recent employment statistics (2006-2007) for Palm Beach County's Metropolitan Statistical Area (MSA) show the most significant levels of growth occurring in Leisure and Hospitality (2,200 jobs) which is largely comprised of Accommodation and Food Services employment; Professional and Business Services (1,900 jobs); and Retail Trade (1,700 jobs). The 2006-2007 employment period saw job loss in several key sectors of the local economy, including Construction (1,330 job loss), Hospitals (700 job loss) and Employment Services (600 job loss).

Table 3.1
Palm Beach County Nonagricultural Employment By Industry
2006-2007

Industry Title	September	September	Sep 2006 to Sep 2007	
	2006	2007	Level	Percent
Total Nonagricultural Employment	581,100	591,100	10,000	1.7%
Total Private	514,000	522,900	8,900	1.7%
Goods Producing	68,100	66,900	-1,200	-1.8%
Construction	47,800	46,500	-1,300	-2.7%
Specialty Trade Contractors	30,100	28,900	-1,200	-4.0%
Manufacturing	20,200	20,300	100	0.5%
Service Providing	513,000	524,200	11,200	2.2%
Private Service Providing	445,900	456,000	10,100	2.3%
Trade, Transportation, and Utilities	104,300	106,900	2,600	2.5%
Wholesale Trade	22,600	23,500	900	4.0%
Retail Trade	71,700	73,400	1,700	2.4%
Food and Beverage Stores	14,800	15,300	500	3.4%
Health and Personal Care Stores	5,300	5,300	0	0.0%
General Merchandise Stores	12,500	12,400	-100	-0.8%
Transportation, Warehousing, and Utilities	10,000	10,000	0	0.0%
Information	11,400	11,500	100	0.9%
Financial Activities	40,300	41,700	1,400	3.5%
Finance and Insurance	25,200	25,200	0	0.0%
Depository Credit Intermediation	7,700	7,800	100	1.3%
Professional and Business Services	120,000	121,900	1,900	1.6%
Professional and Technical Services	37,100	38,800	1,700	4.6%
Management of Companies and Enterprises	7,900	8,300	400	5.1%
Administrative and Waste Services	75,000	74,800	-200	-0.3%
Employment Services	45,100	44,500	-600	-1.3%
Education and Health Services	76,000	77,600	1,600	2.1%
Ambulatory Health Care Services	31,300	32,700	1,400	4.5%
Hospitals	16,600	15,900	-700	-4.2%
Leisure and Hospitality	68,400	70,600	2,200	3.2%
Accommodation and Food Services	53,300	54,200	900	1.7%
Accommodation	10,200	10,300	100	1.0%
Food Services and Drinking Places	43,100	43,900	800	1.9%
Other Services	25,500	25,800	300	1.2%
Total Government	67,100	68,200	1,100	1.6%
Federal	6,200	6,100	-100	-1.6%
State	9,200	9,100	-100	-1.1%
Local	51,700	53,000	1,300	2.5%

Source: Florida Agency for Workforce Innovation: Employment by Industry, 2007

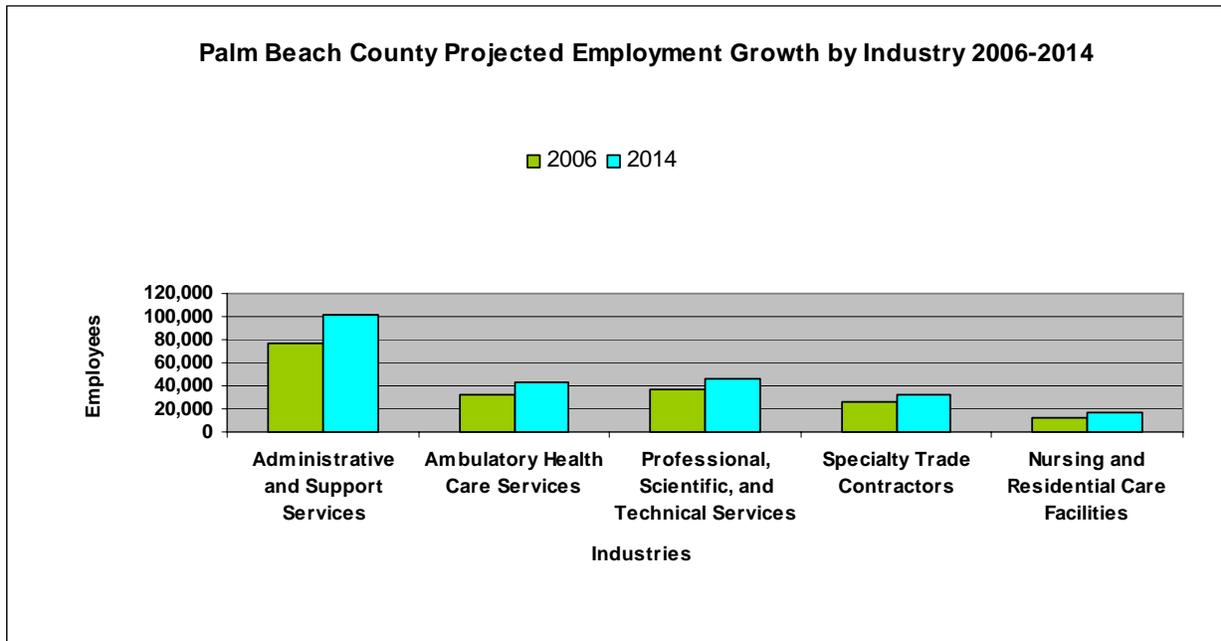
The most recent industry employment projections for Palm Beach County released by the Florida Agency for Workforce Innovation (AWI) show growth continuing within many of the same major industries where the majority of the current employment works (Table 3.2). The largest projected annual increases in employment include Administrative and Support Services (3,119 annual growth), Ambulatory Health Care Services (1,251 annual growth) and Professional, Scientific and Technical Services (1,168 annual growth).

Table 3.2
Palm Beach County Industries Employment Projections
2006-2014

Industry Title	Employment		Annual Change	
	2006	2014	Total	Percent
Museums, Historical Sites, and Similar Institutions	696	1,190	62	8.87
Furniture and Home Furnishings Stores	3,729	5,387	207	5.56
Educational Services	8,665	11,754	386	4.46
Nursing and Residential Care Facilities	12,613	16,963	544	4.31
Administrative and Support Services	76,166	101,119	3,119	4.1
Social Assistance	7,153	9,488	292	4.08
Health and Personal Care Stores	5,598	7,400	225	4.02
Ambulatory Health Care Services	32,318	42,328	1,251	3.87
Broadcasting (except Internet)	2,012	2,626	77	3.81
Insurance Carriers and Related Activities	7,315	9,423	264	3.6
Chemical Manufacturing	1,047	1,342	37	3.52
General Merchandise Stores	12,253	15,472	402	3.28
Wood Product Manufacturing	1,363	1,708	43	3.16
Professional, Scientific, and Technical Services	37,503	46,843	1,168	3.11
Motion Picture and Sound Recording Industries	1,335	1,654	40	2.99
Electronics and Appliance Stores	2,425	2,977	69	2.85
Personal and Laundry Services	7,139	8,734	199	2.79
Merchant Wholesalers, Durable Goods	12,064	14,606	318	2.63
Specialty Trade Contractors	26,489	31,800	664	2.51
Warehousing and Storage	1,002	1,202	25	2.5

Source: Florida Agency for Workforce Innovation, 2007

Figure 3.1
Palm Beach County Projected Employment Growth by Industry
2006-2014



Source: Florida Agency for Workforce Innovation, 2007

As shown in the 2006 *Palm Beach County Workforce Housing Needs Assessment*, AWT's Labor Market Statistics report provides important occupational employment and wage data that provides a better understanding of individual and household income in Palm Beach County. The Labor Market Statistics report provides total employment figures for 2006 and 2007 hourly wage estimates for all occupations, including mean, median, entry- and experienced- level wage rates.

Figure 3.1 indicates that Palm Beach County's largest occupational employment is found in retail and services. These occupations generally have low entry and median hourly wage rates. In fact, many of the occupations that comprise Palm Beach County's major employment base – retail sales persons (21,960 jobs/\$11.17 median hourly wage), cashiers (15,100 jobs/\$8.46 median hourly wage), waiters and waitresses (14,410 jobs/\$7.52 median hourly wage) represent the bottom of the occupation wage scale.



Table 3.3
Palm Beach County Top Occupational Employment
2007 Wage Estimates

Occupation	2007 Employment	Median Hourly Wage	Median Annual Wage
Retail Salespersons	21,960	11.17	\$23,233.60
Cashiers	15,100	8.46	\$17,596.80
Waiters and Waitresses	14,410	7.52	\$15,641.60
Registered Nurses	13,300	30.28	\$62,982.40
Office Clerks, General	12,040	11.40	\$23,712.00
Landscaping and Groundskeeping Workers	11,380	9.37	\$19,489.60
Secretaries, Except Legal, Medical, and Executive	10,690	13.03	\$27,102.40
Customer Service Representatives	9,380	13.83	\$28,766.40
Stock Clerks and Order Fillers	8,990	10.03	\$20,862.40
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	8,970	8.93	\$18,574.40

Source: Florida Agency for Workforce Innovation, *Occupational Employment and Wages, 2007*

As was reported last year, Palm Beach County’s occupational employment and wage statistics indicate that the labor market structure is largely skewed toward the secondary labor market (low wage retail and service sector occupations). Despite low wages, these occupations represent the industries that comprise the major share of Palm Beach County’s economic base and, as such, have require a proportional housing demand based on affordable price levels.

Retail Base

The 2007 *Palm Beach County Workforce Housing Market Update* includes a specific analysis of the County’s retail employment base. With the assistance of the Palm Beach County Business Development Board, the study was able to show the extent and concentration of retail employment within the County.

The analysis clearly shows the level of retail employment in Palm Beach County and the concentration of major retailers within the County’s largest municipalities (See Map). As documented in last year’s study, these municipalities also have the highest concentrations of the County’s resident workforce.

Palm Beach County Major Retail Employers

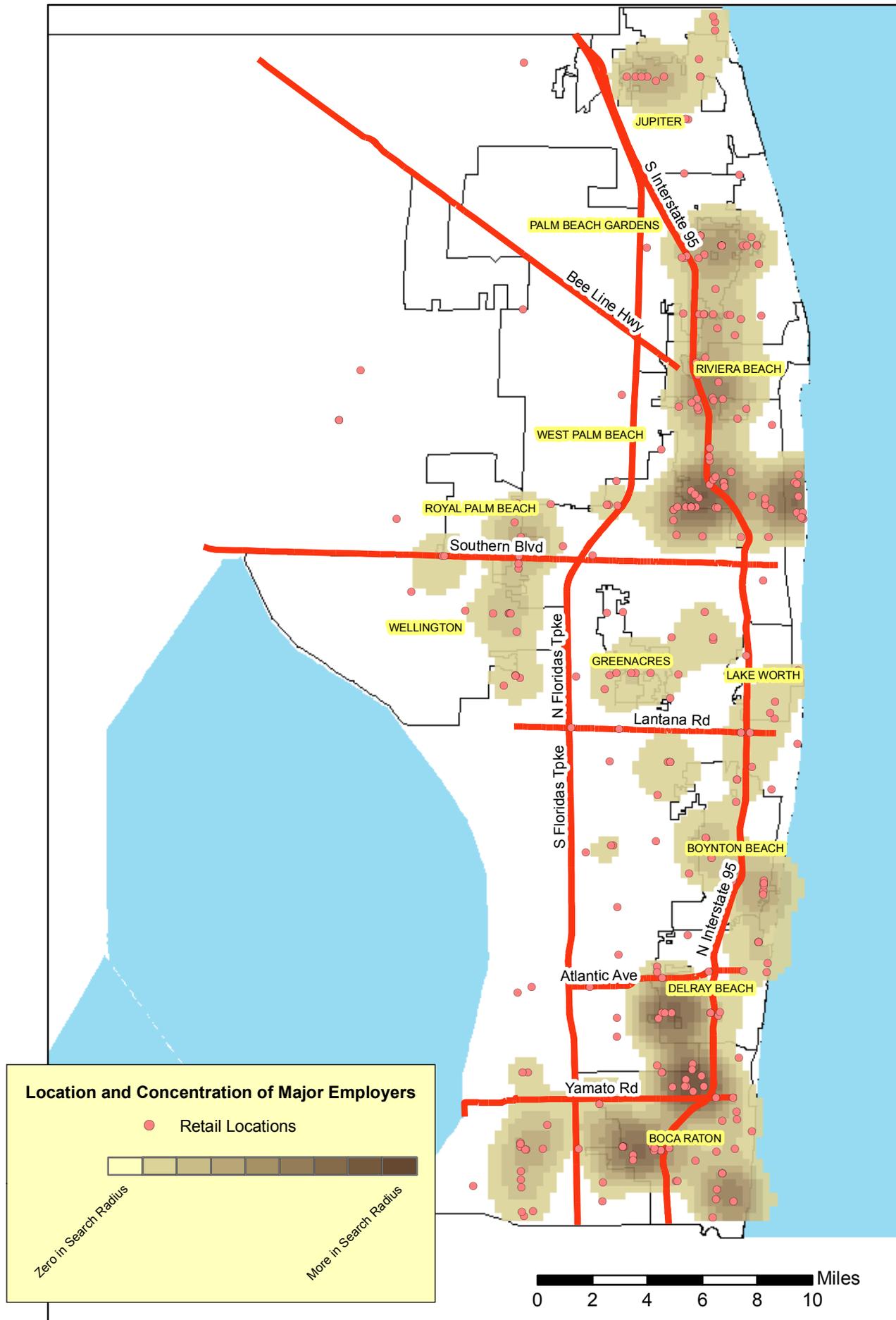


Table 3.4
Palm Beach County Major Retail Employment by Municipality
2007

Top Retail Employers: City of Boca Raton		
Name of Employer	# Employees	NAICS Description
Boca Raton Resort & Club	2000	Hotels & Motels, Except Casino Hotels
Siemens Communications	1500	Telephone Apparatus Mfg
Scrub Hub	800	Other Clothing Stores
Y Diamonds LLC	700	Jewelry Stores
Boston Proper Inc	600	Mail-Order Houses
Rexall Sundown Inc	500	Pharmaceutical Preparation Mfg
Bloomingtondale's	400	Department Stores, Except Discount
Seta Corp	385	Mail-Order Houses
Nordstrom	350	Department Stores, Except Discount
Thomas Fresh Produce	350	Fruit & Vegetable Markets

Top Retail Employers: Boynton Beach		
Name of Employer	# Employees	NAICS Description
Wal-Mart	600	Department Stores, Except Discount
Publix Super Market	300	Supermarkets & Other Grocery Stores
Winn-Dixie	300	Supermarkets & Other Grocery Stores
Publix Super Market	275	Supermarkets & Other Grocery Stores
Dillard's	250	Department Stores, Except Discount
J C Penney Co	210	Department Stores, Except Discount
Target	180	Department Stores, Except Discount
Publix Super Market	170	Supermarkets & Other Grocery Stores
Chili's Grill & Bar	165	Limited-Service Restaurants
Lowe's	151	Home Centers

Top Retail Employers: Delray Beach		
Name of Employer	# Employees	NAICS Description
Office Depot Inc	2620	Office Supplies & Stationery Stores
Levenger	401	Office Supplies & Stationery Stores
Delray KIA	350	New Car Dealers
Delray Lincoln Mercury	350	New Car Dealers
Maroone Ford Of Delray	270	New Car Dealers
Suzuki Of Delray	250	New Car Dealers
Wal-Mart	215	Department Stores, Except Discount
Escalate Retail	200	Computer & Software Stores
Boston's On The Beach	200	Limited-Service Restaurants
Ed Morse Delray Toyota	200	New Car Dealers

Top Retail Employers: City of Greenacres		
Name of Employer	# Employees	NAICS Description
Maroone Chevrolet Greenacres	350	Automotive Body & Interior Repair
Wal-Mart	270	Department Stores, Except Discount
Target	160	Department Stores, Except Discount
Winn-Dixie	110	Supermarkets & Other Grocery Stores
Braman Management	103	New Car Dealers
Publix Super Market	100	Supermarkets & Other Grocery Stores
Publix Super Market	100 to 249	Supermarkets & Other Grocery Stores

Top Retail Employers: Jupiter Beach		
Name of Employer	# Employees	NAICS Description
Johnson Hardwood Distr	561	Other Building Material Dealers
Wal-Mart	350	Department Stores, Except Discount
Home Depot	300	Home Centers
Publix Super Market	260	Supermarkets & Other Grocery Stores
Publix Super Market	256	Supermarkets & Other Grocery Stores
Jupiter Beach Resort	200	Hotels & Motels, Except Casino Hotels
Publix Super Market	200	Supermarkets & Other Grocery Stores
Sinclair's Ocean Grill & Lounge	200	Limited-Service Restaurants
Publix Super Market	170	Supermarkets & Other Grocery Stores
Publix Super Market	150	Supermarkets & Other Grocery Stores

Top Retail Employers: City of Lake Worth		
Name of Employer	# Employees	NAICS Description
Home Depot	250	Home Centers
Fountains Country Club	240	Golf Courses & Country Clubs
Wal-Mart	226	Department Stores, Except Discount
Home Depot	220	Home Centers
Gators Dockside	200	Limited-Service Restaurants
Publix Super Market	168	Supermarkets & Other Grocery Stores
Publix Super Market	163	Supermarkets & Other Grocery Stores
Starbucks	150	Snack & Nonalcoholic Beverage Bars
Wayne Akers Ford Inc	150	New Car Dealers
Winn-Dixie	150	Supermarkets & Other Grocery Stores

Top Retail Employers: Royal Palm Beach		
Name of Employer	# Employees	NAICS Description
Wal-Mart Supercenter	820	Department Stores, Except Discount
Publix Super Market	500	Supermarkets & Other Grocery Stores
Lowe's	162	Home Centers
Target	160	Department Stores, Except Discount
BJ'S Wholesale Club	149	Discount Department Stores
Buckeye Plumbing	140	Plumbing Equip Merchant Whols
Winn-Dixie	100	Supermarkets & Other Grocery Stores

Top Retail Employers: Riviera Beach		
Name of Employer	# Employees	NAICS Description
Cheney Brothers Inc	865	Fruit & Vegetable Markets
Pepsi Cola General Bottlers	550	Soft Drink Mfg
Serta Mattress Co	300	Mattress Mfg
George Weston Foods Inc	180	Other Grocery Prod Merchant Whols
Phoenix Landscape Svc	130	Landscaping Svcs
Ed Morse Honda	102	New Car Dealers
Brandon Home Furnishings	100	Furniture Stores

Source: Palm Beach County Business Development Board, 2007



Top Retail Employers: City of West Palm Beach		
Name of Employer	# Employees	NAICS Description
Infiniti Of The Palm Beaches	400	New Car Dealers
Wal Mart	400	Department Stores, Except Discount
Rinker Materials Corp	300	Home Centers
Cushman Fruit Co	300	Soft Drink Mfg
HMS Host	300	Other Performing Arts Companies
Palm Beach Toyota	300	New Car Dealers
Winn-Dixie	260	Supermarkets & Other Grocery Stores
Microbrewzzi Bistro	250	Limited-Service Restaurants
Palm Beach Lincoln-Mercury	250	Used Car Dealers
Braman Motorcars	240	New Car Dealers
Cheesecake Factory	200	Limited-Service Restaurants

Top Retail Employers: The Village of Wellington		
Name of Employer	# Employees	NAICS Description
Publix Super Market	330	Supermarkets & Other Grocery Stores
Home Depot	270	Home Centers
Nordstrom	200	Department Stores, Except Discount
Publix Super Market	200	Supermarkets & Other Grocery Stores
Macys	200	Department Stores, Except Discount
Buca Di Beppo	150	Limited-Service Restaurants
Publix Super Market	150	Supermarkets & Other Grocery Stores
J C Penney Co	120	Department Stores, Except Discount
Smokey Bones BBQ & Grill	120	Limited-Service Restaurants
Bamboo Club	100	Limited-Service Restaurants
Publix Super Market	100	Supermarkets & Other Grocery Stores

Top Retail Employers: City of Palm Beach Gardens		
Name of Employer	# Employees	NAICS Description
Publix Super Market	300	Supermarkets & Other Grocery Stores
Home Depot	290	Home Centers
Bloomingdale's	250	Department Stores, Except Discount
Costco	220	Discount Department Stores
Carmine Gourmet Market	200	Limited-Service Restaurants
Palm Beach Gardens Marriott	200	Hotels & Motels, Except Casino Hotels
Duffy's Of Pga	150	Limited-Service Restaurants
Publix Super Market	150	Supermarkets & Other Grocery Stores
Doubletree Hotel Palm Bch Gdns	130	Hotels & Motels, Except Casino Hotels
Saks Fifth Avenue	130	Department Stores, Except Discount

Household Composition and Household Income

According to the 2006 *American Community Survey* (ACS) approximately 44 percent of all households in Palm Beach County are paying in excess of 30 percent of their incomes on shelter costs.² Table 3.5 indicates there are approximately 223,000 cost-burdened households in Palm Beach County and that about three of every four (162,000 households or 72.5 percent) are below the median household income of \$51,677. More than half (53.8 percent) the households have incomes of less than \$35,000.

