

HOUSING ELEMENT DATA AND ANALYSIS

INTRODUCTION

This Element has been prepared to meet the requirements of the Florida Community Planning Act. It includes: goals, objectives and policies; inventories of existing housing and its condition; inventories of subsidized housing, group homes, and historically significant housing; and, projections of population, households and housing need.

This Element of the Plan has been developed based upon:

1. Analysis of information about the Town's housing inventory and its characteristics provided by the U.S. Census Bureau, Palm Beach County and the University of Florida's Shimberg Center, and compared to Countywide statistics, as appropriate;
2. Analysis of information pertaining to housing and the built-out status of the Town with relatively little redevelopment potential;
3. Analysis of the extent of housing need of anticipated populations in the community, the need for replacement housing, and maintenance of existing housing;
4. Analysis of the amount of land necessary, if any, to accommodate total estimated housing need;
5. Analysis of the part of the housing need that can be expected to be met by the private sector and the private sector housing delivery process.

SUMMARIZED IN SECTION RELATED TO STATE STATUTE REQUIREMENTS

HOUSING ELEMENT DATA AND ANALYSIS

EXECUTIVE SUMMARY **REINSERTED**

COMMUNITY CHARACTER, GROWTH, HOUSING INVENTORY, AND VACANCY RATES

The Town of Palm Beach is unique in many ways, and its role has changed over the years. Initially, it was the principal urban settlement in the County; now it is a community of special character, with activities and economics quite different from those of the remainder of the County. Housing in the Town is, therefore, also unique in that the housing problems typical in many areas are not evident in the Town of Palm Beach. In fact, the statistical evidence of any housing problem is very slight -- noticeable only when contrasted with the overall housing quality for which the Town of Palm Beach is so well known.

~~The Town of Palm Beach experienced its greatest growth between 1950 and 1970, when its resident population increased from 3,886 to 9,086. Since then, population growth has been less dramatic and recently has been declining. The 2010 U.S. Census indicated that the Town's population was 8,161. Estimates by the University of Florida place the 2016 population at 8,040. Future growth will be limited by the small amount of vacant land available for development and limited redevelopment opportunities left in the Town.~~

~~During the winter season, November through April, the Island's population swells to a peak that is higher than its normal residential population as a result of the influx of seasonal residents and tourists. Following is a table representing the latest housing characteristics of the Town:~~

~~TABLE 3
RESIDENT POPULATION & HOUSING CHARACTERISTICS
2010-2025~~

CHARACTERISTIC	2010	2016	2025
RESIDENT POPULATION	8,161¹	8,040³	8,425⁴
POPULATION PER HOUSEHOLD	1.74²	N/A	N/A
ALL HOUSING UNITS	8,857¹	N/A	N/A
Occupied year-round units	4,690¹	N/A	N/A
Seasonally vacant or held for occasional use	3,627¹	N/A	N/A
Vacant for Sale or Rent	540¹	N/A	N/A

~~Source: ¹2010 U.S. Census corrected figure; ²2010 U.S. Census; ³Univ. of Florida, Bureau of Economic and Business Research; ⁴Palm Beach County, 2015~~

HOUSING ELEMENT DATA AND ANALYSIS

From October 2011 through August 2016, the Town issued 159 building permits for construction of new single-family residential dwelling units, and 160 permits for demolition of single-family residential dwelling units. There has been no net gain in single-family residential dwelling units in the Town in the last five (5) years.

According to the U.S. Census, there were 8,857 dwelling units in the Town in 2010. Of the total dwelling units, 4,184 (47.2%) units were vacant of which 39.9% (approximately 3,534) units were vacant and considered used for seasonal, recreational, or occasional use and the other 7.3% were either for sale, for rent, or other vacant.

Based on the U.S. Census 2010-2014 American Community Survey, Multi-family units represented 72.2% of the Town's housing inventory during this timeframe; the remainder were single-family structures. There are no mobile home dwelling units in the Town.

The 2010 U.S. Census found that 86.3% of occupied units were owner-occupied within the Town of Palm Beach. Homeownership rates are higher in the Town of Palm Beach than in Palm Beach County which had a 71.4% owner-occupied rate in 2010.

While over 63% of the housing units in the Town were constructed since 1960, a significant percentage was built prior to 1940—19.2% compared to only 1.6% throughout the County as a whole. Many of the older structures have been identified by the Town and the State as having historical and architectural significance, and have been designated as historic structures.

Since the Town is fortunate in having no serious housing problems, the Town's program takes a different focus from that employed in a community beset with such problems. The Town's challenge is to maintain, in good and sound condition, its existing housing stock.

HOUSING COSTS

Housing costs and land values in Palm Beach are very high compared with other areas of the State. This is because of the unique character of development having taken place in the Town since its inception. The limited amount of developable vacant land ensures the continuation of high housing costs in the Town.

Based on the U.S. Census 2010-2014 American Community Survey, the estimated median monthly rental rates in the median estimated value of owner-occupied units in Palm Beach County during the timeframe was \$194,600, it was \$931,700 in the Town of Palm Beach.

UPDATED DATA BELOW

SPECIAL HOUSING TYPES

HOUSING ELEMENT

DATA AND ANALYSIS

~~There are no subsidized rental housing projects or group homes licensed by the State in the Town.~~

~~The Town has identified and surveyed 1162 sites which are listed on the Florida Site File which is maintained by the Florida Department of State, Division of Historical Resources. The Town has designated 320 landmarks as of May 2017.~~

~~The Town has an active Landmarks Preservation Program established through Ordinance No. 1-79, and amended Ordinance 2-84, and has a Landmarks Preservation Commission for the purpose of establishing, regulating, preserving, and protecting historic districts and landmark structures within the Town of Palm Beach. As of May 11, 2017, the Town has designated 320 landmarked sites, and landmarked 12 vistas and districts which are protected by Ordinance 2-84, as amended.~~

HOUSING NEED

~~Present vacancy rates are adequate to provide reasonable opportunity for housing choices.~~

Substandard housing is nonexistent, and no units are expected to deteriorate to a dilapidated state requiring demolition during the planning period. Therefore, no replacement housing will be necessary. Similarly, there are no rural or farm worker households in the Town, nor are any expected in the future. There is no readily available information on the number of handicapped households in the Town. However, the Town adheres to the State Code regarding provision of facilities for the handicapped.

~~Since~~ **€**The Town's population is projected to remain steady ~~or increase slightly~~ over the next **10-20** year planning period, ~~and~~ the existing housing supply should be adequate to handle the housing needs of the community. Renovation and redevelopment of existing housing units is expected to continue.

The Private Sector and Housing Supply

Palm Beach is recognized as a high-cost housing area. Current trends in the Town have included the combination of smaller lots into larger properties as well as larger estates being subdivided. Another trend has been the combination of condominium units into a larger unit through a unity of title.

The Housing Delivery System

The housing delivery system is comprised of two principal components. The public sector has varying control ~~the availability of land~~ over the use of land, provision of utilities and infrastructure, and regulation of land uses through zoning, subdivision regulations and environmental restrictions. The private sector's primary responsibilities lie in the areas of financing and construction.

HOUSING ELEMENT DATA AND ANALYSIS

The Town provides the public infrastructure necessary to support varying types of housing. Similarly, it has designated a variety of density levels and land use types throughout the Town in order to provide for housing of differing types and prices. However, with virtually no residential land in the Town left undeveloped, there is little the Town can do to provide for additional housing.

While the Town has imposed certain restrictions and requirements on development, including housing, these are necessary in light of the environmental fragility of a barrier island and to preserve the unique character of the Town. For example, open space and landscape requirements may affect the cost of housing but are necessary to achieve the community's objectives in other Plan Elements. In this greater context, none of the Town's land development regulations are seen to have any significant adverse effects upon the provision of housing in the Town.

The private sector has always proven capable and efficient in the development of land and provision of financing for housing in the Town. Since the amount of development expected to occur over the planning period is relatively minor, no problems are foreseen in the housing delivery process and no specific improvements have been identified as necessary to increase its efficiency.

STATE OF FLORIDA HOUSING ELEMENT REQUIREMENTS

In the State of Florida, every local government is mandated to include a Housing Element in its comprehensive plan. The Housing Element must consist of “principles, guidelines, standards, and strategies” to plan for the provision of adequate housing for all current and anticipated populations. The Housing Element should also provide for specific programs that call for partnerships with the private and nonprofit sectors to address housing needs, streamline the permitting process, and minimize costs and delays for affordable housing. The Housing Element requires, where applicable, the identification of historically significant housing for the purposes of conservation, rehabilitation and when necessary, for the replacement.

