

**CITY OF PALM BEACH GARDENS
COMPREHENSIVE PLAN**

HOUSING ELEMENT

SUPPORT DOCUMENT

**The City of Palm Beach Gardens
June 2008**

HOUSING ELEMENT SUPPORT DOCUMENT

I. INTRODUCTION

The Housing Element Support Document of the Palm Beach Gardens Comprehensive Plan presents the existing housing conditions, projects future needs, and identifies trends and challenges. Goals, objectives, and policies have been prepared considering climate change impacts, energy efficient standards, housing market deficiencies, and strategies to respond to current changing conditions. The Housing element was last updated by the #99-1 Amendment to the Comprehensive Plan. The Amendment was found to be “In Compliance” by DCA.

The proposed goals, objectives, and policies support affordable, and workforce housing, and promote initiatives toward a balanced community and a sustainable economic growth. The EAR-based amendments are based on recent Florida legislation (HB1363, and HB1375) that provides definitions and incentives available to local governments to support affordable and workforce housing efforts.

This analysis recognizes that *“Housing is most Americans’ largest expense. Decent and affordable housing has a demonstrable impact on family stability and the life outcomes of children. Decent housing is an indispensable building block of healthy neighborhoods, and this shapes the quality of life...better housing can lead to better outcomes for individuals, communities, and American society as a whole. In short, housing matters.”* Bart Harvey, 2006, Joint Center of Housing Studies of Harvard University.



Gardens East – Rental Community

The “housing bubble” in South Florida, and nationwide caused a meteoric rise of home prices between 2003-2005 that resulted in a severe housing supply and demand imbalance. Palm Beach County’s affordable housing shortage is largely due to several key factors such as:

- inflationary housing values that exceed the income of most County residents;
- substantial loss of multi-family rental housing through condominium conversions;
- rising interest rates, construction costs and materials;
- increasing costs associated with homeownership (taxes, insurances, etc.)
- increased requirements from lenders to qualify for mortgages because of sub-prime mortgage meltdown.

The current housing market is characterized by the foreclosure crisis, slow economy, increase number of unemployment, and high gas prices. All these market factors have also impacted Palm Beach Gardens housing conditions as it is presented in this analysis.

II. EXISTING CONDITIONS

Available Data

This housing analysis was based on 2000 US Census, and more recent data from the University of Florida, Bureau of Economic and Business Research (BEBR) Furthermore, Palm Beach Gardens Building Department Data has been used to supplement 2000 US Census where appropriate. Supplemental data sources include the Regional Planning Council, and the Affordable Housing Needs Assessment provided by the Shimberg Center.

This housing analysis was also based on the 2006 and 2007 Palm Beach County Workforce Housing Needs Assessment (WHNA) prepared by the Metropolitan Center at Florida International University (FIU) on behalf of the Housing Leadership council of Palm Beach County, Inc. (HLC). The purpose of the 2006 WHNA was to provide a quantitative study to serve as a baseline for understanding and measuring Palm Beach County's housing supply and demand relationship. The 2007 study was an update of the previous analysis and included valuable information considering the housing market downturn.

According to Policy 3.2.1.5. of this proposed EAR-based amendments this housing analysis will be updated with information provided by the 2010 US Census data by December 31, 2011.

Housing Inventory

As background, it is important to acknowledge that Palm Beach Gardens's population increased by 99% between 1980-1990 as a result of several new large-scale housing communities, such as PGA National and Steeplechase; and new regional initiatives such as the regional mall, and the completion of the Interstate I-95.

From 1995 to 2000, it added 1,685 housing units with developments such as Westwood Gardens/Westwood Lakes (698 units), and The Isles (379 units). The housing supply increased drastically from 2000 to 2004 with 6,563 units. Large developments such as Mirasol (2145), San Matera and Garden Oaks (995), Evergrene (965), and Gables at Montecito (650) took place in that time period.

Single Home at Mirasol



Table 3-1 shows the number and type of housing units that existed in the City in 1970, 1980, 1990 and 2000. The total housing stock has increased by nearly ten times from 1970 to 2000. The greater increase in the number of housing units in comparison with the increase in population is clearly indicative of the decreasing household size which has dropped from 3.4 in 1970 to an estimated 2.35 in 1995.

Both 1970 and 1980 counts show the single family unit as the predominant type with 74% share of the housing stock. But, the eighties and nineties have seen a dramatic increase in the number of multi-family units, with this trend continuing to 1995. By the year 2000, there were more single family units (12,367) than multi-family units (5,187). The most common multi-family unit built during the eighties and nineties has been condominium and townhouse units.

Table 3-1. Number and Type of Housing Units

	1970		1980	
	Number	Percent	Number	Percent
Single Family	1,422	74.0	4,752	74.1
Multi Family	495	25.7	1,337	20.8
Mobile Home	5	0.3	325	5.1
Total	1,922	100.0	6,414	100.0

	1990		2000	
	Number	Percent	Number	Percent
Single Family	6,788	48.3	12,367	68.2
Multi Family	6,824	48.6	5,187	28.7
Mobile Home	444	3.1	563	3.1
Total	14,056	100.0	18,125	100

Source: U.S. Bureau of the Census, 1970, 1980, 1990, 2000

The permanent, year-round housing stock in Palm Beach Gardens continues to consist primarily of single family dwelling units. Currently, Meadows Mobile Home Park is the only mobile home park within the City. The 2000 U. S. Census, and the Florida Housing Data Clearinghouse (*Shimberg*), revealed the following:

- Total housing units was 18,125 in 2000
- 68% of the total housing stock was in single family units (12,367 single family units)
- 29% of the housing stock was reported as multiple family (5,187 multiple family units-2 or more units)
- 3% of the housing was represented by mobile homes (563 mobile homes)

Meadows Mobile Home Park. Background View of Harbor Oaks- High Density Residential Development.-



In 2002, the *Shimberg* data revealed:

- 16,778 total permanent units
- 69% of the permanent, year-round housing stock was single family units (11,654 single family units)
- 28% were reported as multiple family (4632 multiple family units)
- 3% were mobile homes (492 mobile homes)

Currently, the Hilltop Mobile Home Park is vacant, and the City has only one mobile home park-Meadows Mobile Home Park-.