Table 3.5
Palm Beach County Tenure by Housing Costs as a Percentage of Income
2006

Household Income	All Occupied Units	Percentage	Owner - Occupied	Percentage Owner Occupied	Renter-Occupied	Percentage Renter Occupied
Total:	504,518		380,000		124,518	
Less than \$20,000:	79,973	15.9%	53,378	14.0%	26,595	21.4%
Less than 20 percent	3,291	4.1%	3,125	5.9%	166	0.6%
20 to 29 percent	6,197	7.7%	5,115	9.6%	1,082	4.1%
30 percent or more	70,486	88.1%	45,138	84.6%	25,347	95.3%
\$20,000 to \$34,999:	82,043	16.3%	55,459	14.6%	26,584	21.3%
Less than 20 percent	13,077	15.9%	11,977	21.6%	1,100	4.1%
20 to 29 percent	14,133	17.2%	10,823	19.5%	3,310	12.5%
30 percent or more	54,834	66.8%	32,659	58.9%	22,174	83.4%
\$35,000 to \$49,999:	71,823	14.2%	50,470	13.3%	21,353	17.1%
Less than 20 percent	17,114	23.8%	14,535	28.8%	2,579	12.1%
20 to 29 percent	18,337	25.5%	10,943	21.7%	7,394	34.6%
30 percent or more	36,372	50.6%	24,992	49.5%	11,380	53.3%
\$50,000 to \$74,999:	90,637	18.0%	68,849	18.1%	21,788	17.5%
Less than 20 percent	29,169	32.2%	24,751	35.9%	4,418	20.3%
20 to 29 percent	27,188	30.0%	16,124	23.4%	11,064	50.8%
30 percent or more	34,280	37.8%	27,974	40.6%	6,306	28.9%
\$75,000 or more:	168,569	33.4%	147,754	38.9%	20,815	16.7%
Less than 20 percent	97,069	57.6%	84,130	56.9%	12,938	62.2%
20 to 29 percent	44,410	26.3%	37,956	25.7%	6,454	31.0%
30 percent or more	27,091	16.1%	25,668	17.4%	1,423	6.8%
Zero or negative income	5,273	1.0%	4,090	1.1%	1,183	1.0%
No cash rent	6,200		0		6,200	

Source: U.S. Census Bureau, 2006 American Community Survey

² The 30 percent standard is commonly used in housing affordability studies. It is the standard used in housing programs administered by the U.S. Department of Housing and Urban Development and by the State of Florida, Department of Community Affairs.



The above data is derived from a new U.S. Census sample survey intended to replace the census long form in the 2010 decennial census. In September 2007 the U.S. Census Bureau released new housing data from the 2006 American Community Survey, the second year of the full implementation of the survey.³ It was the first time since the 2000 Census that detailed data on housing affordability was available in which housing costs and household incomes were directly linked. The census data shows the actual costs paid by households at different income levels and presents a clearer picture of the housing affordability issue than can be derived from separate analyses of household incomes and housing costs. The survey sample size will be increased each year through 2010 when it will replace the decennial census long form. The increase in size will result in data being published for areas of less than 65,000 persons and data for smaller cities will become available. The data will be released annually providing an opportunity to monitor change in households and housing affordability on a continuing basis.

As was reported in last year's assessment, housing affordability deteriorated in Palm Beach County during the 2003-2005 residential boom period. Census 2000 reported that 32 percent of Palm Beach County's households were cost burdened, 12 percentage points lower than the 2006 figure. The number of cost-burdened households in Palm Beach County almost doubled during the six-year period, increasing from 114,000 households in 2000 to 223,000 in 2006. The 2006 American Community Survey came at the end of the peak in the housing boom when housing prices and rents had reached their highest point, and therefore may be considered representative of current housing affordability.

The 2006 *American Community Survey* reported that the relative incidence of cost burden was higher among renters than among home owners. More than half (57 percent) of the renter households with income in Palm Beach County were reported to be paying more than 30 percent of their incomes on shelter costs compared to 42 percent of home owners with incomes. These 67,000 cost-burdened renter households are predominantly households with low and moderate incomes. About nine of every ten such households have incomes of less than \$35,000, much lower (68 percent) than the median household income reported in Palm Beach County (\$51,667). In contrast, a much smaller proportion of households with incomes at or above the median are cost burdened. Less than 18 percent of those with incomes of \$50,000 or more are paying 30 percent or more, and only 7 percent of those with incomes of \$75,000 or more.

Among the estimated 376,000 home owners with incomes, about 156,000 (41.6 percent) are paying 30 percent or more of their income in owner costs.⁴ The number of cost-burdened homeowners is more than twice the corresponding number of renters but the percentage that is cost-burdened is approximately 15 percent lower. Five of every ten cost-burdened home owners have household incomes below \$50,000, compared to nine of every ten cost-burdened renter households. Clearly, shelter costs burden most low-income households but the relative incidence is greater among low-income renter households.

³ The 2006 *American Community Survey* estimates are based on an annual, nationwide sample of about 250,000 addresses per month. In addition, approximately 20,000 group quarters across the United States were sampled, comprising approximately 200,000 residents. Geographic areas for which data are available are based on total populations of 65,000 or more

⁴ Owner costs include mortgages or similar debts on the property, real estate taxes, insurance, utilities and fuels. They also include condominium fees and mobile home costs such as site rents, registration, or license fees.

In September 2007, the month when the 2006 *American Community Survey* data were released, the University of Florida Shimberg Center for Affordable Housing released the “2007 Rental Market Study” for the Florida Housing Finance Corporation. This study also used the 2005 *American Community Survey* data for counties in Florida but established the cost-burden threshold at 40 percent of household income rather than the 30 percent used in this study. It also classified as “low income” households having an income at or below 60 percent of the Area Median Income (AMI). The AMI figure is released annually by the U. S. Department of Housing and Urban Development, and is actually the estimated median income for a family of four. For Palm Beach County in FY2007 the figure was \$61,200.⁵ This figure was used to establish the income limits for households to be classified as Very Low, Low, Moderate, or Middle Income.

Table 3.6 below shows the number of low- and moderate-income households in Palm Beach County in 2006. The estimated 229,000 households with incomes below \$49,000 constitute approximately 46 percent of all households with income, excluding renters not paying a cash rent. The comparable 2005 figure was approximately 39 percent. For owner-occupied units, about 41 percent were low- and moderate-income households (156,000 households). The comparable 2005 figure was approximately 33 percent. For renter-occupied units, about 62 percent are low- and moderate-income households (73,052 households). The comparable 2005 figure was approximately 56 percent. The data indicates that housing affordability issues worsened in Palm Beach County in the last two years. It should be noted, however, that the measures of AMI used by HUD have changed in the past year with much more extensive use of American Community Survey data.

Very Low to Moderate Income Households

Generally, very low-, low- and moderate-income households are categorized based on the area median income (AMI), which for the purposes of this study is Palm Beach County. The following defines the income limits for each category:

- ▶ **Low-Income:** Below 50% of the median for the area
- ▶ **Moderate-Income:** Between 51-80% of the median for the area
- ▶ **Middle-Income:** Between 81-120% of the median for the area

Table 21 below establishes the number of low- and moderate- income households in Palm Beach County in 2007. As indicated, in 2007 approximately 46.4 percent of households in the County were found to be within the low- to moderate-income categories, representing a 7.4 percent increase since 2005.

When analyzed by tenure, the data reveals that 62.4 percent of renter households in Palm Beach County are low-to-moderate-income (less than 80 percent of AMI) compared to 41.4 percent of owner households.

⁵ The median family income reported for Palm Beach County for 2006 was \$62,603.

Since 2005 there has been a 6.4 percent increase in renter households (56 percent in 2005) that are low- to-moderate income and an 8.4 percent increase in low-to-moderate income owner occupied households (33 percent in 2007).

Table 3.6
Palm Beach County Tenure by Household Income as Percent of Area Median Income:
2007 Area Median Income (AMI)
2007

Household Income as a Percent of Area Median Income 2007				
Area Median Income in Palm Beach County in 2007= \$61,200.				
Income Thresholds, 2007	Area Median Income Limits	Households	Owner-Occupied Households	Renter-Occupied Households
Low Income: <50% AMI	\$30,600	137,950	92,569	45,381
Moderate Income: 50% to <80%	\$48,960	90,909	63,239	27,670
Middle Income: 80% to <120%	\$73,440	89,960	68,052	21,909
High Income: 120% to <150%	\$91,800	86,569	75,218	11,351
High Income: 150% or More	\$91,800	87,656	76,832	10,824
Total		493,044	375,910	117,135
Zero or negative income		5,273	4,090	1,183
No cash rent		6,200	0	6,200
Total		504,517	380,000	124,518
Low and Moderate Income	\$48,960	228,859	155,808	73,052
Percent Low and Moderate		46.4%	41.4%	62.4%

Source: U.S. Census Bureau, 2006 American Community Survey, <http://www.census.gov>.; and U.S. Department of Housing and Urban Development, FY 2007 Median Family Income Documentation System, <http://www.huduser.org.datasets>.

Housing Demand by Occupational Wages

The following analysis shows housing demand based on the occupational wages of Palm Beach County's leading and selected occupations in relation to area median income (AMI). Selected occupations include "essential" workforce such as teachers, nurses and police officers. The analysis shows that wages of Palm Beach County's leading occupations fall under 50 percent of the AMI. Significantly, all annual wages are under 80 percent of the AMI including essential workforce occupations.

Table 3.7
Palm Beach County Leading and Selected Occupations by Wages in Relation to Area Median Income (AMI)
2007

Leading and Selected Occupations in Palm Beach County (AMI in 2007= \$61,200)						
Palm Beach County Selected Occupations						
Occupations	Median hourly wage	Median Annual Wage	Low income: <50% AMI \$30,600	Moderate Income: 50%-<80% \$48,960	Middle Income: 80% to<120% \$73,440	High Income: 120% to<150% \$91,800
Cashiers	8.46	\$17,597	X			
Customer Service Representatives	13.83	\$28,766	X			
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	8.93	\$18,574	X			
Landscaping and Groundskeeping Workers	9.37	\$19,490	X			
Office Clerks, General	11.40	\$23,712	X			
Registered Nurses	30.28	\$62,982		X		
Retail Salespersons	11.17	\$23,234	X			
Secretaries, Except Legal, Medical, and Executive	13.03	\$27,102	X			
Stock Clerks and Order Fillers	10.03	\$20,862	X			
Waiters and Waitresses	7.52	\$15,642	X			
Carpenters	16.81	\$33,620	X			
Bookkeeping, Accounting, and Auditing Clerks	15.86	\$31,720	X			
Laborers and Freight, Stock, and Material Movers, Hand	8.73	\$17,460	X			
Police and Sheriff's Patrol Officers	26.06	\$52,120		X		
Police, Fire, and Ambulance Dispatchers	20.14	\$40,280	X			
Postal Service Clerks	22.54	\$45,080	X			
Education Teachers, Postsecondary	25.23	\$50,461		X		

Source: Florida Agency Workforce Innovation/ Florida International University, Metropolitan Center

* Top Occupational Employment 2007 and Occupations Gaining the Most New Jobs 2006-2014 and Selected Essential Service Occupations

Affordability Gap and Cost Burden

The following section provides a Housing Affordability Gap Analysis using the most current household income and housing values data. **Housing affordability** is defined as housing costs that do not exceed 30 percent of monthly gross income. The computation for the housing affordability was performed using the median sales price for a single-family home and a condominium/town home in relation to the median household income. Favorable financing terms are applied (Fixed 30-year mortgage at 6.2 percent interest with a 5 percent down-payment) with taxes and insurance included. Debt ratios are not factored into the housing affordability calculations.

The 2007 *Palm Beach County Workforce Housing Market Update* focused on the major municipalities in Palm Beach County where it was determined that the largest concentrations of the County's workforce currently reside.

**Table 3.8
Palm Beach County Household Income and Housing Values by Major Municipalities: 2007**

Municipalities with incomes at or below 120% of the AMI and populations over 5000, AMI (\$61,200)								
City	2000 Single Family + Multi Family	2000-2006 New Single + Multi Family	Total Housing Units	2000 Median HH Income	2007 Median HH Income	Population Projections 2006*	Median Sales Price Condo/TH**	Median Sales Price Single Family Home**
Moderate Income (51%-80% AMI)								
Lake Worth	15,336	176	15,512	30,034	\$37,890	36,412	\$130,000	\$305,000
Riviera Beach	13,672	1,822	15,494	32,111	\$40,510	33,408	\$247,500	\$182,000
West Palm Beach	40,029	7,403	47,432	36,774	\$46,393	107,617	\$164,900	\$305,000
Greenacres	13,485	1,876	15,361	36,941	\$46,604	31,734	\$170,000	\$280,000
Boynton Beach	29,995	2,635	32,630	39,845	\$50,267	67,071	\$209,000	\$315,000
Middle Income (81%-120% AMI)								
Delray Beach	31,180	2,383	33,563	43,371	\$54,715	64,095	\$159,000	\$444,000
Royal Palm Beach	8,112	4,063	12,175	54,766	\$69,091	30,334	\$203,000	\$325,000
Jupiter	20,610	4,458	25,068	54,945	\$69,317	50,028	\$300,000	\$435,000
Palm Beach Gardens	17,554	4,088	21,642	59,776	\$75,411	48,176	\$220,000	\$530,000
High Income (121%-150% AMI)								
Boca Raton	37,559	1,711	39,270	60,248	\$76,007	85,488	\$237,250	\$475,000
Wellington	14,667	4,968	19,635	70,271	\$88,652	55,564	\$253,000	\$438,750

Affordability Gaps for Owner Households

The 2007 *Palm Beach County Workforce Housing Market Update* determined that despite some lowering of median home values a substantial “affordability gap” for single-family homes in Palm Beach County still remains. Affordability gaps range from \$78,577 in Riviera Beach to \$343,138 in Palm Beach Gardens. Affordability Gaps are acute in many all of the larger municipalities that house the County’s workforce, most notably, Palm Beach Gardens, Delray Beach, Lake Worth, Jupiter, Boca Raton and West Palm Beach which all have gaps over \$200,000.

Table 3.9
Palm Beach County Affordability Gaps for Single-family Homes by Municipality
2007

Municipality	2007 Median HH Income	Affordable Home Price @ Median	Median Selling Price 2007	Number of Sales Jan-July 2007	Affordability GAP @ Median
Boca Raton	\$76,007	\$247,792	\$475,000	744	\$227,208
Boynton Beach	\$50,267	\$117,851	\$315,000	575	\$197,149
Delray Beach	\$54,715	\$102,269	\$440,000	317	\$337,731
Greenacres City*	\$46,604	\$113,525	\$280,000	79	\$166,475
Jupiter	\$69,317	\$191,228	\$435,000	350	\$243,772
Lake Worth	\$37,890	\$53,218	\$305,000	481	\$251,782
Palm Beach Gardens	\$75,411	\$187,210	\$530,348	359	\$343,138
Riviera Beach	\$40,510	\$103,923	\$182,500	35	\$78,577
Royal Palm Beach	\$69,091	\$216,124	\$325,000	162	\$108,876
Wellington	\$88,652	\$280,048	\$438,750	314	\$158,702
West Palm Beach	\$46,393	\$96,938	\$305,000	525	\$208,062

*** Median based on sales from Jan to July 2007

Source: MLS, 2000 Census and 2006 Bureau of Labor Statistics (Median income is adjusted for inflation)

The affordability gaps for condominiums and town homes in Palm Beach County continue to be less than the gaps for single-family homes. In 2005 affordability gaps ranged from a low of \$3,084 to a high of \$216,448. The 2005 \$220,200 median sale price of a condominium in Palm Beach County created an affordability gap of \$35,265 based on the household AMI. In 2005, affordability gaps existed in 20 municipalities where the largest gaps were found in Riviera Beach (\$143,907), Jupiter (\$143,422), Palm Beach Gardens (\$89,528), Boynton Beach (\$80,097) and West Palm Beach (\$69,713).

In comparison to 2005, affordability gaps in 2007 have diminished considerably for condominiums in Palm Beach County. The large inventory of unsold condominium units documented in Chapter 2 contributed to the lowering of the median sales price. Of the major municipalities in Palm Beach County, only three show an affordability gap ranging from \$24,057 in Boynton Beach to \$128,651 in Riviera Beach.



Table 3.10
Palm Beach County Affordability Gaps for Condominiums by Municipality 2007

Affordability Gap for Condos/TH Palm Beach County 2007						
Municipality	2007 Median HH Income	Affordable Condo Price @ MEDIAN	Median Selling Price 2007	Affordable Monthly Price @ Median	Number of Sales Jan-July 2007	Affordability Gap @ MEDIAN
Boca Raton	\$76,007	\$300,970	\$237,250	\$1,774	736	\$63,720
Boynton Beach	\$50,267	\$184,943	\$209,000	\$1,087	415	\$24,057
Delray Beach	\$54,715	\$216,675	\$159,000	\$1,277	517	\$57,675
Greenacres City*	\$46,604	\$180,331	\$170,000	\$1,062	119	\$10,331
Jupiter	\$69,317	\$262,932	\$300,000	\$1,547	245	\$37,068
Lake Worth	\$37,890	\$143,794	\$130,000	\$846	195	\$13,794
Palm Beach Garden	\$75,411	\$298,595	\$220,000	\$1,760	160	\$78,595
Riviera Beach	\$40,510	\$118,849	\$247,500	\$691	26	\$128,651
Royal Palm Beach	\$69,091	\$273,600	\$203,000	\$1,612	85	\$70,600
Wellington	\$88,652	\$351,052	\$253,000	\$2,067	85	\$98,052
West Palm Beach	\$46,393	\$176,126	\$164,900	\$1,036	613	\$11,226

*Due to the low amount of sales, the median sales price was calculated based on sales from Jan 2007 to July 2007

Source: MLS, 2000 Census and 2006 Bureau of Labor Statistics (Median income is adjusted for inflation)

Affordability Gap by Renter Households

The 2007 *Palm Beach County Workforce Housing Market Update* determined that rent affordability gaps exist in six of Palm Beach County's eleven major municipalities. The average rent in Palm Beach County in 2005 was \$1,122/month, a 52 percent increase from 2000. The average rent reported for Palm Beach County for 2007 was \$1,202, a 6.6 percent increase from 2005 and a 38.6 percent increase from 2000. The largest affordability gaps were found in Riviera Beach (\$264), Greenacres (\$104), and Boynton Beach (\$131).

Table 3.11
Palm Beach County Affordability Gaps for 2 Bedroom Rental Apartment
by Municipality: 2007

Municipality	2007 Median HH Income	Monthly Median Household Income	Affordable Rent @ 30% of Income	Mean Rent	Affordability Gap @Median
Boca Raton	\$76,007	\$6,334	\$1,900	\$1,526	\$374
Boynton Beach	\$50,267	\$4,189	\$1,257	\$1,126	\$131
Delray Beach	\$54,715	\$4,560	\$1,368	\$1,385	\$17
Greenacres City*	\$46,604	\$3,884	\$1,165	\$1,061	\$104
Jupiter	\$69,317	\$5,776	\$1,733	\$1,237	\$496
Lake Worth	\$37,890	\$3,158	\$947	\$948	\$1
Palm Beach Garden	\$75,411	\$6,284	\$1,885	\$1,372	\$513
Riviera Beach	\$40,510	\$3,376	\$1,013	\$1,277	\$264
Royal Palm Beach	\$69,091	\$5,758	\$1,727	\$1,243	\$484
Wellington	\$88,652	\$7,388	\$2,216	\$1,416	\$800
West Palm Beach	\$46,393	\$3,866	\$1,160	\$1,126	\$34
*Palm Beach County	\$61,200	\$5,100	\$1,530	\$1,202	\$328

* *Palm Beach County Quarterly Housing Report Fourth Quarter, 2007, Reinhold P. Wolff Economic Research*
Source 2000 U.S. Census and 2006 Bureau of Labor Statistics (Median income is adjusted for inflation).

IV. FUTURE HOUSING DEMAND

Industry and Employment Growth

As reported in the 2006 *Palm Beach County Workforce Housing Needs Assessment*, the County's future housing demand will still be largely determined by ongoing and planned economic development activity that will result in expanded employment opportunities. Employment growth will occur through the retention and expansion of existing firms and new economic growth resulting from start-ups, spin-offs, and relocations to Palm Beach County. Basically, population growth follows job growth and the demand for housing will be influenced by the location, type and wage levels of Palm Beach County's future employment growth.

The total civilian labor force in Palm Beach County for September, 2007 was 650,548 of which 619,539 were employed and 31,009 were unemployed. As of that date, Palm Beach County's 4.8 percent unemployment rate was the highest in the Tri-County region. The unemployment rate for Miami-Dade and Broward Counties was 4.1 and 3.8 percent, respectively. The unemployment rate for the State of Florida was 4.3 percent.

As shown in Chapter II, the most recent (2006-2007) annual employment growth in Palm Beach County has occurred in Leisure and Hospitality (2,200 jobs), Professional and Business Services (1,900 jobs); and Retail Trade (1,700 jobs). According to the Florida Agency for Workforce Innovation (AWI), Palm Beach County is projected to gain 120,512 jobs between 2006 and 2014, an average annual increase of nearly 15,064 new jobs (see Table 27 below). The largest total growth in employment is projected to occur in Administrative Support & Waste Management (25,053 jobs), followed by Education and Health Services (17,808 jobs) and Retail Trade (13,219 jobs).