Pursuant to state law, the principles, guidelines, standards, and strategies of the Housing Element must be based on data and analysis prepared on housing needs based upon the number and distribution of dwelling units by the following data.

- ✓ Unit Type
- ✓ Tenure
- ✓ Age
- ✓ Rent
- ✓ Value
- ✓ Monthly cost of owner-occupied units
- ✓ Rent or cost to income ratio
- ✓ Number of dwelling units that are substandard.

HOUSING ELEMENT DATA AND ANALYSIS

Section 163.3177, (6)(f)1. A housing element consisting of principles, guidelines, standards, and strategies to be followed in:

- a. The provision of housing for all current and anticipated future residents of the jurisdiction.*
- b. The elimination of substandard dwelling conditions.*
- c. The structural and aesthetic improvement of existing housing.*
- d. The provision of adequate sites for future housing, including affordable workforce housing.*
- e. Provision for relocation housing and of historically significant buildings for purposes of conservation, rehabilitation, or replacement.*
- f. The formulation of housing implementation programs.*
- g. The creation or preservation of affordable housing to minimize the need for additional local services and avoid concentration of affordable housing in one area.*

Chapter 163 Florida Statutes

The methodology used to estimate the condition of housing, a projection of the anticipated number of households by size, income range, and the age of residents derived from the population projections must also be included in the data and analysis. Based upon the findings, the Housing Element may be modified to reflect the development trends of a community. The purpose of the Housing Element is to guide plans, policies, and regulations necessary to ensure the availability of housing supply is consistent with the historical character and identity of the Town of Palm Beach.

TOWN OF PALM BEACH HOUSING STYLES AND DEVELOPMENT PATTERN

Although the first families to arrive on the island were recorded in 1876, the beginning of the real estate boom in Palm Beach began in 1892. Pioneer Charles Clarke, who saw the island from the Atlantic Ocean while on his yacht, purchased two (2) and a half acre of land. In 1893, Mr. Clarke bought his second property, the Dimick Hotel, and 20 more acres reaching from the Lake Worth Lagoon to the Atlantic Ocean. Following suit was Henry Flagler, who had also visited the area by boat while scouring the mainland for land on which to extend his railroad south to Miami.

HOUSING ELEMENT DATA AND ANALYSIS

Town settlement began to take root following the completion of the Royal Poinciana Hotel by Henry Flagler in 1894. The overwhelming popularity of this grand hotel, which was the largest wooden structure in the world, comprised 1,150 rooms with six (6) stories and two (2) attic dormer floors.¹ With Flagler's railroad spur completed in 1895, providing rail from the mainland onto the island, tourists were granted easier access to the hotel and the island. The Royal Poinciana Hotel quickly established the Town as the "American Riviera", prompting the construction of grandiose winter residences for the wealthy well into the mid-1920s.



Flagler's Rail Spur from West Palm Beach

¹ Town of Palm Beach, 2010 Historic Sites Survey

HOUSING ELEMENT DATA AND ANALYSIS

In 1901, Flagler's success inspired him to build another hotel, the Palm Beach Inn. The original Palm Beach Inn burned in 1903 and was rebuilt. The all-wood building burned again in 1925, which was then demolished and was replaced by the magnificent structure renamed the renowned Breakers, which continues to serve as a Palm Beach landmark today. The early real estate development consisted of clearing the densely vegetated land to subdivide for the sale of lots and home sites to winter visitors. The Bradley Brothers, J.R. and E.R., were the first to plan a subdivision consisting of 230, 50-foot lots along Sunset Avenue from the lake to the ocean to be

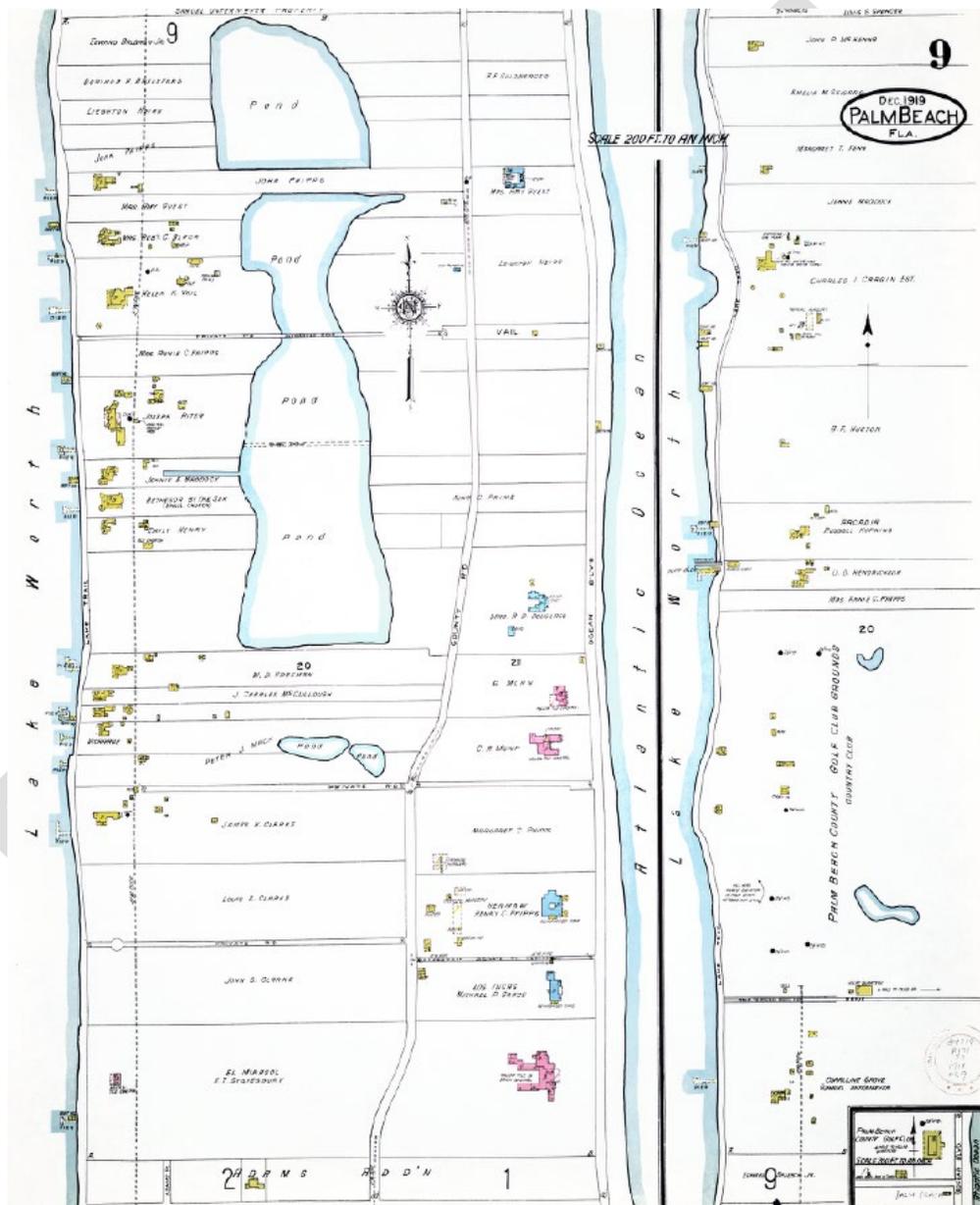


Exhibit 2-1 Sanborn Map #9

HOUSING ELEMENT DATA AND ANALYSIS

called “Floral Park”. The Bradley Brothers filled in the extension marsh area denoted on Exhibit 2-1 Sanborn Plat #9 as ponds.