The City of Palm Beach Gardens contributes a very small portion of the overall housing stock in Palm Beach County. *Shimberg* reported that Palm Beach Gardens had 16,778 permanent, year-round housing units in 2002 compared to 516,895 housing units in the entire County. The City had only 3.1% of the total housing stock Countywide. The Population Estimates and Projections section of this Report revealed that in 2005, only 3.6% of the Countywide housing stock lies within the corporate limits of Palm Beach Gardens.

Housing Occupancy

Table 3-2 present housing occupancy patterns for the City of Palm Beach Gardens in 2000. The 2000 US Census data show that 79.5% of all the housing units in the City were owner-occupied as opposed to 63.6% in the county being owner-occupied. Units occupied by renters made up a slightly smaller portion of Palm Beach Gardens (20.5%) than of the county at large (21.6%). Although more recent data is not available, the market trend towards single family construction indicates a parallel trend in increased owner-occupancy in Palm Beach Gardens

Table 3-2. 2000 Housing Tenure Characteristics

	Palm Beach Gardens		Palm Beach County	
	Units	Percent	Units	Percent
Year-round housing units	18,317	100.0	555,428	100.0
Occupied housing units	15,599	85.2	474,175	85.2
Owner-occupied Units	12,395	79.5	354,024	63.6
Renter-occupied Units	3,204	20.5	120,156	21.6
Vacant Housing Units	2,718	14.8	82,253	14.8
Vacant for Sale		7.4	7,644	1.4
Homeowner vacancy rate	1.6%		2.1%	
Vacant for Rent		13.1	11,412	
Renter vacancy rate	10%		8.7%	
Held for seasonal or occasional use		67.6	55,212	9.9
Rented or sold but not occupied	123	4.5		
Other vacant	200	7.4	3,491	0.6

Source: U.S. Bureau of the Census, 2000

Age of Housing Units

The age of housing units in Palm Beach Gardens is substantially younger than that of the county as a whole. Table 3-3 provides the number of units constructed by year for Palm Beach Gardens and the entire county as of 2000. Approximately 99.8% of the units in Palm Beach Gardens were built between 1960 and 1995. This compares with 86.7% for the county as a whole. Both the City and county experienced high growth in the eighties. From 1990-1995, Palm Beach Gardens experiences higher growth than the county with 24.7% of the City's housing stock being constructed in this period compared to 7.9% in the county.

Table 3-3. Year Structure Built (Year-Round Housing Units)

Year Constructed	Palm Beach Gardens		Palm Beach County	
	Number	Percent	Number	Percent
1999-March 2000	617	3.4	15,691	2.8
1995-1998	2,292	12.6	48,576	8.7
1990-1994	3,313	18.3	59,220	10.6
1980-1989	6,323	34.9	180,593	32.5
1970-1979	3,190	17.6	137,351	24.7
1960-1969	2,104	11.6	59,768	10.7
1940-1959	254	1.4	43,914	8.0
1939 or earlier	32	0.9	11,315	2.0
Total	18,125	100.0	556,428	100.0

Source: U.S. Bureau of the Census, 2000

Housing Conditions

Several measures are used to estimate the conditions of housing such as plumbing, heating and kitchen facilities. The current housing element reports that in 1990, 0.2% of the housing stock lacked complete plumbing facilities. The 2000 Census and Florida housing Data Clearinghouse (*Shimberg*) reported an identical percentage of units (0.2%) lacking plumbing facilities. This compares to 0.5% of units reported Countywide in 2000.

The Housing element reported that in 1990, 0.8% of all housing units in Palm Beach Gardens lacked heating and complete kitchen facilities. This situation improved to 0.2% lacking such facilities in 2000, as reported by the Census and *Shimberg*. This compares to 0.4% reported for Palm Beach County.



1960's Single Home –
Original Neighborhood

These low percentages of housing lacking complete plumbing, heating and kitchen facilities are typically good indicators of housing condition for young communities such as Palm Beach Gardens. The City continually offers code enforcement assistance to residents and businesses and concentrates capital and/or operating budget improvements to areas in need of housing assistance, as reflected in Policy 3.1.2.2.

The EAR-based amendment through Objective 3.1.2 addresses substandard housing issues as follows:

Objective 3.1.2. *Continue to identify and assess any substandard units located within the City limits.*

Furthermore, the EAR-based amendment proposes to adopt overcrowding regulation to improve housing conditions in the City as presented in the following policy:

Policy 3.1.2.4. 3.1.3.1: *The City shall continue code enforcement activities through inspections of the housing stock, and institute special concentrated code enforcement activities where warranted. By December 2010, the City shall adopt an overcrowding regulation to support code enforcement efforts.*

Housing Affordability

The 1990 median value of owner-occupied units in the City was \$137,700 as compared to \$89,400 for Palm Beach County. As a point of comparison, the median value of owner-occupied housing for the State of Florida was \$77,100 in 1990. Based on 2006 County property Appraiser, the single home average value increased to \$578,670, and the condominium average value reached \$280,634.



Montecito Development-650 Mixed Income Housing Units (Single Homes, Townhomes and Rental Condominiums)

The percentage of owner-occupied dwelling units in Palm Beach Gardens has increased since that reported in the #99-1 Amendment. The *Florida Housing Data Clearinghouse (Shimberg)* data for 2005 reports that 80% of all households are owner-occupied units (14,425 owner-occupied units/17,947 total households) while 20% of the housing is in rental units. *Shimberg* also projects that 80% of the permanent, year-round housing stock will be owner-occupied units in the period between 2010 and 2025.

