The northernmost portion of Palm Beach County, referred to herein as “Palm Beach North”, is comprised of ten (10) municipalities and some unincorporated areas. The ten (10) municipalities in Palm Beach North are Juno Beach, Jupiter, Jupiter Inlet Colony, Lake Park, Mangonia Park, North Palm Beach, Palm Beach Gardens, Palm Beach Shores, Riviera Beach and Tequesta. Palm Beach North is currently the home to 196,000 residents and contains 9400 businesses that employ a workforce of 96,000.

Only three of the municipalities in Palm Beach North (i.e., Jupiter, Palm Beach Gardens and Riviera Beach) currently have an existing work force housing ordinance. We have prepared and attached a summary of the existing ordinances which are attached to this report (see Exhibit “A”). There are also three CRA’s located within Palm Beach North in Jupiter, Riviera Beach and Mangonia Park (see Exhibit “B”).

This area of Palm Beach County has been one of the fastest growing regions in Florida over the past two decades. Due to the MacArthur Foundation’s retained land ownership until the early 2000s, much of the newer housing stock is relatively expensive and outside the reach of the work force. However, since other portions of Palm Beach North were developed between the 1920s – 1970s, there are also many towns and neighborhoods with older and dilapidated housing that are ripe for rehabilitation and redevelopment.

Nine of these municipalities in Palm Beach North may be appropriate places for work force housing (excluding only Jupiter Inlet Colony). In a few of the municipalities the existing housing stock is still well within the affordable and work force housing price ranges. We have attached a chart, broken down by municipality and property type, showing values of the existing housing stock currently available in Palm Beach North (see Exhibit “C”). Some suggestions have been made that a community revitalization program, with neighborhood by neighborhood redevelopment, may provide a partial solution to the work force housing issue, particularly if funding sources or tax credits are made available to assist with this effort.

Like many places in Palm Beach County, Palm Beach North also has many run-down and under tenanted strip centers that may also be places for redevelopment. Since most of these centers are located on or very proximate to the major bus routes (US-1, Military Trail, etc...), transportation is also readily available.

In 2017, Palm Beach North engaged in a collaborative planning effort involving the ten (10) municipalities and the business community represented by the Palm Beach North Chamber of Commerce. The end result was a five year strategic plan (2017-2022) addressing many of the current and future issues facing Palm Beach North. A copy of the Palm Beach North Strategic Plan is attached to this report (see Exhibit “D”).

One of the issues identified in the Palm Beach North Strategic Plan, as a necessary component of maintaining the high quality of life, is to thoughtfully and collaboratively address the need for workforce housing, and, in particular, housing for teachers, nurses, police and fire personal and other “essential services” workers. The Palm Beach North Strategic Plan calls for the development of a strategy to expand housing options in Palm Beach North for these “essential services” workers and to develop a plan to closing this housing gap. As a consequence of this early work, the business community and municipalities in Palm Beach North are poised and ready to develop a comprehensive strategy for workforce housing.
A. Recommendations related to Municipal and County codes and ordinances.

1. Permit smaller units: Many municipalities have zoning codes that require a minimum square footage for residential units, especially for multi-family. Allowing smaller units should reduce the cost, and therefore make prices and rents more affordable.

2. Permit “Granny Flats”: Granny flats in single family residential zoning districts should be either a permitted use of a use that can be approved administratively.

3. Impact fee waivers for affordable / workforce housing:
   
   (a) We have been advised by the Palm Beach County Attorney’s office that the law does not permit the County to waive impact fees. The County should either seek to have the law changed or provide funding from an alternative funding source to pay the impact fees for affordable / workforce housing. Each municipality in Palm Beach County should adopt a similar waiver or an alternative payment program with respect to its impact fees.

   (b) The County does have a program that provides for the interest earned on the various impact fee funds maintained by the County to be used to pay impact fees (within the same zone as collected). School impact fees are not currently included in this program. The County should revise this program to include school impact fees.

4. Underlying Multifamily Residential Zoning of Commercial Property: We all have all seen the demise of the “big box” store or 1970’s era strip center, and we expect this decline to continue. The County and municipalities should amend their comprehensive land use plans and zoning codes to assign property in each commercial category a multifamily residential zoning overlay (i.e., allowing for
redevelopment without a comprehensive land use plan change or rezoning), but only if a predesignated percentage of those units will be used for affordable and/or workforce housing. This same concept should be explored for other non residential zoning categories.

5. **Expedited Permitting.** The County and municipalities should provide for expedited permitting for affordable and workforce housing developments, and should provide specific time frames for review and approval.

6. **Other Incentives.** There are a variety of other incentives that the County and municipalities can provide to reduce the cost to provide affordable and workforce housing. See, for example, the excerpts from the City of West Palm Beach Housing Assistance Incentives Program (See Exhibit "E").

7. **Workforce Housing / Inclusionary Zoning Ordinances.** The municipalities, especially the larger ones, should create their own workforce housing programs. The cities could use the County’s proposed program as a guide, but with revisions as appropriate to the needs of each community. We have drafted an Essential Services Housing Program Model Ordinance (See Exhibit "F").

8. **Support for Multi-Family Housing.** The data provided by the builders/developers on our subcommittee show that the “gap” for a unit of multi-family housing is much less than the gap for a unit of single family housing. Therefore, the County and municipalities should consider strategies that incentivize the production of multi-family housing as much as possible.

9. **Model Affordable / Workforce Housing Codes.** Instead of dealing with affordable / workforce issues on a piecemeal basis, the County and municipalities should address their concerns on a comprehensive basis and adopt comprehensive housing codes. (See Exhibit “F”)

**B. Recommendations related to Financing / Affordability.**

1. **Tax Abatement.**

   (a) In many of our communities, there is older housing stock that needs significant renovation. Discussions should be held with the County Property
Appraiser and/or Tax Collector to see if there is a way to defer taxes or reduce the assessed valuation of residential property undergoing renovation until the renovation is complete.

(b) The assessed valuation of single-family and multi-family properties that have deed restrictions limiting the income of occupants and/or rental or resale prices should take those restrictions into account. Discussions should be held with the County Property Appraiser.

2. Create a Self Sustaining Loan Pool for Buyer Assistance. Local lenders should be approached about creating a loan pool to provide funding for down payment assistance and renovation. If created, this loan pool should generate enough income to become self sustaining.

3. Collaboration / Public-Private Partnerships. Government and the private sector need to work together to identify opportunities for funding from grants and other sources. A good recent example is proposal submitted on behalf of the Town of Lake Park for the Fannie Mae Innovation Challenge, which was a collaborative effort by the Town of Lake Park, the Housing Leadership Council of Palm Beach County, the Palm Beach North Chamber of Commerce and the Treasure Coast Regional Planning Council (See Exhibit “G”).

C. Recommendations related to Funding Sources.

We believe that the time has come for Palm Beach County to create its own dedicated funding source for affordable and workforce housing. We are recommending that the County pursue either a general obligation bond or an annual ad valorem tax dedicated to affordable and workforce housing. The rationale for this is set forth on Exhibit “H”).

D. Recommendations related to proposed changes to Palm Beach County’s Workforce Housing / Inclusionary Zoning Ordinance (based on version presented to the Board of County Commissioners on March 27, 2018)

We agree with the Staff Recommendations (See Exhibit “I”), except for the following:
1. **In lieu fee:** We do not take a position on the specific in lieu fees being recommended. We do agree that there should be separate fees for single family, townhouse and multifamily as recommended.

2. **Like-for-like Units.** We do not agree with this requirement. We prefer allowing a conversion factor of 1 single family unit to 1.5 multifamily units.

3. **Exchange Program.** We strongly support an Exchange Program that includes the following features:
   
   (a) An exchange fee significantly less than the corresponding in lieu fee (either a fixed fee for each product type or a range (minimum and maximum) that would allow for some negotiation;

   (b) “Uncoupling” the market rate development from the below-market rate development.

4. **Use of in lieu fees.** Although not included in the Staff Recommendations, do not limit use of in lieu fees collected by the County to the workforce units constructed under the program.

**E. Background Information.**

Exhibit “J” is the survey that was sent to each Palm Beach North municipality. We are still in the process of receiving and evaluating the responses. They will be included our final recommendations.
EXHIBIT “A”

SUMMARY OF MINORITY EMPLOYMENT AND AFFORDABLE HOUSING OPPORTUNITY PLAN

Riviera Beach – Chapter 26 – Minority Employment and Affordable Housing Opportunity Plan

Overview
In an effort to increase the supply of affordable housing in Riviera Beach, the Minority Employment and Affordable Housing Opportunity Plan offers a variety of bonuses to developers, making it financially advantageous for developers to provide affordable housing. These bonuses vary depending on the zoning district in which the property is located. The intent of the bonus system is not to relax zoning restrictions indiscriminately, but to allow for leeway within the acceptable bounds of a zoning standard. The program is designed so that bonuses will reflect the appropriate economic incentive for the particular use or district.