Table 4.1
Palm Beach County Employment Projections by Industry
2006-2014

Title	Employment		Annual Change	
	2006	2014	Total	Percent
Total, All Industries	652,483	772,998	15,064	2.31
Professional and Business Services	123,582	159,357	4,472	3.62
<i>Administrative and Support & Waste Management</i>	77,228	102,281	3,132	4.06
<i>Professional, Scientific, and Technical Services</i>	37,503	46,843	1,168	3.11
<i>Management of Companies and Enterprises</i>	8,851	10,233	173	1.95
Trade, Transportation, and Utilities	105,595	123,436	2,230	2.11
<i>Retail Trade</i>	73,070	86,289	1,652	2.26
<i>Wholesale Trade</i>	22,652	26,507	482	2.13
<i>Transportation and Warehousing</i>	8,161	9,097	117	1.43
Education and Health Services	77,807	98,704	2,612	3.36
<i>Health Care and Social Assistance</i>	69,142	86,950	2,226	3.22
<i>Educational Services</i>	8,665	11,754	386	4.46
Leisure and Hospitality	70,414	81,741	1,416	2.01
<i>Accommodation and Food Services</i>	54,676	62,781	1,013	1.85
<i>Arts, Entertainment, and Recreation</i>	15,738	18,960	403	2.56
Government	65,385	75,644	1,282	1.96
Local Government	50,086	58,555	1,059	2.11
State Government	9,083	10,483	175	1.93
Federal Government	6,216	6,606	49	0.78
Self-Employed and Unpaid Family Workers	61,978	68,312	792	1.28
Construction	43,675	50,951	910	2.08
Financial Activities	40,158	45,534	672	1.67
<i>Finance and Insurance</i>	25,541	30,055	564	2.21
<i>Real Estate and Rental and Leasing</i>	14,617	15,479	108	0.74
Real Estate	11,828	12,292	58	0.49
Rental and Leasing Services	2,553	2,960	51	1.99
Other Services (Except Government)	24,936	29,300	546	2.19
Manufacturing	19,694	21,017	165	0.84
<i>Durable Goods Manufacturing</i>	13,676	14,435	95	0.69
Information	11,344	12,433	136	1.2
Agriculture, Forestry, Fishing and Hunting	7,868	6,515	-169	-2.15
Mining	47	54	1	1.86

Source: Florida Agency for Workforce Innovation, Labor Market Statistics, 2006

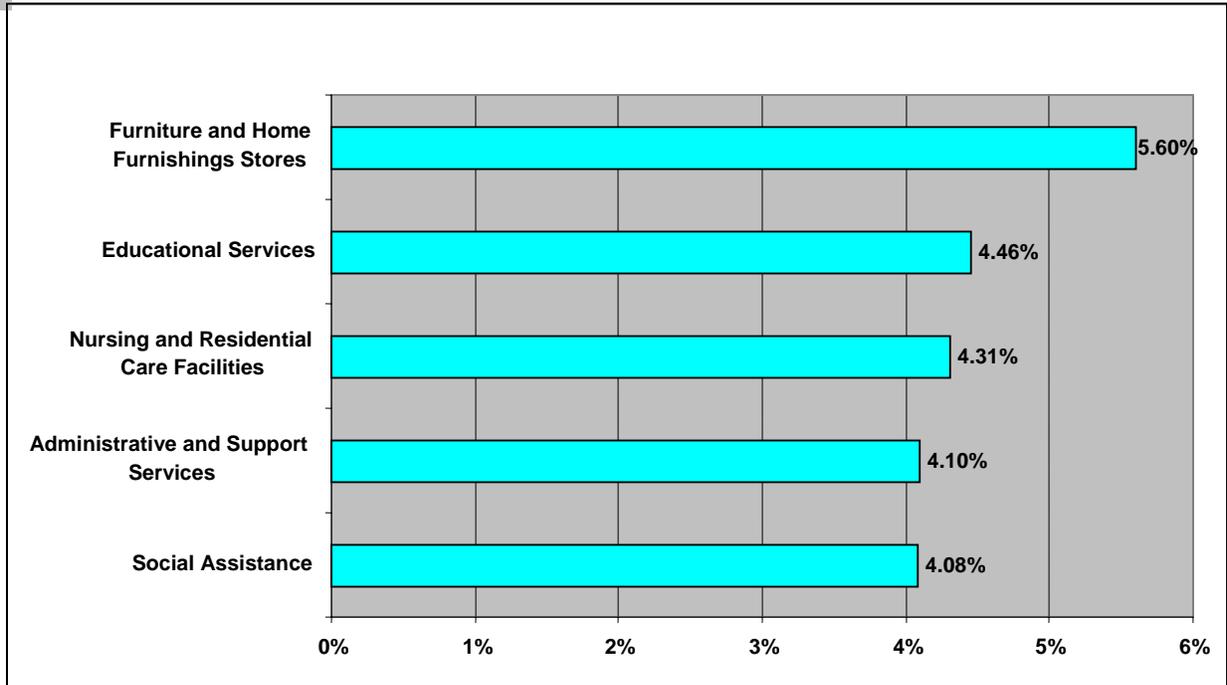
According to AWI projections for the period 2006-2014, Palm Beach County will have the highest annual growth rate in Furniture and Home Furnishing Stores (5.56 percent), Educational Services (4.46 percent), Nursing and Residential Care Facilities (4.31 percent), Administrative and Support Services (4.10 percent), and Social Assistance (4.08 percent).

Table 4.2
Palm Beach County Top Ten Industries With the Fastest Rate of Growth
2006-2014

Industry	Employment		Annual Change	
	2006	2014	Total	Percent
Furniture and Home Furnishing Stores	3,729	5,387	207	5.56
Educational Services	8,665	11,754	386	4.46
Nursing and Residential Care Facilities	12,613	16,963	544	4.31
Administrative and Support Services	76,166	101,119	3,119	4.1
Social Assistance	7,153	9,488	292	4.08
Health and Personal Care Stores	5,598	7,400	225	4.02
Ambulatory Health Care Services	32,318	42,328	1251	3.87
Insurance Carriers and Related Activities	7,315	9,423	264	3.6
General Merchandise Stores	12,253	15,472	402	3.28
Professional, Scientific, and Technical Services	37,503	46,843	1168	3.11

Source: Agency for Workforce Innovation

Figure 4.1
Palm Beach County Top Ten Industries with the Fastest Rate of Growth
2006-2014



Source: Agency for Workforce Innovation (AWI)



Occupational Growth

As emphasized in the 2006 *Palm Beach County Workforce Housing Needs Assessment*, growth in occupations is directly related to industrial growth, which in turn is determined by critical factor and demand conditions including the availability of labor, changing markets and emerging technologies. An affordable spectrum of housing types and opportunities is also an important factor condition which impacts the ability of local industries to recruit and retain workers. This condition was made clear in the 2006 *Palm Beach County Employer Survey* that showed a strong correlation between housing availability and worker recruitment and retention. Understanding the specific occupations that comprise both the existing and future industrial base allows communities and employers to better plan for the future housing demands of their workforce.

The total number of estimated employees located in Palm Beach County in 2006 was 652,484. As previously noted, the largest major occupation groups in the County are Office and Administrative Support Occupations with 17 percent followed by Sales and Related Occupations with 13 percent of the total employment base.

The Florida AWI provides projections for the fastest growing occupations and those gaining the most new jobs during the period of 2006-2014. The top occupations projected to gain the “most new jobs” annually include Retail Salespersons (1,690 jobs), Waiters and Waitresses (1,129 jobs), Cashiers (786 jobs), Janitors and Cleaners (756 jobs) and Office Clerks (614 jobs). These projections substantiate the fact that Palm Beach County’s occupational growth will continue, at least into the foreseeable future, to be found in primarily low-wage, service providing industries.

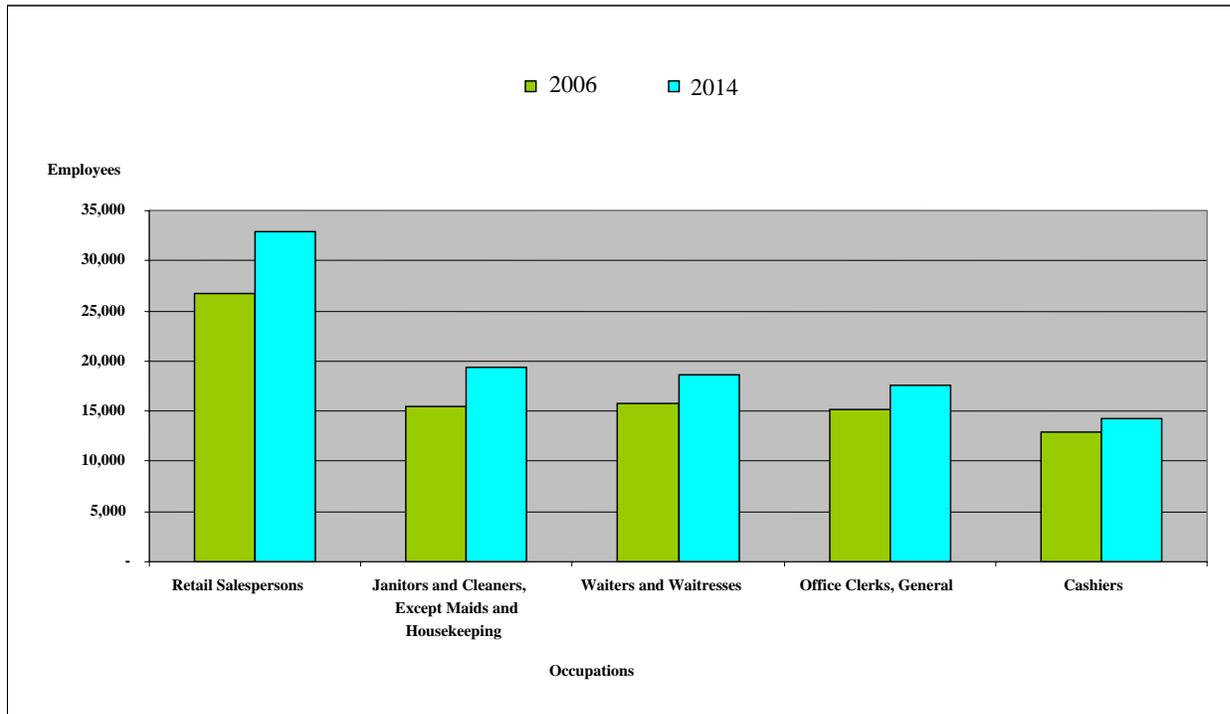


Table 4.3
Palm Beach County Occupations Gaining the Most New Jobs
2006-2014

Occupation Title	Employment		Annual % Change	Average Annual Openings		2006 Average Hourly Wage (\$)
	2006	2014		Due To Growth	Total	
Retail Salespersons	26,770	32,952	2.89	773	1,690	13.33
Janitors and Cleaners, Except Maids and Housekeeping	15,467	19,313	3.11	481	756	9.07
Customer Service Representatives	10,197	13,123	3.59	366	506	14.39
Waiters and Waitresses	15,764	18,598	2.25	354	1,129	8.24
Registered Nurses	10,921	13,465	2.91	318	533	28.64
Office Clerks, General	15,219	17,533	1.90	289	614	11.34
Laborers and Freight, Stock, and Material Movers, Hand	11,384	13,507	2.33	265	620	9.15
Carpenters	8,327	10,341	3.02	252	379	17.58
Cashiers	12,845	14,275	1.39	179	786	8.78
Bookkeeping, Accounting, and Auditing Clerks	11,189	12,499	1.46	164	367	15.73

Source: Recreated from Agency for Workforce Innovation - Labor Market Statistics: Industry Projection Data, 2007

Figure 4.2
Palm Beach County Occupations Gaining the Most New Jobs
2006-2014



Source: Agency for Workforce Innovation (AWI)

According to AWI projections for the period 2006-2014, occupations with the fastest growth rate in Palm Beach County include a mix of professional and service producing jobs including, Computer Software Engineers; Applications (5.97 percent growth), Network Systems and Data Communications Analysts (5.64 percent growth), Tile and Marble Setters (5.14 percent growth), Home Health Aides (4.85 percent growth); and Medical Assistants (4.78 percent growth).

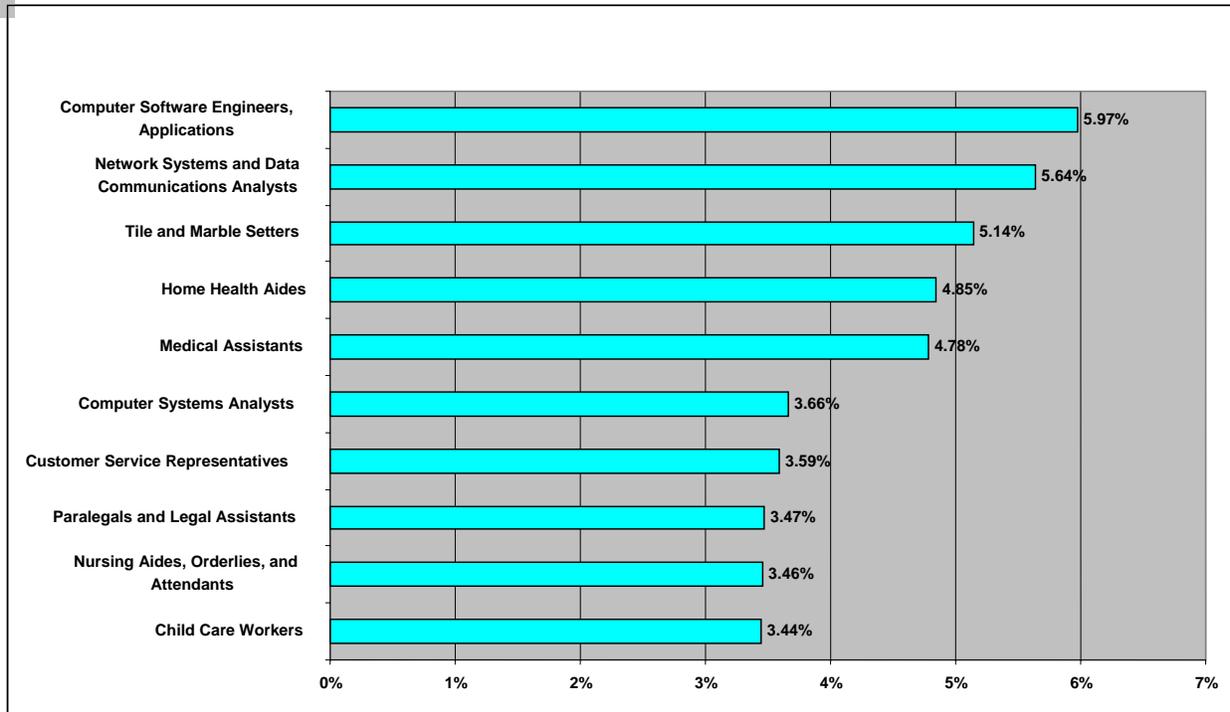


Table 4.4
Palm Beach County Fastest Growing Occupations
2006-2014

Occupation Title	Employment		Annual % Change	Average Annual Openings		2006 Hourly Wage (\$)
	2006	2014		Due to Growth	Total	
Computer Software Engineers, Applications	1,771	2,617	5.97	106	121	33.2
Network Systems and Data Communications Analysts	1,536	2,229	5.64	87	103	29.23
Tile and Marble Setters	1,816	2,563	5.14	93	119	16.43
Home Health Aides	3,884	5,390	4.85	188	234	9.91
Medical Assistants	3,061	4,231	4.78	146	198	12.92
Computer Systems Analysts	1,899	2,455	3.66	70	89	35.09
Customer Service Representatives	10,197	13,123	3.59	366	506	14.39
Paralegals and Legal Assistants	2,429	3,103	3.47	84	102	23.95
Nursing Aides, Orderlies, and Attendants	6,998	8,936	3.46	242	328	10.52
Child Care Workers	3,756	4,790	3.44	129	225	9.2

Source: Recreated from Agency for Workforce Innovation (AWI) - Labor Market Statistics: Industry Projection Data

Figure 4.3



Source: Agency for Workforce Innovation (AWI)

Future Housing Demand Projections

As previously noted future housing demand will be determined by employment and population growth. The Florida Agency for Workforce Innovation (AWI) projects that Palm Beach County’s employment base will grow by 120,515 jobs from 2006 to 2014 or approximately 15,000 new jobs annually. Florida AWI projections indicate that Palm Beach County’s employment base will continue to expand with substantially the same employment mix through 2014.

The methodology for projecting future housing demand calculates Palm Beach County’s projected employment growth by industry type and population projections to 2025 disaggregated by projected growth in the working age population (ages 20-64). Population projections provided by the Florida Bureau of Economic and Business Research (BEBR) indicate that the County will grow to 1,775,481 residents by the year 2025. These population projections include an increase of 196,402 persons within the workforce age population. Through 2015, growth in the County’s workforce age population (137,681) will keep pace with projected employment increases through 2014. From 2015 to 2025 it is projected that there will be a slow down in job gain and population growth as Palm Beach County approaches build-out. Based on these projections, about 70 percent of the County’s growth (2006-2025) in its workforce age population will occur in the next nine years.

Table 4.5 presents U.S. Census data for 2000 and 2006 for Palm Beach County, and the latest (2007) population projections prepared by the Florida Bureau of Economic and Business Research (BEBR). The table shows population projections converted to future households and future housing demand. The group quarters population of the County is held constant at the 2006 level throughout the projection period and household size is also left unchanged at the 2006 level. The resulting household projections are broken down by tenure using the 2006 *American Community Survey* ratio. Then, owner and renter **household** projections are extrapolated to owner and renter **housing** projections using 2006 owner and renter occupancy rates. The occupancy rates reflect year-round housing units, excluding units intended for seasonal or occasional occupancy.

Table 4.5
Palm Beach County Projections of Population Growth and Housing Demand
2010 to 2030

	Census Estimates		Projections (BEBR)				
	2000	2006	2010	2015	2020	2025	2030
Total Population	1,131,184	1,274,013	1,404,907	1,538,798	1,663,737	1,775,481	1,879,371
GrQ Population	19,328	21,871	21,871	21,871	21,871	21,871	21,871
Household Population	1,111,856	1,252,142	1,383,036	1,516,927	1,641,866	1,753,610	1,857,500
Household Size	2.34	2.48	2.48	2.48	2.48	2.48	2.48
Households	474,175	504,518	557,676	611,664	662,043	707,101	748,992
Renter Share of Total	25.3%	24.7%	24.7%	24.7%	24.7%	24.7%	24.7%
Renter Households	120,149	124,518	137,746	151,081	163,525	174,654	185,001
Owner Households	354,026	380,000	419,930	460,583	498,518	532,447	563,991
Rental Vacancy Rate	8.7%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%
Renter Housing Units	131,598	138,200	152,881	167,682	181,492	193,845	205,329
Owner Vacancy Rate	2.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
Owner Housing Units	361,251	393,782	435,160	477,288	516,599	551,758	584,447
Year-round Housing	492,849	531,982	588,042	644,970	698,091	745,603	789,775
Annual Average Demand			2000-2010	2010-2015	2015-2020	2020-2025	2025-2030
Renter Housing Units			2,128	2,960	2,762	2,470	2,297
Owner Housing Units			7,391	8,426	7,862	7,032	6,538
Total Year-round Housing Units			9,519	11,386	10,624	9,502	8,834

Source: 2006 U.S. Census American Community Survey and Florida Bureau of Economic and Business Research 2007 Population and Household Projections.

*Year-round housing excluding "other vacant" units and those held "for seasonal, recreational, or occasional use."

The above projections show a strong continuing demand for housing in Palm Beach County. Demand peaks in the 2010-2015 future time period at about 11,400 units a year, declines to 10,600 units a year in the 2015-2020 time period and then further decline to 9,500 units a year in the 2020-2025 time period.

The final future demand analysis provides estimates of households and housing units by household income category. The analysis begins by first showing a summation of owner and renter-occupied Palm Beach County households by household income (Table 4.6). The analysis shows that 137,950 or 28 percent of all households earn 50 percent or less than the AMI. When combined with moderate income households (50-80 percent AMI), the estimates show that 46 percent of all Palm Beach County household earn less than 80 percent of the AMI.

Table 4.6

Palm Beach County Household Income as a Percent of Area Median Income: 2007

Area Median Income in Palm Beach County in 2007= \$61,200.				
Income Thresholds, 2007	AMI Limits	Households	Owner-Occupied Households	Renter-Occupied Households
Low Income: <50% AMI	\$30,600	137,950	92,569	45,381
Moderate Income: 50% to <80%	\$48,960	90,909	63,239	27,670
Middle Income: 80% to <120%	\$73,440	89,960	68,052	21,909
High Income: 120% to <150%	\$91,800	86,569	75,218	11,351
High Income: 150% or More	\$91,800	87,656	76,832	10,824
Total		493,044	375,910	117,135
Zero or negative income		5,273	4,090	1,183
No cash rent		6,200	0	6,200
Total		504,517	380,000	124,518
Low and Moderate Income	\$48,960	228,859	155,808	73,052
Percent Low and Moderate		46.4%	41.4%	62.4%
Workforce Households	\$73,440	89,960	68,052	21,909
Percent Workforce Households		18.2%	18.1%	18.7%

Source: U.S. Census Bureau, 2006 American Community Survey and U.S. Department of Housing and Urban Development, FY 2007 Median Family Income Documentation System, <http://www.huduser.org/datasets>

Future housing demand estimates are categorized according to “**low and moderate**” household income (households earning less than 80 percent of the Area Median Income) and “**workforce**” household income (households earning 80 to 120 percent of the Area Median Income). Table 4.7 shows these shares based on the household income distributions reported in the 2006 *American Community Survey* data for owner and renter households in Palm Beach County. In summary, approximately 62 percent of all renter households and 41 percent of all owner households are “low and moderate” income households with incomes of less than \$49,000, or 80 percent of the Area Median Income. Approximately 19 percent of all renter households and about 18 percent of owner households are “workforce” income households with incomes from approximately \$49,000 to \$73,000, or between 80 to 120 percent of the AMI. These shares were then used to estimate the number of low- and moderate-income households and workforce households among the projected new households annually by five-year intervals from 2010 to 2025.



