



Consolidated Plan (2025-2029)

U.S. Department of Housing & Urban Development (HUD)

What's Inside:

Needs Assessment
Market Analysis
Strategic Plan
Annual Action Plan



Prepared by: Florida Housing Coalition

Table of Contents

.....	1
Executive Summary.....	1
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
The Process	6
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	6
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	7
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	16
Needs Assessment	23
NA-05 Overview	23
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	25
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2).....	37
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	42
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	47
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	49
NA-35 Public Housing – 91.205(b)	52
NA-40 Homeless Needs Assessment – 91.205(c).....	58
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	64
NA-50 Non-Housing Community Development Needs – 91.215 (f)	71
Housing Market Analysis.....	75
MA-05 Overview	75
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	77
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a).....	80
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	83
MA-25 Public and Assisted Housing – 91.210(b)	87
MA-30 Homeless Facilities and Services – 91.210(c).....	90

MA-35 Special Needs Facilities and Services – 91.210(d).....	93
MA-40 Barriers to Affordable Housing – 91.210(e).....	97
MA-45 Non-Housing Community Development Assets – 91.215 (f).....	99
MA-50 Needs and Market Analysis Discussion.....	107
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	109
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	111
Strategic Plan	113
SP-05 Overview.....	113
SP-10 Geographic Priorities – 91.215 (a)(1).....	115
SP-25 Priority Needs - 91.215(a)(2).....	117
SP-30 Influence of Market Conditions – 91.215 (b).....	120
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2).....	122
SP-40 Institutional Delivery Structure – 91.215(k)	125
SP-45 Goals Summary – 91.215(a)(4)	129
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	131
SP-55 Barriers to affordable housing – 91.215(h).....	132
SP-60 Homelessness Strategy – 91.215(d).....	135
SP-65 Lead based paint Hazards – 91.215(i).....	139
SP-70 Anti-Poverty Strategy – 91.215(j)	141
SP-80 Monitoring – 91.230	143
Expected Resources	144
AP-15 Expected Resources – 91.220(c)(1,2)	144
Annual Goals and Objectives	147
AP-20 Annual Goals and Objectives.....	147
Projects	149

AP-35 Projects – 91.220(d)	149
AP-50 Geographic Distribution – 91.220(f).....	151
Affordable Housing	152
AP-55 Affordable Housing – 91.220(g)	152
AP-60 Public Housing – 91.220(h).....	153
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	155
AP-75 Barriers to affordable housing – 91.220(j)	159
AP-85 Other Actions – 91.220(k)	162
Program Specific Requirements.....	166
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	166

DRAFT

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

As an Entitlement Community under the U.S Department of Housing and Urban Development (HUD), the City of Palm Beach Gardens receives federal funds and is required to develop a Five-Year Consolidated Plan. The Consolidated Plan serves as a strategic blueprint for addressing the housing and community development needs within the city. This plan outlines the city's priorities, goals, and funding strategies for utilizing federal resources through the Community Development Block Grant (CDBG) program. Developed through extensive public input and collaboration with stakeholders, the Consolidated Plan provides a comprehensive framework to guide investment decisions, promote decent housing, expand economic opportunities, and support vibrant, inclusive neighborhoods, with a special focus on benefiting low- and moderate-income residents.

The Consolidated Plan includes a housing needs assessment to determine the current and future housing needs of the community and a market analysis to understand the demand for crucial community needs such as housing, services, community revitalization, employment, transportation, and more. These analyses are focused on identifying the needs of the city's most underserved and underrepresented populations. The Consolidated Plan is used to inform housing policies, planning decisions, and development strategies and detail the city's proposed budget for use of HUD funds towards eligible activities. This Consolidated Plan is for the period beginning October 1, 2025, and ending September 30, 2029 (five-years).

The amount of funds expected to be available for five years is based on a proposed annual allocation of CDBG funds. The city anticipates having available an estimated \$1,301,185 of CDBG funds for Program Years (PY) 2025-2029. Funding amounts are subject to an approved federal budget and can change. Opportunities and projects will be affected by the final funding available to the city each year. Funds for future years have not been approved or committed by HUD.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The city's housing needs assessment and market analysis identified three priority needs areas to be addressed during the PY 2025-2029 Consolidated Plan. The priority needs identified below meet the HUD National Objectives of providing decent housing, creating a suitable living environment, or providing economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-year period include:

1	<p>Priority Need: Affordable Housing</p> <p>National Objective: Low/Moderate Housing</p> <p>Objective: Decent Housing</p> <p>Outcome: Affordability</p> <p>Indicators:</p> <ul style="list-style-type: none"> - Homeowner Units Rehabilitated: 10 Household Housing Units
2	<p>Priority Need: Neighborhood Revitalization</p> <p>National Objective: Low Income Area Benefit or Limited Clientele</p> <p>Objective: Create a Suitable Living Environment</p> <p>Outcome: Accessibility/ Availability</p> <p>Indicators:</p> <ul style="list-style-type: none"> - Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted
3	<p>Priority Need: Planning and Administration</p> <p>National Objective: N/A</p> <p>Objective: Create or Sustain a Suitable Living Environment</p> <p>Outcome: Sustainability</p> <p>Indicator: N/A</p>

Evaluation of past performance

The City of Palm Beach Gardens has demonstrated consistent and effective performance in meeting the goals outlined in the previous HUD Consolidated Plan. The city has successfully utilized CDBG funds to support critical programs that address housing rehabilitation and infrastructure improvements in low- and moderate-income neighborhoods. Regular monitoring, timely reporting, and transparent public engagement have further contributed to the city's strong track record in managing HUD-funded activities and achieving measurable community development outcomes.

The city continues to make progress in meeting the goals to address the high priority housing and community development needs outlined in the PY 2020-2024 Consolidated Plan. All goals have met or exceeded the anticipated accomplishments, including affordable housing goals such as housing rehabilitation and access to public infrastructure goals such as installation of a waterline. The city completed environmental review requirements, acquired the right-of-way for Dania Drive, completed the water line design, received submitted permits from necessary agencies, and completed the installation of the waterline on Mary Circle and Dania Drive.

The city has further demonstrated project impacts on low- and moderate-income (LMI) populations by exceeding federal requirements that at least 70% of funds benefit low- and moderate- income persons. The city has also met timeliness requirements and maintained compliance with all program caps on funding including the 20% administration cap for CDBG.

Summary of citizen participation process and consultation process

For the 2025–2029 Consolidated Plan, the City of Palm Beach Gardens prioritized robust community engagement to ensure that the plan reflects the diverse needs and priorities of its residents and stakeholders. Engagement methods included public meetings, an online survey, and stakeholder consultations with local organizations and service providers. The city also targeted outreach to neighborhood groups and residents, including low- and moderate-income households.

The city began engaging citizens and stakeholders in May 2025 with the launch of its virtual engagement survey. The online survey was an effective tool for gathering input because it allowed residents and stakeholders to share their opinions conveniently and anonymously from anywhere with internet access. This method allows the city to reach a wide audience quickly and can be easily distributed through email, websites, or social media. The online survey helped the city gain valuable insights to inform funding decisions and better understand the needs and preferences of the community. The survey remained open until July 2025.

The city also facilitated three public meetings on May 13, 20, and 29, 2025 (one in-person and two virtual) to inform the community about the consolidated plan process, available CDBG funding, and to solicit input from residents and stakeholders on priority housing, homeless, community revitalization, public service, and economic development needs.

Direct invitations to participate in public meetings and the online survey were sent to stakeholder organizations including housing and homeless partners, non-profit organizations and direct service providers, local businesses, city departments, and leadership. In addition, the city provided outreach to residents and other stakeholders through newspapers, local media outlets, official governmental websites, and social media. Meetings were conducted to ensure the inclusion of all residents, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the city.

The city also solicited comments on the draft Consolidated Plan and Annual Action Plan from July 7 through August 6, 2025, and held a public hearing on August 7, 2025, for proposed plan adoption by City Commission.

Public meetings and public hearings were held and conducted in accordance with 24 CFR Part 91 and the city's adopted Citizen Participation Plan (CPP), which encourages public participation,

emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and individuals with disabilities.

Summary of public comments

Community feedback highlighted key concerns such as the need for affordable housing, housing rehabilitation assistance, neighborhood infrastructure improvements, and improved public services. Input gathered through this process guided the identification of priority needs and strategic goals, ensuring that resources are allocated effectively to address the most pressing community challenges. The city remains committed to ongoing collaboration with residents and stakeholders throughout the implementation of the Consolidated Plan.