While a portion of the Plan addresses minority employment, and therefore focuses on incentives and bonuses in the commercial, industrial, and resort/hotel sectors, the affordable housing provisions provide a good example of a clear and succinct bonus structure that is easy to read and apply. Unlike the Palm Beach County WHP, the Riviera Beach plan is not mandatory and does not provide for flexible development options in the residential sector (setback and lot coverage waivers) or an expedited review process. The Riviera Beach plan does, however, relax certain requirements related to maximum building height and parking spaces— incentives unique to this plan. Additionally, the Riviera Beach plan employs a constant and predictable density bonus, while the Palm Beach County approach, both in its AHP and WHP, relies on a somewhat convoluted percentage structure.

<table>
<thead>
<tr>
<th>Mandates</th>
<th>Incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>All bonus requests must be approved by the city council.</td>
<td>Developers who choose to participate in the Plan have two ways to satisfy their obligation and receive bonuses: (i) construction of affordable units, or (ii) in lieu cash contribution to the Housing Trust Fund.</td>
</tr>
<tr>
<td>Before a developer is granted a bonus, the developer must demonstrate that the current requirement is unrealistic for a particular use or that an alternative plan is available.</td>
<td>Bonuses under the Plan vary by zoning district and fall into the following categories:</td>
</tr>
<tr>
<td>If a developer chooses to participate in the Plan and construct units, the developer must follow certain pricing guidelines:</td>
<td>• Additional density</td>
</tr>
<tr>
<td>• Rental expenses for rental units must not exceed 35% of the gross monthly income, adjusted for family size.</td>
<td>• Reduction in number of parking spaces</td>
</tr>
<tr>
<td>• The price of units for sale must not exceed 250% of the purchaser’s annual income.</td>
<td>• Reduction in size of parking spaces</td>
</tr>
<tr>
<td>Additionally, developers must record in the public records a covenant guaranteeing availability to moderate and low income residents for at least 5 years.</td>
<td>• Additional height</td>
</tr>
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<td>• Setback waiver (industrial)</td>
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<td>• Lot coverage (industrial)</td>
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<td></td>
<td>• Additional uses permitted (industrial)</td>
</tr>
</tbody>
</table>
If a developer chooses to participate in the Plan and make an in lieu cash contribution, the amount of contribution directly relates to the extent and number of bonuses requested. For example, if the developer chooses to eliminate parking spaces and does not construct affordable units, the developer must contribute to the Housing Trust Fund $250 for each space eliminated. If the developer chooses to add additional height to a project in a residential PUD area, the developer must pay $3 for each additional square foot of space added.

50% of the contribution to the Housing Trust Fund must be made prior to permitting and the remaining 50% prior to obtaining a certificate of occupancy.

<table>
<thead>
<tr>
<th><strong>High Density Multifamily Residential</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Density:</strong> additional 3 units per acre (max 20 units per acre)</td>
</tr>
<tr>
<td><strong>Parking:</strong> 20% reduction in number of spaces required; 25% of spaces may be compact</td>
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<thead>
<tr>
<th><strong>Resort/Hotel</strong></th>
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<tbody>
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<td><strong>Density:</strong> additional 10 suites (20 rooms) per acre</td>
</tr>
<tr>
<td><strong>Parking:</strong> 20% reduction in number of spaces required; 25% of spaces may be compact</td>
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</table>

<table>
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<tr>
<th><strong>General Commercial</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Parking:</strong> 20% reduction in number of spaces required; 25% of spaces may be compact</td>
</tr>
<tr>
<td><strong>Height:</strong> additional 5 stories (max 10 stories)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Residential PUD</strong></th>
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<tbody>
<tr>
<td><strong>Height:</strong> additional 1 story (max 4 stories)</td>
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<tr>
<th><strong>Industrial PUD</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Height:</strong> additional 50 feet (max 100 feet)</td>
</tr>
<tr>
<td><strong>Additional Uses:</strong> A developer of an industrial PUD choosing to construct affordable units may place those units within the I-PUD, and further may construct additional housing units within the I-PUD, not to exceed 25% of the area.</td>
</tr>
</tbody>
</table>

Developers who choose to build affordable housing will be able to take advantage of various programs offered through the Housing Trust Fund.
### Overview

The Palm Beach Gardens Comprehensive Plan contains a variety of aspirational objectives and policies aimed at increasing the supply of affordable and workforce housing. The City's code, however, contains only one provision related to the same. The provision does, however, introduce the idea of awarding density bonuses for the construction of affordable housing units in PUD and Planned Community Development (PCD) overlay districts. It appears that the City has future plans for incentivizing the provision of affordable housing but has yet to write the majority of them into the code.

### Mandates

- The City shall coordinate with public-private partnerships, private non-profit housing agencies, for-profit developers, lenders, Community Land Trusts, and other housing agencies to provide affordable and workforce housing.
- The City shall encourage the development of auxiliary dwelling units (ADUs), or "granny flats," associated with a principal dwelling unit in order to increase the supply of affordable and workforce housing.
- The City shall continue to evaluate the provision of incentives to the private sector interested in the provision of affordable and workforce housing, including the following incentives:
  - Targeted Expedited Permitting Program
  - Density Bonuses
  - Traffic Performance Standards mitigation
- The City shall continue to identify infill and redevelopment sites to provide opportunities for affordable and workforce housing in conjunction with transit-oriented development.

### Incentives

- The City's zoning code includes a density bonus provision for PUD and PCD overlay districts, which allows the City Council to approve a density bonus of up to 3 dwelling units per acre in high density residential land use areas, provided the developer constructs affordable housing. The net density may never exceed 15 dwelling units per acre in PUD or PCD overlay districts.
- The City is currently evaluating the following incentive programs for implementation:
  1. The Targeted Expedited Permitting Program
     - This program gives qualifying applicants top priority during the development review process and through the entire permitting process. It is currently aimed at value-added employment opportunities but is being considered as an incentive to the private sector for the provision of affordable and workforce housing.
  2. Density bonuses for high, medium, and low density residential land use categories.
     - This program would function similarly to Palm Beach County bonus programs mentioned above, however, the City has yet to perform a technical study to recommend specific percentages of bonuses.
The City shall maintain an appropriate amount of land designated for high density residential use to provide for 12 to 15 units per acre and to facilitate the construction of housing for low and moderate income families.

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 a payment in-lieu.

Designation of high density residential areas intended for the construction of affordable housing in the City shall take into consideration the proximity of such areas to major employment centers.

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

The City shall provide incentives to ensure that existing affordable and workforce housing areas are redeveloped with affordable and workforce housing units.

3. Traffic performance standards mitigation
   - This program would function similarly to Palm Beach County Traffic Performance Standards Mitigation Program, mentioned above.
**Overview**

The Town of Jupiter recently implemented a Workforce Housing Program designed to complement the Palm Beach County WHP. The purpose and intent of the Workforce Housing Program is to ensure an adequate inventory of owner-occupied and rental housing throughout Jupiter that is affordable to low, low-moderate, moderate-high, and middle income households. In several ways, Jupiter's program goes beyond what is required by Palm Beach County, and this is largely because Jupiter is nearing build-out.

In addition to providing density bonuses similar to those provided by Palm Beach County, Jupiter has created several unique mandates that may be appropriate for other similarly situated municipalities in Northern Palm Beach County. These mandates include payment of a linkage fee, submission of a workforce housing plan that affirms certain construction standards, an elongated affordability period for for-sale units, and a 20% additional workforce housing requirement for properties seeking to change land use or zoning designations to create additional density not previously permitted.