Table 4.7
Palm Beach County Projected Housing Demand by Tenure and Income Category
2000-2025

Annual Average Demand	2000-2010	2010-2015	2015-2020	2020-2025
Renter Housing Units	2,128	2,960	2,762	2,470
Low and Moderate Income (<80% AMI)	1,320	1,835	1,713	1,532
Workforce Units (80% to 120% AMI)	398	554	517	462
Owner Housing Units	7,391	8,426	7,862	7,032
Low and Moderate Income (<80% AMI)	3,060	3,488	3,255	2,911
Workforce Units (80% to 120% AMI)	1,338	1,525	1,423	1,273
Total Year-round Housing Units	9,519	11,386	10,624	9,502
Low and Moderate Income (<80% AMI)	4,379	5,323	4,967	4,443
Workforce Units (80% to 120% AMI)	1,736	2,079	1,940	1,735

**Year-round housing excludes "other vacant" units and those held "for seasonal, recreational, or occasional use."
Source: 2000 U.S. Census Bureau and 2006 U.S. Census American Community Survey*

The latest U.S. Census *American Community Survey* data for Palm Beach County clearly indicates that future housing demand for both owner and renter housing is heavily weighted toward low- and moderate-income households. These figures further substantiate future housing demand estimates provided in last years *Palm Beach County Workforce Housing Needs Assessment*. This has significant implications for workforce and other affordable housing policies and programs that give definition to such terms as “workforce” and “accessible.” Existing and future demand for affordable rental housing is particularly acute.



The Municipal Scorecard for Affordable Housing Delivery[©]

Palm Beach County

Prepared by: FIU Metropolitan Center

The Municipal Scorecard for Affordable Housing Delivery©

A. Background

Subsequent to the completion of the 2006 *Palm Beach County Workforce Housing Needs Assessment*, the Housing Leadership Council of Palm Beach County (HLC/PBC) determined that future studies of the County's affordable housing issues should include a "report card" that could assess the level to which individual municipalities and County government are responding to the workforce/affordable housing needs documented in the 2006 study. The report card would evaluate each municipality's "current direction" in addressing their own workforce housing supply and demand issues.

As described in the current Palm Beach County housing market study, each municipality has a resident workforce that is integral to the character of each community and a commuter workforce that supports the local economy. As such, the development of a performance measurement system for workforce/affordable housing delivery proceeded with certain understandings:

- 1) A recognition that the creation of an effective response to Palm Beach County's affordable housing needs will require solutions being developed and implemented at the municipal level in addition to county government;
- 2) An effective response would necessitate a coordinated and integrated approach to affordable housing production and preservation;
- 3) That current federal and state programs are insufficient both in terms of funding and lack of coordination and integration with other important government layers that control or influence the delivery of affordable housing, including planning and zoning and community redevelopment agencies.

With these understandings in place a comprehensive workforce/affordable housing measurement system was developed by the Metropolitan Center at Florida International University that could be used by the HLC/PBC to evaluate the response of local governments to their affordable housing needs. The Municipal Scorecard for Affordable Housing Delivery© MS-AHD model was developed to provide a comprehensive approach to workforce/affordable housing delivery. The development of the MS-AHD model proceeded with the understanding that a comprehensive workforce/affordable housing delivery system was probably non-existent in Palm Beach County. However, the expectation is that in order for local governments to address the complexities and long-term urgency of workforce/affordable housing issues there is the need to institute a more comprehensive, performance based approach. As such, the MS-AHD model incorporates both lead (policy drivers) and lag (results) indicators to effectively monitor progress and evaluate results.

B. The Municipal Scorecard for Affordable Housing Delivery© Concept

The MS-AHD model is a planning and evaluation tool designed for local governments intent on creating and maintaining an effective affordable housing delivery system.

The MS-AHD model consists of four (4) interrelated and mutually-supporting affordable housing delivery "process criteria." The four elements provide the basis for a comprehensive affordable housing delivery system. Together these processes aim to provide the essential policy skills and leadership, management commitment, dedicated funding and on-going institutional capacity-

building to enable the successful development and implementation of a sustainable workforce/affordable housing delivery system. Further, the MS-AHD serves as a performance measurement tool that can evaluate the effectiveness of a municipality in designing and implementing a workforce/affordable housing delivery system.

A performance-based affordable housing delivery system is the product of a coherent and sustainable housing policy that emanates from an effective community planning process. Local housing programs, activities and services must be linked to the affordable housing policy and an accompanying performance measurement system. The expected outcome of the implementation of the affordable housing policy should be a sustained level of affordable housing production and preservation. As previously noted, the four interrelated criteria of the MS-AHD model are expressed as “drivers” or “lead indicators” of future workforce/affordable housing performance.

C. Implementation

The MS-AHD is an integral element of the Housing Leadership Council of Palm Beach County’s (HLC/PBC) *2007 Housing Market Update and Municipal Scorecard*. The Metropolitan Center at Florida International University applied the MS-AHD model in an assessment of the workforce/affordable housing initiatives of municipalities in Palm Beach County where the largest concentrations of the County’s workforce currently reside. The model was applied to each of these municipalities to determine the extent to which government is responding to the workforce/affordable housing needs of their respective communities. The assessment also included Palm Beach County Government.

The MS-AHD methodology involved an assessment of current policies, plans and other initiatives that each municipality has adopted to address their workforce/affordable housing needs and issues. The assessment included a review of each municipality’s Comprehensive Plan and recent Comprehensive Plan Evaluation and Appraisal Report (EAR). The review also included HUD-Consolidated Plans, Local Housing Assistance Plans (LHAPs) and Community Redevelopment Area (CRA) Plans, where applicable. An attempt was made to personally interview each municipality and Palm Beach County government to discuss each of the aforementioned policies and plans. Letters were sent to the mayor and city/village/town manager/administrator of each municipality requesting an interview with relevant city/village/town departments and agencies, including Planning and Zoning, Housing and Community Development and Community Redevelopment Agencies (CRAs). Interviews were conducted with the cities/villages/towns of Boca Raton, Boynton Beach, Delray Beach, Greenacres, Jupiter, Lake Worth, Royal Palm Beach and Palm Beach County Government.

D. Process Criteria and Assessment

As previously noted, the Municipal Scorecard for Affordable Housing Delivery model consists of four (4) interrelated and mutually-supporting process criteria. The MS-AHD assessment determined the level to which each municipality’s workforce/affordable housing initiatives have advanced and implemented this comprehensive and integrated approach.

1) Policy and Management Process

Effective policy and professional management are inseparable in an effective affordable housing delivery system. Coherent policy direction and sound management practice are essential. Clear policy direction will include a commitment to professional management capacity and resources. Organizational and professional management capacity are important requisites for the effective planning and implementation of affordable housing strategies. An effective policy and management process for affordable housing delivery will demonstrate clear policy direction and

professional management capacity resulting in measurable affordable housing production and preservation initiatives.

The Municipal Scorecard for Affordable Housing Delivery© Model



Policy and Management Assessment

The adoption of a comprehensive local workforce/affordable housing policy and the implementation of a coordinated and integrated housing management system are potential outcomes of an effective policy and management process. A comprehensive workforce/affordable housing policy must specifically address each of the other interrelated elements of the MS-AHD model – Planning and Land Use, Dedicated Funding, Institution Building. Therefore, the MS-AHD policy and management assessment would first determine whether a comprehensive and overarching workforce/affordable housing policy has been adopted, and secondly, whether the necessary professional management resources have been inputted to effectively support the implementation of the workforce/affordable housing policy.

Absent a comprehensive local workforce/affordable housing policy, the MS-AHD assessment targets a municipality’s various housing sub-policies - HUD Consolidated Plan, Comprehensive Plan and Community Redevelopment Plan. The coordination and integration of these planning policies, including their level of management capacity, are critical in the State of Florida as together these plans currently determine the extent of workforce/affordable housing production and preservation at the municipal level.

2) Planning and Land Use Process

Effective planning and land use will contribute to both policy formulation and strategy implementation in an affordable housing delivery system. Planning will inform policy and then create appropriate land use changes to promote affordable housing development opportunities. As such, the MS-AHD model determines whether planning is being used as a vehicle for informing affordable housing policy decisions and a means for implementing affordable policy strategies. An effective planning and land use process for affordable housing delivery will also integrate workforce/affordable housing with related planning initiatives involving economic development, transportation and capital improvements.

Planning and Land Use Assessment

Land use and zoning changes that would provide new opportunities and incentives for affordable housing production and preservation are potential outcomes of an effective planning and land use process. A municipality's Comprehensive Plan can be an effective tool for developing and implementing workforce/affordable housing policies and strategies. However, it is important that correlations are identified between the required Housing Element and other key elements of the Comprehensive Plan. Specifically, how do the policies and objectives of the Housing Element correlate with the policies and objectives of the Future Land Use, Public Facilities, Transportation and Capital Improvements Elements and certain "optional" elements such as Economic Development which can provide the necessary planning for expanded employment opportunities for the local workforce.

The Planning and Land Use assessment also determines the level to which a municipality's HUD Consolidated Plan, Local Housing Assistance Plan (LHAP) and Community Redevelopment Area (CRA) Plan are coordinated and integrated with the Comprehensive Plan to provide clear visioning and strategies for workforce/affordable housing production and preservation. The HUD Consolidated Plan, LHAP and CRA Plan provide many of the important financing tools for workforce/affordable housing development.

3) *Dedicated Funding Process*

The MS-AHD model includes a process for developing and sustaining a local, dedicated funding source for workforce/affordable housing. Workforce/affordable housing policies and strategies must be supported by a long-term dedicated funding stream. A local dedicated funding source shows government commitment and an assurance that planned affordable housing opportunities are realized. A dedicated funding process for affordable housing delivery will also include support to county/city departments and other housing agencies responsible for implementing affordable housing policies and strategies.

Dedicated Funding Assessment

The establishment of a housing trust fund or a workforce/affordable bond issue are potential outcomes of a local dedicated funding process. Local dedicated funding includes long-term support for a variety of workforce/affordable housing development strategies including land acquisition, construction financing and housing rehabilitation/preservation. Dedicated funding also includes staff support for departments and agencies responsible for the planning and management of workforce/affordable housing programs and services including outside non-profit housing development organizations.

The earmarking of CRA tax increment financing (TIF) funds is a potential "short-term" dedicated funding source for workforce/affordable housing development. While the funding is limited to designated community redevelopment areas, there is substantial flexibility in the use of TIF funds to support workforce/affordable housing development activities. Likewise, larger municipalities have access to various federal and state housing funds, e.g. Community Development Block Grant (CDBG), HOME, State Housing Initiatives Program (SHIP), which can be piggybacked and then combined with local housing financing tools to address workforce/affordable housing needs. Federal and state programs also provide support for the on-going planning and management of local housing programs.

4) Institution Building Process

Institution building is seen as an important long-term process for addressing a community's workforce/affordable housing needs. Sustainable affordable housing policies and strategies will include on-going institutional capacity building among local government, business and industry, educational institutions and community-based organization (CBOs). An important premise of the MS-AHD model is that in order for a local affordable housing delivery system to be effective long-term, it must be conceived and implemented as a concerted community-wide effort. This effort includes the development of formal public/private partnerships and the collaboration of all key stakeholders. An institution building process for affordable housing delivery includes the development and leveraging of local financing resources, expanding the functions of non-profit housing organizations and the development of employer assisted workforce housing programs and strategies.

Institution Building Assessment

The formation and active engagement of working public/private partnerships involving key stakeholders and employer assisted housing (EAH) programs are potential outcomes of a local institution building process. The MS-AHD model determines the extent to which municipalities have formally engaged the private sector – business and industry – and community-based nonprofit organizations in developing and implementing workforce/affordable housing policies and strategies. The model also assesses the extent to which individual municipalities have expanded in-house capacity to improve the management of workforce/affordable housing programs, including the leveraging of local financing resources with non-profit housing developers and private lending consortia.

E. General Findings

Policy and Management Assessment

The MS-AHD assessment determined that a comprehensive and systematic policy approach to workforce/affordable housing issues is not evident within Palm Beach County's major municipalities. However, many of Palm Beach County's major municipalities, including Palm Beach County Government, have begun to address their workforce/affordable housing needs through policy changes within the Comprehensive Plan. Specifically, several local governments have recently added workforce housing policies and objectives and EAR-based amendments to the Housing Element of their Comprehensive Plans. In several municipalities the goals and objectives of the Future Land Use Element were also updated to provide specific language regarding the development of workforce/affordable housing.

Despite a discernible level of progress among municipalities and county government to address their workforce/affordable needs through the policies and objectives of the Housing Element, a review of individual Comprehensive Plans and Evaluation and Appraisal Reports (EARs) found that most cities do not correlate their Housing Elements with other important elements such as Future Land Use, Public Facilities, Transportation and Capital Improvements. Further, it was found that few municipalities correlate policy initiatives in their Comprehensive Plans with housing and development policies within their HUD Consolidated Plans, LHAPs and Community Redevelopment Area (CRA) Plans.

The study found that Palm Beach County municipalities generally do not have coordinated and integrated housing delivery management systems in place. Housing delivery is typically fragmented among each city's Housing and Community Development and Planning and Zoning Departments and Community Redevelopment Agencies (CRAs). In municipalities that have

made strides in addressing their workforce housing needs a discernible level of coordination and communication was found to exist among these key departments and agencies.

Planning and Land Use Assessment

Palm Beach County municipalities that have made progress in addressing their workforce/affordable housing needs have generally undertaken coordinated planning efforts to implement their workforce housing policies. EAR-based amendments involving Future Land Use and zoning changes have been the principal planning tools.

A critical and persistent aspect of South Florida's workforce housing issue is the economic and employment base that continues to limit growth in per capita and household income. Effective, long-term workforce housing policies must consider both sides of median single-family home value-to-median household income equation. The study determined that other than Palm Beach County Government none of the eleven municipalities reviewed has effectively addressed economic and industrial planning issues in conjunction with their workforce housing policies. Municipalities have not included an optional "Economic Element" to their Comprehensive Plans, nor are economic and industrial planning and development issues addressed in the Future Land Use, Public Facilities, Transportation or Capital Improvement Elements of their plans. Several municipalities have made efforts to expand mixed-use and transit oriented development (TOD) opportunities to accommodate increased economic development activity, but without careful industrial development planning there is little guidance as to the job quality and sustainability level of this anticipated economic growth.

Dedicated Funding Assessment

The MS-AHD model determined whether municipalities have developed a local dedicated funding source for workforce/affordable housing. As previously noted, the establishment of a housing trust fund or an affordable bond issue are potential outcomes of a local dedicated funding process. The study found that other than Riviera Beach none of the other municipalities reviewed, including Palm Beach County, have developed a local dedicated funding source for workforce/affordable housing. However, in municipalities that have made strides in addressing their workforce housing needs, the earmarking of CRA tax increment financing (TIF) funds has been an effective "short-term" financing tool. While the funding is limited to designated community redevelopment areas, there is substantial flexibility in the use of TIF funds to support workforce/affordable housing development activities. Several municipalities with access to various federal and state housing funds, e.g. Community Development Block Grant (CDBG), HOME, State Housing Initiatives Program (SHIP), have effectively piggybacked these funds with local housing financing tools, including TIF funds, to address their workforce/affordable housing needs.

Institution Building Assessment

As previously noted, institution building is seen as an important long-term process for addressing a community's workforce/affordable housing needs. Sustainable affordable housing policy and strategies will include on-going institutional capacity building among local government, business and industry, educational institutions and community-based organization (CBOs). This effort includes the development of formal public/private partnerships and the collaboration of all key stakeholders. Institution building includes the development and leveraging of local financing resources, expanding the functions of non-profit housing organizations and the development of employer assisted housing (EAH) programs and strategies.

The study determined that while several municipalities and Palm Beach County have made strides working with community-based organizations such as community land trusts (CLTs) and

community development corporations (CDCs) and local lenders, the overall level of partnering and collaboration is minimal. Likewise, the effective leveraging of local financing resources is a largely undeveloped institutional capacity. A discernible level of in-house institutional capacity building was found in those municipalities that have made strides in addressing their workforce/affordable housing needs.

F. Other Key Findings

A basic first step in creating an “Affordable Housing Delivery System” is for each local government to conduct a self-assessment to determine whether existing policies, regulations and programs encourage workforce/affordable housing production and preservation or create barriers and other inefficiencies that prevent or discourage affordable housing development in the community. According to the 2005 HUD Report, *Why Not in Our Community? Removing Barriers to Affordable Housing*, various forms of housing regulation can decrease the total amount of housing built and increase prices by as much as \$40,000. The report notes how local regulatory systems have gotten more complex over the last two decades and constitutes the single greatest problem in getting housing built. Administrative processes for developmental approvals continue to become more complex with ever-lengthening reviews and requirements for multiple, duplicative approvals. Too many communities see little public benefit in streamlining the processes, even though each day of unnecessary delay eventually raises development costs with subsequent increases to housing prices and rents. In some cases, an unnecessarily complex approval system may be consciously used by communities and opponents of affordable housing as a growth management tool, a way to extract greater concessions from the developer, or a method for keeping out affordable housing. According to the HUD report, impact fees pose the greatest barrier to affordable housing when they are regressive or disproportionate to actual development costs.

These barriers to affordable can particularly impact affordable rental housing production and preservation and exclude rental and affordable housing developments in a community altogether. Not-in-my-back-yard (NIMBY) sentiment plays a key role in the exclusion of these types of housing. As a result, many suburban communities do not permit multifamily housing development anywhere in the jurisdiction. Also prevalent are restrictions on other economical forms of housing, such as accessory apartments, duplexes, and manufactured housing.

The 2007 MS-AHD study determined that no local government has performed a self-assessment or taken other pro-active steps to determine the extent to which existing policies and regulations have created barriers and other inefficiencies that prevent or discourage the availability of workforce/affordable housing in their communities. Several municipalities have made efforts to expedite the local permitting process and create greater transparency in general. However, the study found that no local government has undertaken a thorough self-assessment to address the issue of local barriers to affordable housing.

G. Scorecard Grades

The MS-AHD uses a 100 point scoring system with values assigned to twenty (20) specific “criteria” or measures under each of the four (4) processes. The greatest weight is given to “Policy and Management” followed by “Planning and Land Use”, “Dedicated Funding” and “Institution Building”. An overall grade of 55 and higher ranks a municipality as “Stepping-up” to their workforce housing needs. A grade of 25-54 places a municipality in a commendable “Start” category. Municipalities scoring under 25 are placed in the “Stuck” category.

The highest rankings in the 2007 MS-AHD assessment were Palm Beach County (54), Delray Beach (53) and Boynton Beach (51). Each scored at the high end of the “Start” category at the

threshold of “Stepping-Up.” The following is a brief assessment of the three highest scoring units of government:

Palm Beach County Government

Palm Beach County’s workforce housing accomplishments in 2007 included the adoption of a “Mandatory Workforce Housing/Inclusionary Zoning Program.” The Workforce Housing Program (WHP) 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.” All workforce housing units are offered for sale or rent at an attainable housing cost to income qualified households with incomes from 60 to 150 percent of area medium income (AMI).

The MS-AHD assessment determined that while the County’s workforce/affordable housing departments and agencies lack a heightened level of coordination and integration there is a commendable level of coordination and communication with professional staff from various County departments and agencies that have been assigned planning and administrative duties and responsibilities under the Workforce Housing Program. The County’s Planning Division and Community Redevelopment Agency (CRA), in particular, have worked well together in developing affordable housing planning programs for the Westgate/Belvedere Homes Community Redevelopment Area.

Palm Beach County can also be lauded for effectively using the Housing Element of the Comprehensive Plan to provide affordable housing policy direction, and the Workforce Housing Program and Unified Land Development Code (ULDC) to implement the Future Land Use Element (FLUE). The County has also been effective in correlating workforce housing with other critical planning functions including transportation and economic development. For example, the Workforce Housing Program has provisions for 100 percent density increases for developments that are located near mass transportation and/or employment centers. Significantly, the County in 2007 adopted a *Strategic Economic Development Plan* prepared by the Palm Beach Economic Development Office (EDO) which includes action items to address the County’s workforce housing needs.

City of Delray Beach

The City of Delray Beach is to be commended for the adoption and implementation of a “Family/Workforce Housing Ordinance” which allows additional market rate bonus units in exchange for the creation of workforce housing units. The ordinance, which was enacted in 2005, has been recently modified to add new locations within the city and to increase the program’s effectiveness. Recent changes include the requirement for workforce units to be constructed in downtown projects with a conditional use for increased height or densities. The City’s *Comprehensive Plan, Evaluation and Appraisal Report* (EAR) and *Downtown Master Plan* have each provided the vision, goals and objectives for addressing the City’s workforce/affordable needs.