Most of the owner-occupied housing units in Palm Beach Gardens are mortgaged. The 2000 U.S. Census reported :

- 6,676 (70%) of the total 9482 owner-occupied units were mortgaged. This compared to 71% in all of Palm Beach County.
- Median gross rents are substantially higher in Palm Beach Gardens than in Palm Beach County as a whole.
- Median gross rent in the City was \$939/month compared to \$739/month Countywide

A substantial percentage (64%) of households in Palm Beach Gardens fall into the “Moderate” and “Moderate+” household income ranges. Household incomes are estimated by the *Florida Housing Data Clearinghouse (Shimberg)*. Household incomes are classified as “Very Low”, “Low”, “Moderate” and “Moderate+” and for Palm Beach

Gardens are measured against the median income for a family of four (4) in Palm Beach County, and it is defined according to the following income levels:

- Very Low Income: Households with less than 49.9% of the County median income level.
- Low Income: Households with incomes between 50% and 79.9% of the County median income.
- Moderate Income: Households with between 80% and 119.9% of the County median
- Moderate+ income: Households with incomes of 120% or more of the County median.

In 2005, *Shimberg* reported for Palm Beach Gardens the following income breakdown: 64% in “Moderate” and “Moderate+” income levels. *Shimberg* projections for 2010 estimates that a similar 64% of all households will have “Moderate” and “Moderate+” incomes, but the 2015 projection shows a drop to 62% of all households being in the “Moderate” and “Moderate +” categories; “Moderate”: 20% and “Moderate+”: 42%.

In 2000, 2002 and 2005 *Shimberg* estimates revealed that 16% of all households in the City were identified as having “Low” income. *Shimberg* projections for 2010 and 2015 both predict 17% of households will fall into the “Low” income category.



Rental Condominiums at Gardens East

In 2000 and 2002, *Shimberg* reported 19% of all households were categorized as being “Very Low”. In 2005, *Shimberg* estimated that 20% of all households in the City were categorized as “Very Low” income households. *Shimberg’s* projections for 2010 and 2015 predict a similar trend of “Very Low” income households; 2010: 20% and 2015: 21%.

The cost and value of housing continues to increase significantly in Palm Beach Gardens, as well as in Palm Beach County as a whole during the housing “boom” years between 2003-2005. The cost and value of housing in the City continues to be greater than that Countywide. *Shimberg* reports a 2003 “mean” sales price for single family homes in Palm Beach Gardens of \$390,000 compared to \$242,000 Countywide and a “mean” sales price of a condominium was \$232,500 compared to \$172,000 in the County.

Cost Burden

Household incomes in relation to the cost of housing determines the “Cost Burden” of households. In the *Shimberg* analysis, “Cost Burden” is expressed in terms of percentage of household income spent for housing and housing related costs. If less than 30% of household income is spent on housing, it is determined that there is “No Cost Burden” on the household.

If between 30% and 49% of household income is spent for housing, then a “Cost Burden” exists. Further, if greater than 50% of household income is spent for housing, then there is a “Severe Cost Burden” on the household.

In 2000, 2002 and 2005, the *Shimberg* analysis revealed that 71% of the households in Palm Beach Gardens had “No Cost Burden”. In the same years, *Shimberg* estimated that 29% of the City’s households had a “Cost Burden” (“Cost Burden: 17% and “Severe Cost Burden”: 12%). These “Cost Burden” rates were similar to the County. The Palm Beach Countywide percentage of households that had “No Cost Burden” was also 71%.

Although a substantial portion of the households in Palm Beach Gardens have “No Cost Burden” as cited above, it still remains that **29% of households do have a “Cost Burden”** of which 12% of households are classified as having a “Severe Cost Burden” in terms of affordability.



Attached Housing Units at Montecito

The Future Land Use section of this Report, and as discussed earlier in this Housing section, indicates that nearly 24% of the City’s land area is currently Vacant. The Briger parcel represents a substantial part of the currently Vacant land available for future residential development. Beyond this, the future residential development possibilities within the existing corporate limits of Palm Beach Gardens are limited to build-out of existing approved developments. In-fill development and redevelopment will play an important role in increasing housing supply in near the future.

The City is committed to assist to its population experiencing a “Cost Burden” in the provision of housing. The EAR-based amendments proposes a new goal to focus on the affordable and workforce housing:

GOAL 3.2. THE PROVISION OF AFFORDABLE AND WORKFORCE HOUSING BY PRESERVING EXISTING STABLE NEIGHBORHOODS, REHABILITATING NEIGHBORHOODS THAT HAVE DECLINED, AND DEVELOPING NEW RESIDENTIAL DEVELOPMENTS

Under this goal, there are objectives and policies that provide incentives to the development community to make housing more affordable for residents of Palm Beach Gardens that are currently burdened, such as the following:

Objective 3-1.6.3.2.1. ~~The City shall p~~Promote continue to investigate housing implementation programs and other means to ensure that affordable and workforce housing are is provided to residents of all income ranges to sustain a balanced community and economic growth.

Policy 3.2.1.9: By December 31, 2011, the City shall provide the incentives to the private sector interested in the provision of sustainable affordable and workforce housing including but not limited to the following incentives:

- D. Targeted Expedited Permitting Program (TEPP) to expedite the permitting process
- E. Density Bonus for Low, Medium and High Density Residential land use categories. A technical study should be conducted to recommend percentages of density bonus according to the residential designation.
- F. Traffic Performance Standards mitigation consistent with the Palm Beach County

Currently, 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.



Montecito Amenities and Rental Condominium Units

The Shimberg analysis revealed in 2005 that 27% of the elderly households in Palm Beach Gardens were experiencing a housing “Cost Burden” because they were paying more than 30% of income on mortgage costs. EAR-based amendments through objective 3.1.4 and its related policies support affordable housing for the elderly and special needs residents:

Objective 3.1.4.: *Encourage housing and supportive services for the elderly and special needs residents.*

Policy 3.1.4.1.: *The City shall support the development of accessible affordable senior rental housing in close proximity to support services.*

Policy 3.1.4.2.: *The City shall integrate special needs housing in residential and commercial environments, with access to public transit, shopping, public amenities and supportive series.*

Policy 3.1.4.3.: *The City shall enable the elderly to remain in their own neighborhoods as their needs change by considering the use of accessory dwellings, smaller homes, shared housing and co-housing for the elderly.*

Policy 3.1.4.4.: *By December 31, 2012, the City shall develop a Senior and Special Needs Housing Study and Implementation Plan. Senior Housing is intended for persons 62 years of age*

The EAR-based Amendments is proposing to conduct a housing needs assessment and projection to identify housing needs that is specifically relative to Palm Beach Gardens, as presented in the following policy:

Policy 3.2.1.2: *By December 31, 2010, the City shall develop an Affordable/Workforce Housing Need Assessment and an Implementation Plan to review existing conditions and trends, quantify the need, and formulate policies and programs to provide affordable and workforce housing.*

2006 Palm Beach County Workforce Housing Needs Assessment (WHNA)

The WHNA was prepared by the Metropolitan Center at Florida International University (FIU) on behalf of the Housing Leadership council of Palm Beach County, Inc. (HLC) in 2006. The purpose of the WHNA was to provide a quantitative study to serve as a baseline for understanding and measuring Palm Beach County’s housing supply and demand relationship.