### Mandates

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>6% of units in a residential development of 10 units or more must be designated as workforce housing dwelling units.</td>
<td>All new commercial and industrial development (with some exceptions such as government buildings and places of worship) exceeding 10,000 square feet, or development which expands or redevelops existing commercial or industrial space by more than 10,000 square feet, must pay a linkage fee of $1.00 per square foot. This fee is similar to an impact fee and will support housing programs for the employees of commercial and industrial establishments. The fee is collected upon the issuance of a building permit and is deposited into the Town's Housing Trust Fund.</td>
</tr>
<tr>
<td>A developer who proposes a residential development and is applying for a land use amendment and/or rezoning to increase density must develop 20% of the units associated with the increase as workforce housing dwelling units.</td>
<td>Developers must incorporate a workforce housing plan into the development order and approved site plan.</td>
</tr>
</tbody>
</table>

### Incentives

<table>
<thead>
<tr>
<th>Incentive</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Town Council may award a developer a density bonus of 30% of the base density of the property's residential land use designation, provided 40% of the bonus dwelling units are designated workforce housing units.</td>
<td>The Town Council may award a developer a density bonus of 31% - 100%, provided at least 50% of the bonus dwelling units are designated workforce housing units and the property meets one or more of the following criteria:</td>
</tr>
<tr>
<td>- the future land use designation is High Density Residential, Inlet Village Residential, Mixed Use, Riverwalk Flex, or Inlet Village Flex,</td>
<td>- it is within one-half mile from a developed Tri-Rail station,</td>
</tr>
<tr>
<td>- it is within the Toney Penna, Center Street, or Inlet Village Redevelopment Overlay Areas, or</td>
<td>- it is within the Toney Penna, Center Street, or Inlet Village Redevelopment Overlay Areas, or</td>
</tr>
<tr>
<td>- at least 60% of the bonus density units are designated workforce housing units</td>
<td>- at least 60% of the bonus density units are designated workforce housing units</td>
</tr>
</tbody>
</table>

The density bonus percentage shall be based on how many of the above criteria are met.
Developers must abide by certain construction standards for workforce housing including, but not limited to, the following:

- Workforce housing units must be of substantially the same construction quality as market rate units
- The ratio of the number of bedrooms must be proportional to the number of bedrooms in market rate units
- Workforce housing units must not be less than 80% of the average size of a market unit
- Workforce housing units must be completed on roughly the same construction schedule as market units

Developers who do not construct workforce housing units as required, must pay a fee or donate land suitable for development. The fee is $200,000 for each workforce housing unit offered for sale, or $150,000 for each rental workforce housing unit. Fees collected from these payments go into the Town’s Housing Trust Fund.

Residential developments granted density bonus units are not eligible to pay a fee or donate land in lieu of developing workforce housing dwelling units.

Initial sales prices and rental prices shall be set by the Town and shall be reviewed annually by the Planning and Zoning Department. All resale and price restrictions must be recorded in the public records with the deed.

The affordability period for rental units is 30 years. The affordability period for for-sale units is 99 years.

The Town Council may award a developer a density bonus of up to 65% if the developer voluntarily develops low-income housing units, provided at least 25% of the density bonus units meet the low income guidelines of the Housing Element of the Town’s Comprehensive Plan, and the property meets one or more of the following criteria:

- the future land use designation is High Density Residential, Inlet Village Residential, Mixed Use, Riverwalk Flex, or Inlet Village Flex,
- it is within one-half mile from a developed Tri-Rail station, or
- it is within the Toney Penna, Center Street, or Inlet Village Redevelopment Overlay Areas.

All workforce housing units on affected roadway segments and intersections shall be allowed to exceed the adopted LOS volumes by up to 15%.

An applicant for a residential development providing workforce housing shall be entitled to expedited review.
All counts and values based on the 2016 First Certified Tax Roll, Fall 2016
All property types other than residential use were excluded from the analysis.
All residential properties over $1 million were excluded.
All tax roll values adjusted upward 15% to allow for statistical analysis
The values in range for workforce housing is from $137,340 to $255,060

<table>
<thead>
<tr>
<th>Cities and Residential Use</th>
<th>Below Range</th>
<th>In Range</th>
<th>Above Range</th>
<th>Total Parcels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Juno Beach</strong></td>
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<tr>
<td>Condominium</td>
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<td>475</td>
<td>1,637</td>
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<td>Mobile Home</td>
<td>66</td>
<td>6</td>
<td>72</td>
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<tr>
<td>Multi &lt; 10 Units</td>
<td>2</td>
<td>18</td>
<td>20</td>
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<tr>
<td>Single Family</td>
<td>2</td>
<td>232</td>
<td>234</td>
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<td>Townhouse</td>
<td>8</td>
<td>256</td>
<td>264</td>
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<td>Zero Lot Line</td>
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<td>60</td>
<td>60</td>
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<tr>
<td><strong>Jupiter</strong></td>
<td>1,377</td>
<td>8,307</td>
<td>15,812</td>
<td>25,496</td>
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<td>2,884</td>
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<td>Mobile Home</td>
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<td>89</td>
<td>12</td>
<td>159</td>
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<tr>
<td>Multi &lt; 10 Units</td>
<td>1</td>
<td>194</td>
<td>60</td>
<td>255</td>
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<tr>
<td>Single Family</td>
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<td>2,455</td>
<td>6,587</td>
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<td>Townhouse</td>
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<td>Zero Lot Line</td>
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<td><strong>Jupiter Inlet Beach Colony</strong></td>
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<tr>
<td>Single Family</td>
<td></td>
<td>48</td>
<td>48</td>
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<tr>
<td><strong>Lake Park</strong></td>
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<td>1,740</td>
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<td>2,345</td>
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<td>Condominium</td>
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<td>Multi &lt; 10 Units</td>
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<tr>
<td>Single Family</td>
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<td>1,139</td>
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<td>Townhouse</td>
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<td><strong>Mangonia Park</strong></td>
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<td>Condominium</td>
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<td>Multi &lt; 10 Units</td>
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<tr>
<td>Location</td>
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<td>Multi &lt; 10 Units</td>
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<td><strong>North Palm Beach</strong></td>
<td>140</td>
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<tr>
<td><strong>Riviera Beach</strong></td>
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<tr>
<td></td>
<td></td>
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<td>24,545</td>
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Dear colleagues,

We have the opportunity to work together to create a stronger, more prosperous community.

The northern portion of Palm Beach County has been one of the fastest growing parts of Florida during the past few decades. It is now home to more than 196,000 residents, more than 95,000 jobs, and more than 9,400 businesses. From Tequesta/Jupiter to Mangonia Park, from Palm Beach Gardens to Riviera Beach, Palm Beach North offers residents, visitors, and businesses a unique combination of a growing economy and an appealing quality of life.

The Palm Beach North Chamber of Commerce has evolved during the past decades as our region has changed. Today we are one of the largest and most active business organizations in Southeast Florida – and yet we recognize our role must change again. This Strategic Plan describes how we will excel as a dynamic partnership of business, government, education, and civic organizations, working toward a singular vision of Palm Beach North as Florida’s “Prosperity Coast.”

To achieve this vision, we must continue to diversify and strengthen our economy while also maintaining a high quality of life for our residents. We must preserve the unique arts, cultural, historic, and recreational resources that make our communities so special – while also encouraging innovation and investments in education, infrastructure, and other assets that will position us for the future. And we must embrace the distinctive characteristics of our 10 communities, while also speaking with a clear regional voice.

As the Board of Directors of the Palm Beach North Chamber – and as leaders in our communities and industries – we commit to work toward the shared purpose and strategic imperatives described in this Strategic Plan and to align our programs, activities, and partnerships to achieve this vision.

We are committed to this journey.

March 2017

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Jupiter Medical Center (Chair)

Rachel Dusek, Managing Partner,
Lyric Group, LLP (Chair Elect)

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JACK, Morgan & Jones, P.A. (Immediate Past Chair)

Karen A. Carr, President,
Palm Beach North Chamber of Commerce (Vice Chair)

Carole J. Beren, President,
Beren Law, P.A. (Secretary)

Cha峭r, Keyser, Director of Commercial Sales,
The Keyser Company

George G. Gondek, Senior Partner,
Gondek Glass Howland Ockerman & Associates, Inc.

Shanee D. Peterson Shepler, Sr. Vice President,
PNC Merchant Services

Beth R. Kigel, President & CEO,
Palm Beach North Chamber of Commerce
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Stephanie Kittner

Stephanie L. Minton, Area Manager, Internal Affairs, Florida Power & Light Company

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Sharon Representative, President, Our Wonderful World Magazine

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Ralph R. Koo, Managing Partner, American Cancer Society (Young Professionals Chair)

Selena E. E. Smith, Principal, Quick 5 Solutions

David Zelner, Attorney, McKale & Slatin, P.A.

Palm Beach North Chamber of Commerce Strategic Plan
Introduction/Who Are We?

PALM BEACH NORTH: Florida's Prosperity Coast

We live and play in paradise – accessing beaches, trails, golf courses, art galleries, and shopping from our unique and historic communities with Florida's natural wonders as our backyard.

But we work and do business globally – working with suppliers and customers throughout Palm Beach County and the larger Southeast Florida region, shipping cargo to and from global markets, welcoming visitors from around the world, and advancing research and innovation in the life sciences and aerospace.