E.N. “Cap” Dimick, the Town’s first elected Mayor, then purchased 150 acres in the area from Worth Avenue to just north of Royal Palm Boulevard called “Royal Park” laid out on the Sanborn Maps of 1919 and shown below in Exhibit 2-2. The site preparation for Floral Park, the Royal Park area, included dealing with remote, low lying and swampy land. As such, filling in the land was



Exhibit 2-2 Sanborn Map #7

HOUSING ELEMENT DATA AND ANALYSIS

necessary, and the work was challenging. Dimick would also go on improve the area with electricity, roads, water mains, sewers, landscaping, streetlamps, and landscaping.²

In 1918, Addison Mizner came to Palm Beach by invitation from Paris Singer, of the Singer sewing fortune. Mr. Singer had purchased a lot from Dimick’s “Royal Park” and had a small bungalow built on Peruvian Avenue. Mizner would transform the bungalow into a Chinese villa. With the success of the conversion, Singer and Mizner would team to complete the exclusive “Everglades Club”. The Everglades Club moved the social scene into an exclusive private realm and introduced the Mediterranean Revival style architecture to Palm Beach.³



The Everglades Club - circa 1920

During the 1920s, other great architects settled in Palm Beach, including Swiss-born architect, Maurice Fatio, and Austrian born John Volk. Fatio opened an architectural firm in Phipps Plaza and practiced until his passing in 1943. Volk formed the partnership of Craig, Stevens and Volk. Volk completed over 1,000 architectural commissions in his lifetime and was the most prolific of the great architects of Palm Beach.⁴

Following the Great Depression of 1929, the architecture, scale, and massing of homes on the island began to adapt to the economic conditions of the nation. Smaller houses and modest construction replaced the opulent mansions of the early boom. Housing styles were changing from the large Mediterranean houses to British Colonial, Bermuda, Georgian and Monterey styles. Room sizes were reduced, and the garage became an important and often necessary feature of the home. This trend would continue into the 1930s and building construction would lag until post World War II.⁵

A year prior to the banking collapse, Palm Beach residents saw the need for planning and architectural control as a way to keep their community beautiful and livable. The Town would establish the “Art Jury”, composed of famous architects and landscape architects of the Town. The approval of the Art Jury was essential for any new project, as well as any structural and design modifications.

² Ibid

³ 2010 Site Survey of the Town of Palm Beach

⁴ Ibid

⁵ Town of Palm Beach Landmarks Manual

HOUSING ELEMENT DATA AND ANALYSIS

As time progressed, the Town Council decided to establish a more formal architectural commission to prevent “construction of inferior quality and appearance that could degrade and depreciate the image, beauty, and reputation of Palm Beach with adverse consequences for the entire town.”⁶ Today’s Architectural Review Commission (ARCOM) consists of seven (7) members, two (2) of which are required to be state-registered architects and one (1) landscape architect. In brief, ARCOM is charged with consideration of approval of a building permit for building plans that are, among more detailed criteria provided for in Code Section 18-205 in conformity of the following.

- ✓ Good taste and design and, in general, contributes to the image of the town as a place of beauty, spaciousness, balance, taste, fitness, charm and high quality.
- ✓ Not excessively dissimilar to any other structure existing or for which a permit has been issued or to any other structure included in the same permit application within 200 feet of the proposed site in respect to one or more of the following features of exterior design and appearance.

It is **imperative important** to note that during World War II, the Town residents and businesses contributed greatly to the soldiers. A group called the “Volunteers for Victory” was formed to provide medical, housing and relaxation for our country’s military. The Breakers served as a hospital during the war. In 1943, it became Ream General Hospital. It is named after William Joy



The Breakers “Ream General Hospital” 1945

⁶ Ordinance No. 08-70 Architectural Commission

HOUSING ELEMENT DATA AND ANALYSIS

Ream, a Major in the Medical Corps who was considered the first “flying surgeon” in the US Army.⁷

Palm Beach did flourish after World War II and again, housing styles changed. Many of the large estates of the 1920s were torn down and subdivided into smaller lots. In fact, in 1947, the Stotesbury Estate “El Mirasol”, designed by Addison Mizner and pictured here, was demolished. The only element that was spared was the entrance gate, which was deemed a historic landmark in the years following. Today the land is comprised of a 14-lot ranch-style development known as El Mirasol Estates.⁸

Following World War II, many Palm Beach dwellings were replaced with low-rise apartment buildings and in the Town’s southend high density condominiums. Compounding the issue, the September 1947 Hurricane dramatically altered the landscape of the southend of Palm Beach. Prior to the storm, South Ocean Boulevard (SR A1A). had traversed along the ocean side of the island but following the storm, the road was realigned along the lake. The subsequent road realignment significantly increased the buildable land on the property, and eventually oceanfront and lakefront villas, along with apartment buildings, were constructed as a part of the complex.⁹



El Mirasol circa 1920

According to the USGS maps from as late as 1945, little development occurred south of Sloan’s Curve. By 1952, however, nearly every parcel shown on the (1919) Sanborn maps had been developed. Some included the Sea Breeze, Ambassador Lake and Ambassador South, Carlyle House, the Palm Beacher, Sutton Place, the Cove, Palm Beach Oasis, La Palma, the Patrician of Palm Beach, La Bonne Vie, and Atriums of Palm Beach. Many of these were originally constructed as hotels and apartment buildings and were later converted to condominiums.¹⁰

Mirroring national trends, Palm Beach also experienced increased housing demands, even before the war ended, although it was not as intense as other areas. It was during this decade that Palm Beach experienced its largest post-war population boom. Construction also increased; the annual

⁷ Library Of Congress, " The Breakers Hotel, Places of Healing Hotels"

⁸ Old House Journal Updated June 21, 2021 “8 Great Addison Mizner Buildings”

⁹ Environmental Services, Inc. “Town of Palm Beach Historic Site Survey” 2020

¹⁰ Ibid

HOUSING ELEMENT DATA AND ANALYSIS

totals for building permits between 1945 and 1955 increased from \$1 million to \$6 million.¹¹

The addition of air conditioning in residential structures, which began around 1950, significantly impacted the number of people who relocated to Florida, as well as other states in the Sunbelt. Between 1950 and 1960, Florida had the fastest growing population, with an increase of 78.7%. In 1960, it was the 10th largest state, in population, increasing to just over 6,000. Until the 1960s, Palm Beach's greatest building boom was considered 1925, but in 1962, permit costs exceeded it, largely driven by apartment complexes and office buildings in Midtown. In 1963, the state passed the Condominium Act, allowing for their construction.¹²

Historic buildings in Palm Beach model typical architectural styles with some regional adaptations to climate, materials, design, and function. The earliest structures in the Town consisted of temporary thatch buildings, while settlers established their claims and could save money to build proper homes and structures. Materials from throughout the country became more readily available as faster transportation became accessible via train and automobiles. As communications developed, methods of construction and styles of buildings expanded.¹³

The various architectural styles that began during the early years of development in the Town are described in the following pages and include those still prevalent today. These architectural styles are representative of resources from the early settlement period to beyond the established period of significance. These time periods also include representations of the post-World War II era and contemporary or mid-century modern architectural styles.¹⁴

As stated, the Town of Palm Beach's housing represents a diversity of architecture that reflects the evolution of the Town's settlement. The following descriptions are examples of each of the architectural styles within the Town of Palm Beach, all images have been obtained from the Environmental Services, Inc. report title "Town of Palm Beach Historic Site Survey" 2020.

Bungalow, 1905 – 1930 Popularized in California, these architectural styles were featured in building plan advertisements and catalogs which made them widely accessible to the public. These designs were implemented throughout the early twentieth century into the pre-WWII era. Building plans are rectangular or L-shaped under low pitched gable, cross-gable, or hipped roofs and details include knee-braces, exposed rafter tails, full front porches under the primary or a secondary roof with corner posts or battered posts and are often set on piers or a ventilated stem wall foundation. Siding was most often horizontal boards in a clapboard or novelty profile, and windows could be single or paired double hung sash with divided lights on the upper sash. Bungalows have low and simple lines with wide projecting roofs and exposed rafters, with one or two-stories, large porches, and occasional dormers.140 The Bungalow can be described as a diluted vernacular of the Craftsman style, and the high-

¹¹ Ibid

¹² Ibid

¹³ Ibid

¹⁴ Ibid

HOUSING ELEMENT DATA AND ANALYSIS

styled Craftsman buildings are less common. Examples of Bungalow resources in Palm Beach can be found on Seabreeze and Seaspray Avenues.

Colonial Revival, 1880 – 1955 Colonial Revival structures have details based on features that relate back to Georgian, Adamesque, and Dutch architecture. Along the Atlantic coast, this style also evolved into Southern Colonial architecture. It became a dominant model for homes during the late nineteenth century until the onset of the mid-century architectural era. Characteristics include pedimented entry porches framed with columns or sidelights with a fanlight transom, gable returns, and paired double hung windows with multi-pane glazing. The form is typically a rectangular two-story plan with brick or clapboard siding under a hipped, cross gable, or gambrel roof. Facades are symmetrical and may exhibit an eclectic mix of features from any of the original influences of the style. Examples of Colonial Revival resources in Palm Beach are found on Pendleton Avenue and Seaspray Avenue. There are also several substyles of the Colonial Revival style, which include British Colonial, Dutch Colonial (The most defining characteristic of this Revival style, popular 1895-1930, is the gambrel roof), and Georgian Revival.