The study determined that Palm Beach County and South Florida underwent an explosive three year housing boom between 2003-2005 that resulted in a severe housing supply and demand imbalance.

In the single family housing market, the median house price-to-income ratio, a key economic indicator that assess local market trends and vitality, increased from 5:1 to 7:1 during the three-year period, thereby outpacing other high priced metropolitan markets. Rapid appreciation created an inflationary housing market that opened substantial affordability gaps in many of Palm Beach County's municipalities base on existing household income. With regard to rental, there was an increase of 52% from 2000 to 2006.

*As a result of the 2003-2005 housing market, the county loss affordable housing supply through **rapid inflation and condominium conversion**. While housing values are expected to adjust to overall demand in the housing market, projected economic growth and demand for second resort home will continue to drive the market for single-family homes and condominiums. Rent prices will also remain high due to the current low inventory and sharp decline in rental housing production.*

Housing demand is largely driven by several key factors:

- local employment patterns
- shifts in population
- household growth
- household income
- mortgage rates

Employment is the principal driver of population and household growth. Job availability and the opportunity for career advancement are the magnets for sustained population and household growth, including growth in personal and household income. ***The link between current and projected employment and wages, population, households and household income is key to a understand housing demand.***

There is evidence that Palm Beach County's employees are moving to other counties in search of affordable housing opportunities. This growing competitive disadvantage may become acute as commute time become longer, and more expensive with the price of fuel, and as counties to the north expand their employment base with commercial and retail development to accommodate current and projected population growth. The results of the employer survey indicate that this dynamic is already occurring, and that it is impacting both the recruitment and retention of Palm Beach County's employees.

There are three interrelated factors to consider with respect to Palm Beach County's housing market:

1. The growing affordable housing supply shortage;
2. the home value to income ration; and
3. a continuing development pattern that has produced a housing supply mismatch for existing and future workforce residents.

Based on employment and occupations projections, Palm Beach County's future housing demand will total approximately 98,000 units between 2005-2025. Future housing demand will cost of 28,906 units for households earning 80-120% of the AMI and 69,060 units for households earning less than 80 percent of the AMI.

According to this 2006 study, the City of Palm Beach Gardens presents the following economic and employment base:

Leading Industries

1. Educational, health and social services (3,139 employees)
2. Professional, scientific, management, administrative and waste management services (2,379 employees)
3. Retail trade (2,241 employees)

Future workforce housing demand (year 2025)

- total workforce demand will be 1603
- less than 80% AMI 1,073
- between 80 and 120 %AMI 530

Housing Survey

- Total Units:
Single-family 11,152
Multi-family 10,490
- Median values
Single-family \$549,900
Condo/townhouse \$275,000
Median Rent \$1,700
Vacancy Rate 3%
- Affordability Gap
Single Family -\$317,645
Condo/Townhouse-\$89,528
Rental-\$205
- Cost Burdened Households 5,168
% of owner 70%
% of renter 30%



2007 Palm Beach County Workforce Housing Market Update & Municipal Scorecard

This study was prepared by the Metropolitan Center at Florida International University on behalf of the Housing Leadership Council of Palm Beach County (HLC). The goal was to update the previous 2006 housing need assessment. The market instability and uncertainty has essentially paralyzed the local market housing despite steady decreases in housing values during 2007.

New housing permits in Palm Beach County decreased 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 multifamily.

The market downturn has created a large inventory of unsold single-family homes, which has nearly tripled in the past year. Even though the median sales price of a single family home declined from \$393,000 in 2006 to \$345,000 in 2007, this remains unaffordable to 86 percent of Palm Beach County's households.

Despite lowering single-family home values, substantial affordability gaps continue to exist in all major municipalities in Palm Beach County ranging. In Palm Beach Gardens the affordability gap is the \$343,138.

III. TRENDS AND CHALLENGES

Based on the existing conditions analysis, the City of Palm Beach Gardens is facing the following challenges related to housing:

1. Current Housing Market

The current housing market is characterized by the foreclosure crisis, slow economy, increase number of unemployment, and high gas prices. All these market factors have also impacted Palm Beach Gardens housing conditions as it is presented in this analysis



The “housing bubble” in South Florida, and nationwide caused a meteoric rise of home prices between 2003-2005 that resulted in a severe housing supply and demand imbalance. Palm Beach County's affordable housing shortage is largely due to several key factors such as:

- inflationary housing values that exceed the income of most County residents;
- substantial loss of multi-family rental housing through condominium conversions;
- rising interest rates, construction costs and materials;

- increasing costs associated with homeownership (taxes, insurances, etc.)

2. Climate Change and Sustainability

Sustainable housing refers to the ability to provide housing options which meet the needs of present citizens without compromising the needs of future citizens while at the same time facilitating the social, environmental, and economic vitality of the community.

Integrating basic building strategies that consider easy access to jobs to minimize commuting, building orientation, water and energy efficient appliances, and appropriate landscaping will help make housing more affordable by increasing savings on transportation, operational, and maintenance costs.

Energy efficient goals and green building standards need to be included in guidelines that impact the design and construction of all new residential development or adaptive reuse developments, including affordable housing. The City's Land Development Regulation will be reviewed to include green building standards and redevelopment friendlier regulations.