Palm Beach North – the northern portion of Palm Beach County – is one of the most unique locations to live, learn, work, and play in the Sunshine State. It is Florida's Prosperity Coast.

The 10 municipalities and unincorporated areas in our region are home to more than 196,000 residents. Our more than 9,400 businesses employ a workforce of 96,000. We account for 14 percent of Palm Beach County's population but 20 percent of all jobs. Our average household income is well ahead of both the state's and the nation's. We are well educated – two out of five residents have earned at least a four-year college degree. And we are entrepreneurial – one out of every eight workers are self-employed.

Our economy is supported by nationally ranked public and private high schools, colleges and universities, life science research centers, and hospitals. And we enjoy an extensive transportation infrastructure, including Interstate 95, Florida's Turnpike, two major rail corridors, the Port of Palm Beach, North County General Aviation Airport, and Palm Beach International Airport.

The Palm Beach North Chamber of Commerce is the leading business organization serving the Palm Beach North region. The Chamber has nearly 1,000 business members representing a diverse mix of large and small businesses. With additional membership from all 10 municipalities and numerous industry, cultural, and educational organizations, the Chamber ranks second among all chambers in Southeast Florida for revenue and sixth for annual fees, according to the South Florida Business Journal (2015).
FLORIDA'S PROSPERITY COAST
KEY MEASURES

average HOUSEHOLD INCOME
United States
Florida
Palm Beach North

$74,596
$67,143
$59,864

$38,578
$30,815
$27,404

percent of POPULATION with a BACHELOR'S DEGREE or higher

31%
28%
40%

percent of WORKFORCE SELF-EMPLOYED with OWN BUSINESS

4%
6%
12%

median EARNINGS

for FULL-TIME WORKERS


Note: Does not include unincorporated areas of Palm Beach North.
A Look Back/Where Have We Been?

The Palm Beach North region has transformed during the past several decades— from a collection of small towns and unincorporated areas to 10 contiguous and small cities.

Although coastal settlements began much earlier, the development of the “North County” largely began in the late 1950s from the confluence of the construction of initial segments of Florida’s Turnpike and Interstate 95, the introduction of major master planned communities that evolved into North Palm Beach and Palm Beach Gardens, and the attraction of major manufacturing companies including Pratt & Whitney, Honeywell, and RCA. The population living in incorporated areas expanded rapidly, from about 13,000 residents in 1960 to 72,000 in 1980.

Growth continued in the subsequent decades, with the creation of major resorts, shopping malls, cultural and recreational facilities, medical centers, and educational institutions signaling a diversified, year-round economy. Palm Beach North weathered the loss of significant employers such as RCA, but emerged stronger over time with the attraction of Scripps Florida, the Max Planck Institute, and United Technologies during the past decade. The population has continued to grow, exceeding 175,000 in incorporated areas in 2015 plus at least 20,000 more in unincorporated areas.

The Riviera Beach and the Jupiter Tequesta Juno Beach Chambers were established in 1948. Through expansion and mergers, these organizations evolved into what is now known as the Palm Beach North Chamber of Commerce. Today, with a new name and a broader regional identity, the Palm Beach North Chamber is re-energizing how it can most effectively promote economic growth, nurture entrepreneurs, and help attract visitors and new residents to the Palm Beach North region.
A Look Ahead/Where Are We Going?

In view of these trends and opportunities, the Palm Beach North Chamber Board of Directors in September 2016 launched a strategic planning process to define the vision and goals for the Chamber during the next five years. This plan was intended to guide strategic decision-making about future Chamber programs, initiatives, and activities, while also enabling strategic “improvisation” to respond to changing conditions and unexpected opportunities during the next five years.

The Chamber appointed a 15-member steering committee to guide the strategic planning process, representing a mix of business, government, academic, and civic organizations (participant list on inside back cover). The strategic planning process included:

- A review of external trends and forecasts, including demographic, economic, technological, and other changes in the Palm Beach North region;
- A review of internal trends, including changes in Chamber membership, revenue, and participation levels;
- A scan of national research on the changing roles of chambers of commerce, and best practices in effective chambers in Florida and nationally; and
- Extensive input from Chamber members and stakeholders, including a survey with participation from 60 members; personal interviews with leadership of 19 members and partner organizations; and group discussions with representatives of all 10 municipalities, former Chamber chairs, and representatives of large businesses, small businesses, educational institutions, life science research institutions, and Chamber staff.

These sources of input together identified strengths, weaknesses, opportunities, and challenges facing the Chamber, as well as the future purpose and priorities for the organization.
Moving Forward Together/Our Strategic Direction

This Strategic Plan reaffirms the essential role of the Palm Beach North Chamber and commitment of its leadership, members, and partners to work together to achieve a single, shared purpose:

- Foster a partnership of private, public, education, and civic organizations working together to ensure Palm Beach North is Florida's "Prosperity Coast"

This purpose can be achieved through focusing on four strategic imperatives and identifying strategies and potential actions in each of these four areas:
Housing Assistance Incentives Program
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<td>Definitions</td>
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<td>Housing Assistance Incentives</td>
<td>5</td>
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<td>Housing Trust Fund</td>
<td>7</td>
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<tr>
<td>City Owned Properties</td>
<td>8</td>
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<td>Other Housing Programs/ Initiatives</td>
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</table>
Overview

In order to maintain economic and social vibrancy in the City of West Palm Beach, it is important for the City to provide an attainable supply of housing at all income levels. To achieve that goal, the City's Department of Housing and Community Development seeks to preserve and stimulate the production of affordable and workforce housing units for low and moderate income households residing or desiring to reside in the City.

The Housing Assistance Incentives Program is designed to promote the development of affordable and workforce housing units by:

- Providing fee reductions and waivers of development fees;
- Providing loans and grants to leverage private and other public investment;
- Making available the use of City owned vacant lots;
- Making available programs that provide assistance for homeownership, rental, rehabilitation, sustainability, and special needs housing opportunities; and
- Promoting the use of existing City infrastructure and services.

To the maximum extent possible, the City will leverage its resources to support development of affordable and workforce housing units using a combination of Federal, State, and local funding sources.

Definitions

Affordable Housing
Housing that is affordable for households at or below 80% of the Area Median Income as defined by the U.S. Department of Housing and Urban Development (HUD) income limits per household size and that meets maximum housing payments established by HUD, Florida Housing Finance or local ordinance. Housing payments generally do not exceed 35% of household's gross monthly income.

Affordable Housing Incentive
Any loans, grants, fee reductions, zoning variance, density bonus or other incentives provided by the City of West Palm Beach in order to facilitate the construction or rehabilitation of Affordable Housing.

Affordable, Attainable, Workforce Housing Revolving Loan Program
A City program that provides loans to be used for the development or preservation of housing serving households up to 140% of Area Median Income. Loans may be provided as direct loans or limited loan guarantees for the development or preservation of multi-family and single family new construction and/or rehabilitation. Funds derived from repayment of the loans are deposited in the loan fund.

Affordability Period
The period of time that the dwelling must be maintained as affordable for households that fall below an income eligibility threshold. The affordability period is set by federal, state or local requirements depending on the funding source.
**Attainable Housing**
Housing that is affordable for households with incomes between 81% and 120% of the Area Median Income. Area median income eligibility for attainable housing programs and incentives will be defined by income limits per household size that meet the maximum housing payments established by HUD, Florida Housing Finance or local policy.

**Annual Action Plan**
A one year plan that details the City's housing and community development needs, strategies and budget that will be employed during the one year period. The Annual Action Plan is required by the Department of Housing and Urban Development as a condition for funding of the CDBG, HOME and HOPWA programs.

**Community Housing Development Organization (CHDO)**
A private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to their legal status, organizational structure, and capacity and experience and be certified as such by the City. A minimum of 15% of the City’s annual HOME fund allocation must be set aside for CHDO activities.

**Community Development Block Grant (CDBG)**
Flexible Federal funding provided through HUD that can be used to address a wide range of unique community development and housing needs such as public facilities, temporary rental assistance, home purchase assistance, public services and other activities that serve low to moderate income households or neighborhoods. HUD provides annual CDBG funding on a formula basis to the City of West Palm Beach. The funding is subject to Congressional appropriations.

**Consolidated Plan**
A five year consolidated plan that details the City's housing and community development needs and strategies that will be employed to meet those needs during the five year period. The Consolidated Plan is required by HUD as a condition for funding of the CDBG, HOME and HOPWA programs.

**First Time Homebuyer**
A person that has not owned or occupied a home as their primary residence in the last three years. Victims of domestic violence are not subject to the three year requirement.