The City of Delray Beach should be commended for the significant level of coordination among the principal planning and development departments and agencies – Planning and Zoning, Community Improvement and Community Redevelopment Agency (CRA). The departments effectively coordinate functions in the delivery of housing initiatives under the Family/Workforce Housing Ordinance. An important implementation component of the City’s workforce/affordable housing delivery system is the Delray Beach Community Land Trust (CLT). The CLT receives funding allocations from the Community Redevelopment Agency’s (CRA) tax increment

financing (TIF) fund and State Housing Initiatives Partnership (SHIP) to produce workforce housing units that will remain affordable for future homebuyers. The CLT homebuyer program produced and closed on ten (10) units last year that are dedicated to low and moderate income homebuyers. Additionally, both TIF and SHIP funds (\$500,000) were used to acquire and convert the historic La France Hotel into 14 affordable apartment units.

The City is also commended for strides made in streamlining its permitting process and giving priority to workforce/affordable housing development applications. Permits as defined in s.163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. The City has in place a “One Stop Shop” permitting process for a coordinated review and approval of all developmental applications submitted through the Building Division. The system features a fully automated application tracking software package that provides the opportunity to readily identify delays in review time from various departments within the permit process. Applications submitted for affordable housing projects receive a label marking it as such and are prioritized for review by designated persons within the Building Division.

City of Boynton Beach

The City of Boynton Beach is commended for amending their Land Development Regulations to create a “Workforce Housing Program” that provides “regulations and incentives to build workforce housing to ensure that the City has sufficient workforce housing.” The Workforce Housing Program adopted by the City Commission in April of 2007 provides the ability to amend a land use designation to Special High Density Residential, Mixed-Use or Mixed-Use Core provided that workforce housing units are provided. Each Workforce Housing Unit created under the program is governed by a thirty (30) year deed restriction covenant restricting the re-sale or re-rent of the unit to income eligible households.

A review of the City of Boynton Beach’s *Comprehensive Plan* and 2006 *Evaluation and Appraisal Report* found that the City does correlate the workforce/affordable housing planning issues found within the Housing Element with Future Land Use policies, goals and objectives. The City of Boynton Beach has a significant level of coordination and integration through the Department of Development which combines the City’s Planning and Zoning and Community Improvement Divisions (CDBG Administration) under one roof. There is also a good working relationship between the City’s Department of Development and the Community Redevelopment Agency (CRA).

The City of Boynton Beach should be lauded for conducting the most comprehensive inventory and mapping of all real property for which the City holds fee simple title pursuant to Chapter 166, Florida Statutes. The City through the CRA has acquired 15 acres of land for affordable housing development, including parcels of 8 and 4 acres. The remaining three acres are targeted for scattered-site infill development.

The City of Boynton Beach should also be commended for both in-house and community institution building. The City’s Community Redevelopment Agency has implemented a “Homebuyer Assistance Program” (HAP) that can be “layered” with State Housing Initiative Partnership Program (SHIP) funds to provide down payment assistance to low and moderate income households in need of gap mortgage assistance. The Boynton Beach Community Redevelopment Agency partnered with developer, the Cornerstone Group, to include affordable housing at The Preserve, a master-planned luxury condominium and townhome community. The Preserve consists of 180 two and three-story townhouses with 50 workforce housing units designated for households earning less than 120 percent of AMI. In addition, The CRA has conveyed three lots to the Boynton Beach Community Development Corporation for housing

infill projects and \$25,000 to conduct prequalification of prospective homebuyers. The CRA and Department of Development work with a local lenders' "Consortium for Affordable Housing" in Boynton Beach that provides private financing in support of the Homebuyer Assistance Program.

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Boca Raton

I Policy and Management

The City of Boca Raton does not have a comprehensive and integrated workforce/affordable housing policy. However, in September 2007 the City Commission amended the Housing and Land Use Elements of the Comprehensive Plan establishing a “Workforce Housing Program” which requires all new residential development and redevelopment projects consisting of 10 units or more set aside 10 percent of the total units as workforce housing units or participate in a payment in-lieu option. The Housing Element was amended to provide specific language for “workforce” housing, including updated references to “workforce” in developing a methodology to calculate the level of developer contribution to the affordable/*workforce* housing trust fund in lieu of providing affordable/*workforce* housing on site. The Housing Element was also amended to delete a prior policy statement that enabled the City to “consider establishing a low/moderate affordable housing impact fee and/or linkage fee.”

Other policies added to the Housing Element of the City’s Comprehensive Plan include City Council consideration for allowing bonus units to be developed in excess of the zoning district regulation provided they be “workforce” housing units or “non-workforce” housing units in cases where a payment is made into the City’s workforce housing fund. Additionally, the City may provide for floor area ratio (FAR) conversions on parcels of land in commercial and industrial future land use categories that would permit a project to build up to the allowable non-residential FAR as “mixed commercial/residential” or as “industrial/residential.”

The City of Boca Raton’s Workforce Housing Program has come under scrutiny and criticism for being too vague and allowing for developers to opt out of actually building workforce housing via a payment in-lieu option. Concern has also been raised regarding the potential conversion of commercial and industrial land for residential development. In its Objections, Recommendations and Comments Report dated November 30, 2007, the Florida Department of Community Affairs (DCA) cited an objection to the City’s proposed changes to the Housing and Land Use elements, noting the “Housing and Land Use objectives and policies lack meaningful and predictable standards to guide the development of workforce housing.”

The City of Boca Raton has a coordinated and integrated planning and development management system in place with the capacity to effectively plan and implement workforce/affordable housing policies. The City’s Planning and Zoning, Community Improvement (Housing and Community Development) and Community Redevelopment Agency (CRA) programs and functions are coordinated and integrated within the Development Services Department. The Director of Development Services oversees each of these divisions as well as Code Compliance and Building Permits. The City Manager serves as the Executive Director to the CRA providing further coordination and integration of planning and development functions and expanded management capacity.

The City has adopted SHIP Local Housing Assistance Plan (LHAP) Incentive Strategies that provide policies and procedures for “Expedited Permitting” and “Waiver of Building Permit Fees” for affordable housing projects. LHAP Incentive Strategies encourage local building permits for affordable housing projects to be expedited to a greater degree than other projects, and fees be waived to reduce the overall cost of building or rehabilitating affordable housing.

II Planning and Land Use

While the City of Boca Raton will need to address the ambiguities and effectiveness of the stated policies and objectives of the newly adopted Workforce Housing Program, the City has initiated a planning and land use process that can provide the necessary tools to address its workforce housing needs in a comprehensive and integrated manner. The challenge for the City will be to effectively use these planning tools to create new workforce/affordable housing development opportunities in the most viable locations.

Considerable planning direction and support for new workforce/affordable housing opportunities are found in the City’s 2007 *Downtown Boca Raton Master Plan Update*. The plan’s vision statement for the downtown includes support for “a place for families to live and grow; offers quality of place to live-work-play and affordable housing for employees.” The plan’s “City Hall Quarter” Initiative anticipates the FEC Railway Corridor as “an ideal location for intense Transit-Oriented Development.” The plan notes that “there is a large amount of City-owned land” in this area that “could be an opportunity to provide a wide range of more affordable housing since land cost is one of the obstacles to such development.”

The City of Boca Raton prepared an inventory list of all real property for which the city holds fee simple title pursuant to Chapter 166, Florida Statutes and recommended that none of the 187 properties on the inventory list was “appropriate for use as affordable housing.” Given the limitations of the City’s newly adopted Workforce Housing Program with respect to clarity and predictable standards, the *Downtown Boca Raton Master Plan Update* provides an important vision and guide for addressing the City’s workforce housing needs in a comprehensive and integrated manner. A first step in the implementation of the master plan would be for the City to identify, retain or assemble, if need be, key parcels of land that could accommodate workforce housing development proposals consistent with the mixed-use and transit-oriented development (TOD) recommendations of the 2007 *Downtown Boca Raton Master Plan Update*.

A review of the City’s *Comprehensive Plan* and 2005 *Evaluation and Appraisal Report* found that the City does not specifically address economic and industrial planning and development issues. The City does not have an optional “Economic Element” in its *Comprehensive Plan*, and nor are economic and industrial planning and development issues specifically addressed in the Future Land Use, Transportation, Capital Improvements and General Sewer, Solid Waste, Drainage Elements of the plan. According to the 2005 EAR, the City’s “acreage of Future land Use” categorized as “Industrial” (General and Light) and “Manufacturing” declined from 2,230 acres in 1989 to 1,562 acres in 2005. Vacant Industrial and Manufacturing land uses have decreased from 728.20 acres in 1996 to 179.14 acres in 2005. The City has the potential to accommodate increased economic and industrial development activity in areas designated for mixed-use and transit-oriented development (TOD), but without careful economic and industrial development planning the City will could lose its remaining opportunities to maximize quality economic growth and job creation.

III Dedicated Funding

The City of Boca Raton does not currently have a dedicated local funding source for workforce/affordable housing development. Funding for affordable housing activities is provided through traditional federal and state housing programs, including CDBG, SHIP, and Section 8. CRA tax increment financing funds (TIF) have not been used for land acquisition or development financing of workforce/affordable housing in the City's downtown Community Redevelopment Area.

The newly adopted Workforce Housing Program should provide the City with a dedicated funding source for workforce/affordable housing development. However, the fee that developers will eventually pay in-lieu of building workforce housing units has not been established. In order for the trust fund to be a successful financing tool for workforce/affordable housing development, the City will need to formulate a Workforce Housing Trust Fund Management Plan with specific language regarding the fee structure and capitalization of the trust fund account.

IV Institutional Capacity Building

The City of Boca Raton's institutional capacity building efforts with respect to workforce/affordable housing has been limited to on-going leveraging of SHIP Program funds with CDBG entitlement funds and private sector financing. The City's current SHIP Program allocation of \$786,400 provides purchase assistance to thirteen (13) very low, low and moderate income households annually.

The Greater Boca Raton Chamber of Commerce is a founding member of the Housing Leadership Council of Palm Beach County. The active support of the Greater Boca Raton Chamber of Commerce in promoting the effective implementation of the City's Workforce Housing Program and 2007 *Downtown Boca Raton Master Plan Update* provides an excellent opportunity for building local institutional capacity toward a more sustainable workforce/affordable housing initiative.

Municipal Scorecard for Affordable Housing Delivery©

City/County: City of Boca Raton

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	14	34
Planning & Land Use Process	6	27
Dedicated Funding Process	3	23
Institutional Capacity Building Process	3	16
Total	26	100



City/County: City of Boca Raton
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	3	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	10	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	1	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	0	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No land use and zoning changes have not been adopted (0)	3	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and building for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	0	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	3	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	3	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	0	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Boynton Beach

Policy and Management

The City of Boynton Beach does not have a comprehensive and integrated workforce/affordable housing policy. However, in April 2007 the City Commission amended its Land Development Regulations to create a “Workforce Housing Program” that provides “regulations and incentives to build workforce housing to ensure that the City has sufficient workforce housing.” The Workforce Housing Program provides the ability to amend a land use designation to Special High Density Residential, Mixed-Use or Mixed-Use Core provided that workforce housing units are provided. Workforce Housing Units must constitute ten percent (10%) of the total units in the Mixed-Use Core, fifteen percent (15%) in Mixed-Use areas and twenty percent (20%) in Special High Density Residential areas. Twenty-five percent (25%) of the total required Workforce Housing units shall be set aside for “low income” households and seventy-five percent (75%) must be set aside for “moderate income” households.

An important element of the City’s Workforce Housing Program concerns “resale requirements” of “Workforce Housing Units” constructed or rehabilitated under the program. Each Workforce Housing Unit created under the program is governed by a thirty (30) year deed restriction covenant restricting the re-sale or re-rent of the unit to income eligible households. The resale requirements section of the City’s Workforce Housing Program also has specific language governing the location, design and appearance, type and construction of Workforce Housing Units in relation to market rate units within a development site.

The City of Boynton Beach does not have a fully coordinated and integrated housing management system in place. However, a level of coordination and integration exists through the Department of Development which combines the City’s Planning and Zoning and Community Improvement Divisions (CDBG Administration) under one roof. There is also a working relationship between the City’s Department of Development and the Community Redevelopment Agency (CRA). The two departments have worked effectively together in the planning and implementation of the City’s Workforce Housing Program.

Planning and Land Use

The City’s newly adopted Workforce Housing Program emanated from a city-wide “Housing Needs Assessment” prepared in 2006 with a focus on the City’s Community Redevelopment Area (CRA). The program was developed in recognition by the City Commission of “a growing gap between housing costs and wages in the City.”

The City prepared an inventory of all real property for which the City holds fee simple title pursuant to Chapter 166, Florida Statutes. The City conducted a comprehensive inventory and mapping of all real property during the past year and identified parcels appropriate for workforce/affordable housing development. The City through the CRA has acquired 15 acres of

land for affordable housing development, including parcels of 8 and 4 acres. The remaining three acres are targeted for scattered-site infill development.

The Florida Department of Community Affairs (DCA) has found the Comprehensive Plan, including the Housing and Future Land Use Elements, of the City of Boynton Beach to be in compliance with state statute. The City's 2006 Evaluation and Appraisal Report (EAR) includes strong policy statements with respect to City efforts to address its workforce/affordable housing needs. Workforce Housing is identified as a "major issue" with an impact on the Future Land Use Element. The policy states "The city shall continue efforts to encourage a full range of housing choices, by allowing densities which can accommodate the approximate number and type of dwellings for which the demand has been projected in the Housing and Future Land Use Elements, including the provision of adequate sites for housing very-low, low-, and moderate income households and for mobile homes.

In order for a city's Comprehensive Plan to be an effective tool for developing and implementing workforce/affordable housing policies and strategies, it important that correlations are identified between the Housing Element and other key elements of the Plan. A review of the City of Boynton Beach's *Comprehensive Plan* and *2006 Evaluation and Appraisal Report* found that the City does correlate the workforce/affordable housing planning issues found within the Housing Element with Future Land Use policies, goals and objectives. However, workforce/affordable housing issues are not specifically addressed in other elements of the City's *Comprehensive Plan*, and nor has the City addressed economic and industrial planning issues which should be coordinated and integrated with the City's workforce housing policies, goals and objectives. The City does not have an optional "Economic Element" in its *Comprehensive Plan*, nor are economic and industrial planning and development issues addressed in the Future Land Use, Public Facilities, Transportation or Capital Improvement Elements of the plan. The City will be able to accommodate increased economic development activity in newly established mixed-use zoning districts, but without careful industrial development planning there is little guidance as to the job quality of this anticipated economic growth.

The City's EAR cites that "an especially strong market demand for residential uses throughout the period under consideration caused a significant number of unanticipated conversions from the industrial and commercial to residential land use designations, or allowed residential uses in the Planned Industrial Development district." This included the City's largest Planned Industrial Development, Quantum Park, where there are presently about 1,000 residential units.

The City's EAR acknowledged that polices did not encourage the mix of commercial and industrial uses. The EAR recommended an amendment whereby this objective "should accommodate new market trends underpinned by the upcoming arrival of the Scripps Institute. The arrival of Scripps spin-offs will require a review of the use mix in industrial and commercial land uses."

Dedicated Funding

The City of Boynton Beach does not have a long-term dedicated funding source for workforce/affordable housing development. Community Redevelopment Agency (CRA) tax increment financing (TIF) funds have been used for workforce housing. The City's Community Redevelopment Agency (CRA) has implemented a "Homebuyer Assistance Program" (HAP) that can be "layered" with the State Housing Initiative Partnership Program (SHIP) funds to provide down payment assistance to low and moderate income households in need of gap mortgage assistance due to rapid appreciation in housing values.



Homebuyer Assistance Program – Habitat for Humanity

The Boynton Beach Community Redevelopment Agency (CRA) partnered with developer, the Cornerstone Group, to include affordable housing at The Preserve, a master-planned luxury condominium and townhome community. The Preserve consists of 180 two and three-story townhouses with 50 workforce housing units designated for households earning less than 120 percent of AMI. Through a joint financing effort, income eligible homebuyers can qualify for as much as \$160,000 in financial assistance on a condominium or townhouse. The CRA estimates that with up to \$60,000 in developer contributions, up to \$50,000 in SHIP funds and a potential \$50,000 from the CRA's Homebuyer's Assistance Program, the price on a \$279,990 three-bedroom condominium can be reduced to as low as \$119,990.

The CRA has provided a \$3 million land write-down for Ocean Breeze, a mixed-income development consisting of 84 rental units for low and moderate income household and 56 townhome units. The CRA has unanimously voted to begin negotiating with American Realty Development to bring an affordable housing community to the site that was once home to the Boynton Terrace Apartments. American Realty plans to partner with the Boynton Beach Faith Based Community Development Corporation on the project.



The Preserve

According to the 2007-2012 Community Development Block Grant Five Year Consolidated Plan (2007-2012), the City of Boynton Beach receives approximately \$543,483 in Community Development Block Grant (CDBG) funds and \$602,611 in SHIP funds. The City's CDBG funds are mainly used for owner-occupied housing rehabilitation assistance. SHIP funds are used for housing rehabilitation, down payment assistance, gap financing, and closing costs associated with housing purchase and rehabilitation. As previously noted, the City leverages local CRA tax increment financing (TIF) funds with the SHIP program to provide down payment assistance to low and moderate income households. Due to the rising cost of housing in the past few years, SHIP and CDBG funds have been directed more toward housing rehabilitation assistance. During the past fiscal year, the City funded two units of single-family construction, two gap financing home purchases and five housing rehabilitation projects.

Institutional Capacity Building

The City of Boynton Beach has made significant strides in building institutional capacity in terms of public/private financial leveraging for workforce/affordable housing development. The City's Community Redevelopment Agency (CRA) has implemented a "Homebuyer Assistance Program" (HAP) that can be "layered" with the State Housing Initiative Partnership Program (SHIP) to provide down payment assistance to low and moderate income families in need of gap mortgage assistance due to rapid appreciation in housing values. New and existing purchase prices for single-family homes and condominiums cannot exceed \$280,462 and must be located within the CRA. The CRA has also been successful in leveraging TIF funds to generate private developer investment in the City's Workforce Housing Program.

The CRA has conveyed three lots to the Boynton Beach Community Development Corporation for housing infill projects and \$25,000 to conduct prequalifications of prospective homebuyers. The CRA and Department of Development work with a local lenders' Consortium for Affordable Housing" in Boynton Beach that provides private financing in support of the Homebuyer Assistance Program. There have been past discussions regarding the creation of a revolving loan pool, but nothing has materialized to date. The City has been successful in leveraging both TIF and SHIP funds to access loan funds from the Local Initiatives Support Corporation (LISC) for the Homebuyer Assistance Program.

Municipal Scorecard for Affordable Housing Delivery

City/County: Boynton Beach

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	10	34
Planning & Land Use Process	19	27
Dedicated Funding Process	13	23
Institutional Capacity Building Process	9	16
Total	51	100



START

City/County: City of Boynton Beach
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	5	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	5	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	10	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	5	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and building for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	1	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	5	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants, e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	5	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	3	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	3	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs and donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	3	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	3	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Delray Beach

I Policy & Management

The City of Delray Beach does not have a comprehensive and integrated workforce/affordable housing policy. However, a “Family/Workforce Housing Ordinance,” which allows additional market rate bonus units in exchange for the creation of workforce housing units, was enacted in 2005. The ordinance has been recently modified to add new areas and to increase its effectiveness. Recent changes include the requirement for workforce units to be constructed in downtown projects with a conditional use for increased height or densities. This change came about from the City’s *Downtown Master Plan* which helped to further one of the important objectives of the City’s overall housing policy which is to establish housing in the downtown area. The master plan emphasized “the connection between downtown and surrounding residential neighborhoods” and the “City’s commitment to a diversity of housing stock and the provision of affordable housing in neighborhoods throughout the community and by emphasizing development without displacement.”

The City’s Workforce Housing Program is implemented through “Workforce Housing Overlays” that have been applied to all areas within the Residential Medium Density (RM) zoning district east of Interstate 95. The Overlay Districts included the following areas:

- The Mixed Residential Office Commercial (MROC) zoning district with a maximum density of 40 units per acre, except within the Tri-rail Station Overlay where the maximum density is 50 units per acre.
- The Southwest Neighborhood and Carver Estates Overlay Districts with a maximum density of 24 units per acre.
- The I-95/CSX RR Corridor Overlay District with a maximum of 24 units per acre.
- The SW 10th Street Overlay District with a maximum density of 12 units per acre.
- The Four Corners Overlay District with a maximum density of 30 units per acre.

An important implementation component of the City’s workforce/affordable housing delivery system is the Delray Beach Community Land Trust (CLT). The CLT receives funding allocations from the Community Redevelopment Agency’s (CRA) tax increment financing (TIF) fund and State Housing Initiatives Partnership (SHIP) fund to produce workforce housing units that will remain affordable for future homebuyers. The City’s Family/Workforce Housing policy emphasizes the integration of workforce units into market rate developments. Recent modifications to the Family/Workforce Housing Ordinance give the CLT first right-of-refusal when workforce units that have been built by private developers are put up for sale.