British Colonial, 1880 – 1955 A subtype of the Colonial Revival style, British Colonial structures represent a modification of British architecture to the warmer climates of Bermuda and India.¹⁴¹ Common characteristics vary from place to place due to the local environment and available building materials. In Palm Beach, where the style typically draws from the Bermuda iteration, buildings typically feature multiple steeply pitched roofs with concrete tile. ¹⁴² Prominent chimneys are also common, as are arched openings and shutters. A unique feature – although not always present – is a scalloped gable parapet, often located at the entry. In Palm Beach, the style was introduced in the winter of 1933- 1934 (identified in a 1935 article as “Tropical Colonial”) and popularized by John Volk and Howard Major. The first iterations of the style were constricted on Peruvian Avenue.

Georgian Revival, 1880 – 1955 Georgian Revival is often considered a substyle of Colonial Revival.¹⁴⁵ Georgian architecture (dating from the 18th century and the reigns of Kings George I – IV) was typically symmetric with regular window openings and an elaborate entry, typically with classical details, and a cornice with dentils or other features. The style was adapted throughout the Caribbean and subsequently came to Palm Beach. Locally, the buildings generally have further emphasized the entry with metal projecting porch roofs and large stairs. Quoining is also very common. Unlike the original Georgian style, Palm Beach’s revival are typically multi-massed and are not strictly symmetric. Some examples of Georgian Revival architecture in Palm Beach are on Brazilian Avenue and Clarendon Avenue.

Frame Vernacular, ca.1885 – ca.1960 Wood frame buildings are a typical building pattern for residential housing. Frame Vernacular buildings generally feature a gable or hip roof, horizontal board siding such as weatherboard or novelty siding, front porches with a separate roof structure, regular window opening patterns, and minor detailing that can

HOUSING ELEMENT DATA AND ANALYSIS

include exposed rafter tails, corner boards, and porch brackets and spindles. Plan types are rectangular and arranged with pier system foundations, porches, symmetrical fenestration patterns, and overhanging eaves to allow for maximum ventilation. Solid wood framed buildings lost favor by the 1950s as manufactured concrete masonry units (CMU or concrete block) became more economical and popular. Other stylistic influences can be seen to a minor degree, such as Colonial Revival window detailing, and Bungalow or Craftsman knee braces, rafter tails, and cross gable roof patterns. While the Frame Vernacular style does not have an associated time period, recorded buildings exhibiting this style in Palm Beach range from 1886 to 1958. In general, residential Frame Vernacular style buildings were more popular prior to WWII and were then superseded by Masonry Vernacular after. Several excellent examples of Frame Vernacular structures are located on Root Trail. It should also be noted that the name refers to the structural system and not the veneer; frame vernacular structures can have a variety of facings, including brick and stucco.

Art Deco and Art Moderne, 1920 – 1940 These two “Modernistic” architectural styles, popular in the 1920s and 1930s respectively, represented whimsical forms with curving elements, geometric shapes, linear bands, and diverse materials. According to the description provided in A Field Guide to American Houses: Second Edition, the earlier form, Art Deco, common in public and commercial buildings, was defined by a smooth stucco exterior surface, zigzags, chevrons, and geometric motifs on the façade. Towers and other vertical projections give a sense of verticality. Around 1930, Art Moderne became the dominant style and is found more in residential types versus commercial buildings. Common features include an asymmetrical façade with smooth wall surface, flat roof with coping at the roof line, horizontal grooves or lines in walls and horizontal balustrade. Building designs were unique, less predictable, and established a new brand of architecture. Art Deco and Moderne buildings typically include a featured element with a strong vertical character which could be expressed in the massing of the building, a single projecting feature, or various linear elements. An example of an Art Moderne resource is located on North Ocean Way.

International, 1925 – Present Following on the heels of Art Deco and Art Moderne, the International style diverged from the period revivals and featured its own unique details. Character defining elements of these buildings are the square or rectangular forms exaggerated with horizontal features like wide canopies or cantilevered elements, aluminum sash windows wrapping across corners, and facades covered in a smooth stucco finish, absent of ornamentation. Roofs are flat and may be simply detailed with a coping element but are otherwise not embellished. The shift in architectural styling was due, in part, to a change in construction technique from structural masonry to a steel skeleton. This construction was developed in Europe as a deliberate attempt to begin a fundamental shift in design based on materials and new building technologies, which led to a functional approach to design less encumbered by larger materials and applied ornamentation. Some examples of International style buildings in Palm Beach are located on Nightingale Trail and Royal Palm Way

Masonry Vernacular, ca.1920 – ca.1980 Like Frame Vernacular, Masonry Vernacular is a

HOUSING ELEMENT DATA AND ANALYSIS

prominent style found in Palm Beach. If not available locally, masonry units could be easily transported by the 1920s when the material started to gain popularity. Some buildings apply details of the Mediterranean Revival styles popular in the 1920s while others borrow from the Art Deco and Moderne styles of the 1930s and 1940s. Exterior finishes are stucco or masonry veneer including brick, stone, and rough faced concrete block. Brick may be used to form windowsills and lintels as a distinct texture and scale from the smooth faced façade. Masonry Vernacular structures are typically asymmetrical but maintain regular window openings and by the 1940s, the building form shifted from a rectangular to an L-shaped plan with a shallow roof projection. Front porches were also typical in residential Masonry Vernacular buildings and more often are inset under the primary roof or cross-gable extension. Examples of Masonry Vernacular resources in Palm Beach are the St. Edwards Parish Center at 165 N County Road. While the Masonry Vernacular style does not have an associated time period, recorded buildings exhibiting this style in Palm Beach range from 1923 to 1979. Typically speaking, residential Frame Vernacular buildings were more popular prior to WWII, and were then superseded by Masonry Vernacular after. Near the turn of the century, several cities saw their downtowns (mostly frame structures) destroyed by fire, prompting local legislation requiring commercial structures to be fireproof (most often brick). For this reason, prewar commercial structures are also often masonry.

Mediterranean Revival, 1880 – 1940 Mediterranean Revival¹⁴⁶ buildings derives stylistic influences from several countries surrounding the Mediterranean Sea, but perhaps most notably from Italy and Spain. The style's popularity, which peaked during the 1920s, partially stems from the designs at the 1915 San Diego Exposition. It was notably employed in Florida and California, as it not only suited the climate but also harkened to earlier Spanish mission settlements. In Florida, drawing on the Spanish colonial heritage was a logical source of inspiration, and in Southern Florida it was applied to a wide range of buildings, from grand hotels, civic, and recreational buildings to far more modest homes. Finish details include varied ornate stucco patterns, clay tile roofs, decorative grill work, shaped parapets, clay drain spouts, arched motifs, and loggias. In Palm Beach, the popularity of the style can be traced to Addison Mizner's Everglades Club. His distinct approach to the style was rooted in the idea that a "building look traditional and as though it had fought its way from a small unimportant structure to a great rambling [one] that took centuries of different needs and ups and downs of wealth to accomplish" and employed the integration of indoor and outdoor via loggias, courtyards, and balconies.¹⁴⁷ This rambling Mediterranean Revival aesthetic was employed by other Palm Beach architects, including Maurice Fatio. Examples of this style can be found throughout Palm Beach.

Mid-Century Modern, 1945 – 1990 The Mid-Century Modern style of architecture from the post-World War II era (1945-1960) is an adaptation of various modernist movements. Frequently referred to as "Contemporary," it was popular between 1945 and 1990. Buildings were often constructed of concrete block or other masonry units with slab foundations; common features include low-pitched gable or flat roofs with medium to wide overhanging eaves, slanted beam pole supports, smooth stucco exterior, and awning or jalousie windows.

HOUSING ELEMENT DATA AND ANALYSIS

Eventually, windows became a key feature of many spaces as they became larger and more prominent, such as trapezoidal windows in gable ends or window walls of single pane fixed glass. Another characteristic often used with this style is decorative grilles or ornamental masonry elements incorporated into the front porch or exterior carport wall and commonly referred to as concrete screen or “breeze” block. The style has a refined simplicity and is found regularly in residential structures in Florida communities. Examples of Mid-Century Modern resources in Palm Beach include the President of Palm Beach condominium building.