**HOME Initiatives Partnership Program (HOME)**
A federally funded program administered by HUD. As a Participating Jurisdiction the City receives funding according to a formula based on the total yearly amount appropriated by Congress. The HOME funds can be used to provide incentives to develop and support affordable rental housing and homeownership affordability through acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing.

**Homeless**
As defined by the HEARTH Act of 2009 (P.L. 111-22, Section 1003). In general an individual who lacks a fixed, regular, and adequate nighttime residence.

**Housing Trust Fund**
A City of West Palm Beach fund established for the development and preservation of affordable, attainable, and workforce housing.
**Housing Opportunities for Person With AIDS (HOPWA)**
A HUD program that provides rental assistance and support services on a County-wide basis to income eligible clients who have been diagnosed with HIV/AIDS. Funding is provided by HUD to the City subject to Congressional appropriations.

**HUD**
The Federal Department of Housing and Urban Development.

**Income Limits**
One of the determining eligibility factors for Federal and State housing assistance programs. Income limits are set by HUD. Definitions for very low, low, and moderate income vary by program and are determined by the gross household income and household size.

**Local Housing Assistance Plan (LHAP)**
A three year housing plan that details the strategies that will be employed by the City in its use of State Housing Initiative Program (SHIP) funding provided by the State of Florida. Submission of the LHAP is required in order to receive SHIP funding from the State of Florida.

**Multi-family Housing**
Housing consisting of 5 or more attached units.

**Single-family Housing**
Housing consisting of no more than 4 attached units.

**Transfer of Development Rights (TDR)**
An incentive based program that allows the City to sell land development rights to a developer or other interested party who then can use these rights to increase the density of development at another designated location.

**Water/Waste Water Capacity Fee/Charges**
A fee established through City's fee schedule for water and/or waste-water connections. The fee amount is based on the size of the water meter. The fee may be waived for projects that meet criteria established for affordable and workforce housing projects.

**Workforce Housing**
Housing that is affordable for households with incomes between 121% and 140% of the Area Median Income. Area median income eligibility for workforce housing programs and incentives will be based on a percentage of the median income as published by the U.S. Department of Housing and Urban Development, Fannie Mae or the State of Florida without regard to household size.

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**Housing Assistance Incentives Program**

In order to qualify for Housing Assistance Incentives, developers must provide affordable, attainable or workforce housing units that meet the minimum requirements of the City. Minimum requirements are market sensitive and subject to review as market conditions change.

Minimum Requirements which will include household income limits and rent and sale limits of units will be published by the Department of Housing and Community Development on an annual basis.

To be eligible for housing incentives, the developer must complete the Housing Assistance Incentives Program Application and submit it to the Department of Housing and Community Development for certification within 30 calendar days after project plan approval.

Applications must be reviewed and approved by the Director of Housing Community Development and, where applicable, by the Director of Finance, Director of Engineering and Public Works, Director of Development Services, and/or Director of Public Utilities or their designees.

If the project is certified as an Affordable, Attainable or Workforce Housing project, developers and builders may be eligible to receive one or more of the incentives described below.

**Construction Administration Fee Reduction**
Reduce engineering construction administration fees from 2.5% of cost to 1.875%.

**Parking Requirement Reductions**
Apply the provisions allowed for the downtown area under the Downtown Master Plan, Section 94-134(e) (5), for a 10% reduction in parking requirements to affordable, attainable and workforce housing developments in the entire City.

**Roadway and Sidewalk closure/obstruction Fee Reduction**
Reduce Engineering fees associated with roadway closure or obstruction, sidewalk closure or obstruction and roadway sidewalk closure or delay by 25% for affordable, attainable, or workforce housing projects city-wide.

**Water/Waste Water Capacity Fee Waiver**
Waiver of Water and Waste-Water Capacity fees shall be made available to housing developments within the City where 51% or more of the units are reserved as affordable, attainable, or workforce units.

In addition, multi-family projects located within the Downtown Master Plan area or the Transit Oriented Development Zone may receive a pro-rated waiver of the water/waste water capacity fees where at least ten percent (10%) of the total units are reserved for affordable, attainable or workforce housing. The fee waiver would be based on a pro-rata deduction per affordable, attainable or workforce unit that requires a meter or a pro-rata reduction of the fee based on the number of units per meter. Projects
within the designated Downtown Master Plan areas or Transit Oriented Development Zone that have 51% or more units designated as affordable, attainable or workforce are eligible for the full waiver of water and waste/water capacity fees.

The procedure for obtaining a waiver shall be as follows:

1. Any person or entity seeking an exemption, waiver or fee reduction for Affordable, Attainable or Workforce Housing shall file a Developer Incentive Application with the Director of the Housing and Community Development Department. The application and supporting documentation must be filed no later than sixty (60) days prior to any deadline for filing a financial assistance application for such affordable housing with any governmental, quasi-governmental or public agency.

2. After receipt of the application, the HCD Director shall render a finding whether such proposed housing qualifies as affordable, attainable or Workforce housing and is eligible for a developer incentive.

3. If the application is deemed eligible for a developer incentive, the HCD Director shall submit the application and supporting documentation to the appropriate City departments including Finance, Planning, Construction Services, Public Utilities and Engineering for a final recommendation. Utilizing the criteria in section 4 below, the Director shall grant or deny the application.

4. Criteria for granting the incentive include the following:
   a. Whether the housing is affordable, attainable or Workforce housing shall be determined pursuant to criteria established by the City of West Palm Beach, the United States Department of Housing and Urban Development and State of Florida as applicable. Charts with the income eligibility criteria will be published annually by the City's Department of Housing and Community Development;
   b. Whether there are actual or potential cost to the City which are greater than the value or benefit to the City in granting the incentive;
   c. Whether any related policy approvals are required; and
   d. Recommendation of City Departments.

5. Any person or entity granted an incentive for an Affordable, Attainable or Workforce Housing project or development shall enter into an incentive agreement between the City and the recipient setting forth the terms and conditions of the grant. Any recipient who defaults on its obligations under the agreement will be required to pay to the City an amount equal to the difference between the fee actually paid and the amount that would have been paid had the incentive not been granted. A recipient's obligation to pay will be secured by legal instruments including but not limited to notes, mortgages, reverter clauses, liens, restrictive covenants and/or other agreements acceptable to the City. Incentive agreements shall also provide for affordability periods of no less than five (5) years for assistance under $50,000 per unit and ten (10) years for assistance above $50,000 per unit. Incentives provided to projects receiving Low Income Housing Tax Credit (LIHTC) or other Federal or State funding for which instrumentalities that guarantee affordability are required by those funding sources may not be required to execute additional legal instruments at the discretion of the City.
**Expedited Permitting Fee Waiver for Affordable, Attainable or Workforce Housing**

Affordable, Attainable or Workforce Housing projects are eligible for expedited permitting contingent upon availability of plan reviewers. The regular fee of 25% of the permit cost is waived for Affordable, Attainable or Workforce housing projects.

**Housing Trust Fund**

**Sources of Funds**

Sources of funding for the Housing Trust Fund include existing funds collected through Western Expansion Impact Fees that were previously designated for affordable housing; proceeds from the sale of City owned properties that have been designated for affordable, attainable or workforce housing; interest, fees and principal repayments collected from loans funded by the Affordable Housing Trust Fund; proceeds from the sale of City owned Transfer of Development Rights (TDR’s); unrestricted grant funds received by the City that are under the authority of the Department of Housing and Community Development and any other funding that may be authorized by the City Commission for the Housing Trust Fund.

**Use of Funds**

A. All funds deposited into the Housing Trust Fund shall comply with all applicable federal, state and local laws governing the establishment and operations of the Trust Funds.

B. All funds deposited in the Affordable Housing Trust Fund shall be deposited in a separate and segregated account and shall be dedicated solely to the development and preservation of affordable, attainable and workforce housing.

C. Programs for which funds may be used include the Affordable, Attainable, Workforce Housing Revolving Loan Program; low interest loans to housing developers for Affordable, Attainable or Workforce Housing projects; grants that promote the development or preservation of Affordable, Attainable or Workforce Housing; financial incentives that promote the development of mixed income Affordable, Attainable or Workforce Housing; and programs that promote homeownership.

D. Any funds that remain uncommitted at the end of the City's fiscal year (including interest, other earned income, or repayments on loans) shall remain in the Trust Fund and shall be used for the purposes hereof during the next fiscal year.

E. No more than five percent (5%) of existing Affordable Housing Trust Fund money available as of the start of the City's fiscal year may be budgeted for administration of the Housing Trust Fund. Administrative expenses are limited to expenses related to the cost associated with loan processing, loan servicing, and operating expenses directly associated with administration of Trust Fund activities and programs.