3. Redevelopment

The City of Palm Beach Gardens is approximately 76% developed at the present time. Most of the near future growth is expected in the urban area along Military Trail and Central Boulevard, within the Regional Center DRI (Briger site).

There are few vacant sites in the Easter area, and most development is expected to be redevelopment, with some residential, and larger number of commercial and industrial initiatives. The City will assess potential areas for redevelopment oriented toward mixed-use, and transit oriented developments (TOD).

4. Regulatory Barriers

Regulatory barriers can prevent a local government to provide affordable housing for the elderly, special needs and workforce residents. Solutions such as accessory dwelling units, and inclusionary zoning are limited by existing zoning and land use regulations.

Removing land use barriers can have an impact in providing affordable housing ; for example, review traditional zoning that prohibits more than one single residence on a platter lot. Since the City is moving forward toward a redevelopment phase, existing regulations will be assess to accommodate new standards.

5. Public Awareness and Understanding

Many local governments have started to view housing as an economic development issue as well as a social issue. If employees cannot afford to live in an area on the wages paid for a company's jobs and the company cannot economically afford

paying the wages that would be required for the employee to live in the area, the economic impacts of high housing costs can extend far beyond what has traditionally been the case.

Promoting public awareness and understanding of the *link between economic development, land use, transportation and housing* is critical to the long term well being and sustainability of the City. Public education can also provide a decisive positive influence toward neighborhoods accepting alternative solutions for housing.

Trends and Challenges Analysis

The proposed goals, objectives, and policies support affordable, and workforce housing, and promote initiatives toward a balanced community and a sustainable economic growth. This section will further develop and analyzed the impact of current trends, and legislation in the housing element.

Climate Change and Housing

The growing threats of climate change and impeding resource depletion are eliciting new creative responses from local governments such as giving incentives to developers to encourage energy efficient and water conservation in residential projects.

As described in detail in the supporting data within the Future Land Use Element, climate change is a key focus as part of this EAR-based amendment process. A number of policies have been included in the various elements within the Comprehensive Plan to address the need to reduce green house gas emissions. Conservation is a key element to prevent climate change in the City. The following initiatives are encouraged to promote sustainable growth:

- Conserve, reuse, recycle
- Walk, bike, carpool, or use mass transit
- Building 'green' energy efficient buildings
- Encourage mixed land uses
- Provide incentives for business/residential responsibility
- Sustain water quality
- Limit dependence on oil
- Educate individuals on the aforementioned items



One of the overall principles of the EAR-based amendment is the integration and inclusion of green building standards into several Elements of the City's Comprehensive Plan. Integrating basic building strategies that consider easy access to jobs to minimize commuting, building orientation, water and energy efficient appliances, and appropriate landscaping will help make housing more affordable by increasing savings on transportation, operational, and maintenance costs.

Sustainable housing refers to the ability to provide housing options which meet the needs of present citizens without compromising the needs of future citizens while at the same time facilitating the social, environmental, and economic vitality of the community. Energy efficient goals and green building standards need to be included in guidelines that impact the design and construction of all new residential development or adaptive reuse developments, including affordable housing.

The best green planning can be defeated by houses that waste energy, consume too much water, overload storm drains with their roof runoff, and gobble up construction materials without reusing or recycling the scraps. One third of America's energy is used to heat, light, and operate buildings-half of that homes-cutting building energy consumption will make a significant dent in our overall energy use and output of greenhouse gases.

Among some minimum requirements are R-30 ceiling insulation, R-12 water heater blankets, and window and door seals. Water conservation requirements include low-flow toilets, showerheads, and faucets.



Manufactured Homes at Meadows
Mobile Home Park

Green buildings, which includes everything from conserving resources to improving indoor air quality, makes sense for low-income housing because it's economical for those with least to spare and provides healthier living for those more at risk for respiratory ailments.

A study of 16 green affordable-housing projects last year by New Ecology Inc., a Cambridge, Mass., sustainable development organization, and the Tellus Institute, a Boston research group, found the projects, on average, cost 2.4 percent more to build. The occupants would save an average of \$12,637 in utility costs over the life of each home.

The study shows that for up to 5 percent more in development costs, buildings could use 30 percent to 50 percent less energy to heat and cool, 20 percent less electricity and 10 to 20 percent less water; cut storm water runoff; hold up better over time; be healthier and more comfortable for residents; and use recycled materials and recycle construction waste.

The EAR-based amendments proposes to promote sustainable and energy efficient standards through the following policies:

Policy 3.1.1.1.: By December 2011, the City shall promote conservation programs and energy efficient practices that reduce housing operation costs for energy, sewer and water usage, within the structure and for landscaping, in new residential developments and redevelopment housing areas.

Policy 3.1.1.2.: The City shall offer regulatory and financial incentives to encourage developers to use green building standards and energy efficient technologies. By December 2011, the City shall define incentives and provide education awareness programs oriented to developers.

Policy 3.1.1.5.: The City shall promote transit supportive mixed-use residential development in close proximity to services to reduce dependence on automobile use in new residential developments and redevelopment areas.

Policy 3.1.1.4.: The City shall ensure that native habitat, wildlife and sensitive areas are maintained and protected from the impacts of new residential development.

Recent Housing Legislation

The EAR-based amendments are based on recent Florida legislation (HB1363, and HB1375) that provides definitions and incentives available to local governments to support affordable and workforce housing efforts.

House Bill 1363 (HB 1363)

The State legislature enacted House Bill 1363 (HB 1363) on June 1st, 2006 and became effective on July 1st, 2006 as Chapter 2006-69. HB 1363 revises the legal framework of affordable housing such as definitions of affordability, income levels, and disposition of county and municipal properties for affordable housing.

According to HB 1363 “affordable” means that monthly rents or monthly mortgage payments including taxes, insurance, and utilities do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for households.

HB 1363 introduces the following definitions: “Extremely-low-income persons” means one or more natural persons or a family whose total annual household income does not exceed 30 percent of the median annual adjusted gross income (MAAGI) for households within the state. “low-income persons” means that the total annual

household income does not exceed 80 percent of MAAGI."Moderate-income persons" means that the total annual household income does not exceed 120 percent of MAAGI.