Minimal Traditional, 1935 – 1950 Evolving out of the Depression Era, Minimal Traditional homes represent restraint and economy without being austere; simple in plan, rooflines, and minimal decoration or architectural features. Primarily used for residential construction, the forms are compact and simple L-shaped, or rectangular with a shallow projecting cross gable roof with a low to moderate pitch and little to no eave. Facades are finished with wood siding, smooth stucco, brick, asbestos, or masonry veneers with varied windows that include casement, picture, and multi-pane or one-over-one sash windows arranged asymmetrically. There is little architectural ornamentation. As stated in A Field Guide to American Houses, in post-war developments the style is often found alongside early Ranch houses. Examples in Palm Beach include features such as gable vents with tropical designs, front porches with wood columns or wrought iron supports, and traditional cornice and eave details.

Mission, 1890 – 1920 The Mission style of architecture was prevalent from 1890 to 1920 and was inspired by the Spanish Mission churches throughout the southwest. During the 1910s, popular trade catalogs, including the Sears and Roebuck Company, offered this house plan style for sale that could be ordered by builders and architects. This style allowed residential architecture to replicate the Spanish Colonial time period. Identifying features include sculpted dormers or parapets, one or two stories in height, flat roofs with tiled parapet roofs, tiled hip roofs with wide overhanging open eaves, and robust square porch columns that frame arched openings. Buildings were wood frame or hollow core tile with symmetrical or asymmetrical facades covered in smooth or textured stucco. At the roof line, scuppers are often installed to allow water to drain from the flat roof. Facades can be symmetrical or asymmetrical and the surface is typically a smooth stucco finish. Variations can be found in dormer or parapet patterns. Ornamentation is minimal with occasional crests. The local landmark at 17 Golfview Road is an example of a Mission resource in Palm Beach.

Monterey, 1925 – 1955 The Monterey style, a fusion of revival styles taken from New England, the South, and the Southwest, emerged in California in the 1830s. During the second quarter of the twentieth century, the style enjoyed a brief renaissance, primarily in regions claiming a Spanish Colonial heritage. The resulting designs were two-story dwellings of Spanish Eclectic and Colonial Revival detailing. Early examples of Monterey, built between 1925 to 1935, tended to portray Spanish detailing; those buildings from the 1940s and 1950s typically emphasized English Colonial influences. Scattered examples of the style were constructed across America’s suburbs during the second quarter of the twentieth

HOUSING ELEMENT DATA AND ANALYSIS

century. In Florida, the Monterey Revival style never gained wide popularity, although it is popular in Palm Beach. The style, principally applied to residential housing, never made a significant contribution to hotel or commercial building trends. The distinctive features included a low-pitched gable roof, a cross gable, and a second story balcony, usually cantilevered and integrated within the principal roof. Construction materials included wood shingles, brick, tile, stucco, and weatherboard. The first and second stories generally had different materials, wood over brick the most common application. Door and window surrounds often reflected Territorial examples of Spanish Colonial antecedents. Cast iron application for balcony columns led to a further variant, called Creole French. Pendleton Avenue has fine examples of Monterey buildings in Palm Beach.

Moorish Revival, 1835 – ca. 1915 Moorish Revival architecture, also called Neo-Moorish architecture, is one of three exotic revival architectural styles (Egyptian, Oriental, and Swiss Chalet) that became popular in Europe and America in the mid nineteenth century. Oriental Revival was sparked “by increasing exploration and trade in the Far East during the late 18th and early 19th centuries.”¹⁴⁸ Moorish Revival, likewise, draws from the Islamic-influenced architecture of North Africa, the Middle East, Turkey, and Spain and Portugal. There are a few extant Moorish Revival buildings in Palm Beach but they are all highly distinctive. A common feature is highly colorful and elaborate tilework and/or intricate screening. Pointed arched openings are also typical, often with scallops. Projecting balconies, either open or enclosed, can often be found on Moorish Revival buildings. Perhaps the most distinct feature, however (although not always present), is the minaret. Traditionally, minarets are located at or near mosques and used to call worshippers to prayer but have been adapted for residential buildings.

Neo-Classical Revival, 1895 – 1955 The Neoclassical style became best known after the World’s Columbian Exposition, held in Chicago in 1893. Elements of classical architecture are utilized in this style influenced by Greek and Roman architecture and characterized by ordered columns, pediments, pilasters, cornices, and moldings. Building features can be monumental in size but exhibit classical proportion, scale, and symmetry arranged in a rectangular plan. The early use of this style followed the turn of the twentieth century; however, more subtle examples of the style can be seen into the 1950s. Civic structures, banks, and government buildings commonly rely on the imposing nature of Neoclassical architecture to convey strength and security.) The Landmarked Colony Hotel, at 135 Hammon Avenue is an example of the style.

Palm Beach Regency, ca. 1920 – ca. 1980 Palm Beach has identified the Regency style as a prominent local style.¹⁴⁹ Regency architecture was named for King George IV, appointed regent of England from 1811 to 1820, but is generally considered to encompass architecture throughout the first three decades of the nineteenth century. This time period was marked by in interest in classical Greek art, design and ideology, and Regency architecture was an expression of this interest. It developed out of Georgian architecture and utilized similar symmetry and classical style elements. Distinguishing characteristics of Regency

HOUSING ELEMENT DATA AND ANALYSIS

architecture include narrow windows, often round headed and adorned with decorative elements such as floral moldings, circular stairs and balconies featuring fine ironwork, and classical entryways with fluted columns. Regency architecture would typically be of brick construction covered in stucco or painted plaster. Palm Beach Regency buildings are typically flat-roofed, single story symmetrical structures, and many feature urns on the roofline. They also often have arched windows and/or openings – often with keystones, classical moldings, and pediments. The style is similar to a stripped-down Beaux Arts design, and these buildings could also be identified as such. Several other notable Palm Beach Regency buildings are in the local Regents Park historic District. The five structures in the district are all Regency and were designed by Clarence Mack. While architectural resources do not have a date range for the style, surveyed Palm Beach Regency resources range in construction from 1923 – 1979.

Ranch, 1935 – 1975 While the Ranch style was another California design from the 1930s, it did not reach widespread use until the post-WWII period of the 1950s when it became the most popular form for residential construction. Most obvious characteristics include the wide, horizontal emphasis from the broad roof line and rectangular or L-shaped plan, picture window detail, asymmetry, and simple front entry which may be understated or detailed with aluminum porch supports and a multi-paneled wood door. Chimney features or slightly offset roofs accentuate the overall roof line and there may be attached carports, breezeways, or garages. Early iterations of the Ranch (sometimes called Ranchettes or Early, Minimal, or Compact Ranches) were typically smaller with less detailing, but still feature the strong horizontals and other characteristics of the later, more refined iteration of the style. In the 1970s and 1980s, some Ranches took on stylized forms that incorporated details from earlier styles.

Shingle, 1880 – ca.1910 Primarily found in New England, Shingle style draws from Queen Anne, Colonial, and Richardsonian Romanesque, but its primary distinguishing characteristic is continuous wood shingle cladding. Buildings have sculpted, irregular, and complex masses (borrowed from Queen Anne and Richardsonian Romanesque), unified by the siding. It is one of the first styles to emphasize the interior volumes as opposed to external details, and typically forgoes elaborate window and entry decoration. It can be difficult to find many cohesive features to the style beyond the shingle siding, partially because it was never widely adopted, like its contemporary Queen Anne, but remained an “architect’s style.” Despite this, common features can include classical columns, Palladian windows, wide porches, gambrel roofs, and sometimes lower stories of stone. 224 S Ocean Boulevard (PB06593; Figure 58) is a fine example of the Shingle style in Palm Beach. This building does have several features typical of the Dutch Colonial Revival style and exemplifies the complexity of identifying the Shingle style. Shingle style resources often have features that are typical of other styles, and often the only differentiating feature is the siding.

Tudor Revival, 1890 – 1940 Tudor Revival architecture draws on a variety of early English building styles from late Medieval to the early Renaissance. While “source” style

HOUSING ELEMENT DATA AND ANALYSIS

encompasses everything from simple cottages to grand palaces across a century, there is a significant range in design. Tudor Revival was an uncommon style until the 1920s, when new veneer techniques allowed even modest homes to be faced in a variety of materials. Most Tudor Revival buildings feature a steep, side facing gable with at least one gable extension, or a cross gabled roof. Half-timbering is a very common feature in Palm Beach, where wood “timbers” with stucco (and occasionally brick) infill are at the second (often overhanging) story. Windows are traditionally grouped without much detail; leaded glass windows are not uncommon but not often found in Palm Beach. Chimneys are prominent, and there are often multiple, particularly in some of the more sprawling instances. There are few examples of Tudor Revival in Palm Beach. Residential examples are located on Banyan Road and Via Del Mar.