F. Bi-annual reports will be provided to the City Commission on all approved projects funded through the Housing Trust Fund.

**Approvals**

All projects funded through the Housing Trust Fund at a minimum include an application process, written underwriting standards, and loan or grant documents containing repayment provisions and provisions and instruments that guarantee affordability periods.
Trust Fund Loans, grants, or other financial incentives up to $75,000 will be reviewed and approved by the Director of Housing and Community Development and the Director of Finance with final approval and execution of all related documents by the Mayor. Loans, grants or other financial incentives in excess of $75,000 must be approved by the City Commission by a simple majority vote.

Projects that receive financial assistance under the Affordable, Attainable or Workforce Housing Revolving Loan Program may only be approved where absence of such funding would make the development of such housing unfeasible.

City Owned Properties

As required by Florida Statute 166.0451, the Department of Housing and Community Development maintains a listing of City owned properties that are appropriate for use as affordable housing. The property list shall be updated and provided to the City Commission for surplus approval when surplusing is required and for information purposes no less than annually.

The Department of Housing and Community Development is, upon approval of this Housing Assistance Incentives, authorized to dispose of the properties for affordable, attainable or workforce housing purposes with the advice and consent of the Mayor. The Mayor is authorized to execute all documents necessary achieve the disposition. The Methods of disposition may include sale of the properties with the proceeds going to the Housing Trust Fund; transfer of properties, at no cost, to a non-profit for the development of affordable housing; sold to non-profits or private parties with a provision that the property be used for an affordable, attainable or workforce housing projects; or the City may retain the properties to build or preserve affordable, attainable or workforce housing. The City Commission shall be advised of all such dispositions on a quarterly basis.

Other Housing Programs / Initiatives

The City may provide funding for housing rehabilitation/sustainability assistance, homeownership assistance, rental assistance, and special needs housing opportunities for low to moderate income households. The City will utilize Federal, State, and local funding sources to conduct activities associated with all housing and programs and initiatives. The rules and regulations associated with each Federal, State, and local funding sources will govern the use of such funds and shall be in accordance, where appropriate, with the following documents:

- Consolidated Plan;
- Annual Action Plan;
- Local Housing Assistance Plan; and
- Applicable Policy and Procedures Manual

All planning and policy documents will be made available on the City's website and at the offices of the Department of Housing and Community Development. The availability of funds for the programs will be advertised in a newspaper of general circulation within the City or Request for Proposals issued by the City's Purchasing Department.
Homeownership

Homeownership programs may include down payment assistance in the form of first or second mortgages, grants, sale of City owned property, donation of City owned property to eligible non-profits including CHDOs, financing to non-profit and for-profit developers for the construction of owner occupied units, and infill lot construction of single family homes.

The City's will also maintain programs that preserve homeownership including providing funding for the rehabilitation of owner occupied housing, promoting housing counseling and homeownership reservation initiatives.

Rental Housing

Affordable rental assistance programs may include tenant based assistance, facility/project based assistance, security deposit and short-term rental assistance, financing to non-profit and for-profit developers for the construction of affordable rentals, donation of City owned property to eligible non-profits including CHDOs, and grants for new construction of affordable rental housing units.

Special Needs Housing

The City's Department of Housing and Community Development will ensure that all housing programs funded by the City include set-asides or priorities for special needs populations. Special needs populations include the homeless, veterans with a service connected disability, developmentally and physically disabled, and children aging out of foster care. Priority or set-aside may include units that serve specific special needs populations through access to support services and/or unit features that ensure accessibility.

Housing Sustainability

The Department of Housing and Community Development will ensure that funding priority and consideration will be given to housing construction projects that include "green" or sustainable features such as solar panels, rain water capture and storage, tank-less water heaters, high efficiently insulation and architectural features that enhance energy savings. Projects where a portion or all of the units are designated as smoke free will also be given priority consideration for funding.

Fair Housing/ Accessibility

Any entity or individual receiving housing assistance or incentives through the City's housing programs must comply with Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, the Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, and the Architectural Barriers Act of 1968 when applicable.

No entity or individual that receives housing assistance from the City of West Palm Beach may discriminate or deny access to housing on the basis of sexual orientation or gender identity.
EXHIBIT “F”

Essential Housing Program
Ordinance Outline

1. Definitions
2. Essential Housing Unit (EHU) Program
   2.1. Establishment
   2.2. Purpose
   2.3. Developer Requirement
   2.4. Developer Option
   2.5. Regulations
   2.6. EHU Plan
   2.7. Exemptions
3. Essential Housing Incentive Strategies
   3.1. Applicability
   3.2. Density Bonus
   3.3. Height Bonus
   3.4. Reduction of Parking Requirements
   3.5. Modification of Street and Traffic Requirements
   3.6. Modification of lot requirements
   3.7. Expedited Permitting Process
   3.8. Modification of Impact Fee Requirements
   3.9. Allowance of affordable accessory residential units (granny flats)
   3.10. Closing Cost Assistance Program
   3.11. Transfer of Development Rights Density Program
4. Building Permit Issuance
   4.1. Execution of Agreement
5. Control of Sale Prices; Rent Limits; Income Eligibility; Foreclosures
   5.1. Sales; Control Period
   5.2. Limits on Rents
   5.3. Foreclosure
   5.4. Bulk Sales
   5.5. Affordability Requirements
6. Construction Standards
   6.1. On-Site Construction
   6.2. Off Site Construction
   6.3. Size of Units
   6.4. Construction Quality
   6.5. Construction Timing
7. Payment of Fee or Donation in Lieu of Constructing EHUs
   7.1. Fee
   7.2. Land Donation
8. Compliance
   8.1. Covenants
   8.2. Later Deeds
   8.3. Violations; Enforcement
9. Housing Trust Fund
Essential Housing Program

1. Definitions

2. Essential Housing Program
   2.1. Establishment
   2.2. Purpose
      • Ensure adequate inventory of affordable housing that is available to low, moderate-low, and moderate-high income households
      • Provide for creation of housing options for existing and anticipated workforce in necessary fields such as, but not limited to, education, government, health care, and retail services

   2.3. Developer Requirement
      • [6%] of units in residential units of [10] or more units must be developed as essential housing units (EHUs)
      • A developer who proposes a residential development and is applying for a land use amendment and/or rezoning to increase density must develop [20%] of units associated with the increased density as EHUs
      • [Mandatory linkage fee to be paid into housing trust fund?]

   2.4. Developer Option
      • In projects over [30] units, developers may build (EHUs) and take advantage of incentives and bonuses

   2.5. Regulations
      • Max sale prices, annual rents, and income eligibility standards
      • Minimum unit type and bedroom requirements
      • Notice procedures for unit sales, rentals, foreclosures, and other relevant procedural matters (number of units approved and built)

   2.6. EHU Plan
      • Developers must submit to City/County an EHU housing plan

   2.7. Exemptions
      • Inapplicable to government-subsidized housing, mobile home parks, nursing homes, university dormitories

3. Essential Housing Incentive Strategies
   3.1. Applicability
      • Low income: 60-80% area median income (AMI)
      • Moderate-low income: 81-100% AMI
      • Moderate-high income: 101-120% AMI

   3.2. Density bonuses
      • Up to [30%] over base density, provided [40%] of units are EHUs
      • [30-100%] over base density, provided [50%] of units are EHUs
      • Additional criteria for max density bonus:
         ▪ Distance of project to transportation hub (tri-rail/bus station)
         ▪ Location of project within areas of housing need
         ▪ Overall percentage of designated EHUs within project
      • Alternative to density bonus as percentage
         o Additional allowable units per acre (depending on land use designation)
• Bonus of [3] dwelling units per acre in high density residential

3.3. Height Bonus
• Additional number of stories; additional feet of overall height; additional percentage of overall height

3.4. Reduction of parking requirements
• [20%] reduction in required parking spaces
• [25%] of spaces may be compact

3.5. Modification of street and traffic requirements
• Exceed adopted LOS volumes by up to [15%]

3.6. Modification of maximum lot coverage, size, and setback requirements
• [10-20%] deviation in lot size, coverage, and setback requirements
• Elimination of [1] side setback requirement
• Up to [35%] reduction in open space requirement

3.7. Expedited permitting process
• Gives qualifying applicants top priority during development review and through entire permitting process

3.8. Modification of impact fee requirements
• Reduction or waiver of fees and alternative methods of fee payment

3.9. Allowance of affordable accessory residential units (accessory dwelling units) in residential zoning districts

3.10. Transfer of Development Rights (TDR) Density Program
• EHU TDRs are sold at [1-5%] of the full TDR price
• [35%] of all TDR units must be provided as EHU