Below details trending priority needs identified through engagement efforts:

Housing

- Housing rehabilitation
- Energy efficiency improvements
- Down-payment assistance
- Housing for the homeless
- Senior housing
- Rental assistance

Public Services

- Recreational services
- Education Programs
- Senior Services
- Youth services
- Transportation services
- Employment services

Infrastructure and Public Improvements

- Sidewalk improvements
- Streetscape improvements (tree planting, art, other beautification)
- Parks, sports recreation facilities, open space
- Electricity (underground power lines, improved sub stations)

Economic Development

- Sewer, potable water, and stormwater
- Redevelopment of abandoned structures
- Historic preservation efforts
- Financial assistance to entrepreneurs and small businesses
- Storefront/business rehabilitation and façade improvements

Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views not accepted by the city. The city welcomes and values input from all residents, stakeholders, and community partners as part of the development of its HUD Consolidated Plan. All comments, suggestions, and feedback are encouraged and accepted to ensure that the plan reflects the diverse needs and priorities of the community. Public participation is a vital part of this process, helping to guide decisions on housing, community development, and funding priorities. The city remains committed to an open and inclusive planning process and carefully considers all comments received before finalizing the plan.

Summary

In summary, this Consolidated Plan serves as a strategic guide to address the community's most pressing housing and community development needs over the next five years. Through thoughtful planning, community engagement, and strong partnerships with public and private stakeholders, the city remains committed to fostering inclusive growth, expanding affordable housing opportunities, supporting vulnerable populations, and enhancing the overall quality of life for all residents. By implementing the goals and priorities outlined in this plan, the city will continue to build a stronger, more resilient, and equitable community.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Palm Beach Gardens	Planning and Zoning Department

Table 1 – Responsible Agencies

Narrative

The City of Palm Beach Gardens Planning and Zoning Department serves as the lead agency for the preparation and implementation of the HUD Consolidated Plan. As the primary entity responsible for guiding land use, development, and community planning, the department coordinates the assessment of local housing and community development needs, sets strategic priorities, and ensures compliance with federal regulations. By engaging residents, stakeholders, and partner organizations, Planning and Zoning works to allocate HUD resources effectively, support affordable housing initiatives, and foster sustainable community growth that aligns with the city's long-term vision.

Consolidated Plan Public Contact Information

Joann Skaria, AICP
Assistant Director of Planning and Zoning
10500 N. Military Trail
Palm Beach Gardens, FL 33410
Phone: (561) 799-4261
Email: jskaria@pbgfl.gov
Website: www.pbgfl.com

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

The section outlines the city's efforts to engage with public agencies, private organizations, and community stakeholders throughout the development of the Consolidated Plan. This consultation process is essential to ensure the plan reflects local needs, leverages expertise across sectors, and aligns with existing strategies to improve housing, address homelessness, and enhance services for low- and moderate-income residents and special needs populations. The section summarizes key consultation partners, methods used, and how input was integrated into the planning process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Throughout the year, City of Palm Beach Gardens administrators participate in a variety of meetings, conferences, and workshops, interacting with representatives from different agencies and organizations working in the Palm Beach Gardens area. This direct engagement is essential for building collaborative relationships in community development. On an ongoing basis, the City collaborates with a diverse range of local government entities, quasi-governmental organizations, and non-government organizations, including:

- Homeless Services: Palm Beach County Homeless and Housing Alliance, Palm Beach County Homeless Services
- Social Services: The Arc of Palm Beach County, Palm Beach Harvest, Networking to Help Children, The Mirasol Foundation, Inc., Meals On Wheels, Palm Beach County Human Services
- Housing: Palm Beach County Housing Authority, Habitat for Humanity of Palm Beach County, R.E.A.C.H. 4 Housing, Housing Leadership Council of Palm Beach County
- Economic Development: Palm Beach County Department of Housing & Economic Development, Economic Council of Palm Beach County, Inc., Business Development Board of Palm Beach County, City of Palm Beach Gardens Planning & Zoning, the Black Business Investment Corporation, the TED Center
- Health Services: Florida Department of Health in Palm Beach County, Warrior Health Foundation, Palm Beach Gardens Health Network (including Palm Beach Gardens Medical Center), Southeast Florida Behavioral Health Network