The City of Delray Beach does not have a fully coordinated and integrated workforce/affordable housing delivery management system in place. However, there appears to be a significant level of coordination among the principal planning and development departments and agencies – Planning and Zoning, Community Improvement, Community Redevelopment Agency (CRA). Significant coordination and integration exist among these three departments and the Delray Beach Community Land Trust in the planning and implementation of the City’s Family/Workforce Housing Ordinance.

The City has made strides in streamlining its permitting process and giving priority to workforce/affordable housing development applications. Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. The City has in place a “One Stop Shop” permitting process for a coordinated review and approval of all developmental applications submitted through the Building Division. The system features a fully automated application tracking software package that provides the opportunity to readily identify delays in review time from various departments within the permit process. Applications submitted for affordable housing projects receive a label marking it as such and are prioritized for review by designated persons within the Building Division.

II Planning and Land Use

The City of Delray Beach’s planning process has been very instrumental in the successful implementation of the Family/Workforce Housing Ordinance. The City’s *Comprehensive Plan, Evaluation and Appraisal Report* (EAR) and *Downtown Master Plan* have each provided the vision, goals and objectives for addressing the City’s workforce/affordable needs.

The City of Delray Beach’s 2006 EAR cites the “Availability of Workforce Housing” as being one of the City’s “major” planning issues. The EAR states that “while most of the houses that have been developed in downtown have been higher priced units, recent changes to the Land Development Regulations (LDR) have required any requests for additional densities or height must provide workforce housing units.” Opportunities for workforce housing have also been introduced in City initiated changes to the Congress Avenue Corridor as well as privately initiated overlay districts (Depot Road property). Additionally, there have been several new developments just outside the downtown area that have been recently approved and contain workforce components. These include CODA Development, Village Parc, Banyan Village and 10th Street Townhomes.

In order for a city’s Comprehensive Plan to be an effective tool for developing and implementing workforce/affordable housing policies and strategies, it important that correlations are identified between the Housing Element and other key elements of the Plan. A review of the City of Delray Beach’s *Comprehensive Plan* and 2006 *Evaluation and Appraisal Report* found that the City does correlate the workforce/affordable housing planning issues found within the Housing Element with Future Land Use policies, goals and objectives. However, workforce/affordable housing issues are not specifically addressed in other elements of the City’s *Comprehensive Plan*, and nor has the City addressed economic and industrial planning issues which should be coordinated and integrated with a city’s workforce housing policies, goals and objectives. According to the 2006 EAR, the City has expanded its commercial and industrial land use inventory by 10 percent and 4 percent, respectively. However, the City does not have an optional “Economic Element” in its *Comprehensive Plan*, nor are economic and industrial planning and development issues addressed in the Future Land Use, Public Facilities, Transportation or Capital Improvement Elements of the plan. The City will be able to accommodate increased economic development activity in its

Downtown and newly established mixed-use zoning districts, but without careful industrial development planning there is little guidance as to the job quality of this anticipated economic growth.

III Dedicated Funding

The City of Delray Beach does not have a long-term-dedicated funding source for workforce/affordable housing. However, as noted above, the City has committed Community Redevelopment Agency (CRA) tax increment financing (TIF) funds to augment workforce housing development projects. TIF and SHIP funds are combined to produce affordable first-time homebuyer units in conjunction with the Delray Beach Community Land Trust (CLT). Additionally, both TIF and SHIP funds (\$500,000) were used to acquire and convert the historic La France Hotel into 14 affordable apartment units.

According to the City's *Consolidated Annual Performance and Evaluation Report Fiscal Year 2006-2007*, the City received \$597,467 in Community Development Block Grant (CDBG) Funds and \$590,567 in State Housing Initiatives Partnership (SHIP) Funds for workforce/affordable housing programs and activities. During Fiscal Year 2006-2007 the City allocated \$316,532 in CDBG funds and \$251,588 in SHIP funds for housing rehabilitation. The housing rehabilitation program assisted nineteen (19) units of housing benefiting low to extremely low income households. A total of \$492,433 in SHIP funds were allocated in Fiscal Year 2006-2007 for first-time homebuyer assistance with the subsidy attached to the housing unit through the Delray Beach Community Land Trust (CLT). The CLT homebuyer program produced and closed-on ten (10) units last year that are dedicated to low and moderate income homebuyers.



Community Land Trust - Single-Family Infill

IV Institutional Capacity Building

The City has been effective in creating public/private partnerships to advance its workforce/affordable housing policies. The creation of the Delray Beach Community Land Trust (CLT) was a key recommendation of the SW Neighborhood Redevelopment Plan adopted by the City Commission in 2003. The CLT was developed as a long-term solution to eliminating barriers to affordability in housing by providing an affordable housing stock within the City in

perpetuity. The CRA allocated more than \$4,000,000 in funding to support the CLT during FY 2006-2007. During FY 2005-2006 the City and CRA transferred deeds on nineteen (19) lots to the CLT to utilize as part of the affordable housing inventory. In July of 2006, the City transitioned its First Time Homebuyer Program, which provided traditional down payment assistance, into a Sub-recipient Partnership Program with the Community Land Trust for the purpose of creating even more affordable purchase prices. Under the Sub-recipient Housing Partnership Program, subsidy is awarded (based on occupants income eligibility) to the CLT to be applied towards the principal reduction of construction costs of each eligible unit. This strategy enhances each unit's affordability by keeping the subsidy attached to the unit as opposed to the occupant to ensure affordability in perpetuity.

During FY 2006-2007, the City expanded its support for the Neighborhood Resource Center (NRC). The Neighborhood Resource Center's mission "is to enrich the quality of life of City residents and promote a sense of community through the delivery and connection of services that educate, develop financial management skills, and promote productive lifestyles." Through its partnership with the CLT, the City agreed to provide gratis office space at the NRC. The NRC also provides office space to the United Way Prosperity Campaign, Families First, Coalition for Community Renewal (formerly Weed & Seed), CROS Ministries/Caring Kitchen, as well as two (2) City-funded positions, including a staff assistant and neighborhood planner.



La France Apartments - former historic La France Hotel

Municipal Scorecard for Affordable Housing Delivery

City/County: Delray Beach
Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	14	34
Planning & Land Use Process	19	27
Dedicated Funding Process	13	23
Institutional Capacity Building Process	7	16
Total	53	100



City/County: City of Delray Beach
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	5	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	5	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	1	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	3	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	10	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	5	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and building for acquisition (1); Have not conducted land inventory and identified land and/or buildings (0)	1	1
III. Dedicated Funding			
1. Has the city/county created and implemented a long-term and dedicated local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a long-term and dedicated local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No long-term and dedicated local fund created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	5	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	5	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	3	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources (0)	5	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	2	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Greenacres

I Policy & Management

The City of Greenacres does not have a comprehensive and integrated workforce/affordable housing policy in place. A review of the City's 2006 Evaluation and Appraisal Report (EAR), found that the City's primary objective in the Housing Element of the Comprehensive Plan has been to expand the diversity of housing types. In 1998, multi-family housing units comprised 72.4 percent of the City's housing inventory compared to 22.6 percent single-family homes. With the addition of 1,626 detached single-family units from 1998-2005 the mix of multi-family to single-family units is now 61.6 percent to 38.4 percent.

Objective 1 of the Housing Element of the City's Comprehensive Plan states that "the city shall work collectively with the private sector to ensure the provision of adequate and affordable housing by creating a diversity of housing types through enhancement and development of cost effective development techniques, streamlining the review process, revising appropriate land development ordinances and inducing the development of additional single family detached units to meet the needs of existing and future residents of the City of Greenacres, including households with special needs." While the 2006 EAR states this objective is being achieved, it appears that this relates more to the addition of the 1,626 homes and not specifically to the creation of "adequate and affordable housing."

Objective 3 of the Housing Element states that "the City will ensure that adequate sites are available to meet the housing needs for very low, low and moderate income households." In order to achieve this objective the EAR recommends "evaluating methods of reducing land/facility costs, including mixed-use, higher density, smaller units, and proximity to services." The EAR notes that an assessment of the City's affordable housing needs has not been completed.

The City of Greenacres has insufficient capacity in place to deliver a coordinated and integrated management approach to workforce/affordable housing issues. The City's Department of Planning and Engineering has the lead responsibility for managing the Comprehensive Plan and performing grant writing and administration. The City's workforce/affordable housing issues are essentially addressed through the comprehensive planning process. The City is not a HUD entitlement community and therefore does not receive federal housing funds. The City's small annual Community Development Block Grant budget is administered through Palm Beach County Government serving as the grantee.

II Planning and Land Use

As noted above, the City's primary housing focus has been to improve the mix of single and multi-family units. Other housing planning strategies include housing preservation and ensuring that adequate sites are available to meet the needs for very low, low and moderate income households. It was not officially ascertained whether the City has prepared an inventory list of all

real property pursuant to Chapter 166, Florida Statutes. However, staff commented that there is no real city land inventory as only a few acres remain that aren't already in parks or other city use. The City's overall inventory consists of approximately 40+ acres of scattered undeveloped properties which, for the most part, have already spoken for.

The City does not have an optional Economic Element in its Comprehensive plan, but has created objectives in the Future land Use Element for increasing redevelopment efforts for Lake Worth Road and three Neighborhood Planning Areas. According to the 2006 Evaluation and Appraisal Report (EAR), Objective 2 of the Future Land Use Plan has been modified to read, "The City shall continue to plan for future redevelopment and revitalization activities in targeted areas." In addition, new Policy c) states, "The City shall establish a corridor master plan for Lake Worth Road, including appropriate redevelopment densities and intensities and mix of uses."

III Dedicated Funding

The City of Greenacres has not established a dedicated local funding source for workforce/affordable housing. The City's affordable housing funding is received through an inter-local agreement with Palm Beach County for the targeting of HUD Community Development Block Grant (CDBG) funds for public infrastructure improvements in support of the local housing stock. The City is currently receiving \$627,500 in CDBG funds for housing related infrastructure improvements.

The CDBG targeted area is the older part of the City where the housing is relatively affordable. The area has an older housing supply and an aging infrastructure in need of upgrade. The CDBG target area has also been targeted for social service assistance.

IV Institutional Capacity Building

Without a workforce/affordable housing policy in place, the City has not been able to build institutional capacity to address its existing and future housing needs. The City has limited resources to address their housing needs. However, the City deserves credit for effectively using Palm Beach County CDBG funds in leveraging capital and infrastructure improvements in support of housing preservation.

Municipal Scorecard for Affordable Housing Delivery

City/County: Greenacres

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	5	34
Planning & Land Use Process	0	27
Dedicated Funding Process	3	23
Institutional Capacity Building Process	3	16
Total	11	100



City/County: City of Greenacres
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and implemented workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	2	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	3	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	0	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	0	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	0	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and buildings for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	0	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	3	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources (0)	3	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	0	3
3. Has the city/county created public/private partnerships business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

Town of Jupiter

I Policy & Management

The Town of Jupiter does not have a comprehensive and integrated workforce/affordable housing policy in place. However, in August 2007 the Town's Planning and Zoning Commission recommended text changes to increase workforce housing options by modifying the Future Land Use, Housing and Intergovernmental Coordination Elements of the City's Comprehensive Plan. Specifically, Policy 1.2.9 has been added to the Housing Element which states that "By December 2008, the Town shall establish a mandatory Workforce Housing Program requiring new residential developments that have a minimum of ten permitted residential units to provide a minimum of six percent (6%) of the total units for low and moderate income household for a minimum of 30 years for sale and rental units. Policy 1.3.4 of the Future Land Use Element adds new language regarding increased density. Policy 1.3.4 (c) states "additional density may be granted by the Town Council based on Housing Policy 1.2.10 for infill and redevelopment projects when workforce housing is provided." Policy 1.3.4 (d) was then added which states, in no case shall the gross residential density of a development utilizing one or more of the above exceptions exceed 15 dwelling units per acre." Further, Policy 1.1.6 of the proposed future land use element adds, "the Town shall encourage the development of auxiliary dwelling units (ADUs) associated with a principal unit to reduce the workforce housing unit deficit.

The Town has limited management capacity in place to create a coordinated and integrated housing delivery system. The bulk of the Town's workforce/affordable housing planning is conducted through the Department of Planning and Zoning. The Town does not have a housing and community development department as they are not a HUD entitlement community. The small amount of Community Development Block Grant (CDBG) funds the Town receives is administered by Palm Beach County's Department of Housing and Community Development. The Town does have a separate Community Redevelopment Agency, but the agency has not been involved in workforce/affordable housing development activities.

II Planning and Land Use

The Town of Jupiter has not created and implemented specific planning strategies to address the community's workforce/affordable housing needs, but through its land use planning the Town does have the planning tools to develop such strategies. The Town prepared an inventory list of all real property for which the city holds fee simple title pursuant to Chapter 166, Florida Statutes and recommended that none of the properties on the inventory list was "appropriate for use as affordable housing."

The Town of Jupiter has proposed changes to the Housing Element of the Comprehensive Plan that would enable workforce housing development. Specifically, Policy 1.3.9 states that "the Town shall identify adequate infill and redevelopment sites to provide opportunities for workforce housing units within one mile or less of designated Tri-Rail stations within the Town's municipal boundaries.

The Town has also developed an EAR-based amendment to address the “major issue” of Infill and Redevelopment. New language was added to the Future Land Use Element stipulating, “Additional density in the Inlet Village Residential, Riverwalk Flex, Inlet Village Flex, and Mixed Use land use designations and the Mixed Use Residential and the Waterway, Commercial and Entertainment Sectors of the US Highway One/Intracoastal Waterway corridor are permitted consistent with the specific policies.”

The Town has added “Transit Oriented Development” (TOD) policies and objectives to the future Land Use Element of the Comprehensive Plan. Specifically, policy 1.4.4 states “higher densities and intensities of development, including those associated with transit-oriented developments, shall be located in areas having high accessibility and a full complement of public facilities.” Policy 1.18.3 adds, “encourage Transit Oriented Development (TOD) that provides a development pattern with a mix of uses located within a half-mile radius of designated Tri-Rail station. Such uses may include but not be limited to: housing, retail, institutional and restaurant.”

The Town has taken measures to advance economic development while protecting its remaining industrial base. Under the Neighborhood Enhancement and Preservation element of the Town’s Comprehensive Plan, Objective 1.17 states, “The town shall promote a cluster of sites for bioscience research and biotechnology uses through the creation of an Overlay, the Bioscience Research Protection Overlay is intended to protect parcels of land in the Town for the development of bioscience research and biotechnology uses which are expected to be attracted to Northern Palm Beach County due to the location of the Scripps Florida Research Institute at Florida’s Atlantic University’s Jupiter Campus.” Significantly, the Overlay district also includes policy provisions that prohibit commercial retail as a primary use on parcels with industrial land uses designated with the Overlay. Additionally, “Residential” uses are a prohibited use within the Overlay.

III Dedicated Funding

The Town of Jupiter does not have a local dedicated funding source for workforce/affordable housing. The Town is not a HUD entitlement community, but does receive Community Development Block Grant (CDBG) funds through an inter local agreement with Palm Beach County that targets approximately \$78,473 annually for public facility improvements.

The Town has also begun a “pilot program” for exterior housing rehabilitation. A total of \$100,000 dollars have been appropriated for the program which is expected to leverage funds from My Safe Florida Homes.

IV Institutional Capacity Building

The Town of Jupiter’s proposed workforce housing amendment to the comprehensive plan includes specific language relative to building local institutional capacity for workforce housing. Specifically, Policy 1.1.5 of the proposed Future Land Use Element states, “the Town shall coordinate with public-private partnerships, private non-profit housing agencies, for-profit developers, lenders, Community Land Trusts (CLTs) and other housing agencies to provide workforce housing located east of the Beeline Highway and north of PGA Boulevard.”

The Town of Jupiter is developing public/private lending capacity through its “Creative Neighborhoods” program. The Town is working with several private lenders, including Regions

Bank, Washington Mutual, and National City in creating a housing fund for the Town's targeted/chartered neighborhoods.

Municipal Scorecard for Affordable Housing Delivery

City/County: Town of Jupiter
Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	8	34
Planning & Land Use Process	11	27
Dedicated Funding Process	3	23
Institutional Capacity Building Process	3	16
Total	25	100



START

City/County: Town of Jupiter
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	3	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	5	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	0	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	3	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	5	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and buildings for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	0	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	3	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	3	7
2. Has the city/county partnered with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	0	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Lake Worth

I Policy & Management

The City of Lake Worth does not have a comprehensive and integrated workforce/affordable housing policy in place. A review of the City's 2007 Evaluation and Appraisal Report (EAR), found that the City has begun to address its affordable housing needs with changes to Housing Element of the Comprehensive Plan. Specifically, Goal 3.1 of the Housing Element sets forth the principal housing goal of the City which is "To achieve a supply of housing that offers a range of residential unit styles and prices for current and anticipated homeowners and renters in all household income levels by the creation and/or preservation of housing units." Objective 3.1.4 of the Housing Element is "To encourage financial programs that expand family opportunities in new housing construction and housing rehabilitation for very low, low, and moderate income households in a manner consistent with the community scale and character." Objective 3.1.6 provides language "To support the provision of adequate sites and distribution for housing very low, low and moderate income households, and licensed group care and foster homes, mobile and manufactured homes, and other households with special housing needs for the existing population and anticipated population growth, on a regional housing market basis. Finally, Policy 3.1.6.3 of the Housing element provides a provision for a density bonus for affordable housing. The Policy states "A density bonus shall be allowed for the land donated to the City to provide affordable housing and such land shall be adopted as a small scale amendment if it requires any plan amendments."

The City of Lake Worth Community Redevelopment Agency (CRA) has an "Affordable Housing Policy" in place for all residential development projects within the community redevelopment area. According to the policy a developer "shall provide affordable housing in any development subsidized by the Lake Worth CRA with physical improvements, tangible assets land." A developer must provide a fixed percentage of affordable housing units for one of three designated income groups: Very Low Income ($\leq 50\%$ AMI), 10 percent of units; Low Income ($\leq 80\%$ AMI), 15 percent of units; and, Moderate Income ($\leq 120\%$ AMI), 20 percent of the total units.

A developer may provide affordable housing units off-site in lieu of providing affordable housing as part of the development. The developer must provide the replacement of affordable housing units off-site. However, the affordable housing units must be provided in the City of Lake Worth. The affordable units must be created within a two year timeframe from Certificate of Occupancy of the development subsidized. A developer may provide land for affordable housing in lieu of the affordable housing unit. The developer must donate developable land in an amount to replace the required affordable housing units at a ratio of .75 to 1:00 affordable housing units required. The affordable housing units must be provided in the City of Lake Worth. The land will be donated to a Community Land Trust (CLT) or not-for-profit affordable housing developer that has agreed to replace the units in the City of Lake Worth within a two year timeframe from Certificate of Occupancy of the development subsidized.

The City of Lake Worth does not have a fully coordinated and integrated workforce/affordable housing management delivery system in place. As noted above, the City's CRA is the principal workforce/affordable housing agency. The CRA works closely with the Lake Worth Community Development Corporation (CDC) in providing housing programs and services for the City. The city is not a HUD entitlement community but does receive Community Development Block Grant (CDBG) funds for targeted neighborhood improvements from Palm Beach County through an inter local agreement. The County, as the grantee, administers the HUD program on behalf of the City.

The City has addressed the issue of management in the 2007 EAR. Policy 3.1.8.1 of the Housing element states, "The regulatory environment and permitting procedures for housing may be reviewed as needed, as part of the continuing City planning effort. Improvements to the efficient operating of City processes regarding housing which is identified as needed will be implemented through the City's LDRs."

II Planning and Land Use

The City of Lake Worth has prepared an inventory list of all real property for which the city holds fee simple title pursuant to Chapter 166, Florida Statutes. The City's 2007 EAR includes Policy 3.1.1.5 under the Housing Element which states that "By October 2008, the City shall implement surplus property ordinance in order to support the development of rental and owner-occupied affordable housing. The priority will be placed on the development of owner-occupied housing."

The City's 2007 EAR includes planning provisions within the Future Land Use Element that could provide opportunities for workforce/affordable housing. Specifically, Objective 1.1.3.6 creates through modification a Downtown Mixed-Use District (DMU). The DMU Future Land Use category is anticipated to be within the following ranges: residential 30-70 percent, office 30-70 percent and retail/services 10-20 percent. Minimum height of all buildings in the DMU category is 25 feet. The maximum density allowed in the DMU category is 40 dwelling units per net acre and maximum building height of 35 feet. Additional height up to 65 feet may be granted if public benefits such as affordable housing, public plaza, LEED certified building, public parking, etc. are provided.

The Future Land Use Element also includes mixed-use districts along Federal and Dixie Highways. The Federal Highway Corridor Mixed-Use District provides office and residential mixed use throughout the district along with limited neighborhood retail uses within a specified distance from major intersections such as 10th Avenue North and 6th Avenue South along Federal Highway. The Dixie Highway Corridor Mixed-Use District includes residential, office and retail uses. Base density allowed in the corridor is 30 dwelling units per net acre along the west Dixie Highway corridor and 20 dwelling units per net acre along the east Dixie Highway corridor. New Land Development Regulations allow a maximum building height of 65 feet only with the provision of public benefits such as affordable housing, LEED certified and/or green building and public parking, etc.

The City's Future Land Use Element also includes provisions for new transit oriented development (TOD) opportunities. Objective 1.1.3.11 establishes a Transit-Oriented Development future land use category to "promote a compact, mixed-use development near proposed or existing transportation infrastructure to encourage diversity in the way people live, work and commute.