4. Building Permit Issuance
4.1. Execution of agreement
• Agreement with the City/County ensuring the developer and any successor in interest complies with requirements

5. Control of sale prices; rent limits; income eligibility; foreclosures
5.1. Sales; control period
• Sale prices of EHU not to exceed [250%] of purchaser’s annual income
• Sale prices controlled for [99] years

5.2. Limits on rents
• Rental prices of EHU not to exceed [35%] of gross monthly income, adjusted for family size
• Rental prices controlled for [30] years

5.3. Foreclosure
5.4. Bulk sales
5.5. Affordability requirements

6. Construction Standards
6.1. On-site construction
6.2. Off-site construction
6.3. Size of units
• Ratio of number of bedrooms contained in EHUs must be proportional to the number of bedrooms in market rate units

6.4. Construction quality
• Substantially the same construction quality as market rate units

6.5. Construction timing
• At which time [25%] of the market rate units receive certificates of occupancy (COs), a minimum of [25%] of EHUs must be constructed and have received COs

7. Payment of fee or donation of land in lieu of constructing EHUs

7.1. Fee
• [$200,000] for each EHU offered for sale; [$150,000] for each EHU offered for rent
• Paid prior to first building permit; deposited into housing trust fund

7.2. Land donation
• Subject to suitability determination by City/County

8. Compliance

8.1. Covenants
• Restrictions run with land
• Binding on owner, assignee, mortgagee, later purchaser, any other party that receives title
• City/County may create lien to collect any portion of sale/foreclosure price of EHU that exceeds approved resale price
• All covenants executed to secure this section must be senior to all instruments securing permanent financing

8.2. Later deeds
• Clearly state that EHU is subject to requirements of this section; grantee must acknowledge
• Deed conveying title to EHU must be signed by grantor and grantee

8.3. Violations; enforcement
• City/County can deny, suspend, revoke any building or occupancy permit upon finding of violation
• City/County may revoke any previously approved preliminary plan of subdivision, sketch plan, or site plan

9. Housing Trust Fund
MEMORANDUM OF UNDERSTANDING (MOU)
Between:
Housing Leadership Council of Palm Beach County
Town of Lake Park
And
Palm Beach North Chamber of Commerce

PURPOSE: This Memorandum of Understanding (MOU) is entered by and between the Housing Leadership Council of Palm Beach County, (hereinafter referred to as “HLC”), the Town of Lake Park (hereinafter referred to as “Lake Park”) and Palm Beach North Chamber of Commerce for the purpose of clearly defining partner roles and Responsibilities in the application for the Fannie Mae Innovation Challenge. This MOU is subject to the provisions of all applicable Federal and State laws, regulations, policies and standards.

PROJECT TITLE: Lake Park HUB - Smart & Connected Homes in a Smart & Connected Region (hereinafter referred to as “HUB”)

OVERARCHING OBJECTIVE: Smart & Connected Homes in a Smart & Connected Region – advancing homeownership and sustainability of neighborhoods that are energy efficient, healthy, and connected.

PROJECT GOAL: Enhancing neighborhood sustainability and economic development in the Town of Lake Park, an area that has NOAH (Naturally Occurring Affordable Housing)

ROLES & RESPONSIBILITIES

Housing Leadership Council will be responsible for:
- Project Lead for the HUB Innovation Grant
- Coordination of the team members on behalf of the HUB
- Coordination of HUB implementation activities
- Coordination with regional housing and economic development efforts
- Development of Housing Rehabilitation Package

The Town of Lake Park will be responsible for:
- Resources needed implement the project such as staff, meeting space, communication with residents and program support
- Spearhead the necessary technology upgrades such as the high speed data connection
- Coordination within Town Departments on HUB activities
- Communication with Town Commission and Elected Officials
Palm Beach North Chamber of Commerce will be responsible for:

- Planning and Implementing a Hackathon – Technology is key to Smart & Connected Homes in a Smart Connected Region. A Hackathon will enable the team to develop a prototype for an application that will provide connectivity.

CONTACT INFORMATION:
Housing Leadership Council of Palm Beach County Inc.
2101 Vista Parkway, #4027
West Palm Beach, Florida 33411
Contact Person: Suzanne Cabrera, President & CEO
Phone: (561) 653-4107
Email: scabrera@hlcpcb.org

Town of Lake Park
535 Park Avenue
Lake Park, FL 33403
Contact Person: Ann Rosenthal
Phone: (561) 881-3300
Email: arosenthal@lakeparkflorida.gov

Palm Beach North Chamber of Commerce
5520 PGA Blvd #200
Palm Beach Gardens, Florida 33418
Contact Person: Beth Kigel, President & CEO
(561) 746-7111
Email: beth@pbncamber.com
Accepted and agreed:

Town of Lake Park:
By: Michael O' Rourke
Its: Mayor
Signature: ____________________________
Date: __________________________

Housing Leadership Council of Palm Beach, Inc.
By: Suzanne P. Cabrera, CFRE
Its: President & CEO
Signature: ____________________________
Date: __________________________

Palm Beach North Chamber of Commerce
By: Beth R. Kigel
Its: President & CEO
Signature: ____________________________
Date: 2/15/2018
EXHIBIT “H”

RECOMMENDATIONS OF NORTH COUNTY SUBCOMMITTEE
OF HOUSING SUMMIT STEERING COMMITTEE
RELATING TO FUNDING

We believe that, for the reasons discussed below, the time has come for Palm
Beach County to create its own dedicated finding source for affordable and
workforce housing. We are recommending that the County pursue either a general
obligation bond or an annual ad valorem tax dedicated to affordable and workforce
housing. Our reasoning for this is as follows:

1. The cost to produce a unit of for sale “workforce housing” exceeds the price at
which that housing can be sold to a person or family earning 140% or less of
median area income. The gap lessens significantly as you move up the income
scale. For example, based on that same standard that a family should not spend
more than 30% of its income on housing, a four person family earning 80% of
the median area income ($54,320) can afford a purchase price of approximately
$142,900, while a four person family earning 140% of the median area income
($95,660) can afford a purchase price of approximately $264,810.

2. The cost to produce a unit of rental “workforce housing” exceeds the price at
which that housing can be rented to a person or family earning 100% or less of
median area income. For example, based on that same standard that a family
should not spend more than 30% of its income on housing, a four person family
earning 100% of the median area income ($67,900) can afford a monthly rent
of approximately $1,620.

3. By the time you get to families earning 120% of area median income, the cost to
produce a unit of rental “workforce housing” does not substantially exceed the
price at which that housing can be rented to a person or family earning 120% or
less of median area income. For example, based on that same standard that a
family should not spend more than 30% of its income on housing, a four person
family earning 120% of the median area income ($81,480) can afford a monthly
rent of approximately $1,944.

4. As we discuss, there are a number of other ways to reduce the cost of producing
new affordable or workforce housing, but no way to totally reduce this “gap,” especially at the lower income levels. Therefore, the cost or price of the housing must be significantly subsidized.

5. Unfortunately, we can no longer count on existing governmental funding programs to provide this subsidy. For affordable housing, the federal 9% low income housing tax credit program still “works,” but the number of units of affordable housing it creates each year in Palm Beach County is miniscule (for example 80, 231, and 123 units awarded in 2015, 2016 and 2017, respectively. The federal 4% low income housing tax credit program for affordable housing requires significant additional subsidy to make a project work, typically a combination of a subordinate SAIL loan from the Florida Housing Finance Corporation and a subordinate loan or grant from Palm Beach County or another local jurisdiction. But again, the number of new multi family units being created is only scratching the surface of the need (125 units in 2015, 85 units in 2016 and 0 units in 2017).

6. On the state level, the Florida Legislature created the State and Local Government Housing Trust Funds (called the Sadowski Act) in 1992. The Trust Funds are funded by a portion of the documentary stamp tax collected on real estate transactions. The amount of the tax on deeds is $0.70 per $100.00 of consideration. The Sadowski Act increased the tax from its prior level of $0.60 per $100.00 for the express purpose of funding the State Housing Trust Fund and the Local Government Housing Trust Fund. Unfortunately, for the past 9 or 10 years, the State has swept significant portions of the trust fund monies into the general fund, with the total amount swept now being in excess of 2 billion (yes billion) dollars. For example, in the budget for the upcoming state fiscal year, Palm Beach County is allocated an estimated $1,887,024 in SHIP funding (which includes the allocation to Palm Beach County and the “entitlement” cities of Boca Raton, Boynton Beach, Delray Beach and West Palm Beach), less than half of what Palm Beach County would have received without the sweep.