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The city works to address homelessness both within and outside of its geographic boundaries through collaboration with Homeless and Housing Alliance (HHA), the region's Homelessness Continuum of Care (CoC) serving Palm Beach County. The city coordinates with the HHA by attending and participating in HHA quarterly meetings, reviewing CoC projects for consistency with the City's Consolidated Plan, and maintaining regular communication with HHA staff. The Philip D. Lewis Homeless Resource Center is the central point of access for all persons experiencing homelessness and, in the past, the city has aided in fundraising efforts for the operation of the facility. The city also consulted with the CoC on the PY 2025-2029 Consolidated Plan through one-on-one interactions and public meetings.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Palm Beach Gardens does not receive Emergency Solutions Grant funding directly but maintains an active and collaborative relationship with the Palm Beach County Continuum of Care. The Homelessness and Housing Alliance serves as the lead planning body for homeless response in the region and is responsible for coordinating federal, state, and local resources to reduce and end homelessness. Although the city does not administer ESG funds, it participates meaningfully in regional conversations and initiatives that guide how these resources are utilized with the county, including those expended by Palm Beach County and nonprofit organizations operating within the Palm Beach Gardens city limit.

Palm Beach Gardens staff regularly consult with the CoC on matters relating to homelessness trends, service, coordination, and the needs of special populations. The city engages in CoC-led planning efforts and information-sharing that inform its local policies and priorities. The city has also participated in the Point-in-Time (PIT) count. The PIT count and other related CoC activities enhance the city's understanding of homeless dynamics and ensure alignment of strategies.

By contributing to strategic discussions, sharing local data and trends, and supporting collaborative solutions, the city plays an integral role in the broader regional effort to reduce homelessness and improve housing stability throughout Palm Beach County.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	BGE Inc.
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Non-Housing Community Development Needs Non-Housing Community Development Assets
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was engaged through community engagement meetings and the housing needs survey. It is anticipated that the coordination for housing and economic development will be improved.
2	Agency/Group/Organization	Area Agency on Aging
	Agency/Group/Organization Type	Services/ Elderly
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs Assessment Non-Homeless Special Needs Facilities and Services Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was engaged through community meetings and the housing needs survey. It is anticipated that the coordination of housing services as they relate to elderly people will be improved.
3	Agency/Group/Organization	City of Palm Beach Gardens Planning & Zoning
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Barriers to Affordable Housing Non-Housing Community Development Assets Needs and Market Analysis Discussion

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The department was engaged through community meetings and the housing needs survey. It is anticipated that the coordination of housing services will be improved.
4	Agency/Group/Organization	Homeless and Housing Alliance
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs Assessment Homeless Strategy Homeless Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted via email to provide data on homeless needs for the jurisdiction and was invited to participate in all public meetings. The city will continue to coordinate with HHA and anticipates having a better understanding of the city's homeless profile and unmet needs of those experiencing homelessness or at risk of becoming homeless.

5	Agency/Group/Organization	Palm Beach County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Housing Needs Assessment Public Housing Needs Public and Assisted Housing Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The PHA was consulted through a review of policy and programs to collect data related to the needs of public housing residents. The city will continue to support the initiatives of the Housing Authority and will not have a better understanding of the public housing profile and needs of public housing residents and voucher holders.
6	Agency/Group/Organization	Xfinity (Comcast)
	Agency/Group/Organization Type	Broadband Service Provider
	What section of the Plan was addressed by Consultation?	Broadband Needs of Housing Occupied by Low- and Moderate-Income Households
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The company was consulted directly via email and invited to the community engagement meetings. Consultation also included a review of the providers policies and programs. It's anticipated that coordination on broadband availability will give the city a better understanding of broadband needs for low-income populations and that internet access will be improved.
7	Agency/Group/Organization	Florida Department of Health in Palm Beach County
	Agency/Group/Organization Type	Services/Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services