According to the 2007 EAR, the City of Lake Worth has also made efforts to promote and protect its industrial base. Goal 1.8 of the Future Land Use Element “supports the implementation of the Lake Worth Park of Commerce Urban Redevelopment Area through a coordinated and comprehensive effort of the City, County, residents and businesses. Policy 1.8.1.5 states, “the City shall create a Business Improvement District (BID) within the Lake Worth Park of Commerce Urban Redevelopment Area and utilize county, state and federal incentives to attract quality industrial/office uses to augment economy and job growth in the area.

III Dedicated Funding

The City of Lake Worth has not established a dedicated local funding source for workforce/affordable housing. However the Lake Worth Community Redevelopment Agency (CRA) has two housing programs budgeted at \$150,000 that includes residential rehabilitation grants for affordable housing providers. The CRA has also set aside 2.8 million dollars in the current budget for land acquisition in support of various projects with the majority of funds earmarked for affordable housing projects.

As noted above, the City is not a HUD entitlement community, but does receive approximately \$208,492 in Community Development Block Grant (CDBG) funds from Palm Beach County for public improvements within targeted neighborhoods. In addition, the Lake Worth Community Development Corporation (CDC) provides up to \$85,000 per unit in first time homebuyer assistance.

The City has also addressed funding issues within its 2007 EAR. Objective 3.1.5 of the Housing Element addresses the need “To optimize the use of state and federal housing and community development programs to meet the needs of very low, low, and moderate income households in the community.

IV Institutional Capacity Building

The City of Lake Worth has made strides to build in-house planning and management capacity for workforce/affordable housing. Future Land Use and Housing provisions within the 2007 EAR and the Community Redevelopment Agency’s Affordable Housing Program are examples of sound planning and management practice.

The City has also established a working partnership with the Lake Worth Community Development Corporation (CDC). The CDC’s homebuyer program has proven reasonably effective. The City continues to support the non-profit housing development sector through its Comprehensive Plan. The 2007 EAR’s Housing Element includes Objective 3.1.3 which is “To foster the development of a strong non-profit housing sector, to meet the fair share of regional housing needs of very-low and low income groups, including especially the elderly, and to provide related supportive services, such as day care, financial management, lawn care, and health care services.

Municipal Scorecard for Affordable Housing Delivery

City/County: Lake Worth

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	7	34
Planning & Land Use Process	15	27
Dedicated Funding Process	11	23
Institutional Capacity Building Process	10	16
Total	43	100



City/County: City of Lake Worth
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	3	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	3	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	1	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	3	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	3	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	5	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and buildings for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	1	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	5	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants, e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	3	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	3	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	5	7
2. Has the city/county partnered with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	2	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	3	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

Palm Beach County

I Policy & Management

Palm Beach County does not have a fully integrated and comprehensive workforce/affordable housing policy. However, Palm Beach County has created a Workforce Housing Program (WHP) that provides a significant level of coordination and integration of planning and affordable housing policies. The WHP was initially created as a voluntary program in 2004 as part of the Comprehensive Plan and then revised in March, 2006 by the Palm Beach County Board of County Commissioners (BCC) to require all new residential projects that consist of 10 units or more to either implement the current voluntary workforce housing program or comply with the guidelines of the new Mandatory Workforce Housing/Inclusionary Zoning Program. The WHP 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.” All workforce housing units are offered for sale or rent at an attainable housing cost to income qualified households with incomes from 60 to 150 percent of area medium income (AMI).

The Workforce Housing Program allows new residential developments within the Urban/Suburban, Exurban and Rural Tiers the opportunity to provide a percentage of housing units for low, moderate and middle income households as a means to meet affordable housing needs and disperse that needed housing in the unincorporated County. Workforce Housing developments are required to provide a percentage of the standard density, PUD density and density bonus as units for income eligible households. The density percentages are identified in the Unified Land Development Code (ULDC). Subject to program criteria, density bonuses of up to 30 percent are provided in districts RR-20 thru LR-3 and up to 100 percent in districts MR-5 thru HR-18(2). The Workforce Housing Program allows for both rental and for sale units and requires that rental unit and resale unit affordability controls are guaranteed for a period to be set forth in the ULDC.

Palm Beach County does not have a fully coordinated and integrated workforce/affordable housing management system. While professional staff from various County departments and agencies has been assigned planning and administrative duties and responsibilities under the Workforce Housing Program, coordination occurs on an individualized basis rather than through a systematic approach. Planning and management functions and responsibilities for implementing the Workforce Housing Program are differentiated within the Housing Element of the Comprehensive Plan. According to the Plan, the Department of Housing and Community Development (HCD) is responsible for providing ongoing implementation and monitoring of workforce housing programs. The Commission on Affordable Housing (CAH) has the primary responsibility for evaluating programs, recommending policies and continuing to administer and maintain the Affordable Housing Trust Fund. The Planning Division within the County’s Department of Planning, Zoning and Building (PZB) is responsible for developing specific

program criteria, including developer incentives set forth in the ULDC and amendments to the Comprehensive Plan. The Planning Division also is responsible for preparing an annual report that describes all Workforce Housing Program activities during the previous year.

There is a discernible level of coordination between the PZB Department and the Community Redevelopment Agency (CRA) in the planning and management of housing programs and activities in the Westgate/Belvedere Home Community Redevelopment Area. The overall housing objective of the Westgate/Belvedere Home Community Redevelopment Plan “is to invigorate the neighborhood with new homebuyers and establish the area as a viable home ownership community.” The CRA combines both tax increment financing (TIF) funds with HCD program funds for homebuyer assistance.

The County’s Workforce Housing Program has provisions for an expedited development review permitting process through the Department of Planning, Zoning and Buildings (PZB). The PZB Department is responsible for revising the ULDC to eliminate processing fees for residential Zoning petitions, which are for the purpose of providing affordable housing units in areas of small concentrations of very low and low income households. This includes an expedited permit, zoning, and land use site plan approval process and engineering platting procedures. A method to effectively offset impact fees and other development fees for the Workforce units may be included.

II Planning and Land Use

Palm Beach County has effectively used the Housing Element of the Comprehensive Plan to provide affordable housing policy direction, and the Workforce Housing Program and Unified Land Development Code (ULDC) to implement the Future Land Use Element (FLUE). The Housing Element states that the County “shall provide for a sufficient amount of land for residential use to meet future housing needs, including very low, low, and moderate income, and to accommodate the projected population.” The Housing Element specifies that the County’s Planning Division shall be responsible for analysis and recommendations to the Board of Commissioners for this task.

Palm Beach County’s Workforce Housing Program is intended to implement the Comprehensive Plan’s Future Land Use Element Policy 1.2-e, which “provides for the development and equitable geographic distribution of affordable housing,” which then helps fulfill Housing Element Policy 1.5-g, and preserves the affordability of units created under the program in accordance with Housing Policy 1.1-o by providing a density bonus and incentives in exchange for the construction of dwelling units affordable to very low, low, and/or moderate income households.

The County has also been effective in correlating workforce housing with other critical planning functions including transportation and economic development. For example, the Workforce Housing Program has provisions for 100 percent density increases for developments that are located near mass transportation and/or employment centers. Significantly, the County in 2007 adopted a *Strategic Economic Development Plan* prepared by the Palm Beach Economic Development Office (EDO) which includes action items to address issues raised at the Palm Beach County 2005 Economic Summit. The adoption of the plan resulted in the subsequent deletion of the optional “Economic Element” of the Comprehensive Plan with key provisions for economic development inserted into the Future Land Use and Capital Improvements Elements. The *Strategic Economic Development Plan’s* “Equity and Education” Strategic Direction includes action items that address Palm Beach County’s affordable housing needs. The Plan states that “without an adequate housing supply that meets the needs of all income levels, Palm Beach

County will lose the rich diversity that reflects this country's demographics. Without affordable housing, segments of society will be excluded and employers will not find a complete labor pool. Long commutes and traffic congestion will ensue because poorer people will have to "drive until they qualify" for mortgages or rents they can afford."

Palm Beach County has conducted an inventory of publicly owned real property in accordance with Chapter 166.0451, Florida Statutes, *Disposition of Municipal Property for Affordable Housing*. The County is currently evaluating 100 properties to determine their viability and a process for conveyance. The County expects the properties will either be transferred to the Community Land Trust (CLT) of Palm Beach County or be packaged in a Request for Proposals (RFP) to prospective nonprofit developers.

The County is also continuing to assess ways to expand the scope of the Workforce Housing Program. The County has conducted workshops on potential affordable initiatives including an affordable housing linkage fees, a luxury home tax and an affordable housing bond issue. At this time, none of these initiatives have been acted upon by the BCC.

The County's Planning Division and Community Redevelopment Agency (CRA) have worked together to create an important affordable housing planning tool for the Westgate/Belvedere Homes Community Redevelopment Area. The Westgate Community Redevelopment Area Overlay (WCRAO) was established with the purpose and intent of "encouraging development and redevelopment of the Westgate/Belvedere Homes area through regulatory incentives; arresting deterioration of property values; preserving and protecting existing, viable affordable housing; providing opportunity for the future development of affordable housing; implementing the 2004 Westgate/Belvedere Homes Community Redevelopment Plan (WCRA Plan); providing for mixed-use development; and providing for increased residential densities and commercial intensities, without amendment to the Plan."

III Dedicated Funding

Palm Beach County does not have a local dedicated funding source in place for workforce/affordable housing development. Funding for workforce/affordable housing development is principally provided through various federal and state housing programs. The County's Community Redevelopment Agency (CRA) has allocated tax increment financing (TIF) funds to support affordable housing programs and activities in the Westgate/Belvedere Homes Community Redevelopment Area.

According to Palm Beach County's 2007-2008 Action Plan, the County received \$7,068,569 in federal Community Development Block Grant (CDBG) funding last year and \$2,588,864 in federal HOME funds. The County uses federal and state funds to support local homeowner and renter programs. The County received \$8,983,547 in State Housing Initiatives Partnership (SHIP) Funds last year. SHIP funds are used for mortgage subsidies for first-time homebuyers, payment of impact and water/sewer connection fees, delinquent mortgage assistance, rental rehabilitation, and administration. SHIP funding also includes a Competitive Single Family Development Program in the amount of \$1,000,000.

According to the 2007-2008 Action Plan, the County last year provided homeowner assistance in the form of housing rehabilitation, new construction and property acquisition to 238 units. The Rental Housing Program created 655 units of affordable rental housing through a combination of Housing Finance Agency (HFA) financing and SHIP funds.

IV Institutional Capacity Building

Palm Beach County's institutional capacity building efforts and accomplishments are mostly limited to in-house management improvements. The County's PZB Department has demonstrated significant planning and management capacity in the development and implementation of the Workforce Housing Program. The department also demonstrates communication and coordination capacity in working with the Department of Housing and Community Development and Community Redevelopment Agency (CRA).

Palm Beach County, through HCD, undertakes essential housing assistance and community development activities in its unincorporated areas and in municipalities which have executed inter-local participation agreements. Currently, HCD has Interlocal agreements with 28 municipalities that have agreed to participate in the Urban County Participation Program in order to be eligible to receive CDBG and HOME Program funds from HCD.

The Commission on Affordable Housing (CAH) is responsible for administering and monitoring the County's State Housing Initiative Partnership (SHIP) Program. Funds from the SHIP Program are used to provide financial assistance to first time homebuyers, provide assistance to homeowners for utility hookups, provide financial assistance to prevent foreclosures on property and provide local matching funds to the HOME Program. First time homebuyers are also required under the program to obtain permanent first mortgage financing from private sector financial institutions. Palm Beach County has worked with private lenders and non-profit housing agencies in providing both first and second mortgages to eligible low and moderate income homebuyers. However, there is no evidence that the County has developed formal lending partnerships with the local lenders and non-profit housing agencies.

Palm Beach County formed the Community Land Trust of Palm Beach County (CLT of PBC) in early 2006 to help address the County's affordable housing needs. The CLT of PBC is a County-wide housing non-profit corporation established "to preserve the quality and affordability of housing in perpetuity for low and moderate income families; combat deterioration in economically disadvantaged neighborhoods; protect the natural environment; and promote the ecologically sound use of land and natural resources." The CLT of PBC's expressed purpose is to obtain land and make it available in perpetuity for affordable housing. Ownership of the land is separated from ownership of its specific uses. The CLT of PBC will make land available to income eligible households through a 99 year ground lease.

The Community Land Trust of Palm Beach County will operate within a very broad geographic boundary (throughout the entire Palm Beach County). The County is also in the process of transferring to the CLT a 27-parcel site which would comprise the CLT's first property. According to staff, this site has been platted and all infrastructure and landscaping has been installed.

The CRA created a community development corporation (CDC) whose mission it is "to design and complete an affordable housing program. The CDC works with the CRA in identifying lots for acquisition, securing homebuyers and working with local lending institutions. Palm Beach County professional staff has participated with the Palm Beach Post and the Palm Beach County School Board in annual housing fairs. County staff has also discussed establishing a County fair for housing.

Municipal Scorecard for Affordable Housing Delivery

City/County: Palm Beach County

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	11	34
Planning & Land Use Process	24	27
Dedicated Funding Process	13	23
Institutional Capacity Building Process	6	16
Total	54	100



City/County: Palm Beach County
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	5	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	5	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	1	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	10	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	5	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	5	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and building for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	1	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding source(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	5	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	5	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	3	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	5	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	1	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Palm Beach Gardens

I Policy & Management

The City of Palm Beach Gardens does not have a comprehensive and integrated workforce/affordable housing policy in place. A review of the City's 2006 Draft Evaluation and Appraisal Report (EAR) determined that the City has identified "workforce housing" as a "Major Issue." Specifically, the EAR's Housing Element states the need to "explore various options in order to pursue the provision of workforce housing." The plan recommends a comprehensive study be conducted to address the shortage of workforce housing. Goals, Objectives and Policies should address a sustainable plan to achieve workforce housing and the amount and type of workforce housing that should be targeted. The Workforce housing is an integral element in the creation of sustainable communities.

Objectives 3.1.1., 3.1.3. and 3.1.6. of the existing Housing Element establish ways the City can assist the private sector and provide incentives to provide housing for all sectors of the City's population. Objective 3.1.1. states, "The City shall assist the private sector to provide housing of the various types, sizes and costs to meet the housing needs of all existing and anticipated populations of the City. Toward this Objective, the City shall maintain land development regulations consistent with Section 163.3202(1), F.S. to facilitate public and private sector cooperation in the housing delivery system." Objective 3.1.3. states that "By continuing to designate adequate sites with appropriate land use and density on the Future Land Use Map, the City shall ensure that adequate supply of land exists in the City for the private sector provide for the housing needs of very low, low and moderate income families and the elderly. Objective 3.1.6. states, "The City shall continue to investigate housing implementation programs and other means to ensure affordable housing is provided to residents of all income ranges. The City has established opportunities for density bonuses in PCDs, PUDs and residential high density areas, if approved by the City Council. By allowing higher densities, it is presumed, that there will be more opportunities for the development community to provide more varied and affordable housing types and sizes. Density bonus opportunities provide real incentives to the private sector to help the City accomplish its vision of maintaining a quality housing stock that will serve the various sectors of the population."

Policy 3.1.4.4. of the City's Housing Element allows for mobile homes as an acceptable use in mixed use developments, while Policies 3.1.3.6 and 3.1.3.8. allow mobile homes in all residential zoning districts in the City, subject to certain standards and criteria.

The City of Palm Beach Gardens does not have coordinated and integrated workforce/affordable housing management system in place. However, the structure of the City's Growth Management Department does provide a significant level of coordination and integration of various services related to the physical development of the City. The department includes four principal "activities" relating to physical development: Development Compliance, Economic Development, Geographic Information Systems and Planning & Zoning. The City of Palm Beach Gardens is

not a HUD entitlement community and, therefore, does not receive federal funds for affordable housing activities.

The City's 2006 Draft EAR recommended developing a Targeted Expedited Permitting Process (TEPP) to "further encourage workforce housing not unlike the existing one implemented for economic development projects. A TEPP will provide another incentive to developers to provide workforce housing, which will assist in relieving families with a cost burden."

II Planning and Land Use

According to the 2006 Draft Evaluation and Appraisal Report (EAR), the City is investigating whether to amend the Future Land Use Element of the Comprehensive Plan relating to the Mixed Use Development (MXD) land use designation to provide for workforce housing and Bioscience Mixed Use projects. The report states that "if amended to accomplish this purpose, it would provide a proactive measure in the Future Land Use Element to further implement Major Issue 7 (Bioscience Economic Development) and also represent a proactive measure in the pursuit of workforce housing.

According to the Draft EAR, the City of Palm Beach Gardens is attempting to address the issue of expanding employment opportunities for the local workforce. Specifically, Objective 1.1.6. of the draft Future Land Use Element provides, "The City's economic base shall be expanded by promoting commercial and industrial activities as planned and illustrated on the Future Land Use Map, and by ensuring adequate sites and timely provision of public utilities and services to stimulate such growth. As noted above, the City has identified the implementation of Bioscience a "major Issue". The issue concerns "implementing policies conducive to the economic development of Bioscience users." The report recommends that if the criteria and standards proposed in the Bioscience Overlay are adopted, the intent of Major Issue will also be achieved, in part.

Objective 13.1.1. Draft Future Land Use Element addresses the goal of balancing and diversifying the economy. The Objective states, "Palm Beach Gardens shall maintain a diversified economy by encouraging growth in targeted cluster industries that provide high wage employment and complement changing economic conditions by supporting existing businesses and by retaining and improving resource based sectors such as tourism, retirement and recreation.

III Dedicated Funding

The City of Palm Beach Gardens has not created a dedicated local funding source for workforce/affordable housing. It is evident, based on the stated policies, goals and objectives in the 2006 Draft Evaluation and Appraisal Report (EAR), that the City has focused on private developer incentives to advance their workforce/affordable housing needs.

IV Institutional Capacity Building

The City of Palm Beach Gardens has not developed a significant level of institutional capacity to successfully implement their workforce/affordable housing policies, goals and objectives. However, the City does have a significant in-house organizational structure within the Growth Management Department to address important workforce/affordable housing planning and development issues.

Municipal Scorecard for Affordable Housing Delivery

City/County: Palm Beach Gardens

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	9	34
Planning & Land Use Process	11	27
Dedicated Funding Process	0	23
Institutional Capacity Building Process	0	16
Total	20	100



City/County: City of Palm Beach Gardens
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	3	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	5	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	1	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	0	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	3	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	5	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and buildings for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	0	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	0	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	0	7
2. Has the city/county partnered with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	0	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of Riviera Beach

I Policy & Management

The City of Riviera Beach does not have a comprehensive and integrated workforce/affordable housing policy in place. A review of the City's 2007 Evaluation and Appraisal Report (EAR) determined that the primary workforce/affordable housing goal of the City during past six years has been "to encourage single family home ownership through infill housing." The City has established a Minority Employment and Affordable Housing Program that has capitalized, through developer "contributions", a Housing Trust Fund for workforce/affordable housing. The funds have been used to purchase lots for the construction of single-family units and provide down payment and closing costs assistance to first time homebuyers. The City has also adopted a policy to assist its employees purchase homes in the City through an Employee Assistance Housing Program. According to the EAR, the City's infill program has produced 32 single-family homes (including 9 units constructed by Habitat for Humanity) and has broken ground on a 22-unit townhome development in Brooks Subdivision.

The City's Community Redevelopment Agency (CRA) has a "Residential Program that aims "to replace most of the City's distressed residences with over 3,400 new, market rate and "mixed income" residential sale and rental units, in low rise neighborhoods with parks, and high rise waterfront housing, with boat slips and amenities. Infill housing will additionally be one of the models used in this district designated "residential," and be affordable for all income levels."

The City of Riviera Beach does not have a fully coordinated and integrated workforce/affordable housing management system in place. However, the City does have an organization structure in place through the Department of Community Development to provide for a significant level of coordination and integration. The Department's mission is "to provide quality service to the public; especially in the areas of comprehensive planning, land development, redevelopment, building permitting, affordable housing programs, grants acquisition and administration, engineering, public information, brownfields redevelopment and occupational licensing." The City is not a HUD entitlement community, but does receive federal Community Development Block Grant (CDBG) funds from Palm Beach County which administers the program on behalf of the City.

II Planning and Land Use

The City of Riviera Beach does not have specific language in key elements of the Comprehensive Plan, e.g. Future Land Use, Transportation, Capital Facilities, that would help implement the City's workforce/affordable housing policies, goals and objectives. The Community Redevelopment Agency's (CRA) 2001 Master Plan focuses on "arresting and correcting blighted conditions in the 858-acre CRA planning area." The West Broadway area of the CRA is viewed as having the potential for creating transit-oriented, mixed use development near the FEC Railway Corridor.

The City does not have an optional “Economic” Element or other policies, goals, and objectives within the Comprehensive Plan to specifically address expanding employment opportunities for the City’s workforce.

III Dedicated Funding

The City of Riviera Beach created a local dedicated funding source for workforce/affordable housing through the Minority Employment and Affordable Housing Program’s Housing Trust Fund. The fund was established through developer contributions in exchange for increased densities. The Fund, which currently totals approximately \$3 million, is used to purchase lots for single family home ownership through infill housing. The Fund also provides down payment and closing costs assistance to first time homebuyers. The City’s Employee Assistance Housing Program provides \$5,000 to assist City workers for the purchase of homes within the City limits.