The legislation creates several mandates needing to be addressed by local governments, such as, but not limited to:

- Accessory dwelling units in a single-family residential areas for extremely low, very, low, low and moderate income persons
- Density bonus incentive to assist local governments tin providing affordable housing
- Disposition of municipal surplus property

House Bill 1375 (HB 1375)

This bill provides the corporation with rulemaking authority to create a loan application process for the Community Workforce Housing Innovation Program (CWHIP). The application process must include selection criteria, an application review process, and a funding process. The bill authorizes local governments to use State Housing Initiative partnership (SHIP) program funds for the CWHIP program to assist persons or families whose total annual income does not exceed 140 percent of the area median income, adjusted for household size.

Based on the HB 1375 and HB1363, the EAR-based amendments through Policy 3.2.1.1. propose to adopt the following definitions:

"Affordable Housing" means housing for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of the West Palm Beach-Boca Raton MSA annual median income as measured by the U.S. Bureau of the Census and updated annually by the Department of Housing and Urban Development.

"Workforce Housing" is defined as housing affordable to natural persons or families whose total annual household income does not exceed 140% of the annual median income, adjusted for household size.

“Extremely Low Income” means one or more natural persons or a family whose total annual household income does not exceed 30% of median annual adjusted gross income.

“Very Low Income” means one or more natural persons or a family whose total annual household income does not exceed 50% of median annual adjusted gross income.

“Low Income” means one or more natural persons or a family whose total annual household income does not exceed 80% of median annual adjusted gross income.

“Moderate Income” means one or more natural persons or a family whose total annual household income does not exceed 120% of median annual adjusted gross income.

“Essential Services Personnel” means personnel whose household incomes do not exceed 140% of the annual median income as determined annually by the Florida Housing Finance Corporation and adjusted for family size, who are employed in areas in which they are considered essential service personnel, including but not limited to teachers and educators, police and fire personnel, skilled construction trades personnel and health care personnel, and other job categories defined as essential by each county.

Accessory Dwelling Units (ADUs)

An accessory dwelling unit (ADU) or “granny flat” is a residential unit that is secondary to the primary residence of the homeowner. It can be an apartment within the primary residence or it can be an attached or freestanding home on the same lot as the primary residence.

Section 163.31771 (2)(a), F.S., defines an accessory dwelling unit as “an ancillary or secondary living unit, that has a separate kitchen, bathroom, and sleeping area, existing either within the same structure, or on the same lot, as the primary dwelling unit.”

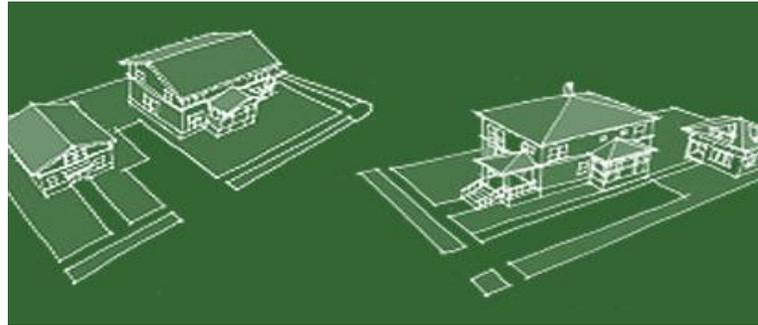
The statute states that “an application to construct an accessory dwelling unit must include an affidavit from the applicant which attests that the unit will be rented at an affordable rate to extremely low income, very low income, low income or moderate income person or persons.”

An accessory dwelling unit creates affordable housing in two ways: the “granny flat” is a small rental unit that will become an affordable rental; and the rental income from the accessory dwelling unit can provide extra income to the primary residence owner.

ADUs are well suited for lower income elderly because in addition to increasing affordability, the elderly homeowner may also obtain companionship and need services from the tenant in the ADU.

Regulatory barriers and public perception prevent accessory dwelling units from being built. Removing land use barriers can have an impact in providing affordable housing ; for example, review traditional zoning that prohibits more than one single residence on a platter lot. Promoting public education awareness can provide a decisive positive influence toward neighborhoods accepting accessory dwelling units in their community.

Many cities and towns have starting to acknowledge the advantages of promoting ADUs as part of their affordable housing programs, such as the City of Santa Cruz in California has received many awards for its Accessory Dwelling Unit Program.



ADUs can be attached or detached to the primary dwelling unit without disturbing the neighborhood character. Graphics Adopted from Smart Growth/Smart Energy Toolkit

The EAR-based amendments proposes to promote accessory dwelling units through the following policy:

Policy 3.2.1.8: The City shall encourage the development of auxiliary dwelling units (ADUs) associated with a principal dwelling unit in order to increase the supply of affordable and workforce housing in new residential developments and redevelopment areas.

Inclusionary Zoning

Inclusionary zoning is not a zoning category, it is a land use regulation that requires a certain number of affordable housing units to be in conjunction with the development of market rate units. “Exclusionary zoning” is historically characterized by large lot subdivisions and minimum square foot ordinances that make it difficult to develop affordable housing.

When affordable homes are included in an otherwise unaffordable area, appreciation inflates at substantially greater rate. Once a local government has adopted and implemented a lanced residential ordinance, it is imperative that a long-term period of affordability accompany the development of the home. Long term affordability requires

administration involvement such as income certify potential renters or home buyers, enforce the resale restrictions and provide a pipeline of qualified home buyers for the affordable units. In some cases, inclusionary ordinance also considers providing affordable housing off-site.

Inclusionary zoning ordinances have the following common elements:

- Threshold number of market rate units that activates the inclusionary requirement with a corresponding percentage of affordable units required
- Quality and aesthetics comparable to the market rate units
- Incentives to assist the private sector such as density bonuses
- Payment in-lieu when it is not feasible to include affordable units in the development
- Housing trust fund as the depository of the payments in -lieu to promote affordable housing
- Long term affordability needs to be part of the ordinance
- Policies for administration of the program

The EAR-based amendments proposes to promote accessory dwelling units through the following policy:

Policy 3.2.2.3: By December 31, 2011, the City shall consider adopting inclusionary regulations requiring new residential developments and redevelopment projects to include on site or off-site affordable and workforce housing, or other supportive provisions such as payment in-lieu.