DRAFT

HOUSING ELEMENT DATA AND ANALYSIS



Moorish Revival -



- 1880-1955



Colonial Revival -



1880-1995



Shingle - 1880-1910



Mediterranean Revival - 1880-1940

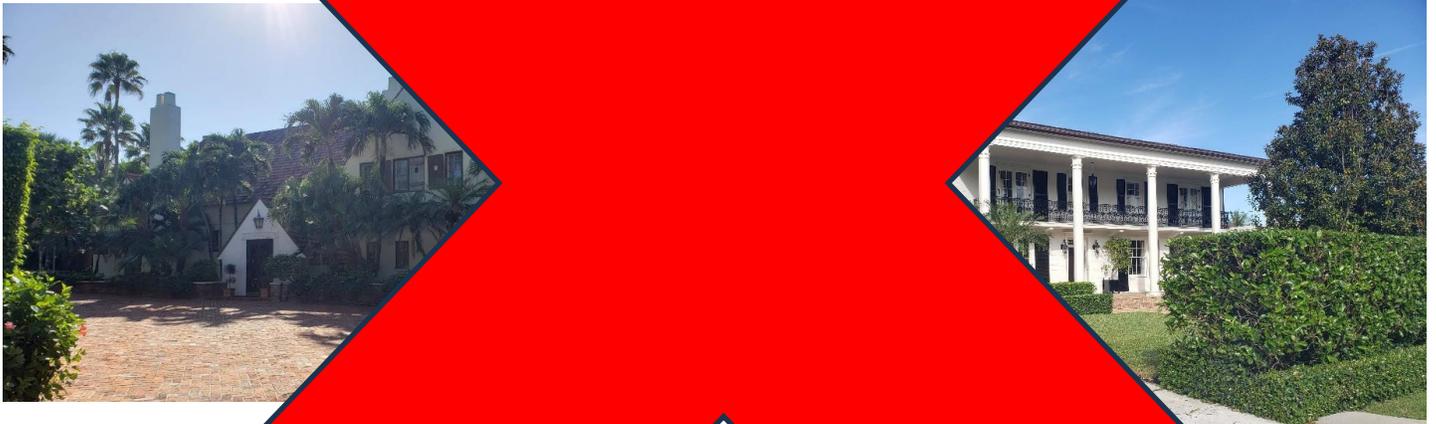
HOUSING ELEMENT DATA AND ANALYSIS



Frame



1920



1895-1955



Dutch Colonial Revival - 1895-1930



Bungalow - 1905-1930

HOUSING ELEMENT DATA AND ANALYSIS



International



1935-1950



Palm Beach Regency



1920-1940



Masonry Vernacular - 1920-1980



Monterey - 1925-1955

HOUSING ELEMENT DATA AND ANALYSIS



Ranch -1935- 1975

Mid-Century Modern - 1945-1990

THE TOWN OF PALM BEACH HOUSING ELEMENT

The Town of Palm Beach Housing Element is an analysis of the housing stock from settlement to present. The historical perspective allows an understanding that the Town of Palm Beach began as a community of those who had the resources to settle and build a town for the affluent, distinguished, as well as philanthropic. That distinction remains today, and it is the mission of Town leadership, residents, and staff to uphold.

As required by §163.3177, Fla. Stat., as it pertains to the data related to the Housing Element, following the early years of growth in the 1920s, the Town of Palm Beach experienced its greatest growth between 1950 and 1970, when its resident population increased from 3,886 to 9,086. Since then, population growth is characterized by a slow growth trend. The 2010 U.S. Census indicated that the Town's population was 8,348 and increased to 9,245 by 2020.

During the winter season, November through April, the Town's population swells to a peak that is higher than its normal residential population as a result of the influx of seasonal residents and tourists. Future growth will be limited by the small amount of vacant land available for development, and mainly based on redevelopment opportunities. In order to effectively guide and direct future land uses within the Town of Palm Beach, it is necessary to have a clear understanding of existing housing conditions.

Data provided in the following tables have been gathered based upon the U.S Census Bureau data provided by the Decennial Census and the American Community Survey (ACS), characteristics of existing housing in the Town. As summarized in Table 2-1, according to the 2020 U.S. Census, there were 9,256 housing units from which 54.60% of the units were occupied. In comparison with 2010, there was an increase in occupancy possible due to the pandemic Covid 19 impact that caused a growth of permanent residents in the Town. Vacant units are considered for seasonal, recreational, or occasional use.

HOUSING ELEMENT DATA AND ANALYSIS

Table 2-1. Housing Occupancy

Housing Occupancy	Town of Palm Beach			
	2010		2020	
	Estimate	Percent	Estimate	Percent
Total housing units	9,091	100%	9,256	100%
Occupied housing units	4,799	52.78%	5,051	54.60%
Vacant housing units	4,292	47.22%	4,205	45.40%
Vacant for sale	220	(X)	139	(X)
Vacant for rent	260	(X)	187	(X)

Source: U.S. Census Bureau 2010 and 2020 Decennial Census

Table 2-2 indicates that between 2010 in 2020, Palm Beach saw a slight shift in the number of owner-occupied and renter-occupied units. Owner-occupied units decreased by 5.39 percent, while renter-occupied units increased by 5.39 percent during that time. By 2020, 82.45 percent of all occupied housing units in Palm Beach were owner-occupied, **in contrast** with 17.55 percent occupied by renters.

Table 2-2. Housing Tenure

Housing Tenure	Town of Palm Beach			
	2010		2020	
	Estimate	Percent	Estimate	Percent
Occupied housing units	4,799	100%	5,051	100%
Owner-occupied	4,215	87.84%	4,165	82.45%
Renter-occupied	584	12.16%	886	17.55%

Source: U.S. Census Bureau 2010 and 2020 Decennial Census

Table 2-3 is based on data from the U.S. Census, American Community Survey (ACS). It indicates that 25% of the housing supply are single-family units; and 61.4 % of the supply belongs to building with more than 20 or more units.

Table 2-3. Number of Units in Structure

Number of Units in Structure	Town of Palm Beach			
	2006-2010		2016-2020	
	Estimate	Percent	Estimate	Percent
Total housing units	9,580	100%	9,841	100%
1-unit, detached	2,394	25.0%	2,519	25.6%

HOUSING ELEMENT DATA AND ANALYSIS

<u>1-unit, attached</u>	<u>287</u>	<u>3.0%</u>	<u>204</u>	<u>2.1%</u>
<u>2 units</u>	<u>65</u>	<u>0.7%</u>	<u>158</u>	<u>1.6%</u>
<u>3 or 4 units</u>	<u>185</u>	<u>1.9%</u>	<u>201</u>	<u>2.0%</u>
<u>5 to 9 units</u>	<u>205</u>	<u>2.1%</u>	<u>186</u>	<u>1.9%</u>
<u>10 to 19 units</u>	<u>428</u>	<u>4.5%</u>	<u>530</u>	<u>5.4%</u>
<u>20 or more units</u>	<u>6,016</u>	<u>62.8%</u>	<u>6,043</u>	<u>61.4%</u>
<u>Mobile Home</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
<u>Boat, RV, van, etc.</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>

Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates; U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates.

As summarized in Table 2-4, the majority of Palm Beach’s housing supply (6,552 units-66.6%) was built between 1960 and 1989. Due to the age of the structures, these sites are considered potential redevelopment opportunities for the housing market. Additionally, 12.2% of the residential structures were built in 1939 or earlier, thereby contributing to the historical significance of the Town. The Historical Preservation Element of the Comprehensive Plan includes further description of the historic homes of the Town.

Table 2-4. Year Structure Built

<u>Year Structure Built</u>	<u>Town of Palm Beach</u>	
	<u>2020</u>	
	<u>Estimate</u>	<u>Percent</u>
<u>Total housing units</u>	<u>9,841</u>	<u>100%</u>
<u>Built 2010 or later</u>	<u>201</u>	<u>2.1%</u>
<u>Built 2000 to 2009</u>	<u>328</u>	<u>3.3%</u>
<u>Built 1990 to 1999</u>	<u>396</u>	<u>4.0%</u>
<u>Built 1980 to 1989</u>	<u>1,761</u>	<u>17.9</u>
<u>Built 1970 to 1979</u>	<u>2,253</u>	<u>23.3%</u>
<u>Built 1960 to 1969</u>	<u>2,538</u>	<u>25.8%</u>
<u>Built 1950 to 1959</u>	<u>596</u>	<u>5.4%</u>
<u>Built 1940 to 1949</u>	<u>529</u>	<u>5.4%</u>
<u>Built 1939 or earlier</u>	<u>1,204</u>	<u>12.2%</u>

Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Based on the U.S. Census, 2016-2020 American Community Survey, 56.1% of the housing supply value is \$1,000,000 or more, see Table 2-5. Also, this bracket experienced an increase in the number of units from 1,983 to 2,369 units. The median owner-occupied housing value in the Town is \$1,211,900 in comparison with the median housing value in Palm Beach County of \$316,600. The multimillion dollar homes that characterize the island are part of the character and

HOUSING ELEMENT DATA AND ANALYSIS

historic identity of this community.