7. The time has come for Palm Beach County to create its own dedicated finding source for affordable and workforce housing. We are recommending that the County pursue either a general obligation bond or an annual ad valorem tax dedicated to affordable and workforce housing. Either would require a voter referendum. A 0.10 mill tax would generate approximately $20,000,000 each
year, and would increase the ad valorem taxes on a typical $300,000 house with a $50,000 exemption by approximately $25. Some of the advantages of this are as follows:

a. No state legislation or other approval from the state is required;
b. The shortage of affordable and workforce housing impacts the entire community, so it is appropriate that the entire community should contribute to the solution;
c. By making it subject to a referendum, the community is also expressing its support;
d. General obligation bond programs for housing have been successful in Miami-Dade County and other communities around the country.

Please note that we have not investigated the legal restrictions on the use of this money.

8. Other dedicated funding sources that could be considered if determined to be more appropriate to the County include:

a. Countywide sales tax for affordable and workforce housing;
b. State legislation permitting a local surtax on documentary stamp tax collection similar to Miami-Dade County;
c. State legislation redirecting documentary stamps to the county in which they were collected;
d. State legislation allowing a flat fee to be added to every recorded deed;
e. The County increasing its tax rate, fees, etc. and voluntarily allocating County funds to affordable and workforce housing;
f. Persuade CRA’s to use their tax increment dollars for affordable and workforce housing;
g. Linkage fees on new non-residential development (we would note that this is very similar to an impact fee and therefore could only be used to offset the need for affordable and workforce housing created by that development); and
h. State legislation providing for the waiver of impact fees for affordable and workforce housing.

9. Regardless of the funding source, the goal should be to use the funds to create as
many units as possible, leverage the funds with other sources and create a recurring source of revenue to provide additional housing.
### Workforce Housing Program - March 27, 2018 Workshop
#### Key Policy Issues for Board Direction

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<th>Provisions</th>
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<th>REQUIRED BOARD DIRECTION: Staff Recommendation</th>
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</table>
| Optional Density Bonus *            | Under 'Full Incentive' Option:  
  * LR-1 to LR-3: limited to 30% bonus  
  * MR-5 and higher: based on concentration of VL-L income households and other factors | Increase density bonuses to allow up to 100% density bonus, subject to compatibility                                                                                                                                 | Potential benefit to developer, but requires early engagement of residents, staff  
  Density bonus not valuable to low density builders                                                                                                                                                         | Allow up to 100% density bonus                |
| Limited/No Incentive Options *      | In addition to 'Full Incentive' Option, WHP offers:  
  * Limited Incentive Option, reduces bonus and obligation in half  
  * No Incentive Option, for projects with all WH units, all on site, no bonus density | Eliminate existing No Incentive option                                                                                                                                                                                   | These options were added to the program during recession                                                                                                                                                    | Eliminate No Incentive option                |
| In-lieu Fee *                       | $81,500 (SF)  
  $50,000 (MF) | Increase in lieu fee to:  
  $120,000 (SF)  
  $100,000 (TH)  
  $75,000 (MF) | Unchanged since program inception in 2006  
  Engages only the residential building sector  
  Higher in-lieu fees increase incentive to build units, or result in additional funds                                                                                                                                 | Increase to:  
  $120,000 (SF)  
  $100,000 (TH)  
  $75,000 (MF) |
| On-site WH Units *                  | No requirement (except under 'No Incentive' Option) | Reduce obligation by 10% if units are built on site                                                                                                                                                                     | To assist with affordability, on-site WH units can be provided in a separate 'pod' with reduced amenities and HOA fees                                                                                       | Revise to incentivize onsite construction    |
| Select WHP Option at Public Hearing | Developer can revise selected method to meet WH obligation until final ORO or 1st building permit                                                                                                                         | Require developer to declare method at public hearing, and return to BCC to change method                                                                                                                                 | Require declaration at public hearing                                                                                                                                                                         |                                               |
| Release of Obligation              | After 180 day good faith effort to market WH units, developer can request release from obligation and pay significantly reduced in lieu fee, if market rate units in project/phase are 80% under contract | After 180 day good faith effort to market WH units and starting marketing at same time as market rate units, developer can request release from obligation and pay significantly reduced in lieu fee, if market rate units in project/phase are 80% sold (recorded deed). Requirement for marketing plan and updates by developer. | Current provision creates disincentive to market WH units  
  |                                               |                                               | Revise this provision                                                                                                                             |                                               |
| Like-for-Like WH Units *            | No requirement | Require some or all WH units to be same type (SF, TH, or MF) and same ownership type (for-sale, rental) as parent project, (but not same size, finishes, or location- NA if not on site); or allow conversion factor (1 SF unit=1.5 MF unit) for some or all required units | Like for Like requirement would result in more single-family units  
  Conversion factor would result in more total units for projects opting for conversion (keep this bullet only if conversion factor stays in)                                                                 | Establish this requirement                    |

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*Note: SF = single-family, TH = townhouse, MF = multi-family.*
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<tr>
<td>Bedrooms Proportional to Market Rate *</td>
<td>No requirement</td>
<td>Require same distribution of bedroom unit types as in project’s market rate units</td>
<td>Without this requirement, resulting WH units may be mostly one-bedroom, unsuitable for families</td>
</tr>
<tr>
<td>Income Category Flexibility</td>
<td>No requirement</td>
<td>Case by case, allow buyer to purchase WHP unit for another income level, if qualifying ratios are met and unit is available</td>
<td>Due to family size or other factors, a WH purchaser may need a different unit type or size not available in their income category</td>
</tr>
</tbody>
</table>
| WH Obligation on Comprehensive Plan Amendments | No requirement | Establish 25% requirement on the increased density                                          | BCC has imposed similar condition of approval on most recent amendments  
Historically, amendments were not subject to WHP, but projects using the amended designation were not utilized                                                                                     |
| Exchange Program *                | Not addressed (not precluded under current code) | Formalize an ‘exchange option’ allowing a developer to contract with another party to build required WH units, with either party providing surety in amount equal to full in lieu fee | No exchanges have been utilized to date  
Concept proposed by builders in 2016 WHP review includes 2 fee levels; however, if surety is less than in-lieu fee, County would not be made whole                                                                 |

* Deviations from staff’s recommendation will have a direct impact on BAE analysis
EXHIBIT J
Form of Survey sent to municipalities in Palm Beach North

Dear __________________:

In May of 2017, Palm Beach County and the Housing Leadership Council of Palm Beach County held a Housing Summit to address the severe shortage of housing in Palm Beach County that is affordable, attainable and appropriate. The Steering Committee for the Housing Summit determined that the best way to move forward was to establish four Regional Subcommittees, one for each area of the County, and for each Regional Subcommittee to prepare a draft Regional Housing Plan.

The North Regional Subcommittee covers the geographic area of the ten cities in the Palm Beach North Chamber of Commerce and adjacent unincorporated areas. I am a member of the Steering Committee and one of the liaisons with the North County Regional Subcommittee. We have developed the following survey for each city in the North County Region to help us understand that city's current legislative framework and needs with respect to housing. We would really appreciate it if you could complete the survey and return it to me by Friday, February 23.

A. Housing data collection:

- Current and proposed ordinances and regulations relating to housing
- Available land - both municipally owned and vacant / available for development
- Fees for housing and any fee waivers
- Procedure for changing land use / zoning & process for codifying

B. Current state of housing in your municipality:

- Number of existing housing units and housing developments planned in your municipality. If available, please distinguish by type (single-family or multi-family) and/or price range
- Greatest housing concern (i.e. age of housing stock, housing costs, etc.)
- Your efforts (including that of your community partners) to date in addressing your identified housing concerns
- Housing aspects you would like this sub-committee to focus on as it relates to your municipality
- Whether there are available properties suitable for affordable or workforce housing in your municipality, and if so provide a list of what you are aware of to date, both public and private
- Whether your municipality offers expedited permitting for affordable and/or workforce housing; and what are significant zoning restrictions
- Whether your municipality permits the use of accessory structures for residential purpose; and if so under what conditions

We understand that all of the information we are requesting may not be available. If that is the case, please provide us with what you can. Also, if you are not the appropriate person in your municipality to respond, please forward this to the appropriate person and provide me with their contact information. Finally, we understand that you may already have provided much of this information to the Economic Development Committee of the Palm Beach North Chamber of Commerce. If that is the case, we apologize in advance for any duplication of effort this may cause. We are coordinating our efforts with theirs, and there may be some overlap.

Thank you again for your cooperation, and please let me know if you have any questions.