Housing and Supportive Services for Elderly and Special Need Residents

A balanced community will ensure that alternatives are made available to the entire population. Local governments that are serious about meeting the housing needs of older people must recognize that most prefer to age in place within their own homes rather than move to specialized housing where they have to comprehend an unfamiliar environment in a new community.

Aging in place is more feasible where land-use patterns enable walking and transit use as alternatives to driving and where alternatives in housing are offered such as multifamily housing, accessory apartments. A community that offers these alternatives will provide an environment that is supportive of a wide range of individual and household needs including young couples with limited income, young professionals, persons with disabilities.



Devonshire: Congregate Living Facility at PGA National



The aging of the population creates an increasing need for housing that is accessible for occupants as well as visitors. The census Bureau reports that the U.S. population 65 years and older is expected to double with 25 years. By 2030, 72 million people (1 out of 5 Americans) will be 65 years and older.

Approximately 18% of all elderly households in Florida (65 years of age and older) live at or below the poverty level (U.S. Census, 200). According to the Shimberg Center for Affordable Housing, Florida Housing Finance Corporation 2004 Rental Market Study of the 174,316 lower income, cost-burdened, (renter households paying more than 30% of their income on housing with incomes at or below 60 percent of area median) aged 55 and over in Florida, 62% are paying more than 50% of their income toward housing costs.

Accessibility can be improved with the concept of visitability and universal design. Visitability is a housing design strategy to provide a basic level of accessibility for single family housing allowing people of all abilities to interact with each other. Visitability standards do not require that all features be made accessible. Universal design incorporates features that make homes adaptable to persons who require handicapped access without negatively impacting curb appeal or value.

Affordable housing is also needed by people with physical or mental disabilities. These populations may be the very lowest income in a community. For example, a person living on supplemental security income may be living on less than \$7,700 per year. There are a number of non-profit organizations throughout the state of Florida in the business of providing housing in partnership with other for these special needs populations. The developers of affordable housing whether for profit or nonprofit will usually include a mix of units in a development to meet the needs of a continuum of extremely low to low income families.

The EAR-based amendments encourage housing and supportive services for the elderly and special needs residents through the following policies:

Policy 3.1.4.1.: *The City shall support the development of accessible affordable senior rental housing in close proximity to support services.*

Policy 3.1.4.2.: *The City shall integrate special needs housing in residential and commercial environments, with access to public transit, shopping, public amenities and supportive series.*

Policy 3.1.4.3.: *The City shall enable the elderly to remain in their own neighborhoods as their needs change by considering the use of accessory dwellings, smaller homes, shared housing and co-housing for the elderly.*

Policy 3.1.4.4.: *By December 2012, the City shall develop a Senior and Special Needs Housing Study and Implementation Plan. Senior Housing is intended for persons 62 years of age and older.*

Treasure Coast Regional Planning Council (TCRP)

TCRPC adopted the Strategic Regional Policy Plan (SRPP) in 1995, codified in Rule 29K-5002, Florida Administrative Code. The SRPP contains six elements which are directly linked to the Future of the Region and include goals, strategies, and policies designed to support and help accomplish the vision.

These elements are Affordable housing, Economic Development, Education, Emergency Preparedness, natural Resources of Regional Significance, and Regional Transportation. With regard to affordable housing, the SRPP includes an analysis about trends and conditions, regional issues impacting supply of affordable housing, regional resources and facilities, and specific goals, strategies and policies.

The SRPP document includes the following regional goals:

- An adequate supply of save and affordable housing to meet the needs of the very low, low and moderate income residents to the Region
- A range of housing types and affordabilities in proximity to employment and service
- The stabilization and revitalization of existing neighborhoods
- An adequate supply of safe and affordable housing to meet the needs of agricultural workers, and others with special needs
- Future growth which results in the creation of neighborhoods and communities, and not in isolated patterns of development

The regional goals include strategies and policies directed to local governments such as:

- Policy 2.1.1.1. “Local governments should reduce unnecessary regulatory barriers which make it more difficult to build affordable housing. Examples of such barriers are large lot sizes, minimum unit size and floor space, and set backs
- Policy 2.3.1.2. “Historic structures should be preserved as important components of the neighborhood to encourage infill and revitalization efforts”
- Policy 2.2.1.2. “Encourage the development of a mix of residential land uses which provide for a range of housing types and affordability”
- Policy 2.1.2.1. “Work closely with non-profit organizations who are interested in sponsoring housing projects which serve very low, low and moderate income residents”

The City of Palm Beach Gardens through this EAR-based amendments process has addressed many of the goals , strategies and policies presented in the Strategic Regional Policy Plan of the TCRPC. The City acknowledges the critical role of affordable and workforce on a sustainable and balance community, and the proposed amendments are part of an integral and long term approach.

The EAR-based amendments supports the coordination with the Treasure Coast Regional Planning Council and its housing related strategies through the following policies:

Policy 3.2.3.12.: *The City shall coordinate its strategies and policies with the Treasure Coast Regional Planning Council (TCRPC) to provide affordable and workforce housing.*

Policy 3.2.2.1.: *By December 2010, the City shall identify infill and redevelopment sites to provide opportunities for affordable and workforce housing in conjunction with transit oriented development.*

IV. CONCLUSION AND SUMMARY

The amendment of the housing element consists of an extensive review of the current housing conditions, and future trends and challenges facing the City of Palm Beach Gardens.

The proposed goals, objectives and policies emerged as a result of a serious commitment to respond to arising housing needs and sustainable efforts. Investing in housing is contributing to a balanced community that supports the well being of all its residents in a sustainable economic development framework.