The most recent Site Survey was conducted in 2020. In addition to documentation of historic structures, the survey process also includes evaluating the condition of each building, using assessment standards established by the U. S. Department of the Interior. A subjective evaluation, the condition of each building was evaluated based upon a visual inspection of the structural integrity, roof profile and surfacing, the integrity of the exterior wall fabric, porches, fenestration and window treatments, foundation, and the general appearance of the building. Not permitted onto private property, the surveyors inspected each building from the rights of way. No attempt was made to examine the interiors of buildings, or closely inspect the foundation or wall systems for the extent of integrity, deterioration, or insect infestation. Consequently, some buildings evaluated as "good" may upon further inspection be found in a "fair," or even "deteriorated" condition. In like manner, some buildings labeled as fair may indeed possess substantial integrity of wall framing with only inconsequential exterior fabric deterioration.¹⁵

Table 2-5. Housing Value

<u>Housing Value</u>	<u>Town of Palm Beach</u>			
	<u>2006-2010</u>		<u>2016-2020</u>	
	<u>Estimate</u>	<u>Percent</u>	<u>Estimate</u>	<u>Percent</u>
<u>Owner-occupied units</u>	<u>4,125</u>	<u>100%</u>	<u>4,226</u>	<u>100%</u>
<u>Less than \$50,000</u>	<u>77</u>	<u>1.9%</u>	<u>52</u>	<u>1.2%</u>
<u>\$50,000 to \$99,999</u>	<u>52</u>	<u>1.3%</u>	<u>31</u>	<u>0.7%</u>
<u>\$100,000 to \$149,999</u>	<u>43</u>	<u>1.0%</u>	<u>101</u>	<u>2.4%</u>
<u>\$150,000 to \$199,999</u>	<u>124</u>	<u>3.0%</u>	<u>66</u>	<u>1.6%</u>
<u>\$200,000 to \$299,999</u>	<u>185</u>	<u>4.5%</u>	<u>128</u>	<u>3.0%</u>
<u>\$300,000 to \$499,999</u>	<u>549</u>	<u>13.3%</u>	<u>465</u>	<u>11.0%</u>
<u>\$500,000 to \$999,999</u>	<u>1,112</u>	<u>27.0%</u>	<u>1,014</u>	<u>24.0%</u>
<u>\$1,000,000 or more</u>	<u>1,983</u>	<u>48.1%</u>	<u>2,369</u>	<u>56.1%</u>
<u>Median (dollars)</u>	<u>941,200</u>	<u>(x)</u>	<u>1,211,900</u>	<u>(x)</u>

Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates

Interestingly, the U.S. Census also indicates that 8.9% (378 units) of the owner-occupied units have a value of \$300,000 or less. These units might be located on structures that were built in the 1960s, 70s, or 80s that are considered for potential redevelopment. It is believed that many of these aging buildings, located in the southend and mainly condominiums, are facing a steep assessment increase due to the need for major building upgrades required by recent legislation passed after the

¹⁵ Ibid

HOUSING ELEMENT DATA AND ANALYSIS

collapse of the [Champlain Towers South condominium building](#) in Surfside condominium, Florida.

Tables 2-6 and 2-7 present information regarding Mortgage Status and Gross Rent. Both tables indicate an increase in [the number of units due to the population](#) growth within these two periods. Most of the current housing supply belongs to owners without a mortgage (74.6%) **This this is correlated thought to be due** to the fact that most of the units were built between 1960 and 1990, and long-time residents have paid off their mortgages. In terms of gross rent, Table 3-7, shows that there were 142 additional occupied rental units in the 2016-2020 period.

The analysis on a national level and applied to the Town indicates that the increase may be attributed to the 2020 migration to Florida due to Covid and the option available for working remotely.

Table 2-6. Mortgage Status

<u>Mortgage Status</u>	<u>Town of Palm Beach</u>			
	<u>2006-2010</u>		<u>2016-2020</u>	
	<u>Estimate</u>	<u>Percent</u>	<u>Estimate</u>	<u>Percent</u>
<u>Owner-occupied units</u>	<u>4,125</u>	<u>4,125</u>	<u>4,226</u>	<u>100%</u>
<u>Housing units with a mortgage</u>	<u>1,344</u>	<u>32.6%</u>	<u>1,073</u>	<u>25.4%</u>
<u>Housing units without a mortgage</u>	<u>2,781</u>	<u>67.4%</u>	<u>3,153</u>	<u>74.6%</u>

Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates

Table 2-7. Gross Rent

<u>Gross Rent</u>	<u>Town of Palm Beach</u>			
	<u>2006-2010</u>		<u>2016-2020</u>	
	<u>Estimate</u>	<u>Percent</u>	<u>Estimate</u>	<u>Percent</u>
<u>Occupied units paying rent</u>	<u>593</u>	<u>100%</u>	<u>735</u>	<u>100%</u>
<u>Less than \$500</u>	<u>0</u>	<u>0.0%</u>	<u>31</u>	<u>4.2%</u>
<u>\$500 to \$999</u>	<u>67</u>	<u>11.3%</u>	<u>57</u>	<u>7.8%</u>
<u>\$1,000 to \$1,499</u>	<u>182</u>	<u>30.7%</u>	<u>130</u>	<u>17.7%</u>
<u>\$1,500 or more</u>	<u>344</u>	<u>58.0%</u>	<u>517</u>	<u>70.4%</u>
<u>No rent paid</u>	<u>169</u>	<u>(x)</u>	<u>76</u>	<u>(x)</u>
<u>Median (dollars)</u>	<u>1,625</u>	<u>(x)</u>	<u>1,724</u>	<u>(x)</u>

Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates

HOUSING ELEMENT DATA AND ANALYSIS

According to the Planning, Zoning and Building Department, and displayed on Table 2-8, the Town issued the following number of permits from January 2018 to January 2023. The data demonstrates that building permits have increased as well as the corresponding building permit revenue. Please note, that beginning in 2020, the building permit process changed to combine all sub-contractor permits with the general contractor permit. As a result, the data is misleading as it may reflect less building permits. However, the construction value based upon permit fee represents an ongoing progression in redevelopment activity in the Town.

Table 2-8. Building Permit Numbers and Value

YEAR	Number of Permits	Permit Fee	Construction Value
2017-2018	11,060	\$8,975,730	\$346,043,274
2018-2019	9,263	\$11,447,287	\$340,796,896
2019-2020	7,307	\$9,532,107	\$282,979,440
2020-2021	8,666	\$12,175,092	\$398,208,367
2021-2022	9,083	\$13,982,534	\$470,998,176
2022-2023	7,647*	\$16,763,595*	\$566,823,791

*As of September 2023

The Town is generally built out. As such, the Town of Palm Beach will experience redevelopment rather than infill development. However, there is speculation that the older condominiums will be impacted by recent legislation. More specifically, Governor DeSantis signed Senate Bill 4D (“SB 4D”) relating to building safety into law on May 26, 2022. The bill was proposed and passed following the collapse of the Champlain Towers South condominium in Surfside, Florida in June 2021. The Senate Bill 4D **has been made into law and is contained in §553.899 Fla. Stats and Chapter 110.9 of the Florida Building Code.** The law enacts measures with the goal of helping to ensure that condominiums are safely maintained and structurally sound to reduce any possible threat to the public health, safety, or welfare. The bill includes several changes to existing law that may affect liability claims against property owners as well as first-party property insurance claims in Florida.

Senate Bill (SB-4D) established a statewide inspection program, requiring condominium and cooperative associations to conduct milestone structural inspections in two (2) phases and perform structural integrity reserve studies to ensure that condominium and cooperative buildings are safe for continued use.¹⁶

A summary of the Phase One Milestone Inspections is as follows.

1. Milestone inspections can be performed by a team of professionals with the Florida-based architect or engineer acting as the design professional in responsible charge of work and reports signed and sealed by team members.