As noted above, the City of Riviera Beach receives an annual CDBG allocation from Palm Beach County to be used in “Targeted” areas of the City. The City’s current annual allocation is approximately \$251,191 for roadway reconstruction.

IV Institutional Capacity Building

The City of Riviera Beach has not developed a significant level of institutional capacity to successfully implement their workforce/affordable housing policies, goals and objectives. However, the City has created in-house capacity through the establishment of a Housing Trust Fund and the organizational structure within the Department of Community Development to address important workforce/affordable housing planning and development issues.

Municipal Scorecard for Affordable Housing Delivery

City/County: Riviera Beach
Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	6	34
Planning & Land Use Process	14	27
Dedicated Funding Process	16	23
Institutional Capacity Building Process	8	16
Total	44	100



START

City/County: City of Riviera Beach
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	3	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	3	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	5	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	5	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and buildings for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	1	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	10	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	5	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants, e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	1	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	5	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	3	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

Village of Royal Palm Beach

I Policy & Management

The Village of Royal Palm Beach does not have a comprehensive and integrated workforce/affordable housing policy in place. A review of the Village's 2007 Evaluation and Appraisal Report determined that a series of recommendations have been included in the Housing Element that, if enacted, would provide increased opportunity for workforce/affordable housing development and preservation. Specifically, Recommendation H-1 regarding amending Objective 3.1.1 to read "public services shall be expanded concurrent or prior to development and shall promote the conservation of existing neighborhoods and uses, and the provision of decent, safe and sanitary housing that address the existing and future need of all income groups." Recommendation H-3 would amend Objective 3.1.2 "to call for the provision of a full range of housing types to meet the existing and future needs of all income and special needs groups in the Village." Finally, Recommendation H-4 would add a new Policy under Objective 3.1.2 of the Housing Element stating that "the Village shall utilize the appropriate mechanisms to encourage the provision of a range of housing types and costs in proximity to employment and services, as feasible and in accordance with the Treasure Coast Strategic Regional Policy Plan."

The Village of Royal Palm Beach has limited capacity in place to provide a coordinated and integrated workforce/affordable housing management system. The Village's Planning and Zoning Department is responsible for long range planning associated with the Comprehensive Plan. The Village is not a HUD entitlement community nor do they receive Community Development Block Grant (CDBG) funds from Palm Beach County. The Village does have a Community Development Department, but their limited stated mission is "to ensure the highest quality of life for the Village's residents by applying the best available principles and practices for land use and building design in order to preserve our unique community character, providing excellence in customer service and creating a sustainable environment for future generations."

II Planning and Land Use

As noted above, the Village of Royal Palm Beach's 2007 EAR recommends changes to the Comprehensive Plan that could increase opportunities for workforce/affordable housing. The general sense in the community, however, is that the Village already provides an adequate supply of affordable housing types. To that end, the Village has focused their planning efforts on improving services and public facilities to multi-family neighborhoods. These efforts have included: the creation of bus routes around multifamily structures that are connected to major corridors that lead to West Palm Beach, the Village's primary job center; the creation of bike paths that run behind neighborhoods and connect residents to their community and shopping areas; and the development of a recreational program center that targets single mothers. The Village has also significantly reduced its millage rate during the past seven years.

III Dedicated Funding

The Village of Royal Palm Beach does not have a dedicated local funding source for workforce/affordable housing. The Village does not have a community redevelopment agency (CRA) nor do they receive federal and state funds in support of workforce/affordable housing activities.

IV Institutional Capacity Building

The Village of Royal Palm Beach has yet to develop institutional capacity to advance their workforce/affordable housing policies and objectives. The Village has shown a level of in-house planning capacity for workforce/affordable housing in the formulation of recommendations for changes to the Housing Element in the 2007 Evaluation and Appraisal Report (EAR)

Municipal Scorecard for Affordable Housing Delivery

City/County: Village of Royal Palm Beach

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	5	34
Planning & Land Use Process	3	27
Dedicated Funding Process	0	23
Institutional Capacity Building Process	0	16
Total	8	100



City/County: Village of Royal Palm Beach
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	2	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	3	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	0	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	3	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	0	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and building for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	0	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	0	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	0	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	0	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

Village of Wellington

I Policy & Management

The Village of Wellington does not have a comprehensive and integrated workforce/affordable housing policy in place. However, a review of the Village's 2006 Evaluation and Appraisal Report (EAR) determined that the Village has identified the need for workforce/affordable housing in two of the "major issues" of the Report. The issue of workforce housing is included in Major Issue # 1 which calls for the "Development of a master plan for the State Road 7 corridor in order to coordinate land-use planning and transportation planning for the provision of job centers and workforce housing and the potential amendment of the County's CRALLS designation for that roadway." The intent of Major Issue #2 is to "encourage redevelopment of a town center and neighborhood revitalization to provide affordable workforce housing and to reduce traffic impacts by increasing internal trip capture within neighborhoods." The EAR states, "the cost of housing has become an issue in the Village, and throughout the region. The Village is interested in pursuing mixed land uses along the State Road 7 corridor that could include higher residential densities and hopefully lower housing costs to allow for workforce housing.

Objective 1.2 of the Housing Element of the EAR recommends "providing sites for very low, low and moderate income households and create affordable housing for all current and anticipated future residents who might need such housing." Objective 1.5 states "the Village shall adopt Land Development Regulations within one year of the effective date of this plan that encourage the use of innovative planning and development strategies such as Cluster Development, Planned Unit Development, Traditional Neighborhood Developments, Economic Activity Centers, and Large Scale Mixed Use Developments which provide flexibility in design, a variety of housing types, an integration of uses, a balancing of land uses within the community and an efficient use of resources and facilities.

The Village of Wellington does not have a fully coordinated and integrated workforce/affordable housing management system in place. The Village's workforce/affordable housing delivery system is limited to the long range planning services and functions of the Community Services Department which includes Buildings, Planning and Zoning and Code Compliance. The Village is not a HUD entitlement community and does not have a Community Redevelopment Agency.

II Planning and Land Use

According to the 2006 EAR, the Village of Wellington's planning and land use priorities relative to workforce/affordable housing are focused on the Palms West Corridor Study which has been prepared to coordinate development along the State Road 7 Corridor. The proposed master plan for the State Road 7 corridor is intended to comply with the Village's workforce/affordable housing objectives. The plan is intended to recommend the appropriate land uses to reduce vehicle trip lengths along State Road and address the provision of employment centers, workforce housing, and traffic along the corridor. The EAR recommends "increased residential densities should be one incentive for the provision of such housing.

III Dedicated Funding

The Village of Wellington does not have a dedicated local funding source for workforce/affordable housing. The Village does not receive federal funds for affordable housing and does not have a community redevelopment agency (CRA) that can perform affordable housing development activities.

IV Institutional Capacity Building

The Village of Wellington has not created a significant level of institutional capacity to assist in the implementation of the Village's policies, goals and objectives for workforce/affordable housing. The Village's Community Services Department does provide a level of organizational structure that can help to coordinate and integrate long range planning services and functions in support of workforce/affordable housing.

Municipal Scorecard for Affordable Housing Delivery

City/County: Village of Wellington

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	6	34
Planning & Land Use Process	6	27
Dedicated Funding Process	0	23
Institutional Capacity Building Process	0	16
Total	12	100



City/County: Village of Wellington
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	3	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	3	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	0	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	3	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and building for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	0	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	0	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	0	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	0	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	0	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	0	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3

Municipal Scorecard for Affordable Housing Delivery©

Scorecard Summary

City of West Palm Beach

I Policy & Management

The City of West Palm Beach does not have a comprehensive and integrated workforce/affordable housing policy in place. However, according to the City's 2007 Comprehensive Plan Evaluation and Appraisal Report (EAR), the City Commission in February 2006 authorized the creation of an "Affordable Housing and Workforce Housing Program," an "Affordable Housing Trust Fund" and an "Affordable Housing Commission." The EAR states, however, that while the Housing Element of the City's Comprehensive Plan "contains a good foundation of Goals, Objectives and Policies addressing the stated purpose, implementation has been limited." The report further states that "practices and policies related to this Element need to be part of a formalized process to achieve their implementation and to ensure an ongoing cohesive effort and focus to providing for workforce and attainable housing."

The issue of workforce housing implementation was also raised by the Florida Department of Community Affairs (DCA) in their Objections, Recommendations and Comments Report dated June 19, 2007. The DCA objected to the City's proposed text amendment to the *Downtown Master Plan* (DMP) Element of the Comprehensive Plan. DCA objected to the proposed DMP Element Policy as "vague and non-specific because it does not clearly specify or define what incentives or programs the City will utilize to implement workforce housing." The DCA recommended that the policy "should be revised to include the workforce housing incentives that will be used to implement the workforce housing program. The policy should include the specific measures or programs that will be used as incentives that will be utilized to implant workforce housing in the City's downtown."

The City's 2007 EAR notes that the majority of their Community Development Block Grant (CDBG), HOME Investment Partnerships and State Housing Initiatives Partnership (SHIP) programs have been applied toward meeting affordable and attainable/workforce housing needs. (for further analysis, see "Dedicated Funding" section below)

The City of West Palm Beach does not have a fully coordinated and integrated housing management delivery system in place. The City's planning and development functions are provided through separate departments and agencies – Planning Services, Economic and Community Development Department (ECD), Community Redevelopment Agency (CRA) - with no apparent coordination and integration evident with respect to workforce/affordable housing management and delivery. The City's *Consolidated Plan 2005-2010* states the Economic and Community Development Department (ECD) has "joined forces" with the City's Community Redevelopment Agency (CRA) "to address the need for affordable workforce housing and neighborhood revitalization," but there is no indication within the *Consolidated Plan* or *Annual Action Plan 2005/06* of such coordination.

II Planning and Land Use

As noted above, the City of West Palm Beach's Housing Element of the Comprehensive Plan contains a good foundation of goals, objectives and policies to address the stated purpose of providing for the workforce/affordable housing needs of its residents. However, as the City's EAR and DCA's Objections, Recommendations and Comments Report both point out, implementation of workforce/affordable planning goals, objectives and policies has been limited.

According to the 2007 EAR the City was in the process of developing an "Affordable Housing Inventory List" of all real property for which the City holds fee simple title pursuant to Chapter 166, Florida Statutes. The focus was to be on "infill housing in existing urban areas of the City (east of I-95) where affordable housing otherwise may not be constructed." There is no information available as to whether the City has finalized its inventory list and identified real property appropriate for workforce/affordable housing development.

A review of the City's *Comprehensive Plan* found that the City does not have an optional "Economic Element" in its *Comprehensive Plan* despite having cited economic development as a "major planning issue" in the 2007 *Evaluation and Appraisal Report* (EAR). The EAR states that "To plan for the City's future economic vitality, there is the need to evaluate the City's Comprehensive Plan policies, programs and regulatory framework used to guide existing and future economic development efforts." The EAR describes the City's economic development activities as primarily assisting small and minority businesses and Community Redevelopment Agency (CRA) efforts aimed to strengthen the economic base of the redevelopment area. The EAR notes that while these programs have been effective and successful, "there is the desire to expand economic initiatives to create value-added employment opportunities that increase the per capita income for City residents while developing partnerships between the public and private sector. Past economic development activities for the City have focused on a reactive real estate marketing effort in hopes of persuading businesses to relocate into or be retained in the City. Today, economic development activities should also be focused on creating an articulated strategy to import the societal wealth generated by high wage jobs and the commerce of the businesses that create those jobs."

The City's EAR recommends that economic development policies be added to appropriate elements of the *Comprehensive Plan*, including the Housing and Intergovernmental Coordination Elements, as current policies address only infill development, revitalization and redevelopment. The EAR notes there is not a specific focus regarding the major planning issue of encouraging economic development. In addition, the EAR recommends that existing policy language in the Future Land Use, Transportation and Downtown Master Plan Elements "will need to be modified or new language created to address this major issue."

III Dedicated Funding

As noted above, the City of West Palm Beach authorized an Affordable Housing Trust Fund in 2006. The trust fund could be a valuable, long-term dedicated funding source for workforce/affordable housing development in the City. However, there is no information available as to the location and management of the fund, revenues and capitalization nor evidence that the fund has actually been used for workforce/affordable housing development. Based on the City's EAR findings cited above, it would appear at the time of this assessment that the fund was authorized but never fully established and implemented.

The City's principal funding sources for workforce/affordable housing come from traditional federal and state housing programs including CDBG, HOME and SHIP. According to the City's *Annual Action Plan 2005/06*, the City received \$2,359,193 in CDBG Funds, \$1,224,885 in HOME Funds and \$699,663 in SHIP Funds. The City did not allocate any of its CDBG Funds directly to workforce/affordable housing projects and activities, e.g. homebuyer assistance, housing rehabilitation. A total of \$640,885 of the City's HOME Funds were allocated to housing rehabilitation and first-time homebuyer assistance. The total amount included a \$270,000 HOME Again State DCA Grant earmarked for Pineapple Park and other areas to assist in the rehabilitation of homes damaged in the hurricanes of 2004. City SHIP funds of \$632,197 were allocated to housing rehabilitation, disaster relief insurance deductible reimbursement and first-time homebuyer assistance.

IV Institutional Capacity Building

The City of West Palm Beach has not shown real capacity for implementing its Affordable Housing and Workforce Housing Program. It appears that the program has considerable potential given the inclusion of an Affordable Housing Trust Fund. The City's Planning Services Department has identified some of the planning and management issues that need to be addressed in order for the program to be implemented.

In 2006 MerryPlace at Pleasant City in West Palm Beach was awarded a \$5 million grant under the State of Florida's Community Workforce Housing Innovation Pilot Program (CWHIP). MerryPlace is a 14.67-acre public housing site in Pleasant City. The project consists of 111 units, including 46 town homes, 52 condominiums and 16 single-family detached homes. To date, the Low Income Tax Credit rental units have been constructed and are occupied. The public-private partnership for MerryPlace consisted of the West Palm Beach Housing Authority, and Banc of America Community Development Corporation. The City of West Palm Beach and CRA contributed approximately \$8.9 million for replacement and upgraded infrastructure in the development. The Palm beach county School district pledged \$500,000 toward down payment assistance for teachers and other school personnel to purchase homes in the development. The School District is providing \$10,000 housing subsidies to approximately 50 teachers. One-bedroom condominiums will start at \$162,478, two-bedrooms at \$196,478 and three-bedrooms at \$212,478.

MerryPlace at Pleasant City is a potential model for institutional capacity building for affordable housing delivery. The public/private partnership that was formed is exemplary and the layering of public and private financing provides a blueprint for affordable housing leveraging of resources.

Municipal Scorecard for Affordable Housing Delivery

City/County: West Palm Beach

Evaluation Date: 2007

Scorecard Summary:

Criteria	Score	Highest Possible Score
Policy & Management Process	2	34
Planning & Land Use Process	6	27
Dedicated Funding Process	11	23
Institutional Capacity Building Process	9	16
Total	28	100



City/County: City of West Palm Beach
Evaluation Date: 2007
Full Scorecard

Criteria	Scoring Guide	Score	Highest Possible Score
I. Policy & Management			
1. Has the city/county adopted and implemented a comprehensive and integrated workforce/affordable housing policy?	Yes, adopted and implemented a comprehensive and integrated workforce/affordable housing policy (10); Yes, adopted but not fully implemented (3-5); No comprehensive policy adopted (0)	0	10
2. Has the city/county updated and implemented sub-policies to provide workforce/affordable housing?	Yes, updated and implemented workforce/affordable housing sub-policies, e.g. Land Development Regulations, Comprehensive Plan Housing Element, CRA and HUD Consolidated Plans (5); Yes, in part, by updating but not fully implementing certain housing sub-policies (2-3); No updating of housing sub-policies (0)	2	5
3. Does the city/county have a coordinated and integrated organizational structure in place to address workforce/affordable housing needs?	Yes, can demonstrate clear management authority and a coordinated and integrated organizational structure is in place (10); No, lack the organizational structure, but demonstrate some level of coordination and integration within key departments and agencies (3-5); No documented or observable level of coordination and integration in place (0)	0	10
4. Has the city/county created management positions responsible for the administration and implementation of workforce/affordable housing policies?	Yes, created high-level housing manager position responsible for the coordination, integration and delivery of workforce/affordable housing planning, programs and services (3); No, have not created new management capacity (0)	0	3
5. Has the city/county created a positive and transparent regulatory environment that encourages the development of workforce/affordable housing?	Yes, have pro-actively removed regulatory barriers and implemented a streamlined permitting process to assist private and non-profit developers proposing workforce/affordable housing projects (3); Have made progress toward the removal of barriers and streamlined permitting (1); Have not addressed regulatory barriers and issues with respect to workforce/affordable housing (0)	0	3
6. Are city/county elected and appointed officials active in county and state-wide efforts to address the workforce/affordable housing needs of Palm Beach County?	Yes, local officials have been actively engaged in efforts to address local workforce/affordable housing needs (3); No, local officials have not been engaged (0)	0	3
II. Planning & Land Use			
1. Has the city/county created and implemented strategic workforce/affordable housing plans to address its workforce housing needs?	Yes, have created and implemented strategic plans to develop and/or preserve workforce/affordable housing (10); Yes, have created plans and have shown some level of implementation (3-5 based on level of implementation); No, have not created strategic housing plans to address its workforce housing needs (0)	3	10
2. Has the city/county adopted and implemented land use and zoning incentives for workforce/affordable housing preservation or production?	Yes, land use and zoning change have been adopted and implemented to provide incentives for workforce/affordable housing production, e.g. density increases/bonuses (5); Yes, have adopted but not implemented (1-3); No, land use and zoning changes have not been adopted (0)	0	5
3. Has the city/county adopted and implemented other land use and zoning changes that would encourage workforce/affordable housing production or preservation?	Yes, have adopted other land use and zoning changes that would encourage workforce/affordable housing, e.g. mixed-use, transit-oriented development (TOD) (3); No other land and zoning changes have been adopted to encourage workforce/affordable housing (0)	3	3
4. Has the city/county expanded its grant writing efforts to obtain funds for workforce/affordable housing?	Yes, federal, state and other grant applications have been submitted to obtain funding for workforce/affordable housing (3); No, grant writing limited to on-going federal and state housing programs (0)	0	3
5. Has the city/county expanded its economic development planning efforts to include workforce housing and strategies to attract and retain higher paying jobs for the local workforce?	Yes, economic development planning addresses workforce housing need and includes strategies to diversify and strengthen the economic base (5); No economic planning and development activities (0)	0	5
6. Has the city/county inventoried and identified land and buildings suitable for workforce/affordable housing development?	Yes, have conducted comprehensive inventory and identified land and buildings for acquisition (1); Have not inventoried and identified land and buildings for workforce/affordable housing development (0)	0	1
III. Dedicated Funding			
1. Has the city/county created and implemented a dedicated, long-term, local funding source(s) for workforce/affordable housing development activity, e.g. land acquisition, construction, rehabilitation?	Yes, a dedicated, long-term, local funding source(s) has been created and implemented for workforce/affordable housing, e.g. bond issue, housing linkage fee trust fund (10); No dedicated, long-term local funding sources(s) created (0)	0	10
2. Has the city/county committed other local funding resources for workforce/affordable housing preservation and production?	Yes, other local funding resources, e.g. TIF funds, general revenues, have been allocated (5); No other local resources have been allocated (0)	5	5
3. Has city/county effectively and efficiently produced workforce/affordable housing with existing federal and state entitlement grants?	Yes, have shown measurable results in producing workforce/affordable housing units using federal and state grants. e.g. CDBG, HOME, SHIP (5); Have not produced new units but have subsidized homeownership and rehabilitation to advance workforce/affordable housing opportunities (1-3); Have shown minimal or no results (0)	3	5
4. Has the city/county allocated funds to outside housing non-profit organizations for workforce/affordable land acquisition, housing production and preservation?	Yes, funds have been allocated to local housing agencies and nonprofits, e.g. community development corporations, community land trusts (3); No funding support for outside housing non-profit organizations (0)	3	3
IV. Institutional Capacity Building			
1. Has the city/county effectively leveraged local private financing resources with federal and state housing funds e.g. CDBG, HOME, SHIP, for affordable housing preservation and production?	Yes, have substantially leveraged local private financing resources with federal and state housing programs (7); Yes, have shown some results in public/private leveraging (3-5); No significant leveraging of local private financing resources(0)	5	7
2. Has the city/county created working partnerships with a broad base of community-based organizations (CBOs) for the production and/or preservation of workforce/affordable housing?	Yes, have created a broad base of working partnerships with CBOs donated surplus land or buildings (3); Yes, have made progress in developing working partnerships (1-2); No significant efforts to create working partnerships with CBOs (0)	1	3
3. Has the city/county created public/private partnerships with business and industry to expand its workforce/affordable housing production capacity, e.g. employer assisted housing, lending consortia?	Yes, have created and operationalized local workforce/affordable housing public/private partnerships (3); No public/private partnerships have been created (0)	3	3
4. Has the city/county partnered with community and economic development organizations (CBO/EDOs) in public education awareness or other promotional efforts that advocate the importance of an adequate supply of workforce/affordable housing?	Yes, have partnered with CBO/EDOs in public education or other promotional efforts to advocate the importance of workforce/affordable housing (3); No, have not partnered with CBO/EDOs in educational or other public advocacy programs (0)	0	3