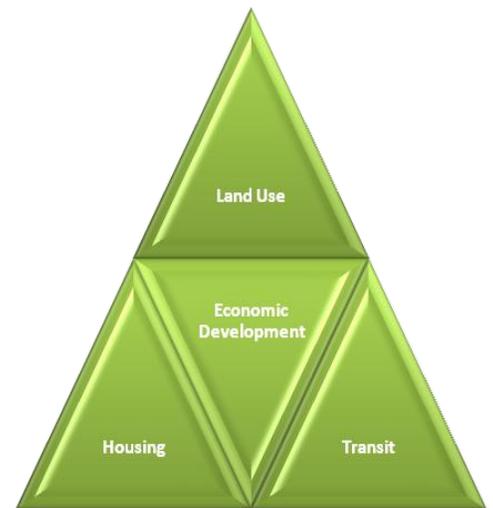


Many local governments have started to view housing as an economic development issue as well as a social issue. If employees cannot afford to live in an area on the wages paid for a company's jobs and the company cannot economically afford paying the wages that would be required for the employee to live in the area, the economic impacts of high housing costs can extend far beyond what has traditionally been the case.

The analysis has identify that 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). 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. *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.*

The EAR-based amendments acknowledge the strong link between land use, transit, housing and economic development. These elements become the building block of a sustainable city, and they were review considering their interrelated and profound effect in the City's long term growth and the quality of life for all its residents.

The amendments to Future Land Use, Transportation, Housing and Economic Development were based on sustainable principles that foster CO2 reductions, green building standards, redevelopment, affordable homes, pedestrian and bicycle oriented neighborhoods, greener streetscapes and open spaces.



The City of Palm Beach Gardens recognizes the importance of providing affordable and workforce housing, and the EAR-based amendments proposes a series of objectives and policies supporting housing for essential personnel. The following policies demonstrate a commitment to understand the need and to search for feasible solutions aiming to affordability:

Policy 3.2.1.2: *By December 2010, the City shall develop an Affordable/Workforce Housing Need Assessment and an Implementation Plan to review existing conditions and trends, quantify the need, and formulate policies and programs to provide affordable and workforce housing.*

Policy 3.2.3.11.: *The City shall provide education awareness programs for the residents to promote a better understanding of the need for workforce housing.*

The EAR-based amendments proposes to provide incentives for affordable and workforce housing through the following policy:

Policy 3.2.1.9: *By December 2011, the City shall provide the incentives to the private sector interested in the provision of sustainable affordable and workforce housing including but not limited to the following incentives:*

- A. Targeted Expedited Permitting Program (TEEP) to expedite the permitting process
- B. Density Bonus for Low, Medium and High Density Residential land use categories. A technical study should be conducted to recommend percentages of density bonus according to the residential designation.
- C. Traffic Performance Standards mitigation consistent with the Palm Beach County Workforce Program

In summary, the existing Housing Element has one general Goal that includes a wide range of provisions. Staff is proposing to add a second Goal to group all those provisions related to affordable and workforce housing. Under this new Goal we also included definitions, and initiatives that are recommended to promote a balanced community and support sustainable economic growth. Recent Florida legislation (HB1363, and HB1375) provides definitions and incentives available to local governments to support affordable

The following initiatives are part of the proposed Housing Element:

- Promote sustainable and energy efficient standards for housing (*Objective 3.1.1., Page 3-1, Proposed*)
- Assist the private sector to provide housing of the various types, sizes and costs (*Objective 3.1.2., Page 3-1, Existing*)
- Continue to identify substandard units (*Objective 3.1.2., Page 3-1, Existing*)

- Encourage housing and supportive services for the elderly and special needs residents (*Objective 3.1.4., Page 3-2, Proposed*)
- Provide adequate sites for group homes, mobile homes and manufactured homes (*Objective 3.1.5., Page 3-3, Existing*)
- Conserve and extend the useful life of the existing housing stock (*Objective 3.1.6., Page 3-4, Existing*)
- Promote programs and other means to ensure affordable and workforce housing to sustain a balanced community and economic growth (*Objective 3.2.1., Page 3-5, Proposed*)
- Continue to designate adequate sites to ensure that adequate supply of land exists for providing affordable and workforce housing (*Objective 3.2.2., Page 3-1, Existing*)

The following studies or actions are recommended as part of the EAR-based amendments:

COMPLETION YEAR	STUDY/ACTION
2010	Develop an Affordable /Workforce Housing Need Assessment and an Implementation Plan (Policy 3.2.1.2.-Page 3-5)
	Adopt overcrowding regulation to support code enforcement efforts (Policy 3.1.3.1-Page 3-2)
	Identify infill and redevelopment sites for affordable to provide opportunities for affordable and workforce housing (Policy 3.2.2.1.- Page 3-7)
2011	Promote housing conservation programs and energy efficient practices (Policy 3.1.1.1.-Page 3-1)
	Define incentives for using green building standards and energy efficient technologies, and provide education awareness program for developers (Policy 3.1.1.2-Page 3-1)
	Provide incentives to the private sector for the provision of affordable and workforce housing (Policy 3.2.1.9-Page 3-6)
	Review Land Development Regulations to streamline development review and permitting for affordable and workforce housing (Policy 3.2.1.9-Page 3-6)
	Consider adopting inclusionary regulations to include on-site or off-site affordable and workforce housing in new residential developments and redevelopments, or other supportive provisions such as payment in-lieu (Policy 3.2.2.3.-Page 3-7)
	Assess and improve housing development regulations (Policy 3.2.2.4.-Page 3-2)
2012	Develop a Senior and Special Needs Housing Study and Implementation Plan (Policy 3.1.4.4- Page 3-2)
	Evaluate nursing home, assisted living facilities, group homes and mobile homes (Policy 3.1.5.5.-Page 3-3)
	Update housing needs projections based on the 2010 Census (Policy 3.2.1.5.-Page 3-6)
	Provide education awareness programs to promote the need for workforce housing (Policy 3.2.3.11-Page 3-9)
2013	Develop Neighborhood Enhancement Plans for declined neighborhoods (Policy 3.1.6.2.- Page 3-4)
	Consider creating a Neighborhood Coordinator position (Policy 3.1.6.5.- Page 3-4)

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