¹⁶ Florida SB 4-D Building Safety Law, Thornton Tomasetti

HOUSING ELEMENT DATA AND ANALYSIS

2. Require visual inspection of primary structural members and systems.
3. Identify any substantial structural deterioration that negatively affects the building’s general condition, integrity, or life-safety of occupants.
4. Document whether unsafe or dangerous conditions were observed.
5. Report to include determination of any items requiring further inspection and necessary maintenance, repair or replacement of structural components.
6. The association is responsible for costs in which governing documents say the association must maintain, not necessarily all costs from inspection.

SB 4-D DEADLINES		
Phase One Milestone Inspection		
Distance from Coastline	Building Age	Deadline
3 miles or less	25 years or older	Dec. 31, 2024, then every 10 years.
	Under 25 years	Dec. 31 of 25th year, then every 10 years.
More than 3 miles	30 years or older	Dec. 31, 2024, then every 10 years.
	Under 30 years	Dec. 31 of 30th year, then every 10 years.
Any	Any	Within 180 days of written notice from a local enforcement agency.
Dates and provisions subject to clarification and updates by the legislature and recommendations of the Florida Building Commission.		

Snapshot of SB-4-D Deadlines

Phase-Two Milestone Inspections involve the following.

1. Following Phase 1, a Florida-licensed engineer or architect is required to perform a phase-one inspection, a phase-two milestone inspection is necessary, it may involve materials testing, probing or removal of finishes, or non-destructive testing such as ground penetrating radar.
2. A report describing the manner and type of inspections, stating whether unsafe or dangerous conditions were observed, identifying, and describing the extent of any substantial structural deterioration, and recommending maintenance, repairs or replacement of structural components as appropriate.

HOUSING ELEMENT DATA AND ANALYSIS

3. Failure to progress required repairs within a year of the phase-two inspection report submission requires the municipal authority to assess if the building is safe for continued occupancy.¹⁷

The structural integrity reserve studies require reserves to be funded and the study then determines the reserve funds required for future major repairs and replacement of the common area based on visual inspection of the common areas. The requirements of the individual study per building includes the following.

1. Visual inspection performed by an individual certified as a reserve specialist or professional reserve analyst by the Community Associations Institute or the Association of Professional Reserve Analysts.
2. Identification of common area elements inspected.
3. Estimated remaining useful life of each element.
4. Replacement cost or deferred maintenance expense of each element.
5. Recommended annual reserve amount needed for replacement or deferred maintenance expense of each element.
6. Studies must be maintained for at least 15 years after completion. Residential condominiums three stories or higher must have structural integrity reserve study every 10 years.

SB 4-D DEADLINES		
Structural Integrity Reserve Study		
Distance from Coastline	Building Age	Deadline
Any	Associations existing on July 1, 2022, that are controlled by non-developer unit owners	Dec. 31, 2024, then every 10 years.

Snapshot of SB 4-D Reserve Study Requirements

¹⁷ Ibid

HOUSING ELEMENT DATA AND ANALYSIS

With regard to the existing housing supply in the Town of Palm Beach, it is expected that with the Town’s quality of housing and the Town being a desired community in which to live, future demand by redevelopment of existing single family housing units will continue. Further, with rigid local and state regulations pertaining to building safety, additional housing options may result through the rebuilding of some of aging condominium buildings located in the southend.

Additionally, There are no concentrations of deteriorated structures or blighted areas in the Town, nor are any expected during the planning period. The high value of the real estate in the Town, its exclusive appeal, dynamic history, and the vigilance of the local government, residents and Town staff will continue to maintain a high standard of property conditions.

According to Census data, the Town’s population is projected to grow over the next 20-year planning horizon as data gathered is demonstrated.

Table 2-9. Permanent and Seasonal Population (2010-2050)

Palm Beach	2010	2020	2030	2040	2050
Population/Population Projection	8,348	9,245	9,809	10,139	10,322
Seasonal	6,311	6,595	6,707	6,821	6,937
Total	14,659	15,840	16,516	16,960	17,259

Source: 2010 and 2020 U.S. Census, Shimberg Center of Housing Studies, University of Florida.

Palm Beach is a community that is known for a high standard of living, prestigious housing and stewardship of the natural landscape that contributes to the high quality of life for residents. The present housing analysis and consideration of the 20-year planning horizon required to anticipate the needs of Town residents indicate that the Town should focus on specific policies to maintain and enhance its current housing supply. It is recommended that the Town maintain and enhance the current housing stock through the Town’s zoning and land development regulations, overseen by ARCOM and LPC.

Additionally, the Town should continue protecting the historic architecture and charm of residential structures and promote future landmark preservation designations (see Historic Preservation Element). As the site surveys are critical to monitoring existing and evaluating potential new landmark designations, the Town should continue to conduct Historic Site Surveys. With regard to the Town’s multi-level residential structures, the Town will need to evaluate the impacts of Senate Bill 4D regarding safety of existing condominiums on the Southend. Additionally, the Southend is anticipated to have redevelopment pressures. Therefore, a vision for the Southend through a public engagement process is recommended.

HOUSING ELEMENT DATA AND ANALYSIS

RECOMMENDATIONS SUMMARY

~~Chapter~~ Section 163.3177(f) F.S. requires that the means for accomplishing the following objectives be included in the Plan.

1. Provision of housing with supporting infrastructure for all current and anticipated residents.

The Town has provided, and will continue to provide, an adequate level of infrastructure to support the current and anticipated populations.

It has been shown that provision of housing for low- and moderate-income households has historically been provided by the private sector through both the open market and provision of on-site housing for domestic employees. It has been shown that the private sector is providing, and will continue to provide, adequate housing for its existing and anticipated low- and moderate-income households.

The Town will continue to allow, and encourage, provision of on-site living accommodations for domestic employees.

2. The elimination of substandard housing conditions and for the structural and aesthetic improvement of housing.

There is no significant amount of substandard housing in the Town of Palm Beach, nor is existing housing likely to deteriorate to substandard condition during the planning period. The Town has a Code Enforcement Board and staff assigned to enforcement of the Town's Code of Ordinances, as well as an Architectural Commission which is charged with ensuring the continuance and improvement of the aesthetic and architectural character of structures in the Town. In addition, 315 structures are afforded protection via the Landmarks Preservation Ordinance which established a Landmarks Preservation Commission to regulate changes to "Landmarked" structures and protects them from "demolition by neglect."

3. The provision of adequate sites for future housing; including affordable workforce housing, and housing for low, very low-, and moderate-income families, and for mobile homes.

Item 1, previous, describes the Town's method of providing housing for low- and moderate-income households. This same source of housing will provide the sites necessary to address the housing needs of low- and moderate-income households in the Town.

However, beyond the ability of the private sector to provide on-site locations for housing for its domestic and maintenance help, the unique character of the Town's land uses, lack of vacant land and the economic realities regarding the cost of land in the Town, will likely prevent provision of additional sites for new construction of rental and for sale housing for low- and moderate-income

HOUSING ELEMENT DATA AND ANALYSIS

housing in the Town.

The economic reality in the Town is that land costs are so high, and the remaining land so limited, that new construction of rental and for sale housing specifically targeted to the low- and moderate-income segment is not possible. However, previous data and analysis have clearly shown that more than the needed number of affordable housing units are provided for low- and moderate-income households in the Town.

Since the Town is virtually fully developed, with only scattered vacant lots available for new construction of residential units, there are no individual locations which have been specifically designated for manufactured housing. Consequently, the Town allows manufactured housing in all of its residential zoning districts. All manufactured housing units must meet all of the housing standards of the Town of Palm Beach including adherence to hurricane protection codes and architectural review.

4. The provision of adequate sites in residential areas or areas of residential character for group homes and foster care facilities licensed or funded by the Florida Department of Health and Rehabilitative Services.

The Town allows group homes and foster care facilities licensed or funded by the Florida Department of Health and Rehabilitative Services, housing up to six persons (Chapter 419, F.S), moderate_density residential zoning districts-

5. The identification of historically significant and other housing for purposes of conservation, rehabilitation or replacement.

Palm Beach has no concentration of deteriorating housing. The socio-economic profile of Palm Beach suggests that Town residents are unlikely to allow existing housing stock to deteriorate.

There are a large number of residential structures of historical or architectural significance in Palm Beach. The Town's Historic Structures survey has been updated to include structures not previously surveyed and a protection process has been developed which will be used by the Landmarks Preservation Commission to evaluate and designate other sites and/or structures.