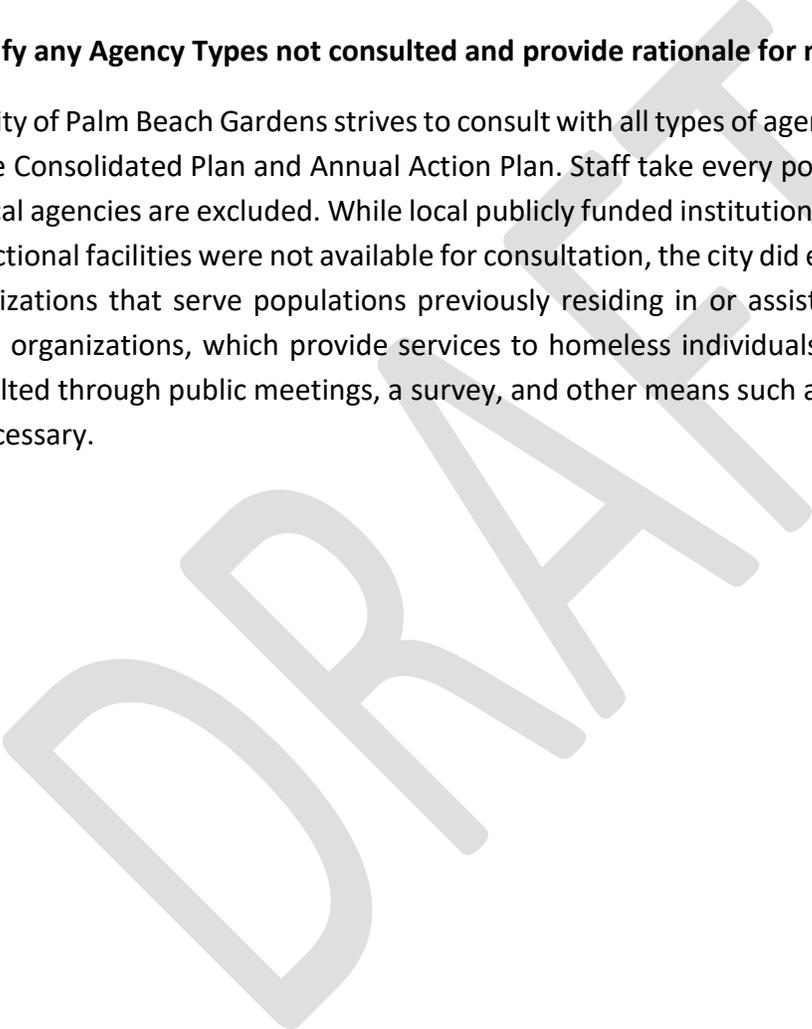
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted directly via email and invited to the community engagement meetings. It's anticipated that the city will have a better understanding of the health needs of low-income and vulnerable populations and that the coordination of health services, especially for special populations, will be improved.
8	Agency/Group/Organization	CareerSource Palm Beach County
	Agency/Group/Organization Type	Services/Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services Non-Housing Community Development Assets
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted directly via email and invited to the community engagement meetings. It's anticipated that the city will have a better understanding of the economic needs of its residents and that the coordination of employment services will be enhanced.
9	Agency/Group/Organization	Palm Beach County Division of Emergency Management
	Agency/Group/Organization Type	Emergency Management
	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The division was consulted directly via email and invited to the community engagement meetings. It's anticipated that the analysis of data will provide the city with a better understanding of the risk to low income households due to hazards to enhance hazard mitigation.
10	Agency/Group/Organization	Palm Beach County Office of Equal Opportunity
	Agency/Group/Organization Type	Fair Housing Enforcement Agency
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted directly via email and invited to the community engagement meetings. The collaboration is intended to strengthen the city’s ability to identify and address fair housing challenges within the jurisdiction.</p>
---	--

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Palm Beach Gardens strives to consult with all types of agencies involved in or affected by the Consolidated Plan and Annual Action Plan. Staff take every possible action to ensure that no local agencies are excluded. While local publicly funded institutions such as mental health and correctional facilities were not available for consultation, the city did engage with local non-profit organizations that serve populations previously residing in or assisted by these agency types. These organizations, which provide services to homeless individuals, seniors, and others were consulted through public meetings, a survey, and other means such as direct email or phone call as necessary.



Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	City of Palm Beach Gardens	The goal of rehabilitating existing housing units addresses the affordable housing needs and aligns with the Housing Element of the City’s Comprehensive Plan
Leading the Way Home	Homeless and Housing Alliance of Palm Beach County	As the lead agency for the Continuum of Care, this plan guides the County’s strategy for ending homelessness, including those identified in this plan
FY 2024-2025 Annual PHA Plan	Palm Beach County Housing Authority	The mission of the Palm Beach County Housing Authority is to provide affordable housing for low-income persons including elderly persons and persons with disabilities. This goal is also a part of the City’s strategic plan
Local Housing Assistance Plan	Palm Beach County Department of Housing and Economic Development	The plan is intended to increase the availability of affordable residential units which aligns with the goals of this Plan.
City of Palm Beach Gardens Analysis of Impediments to Fair Housing Choice PY 2020-2024	City of Palm Beach Gardens	This report analyzes impediments to fair housing choice including any actions, omissions, or decisions taken because of a protected class under the Fair Housing Act.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Palm Beach Gardens actively coordinates with a range of public entities at the local, county, and state levels to implement its Consolidated Plan and address housing and community development priorities. At the county level, the city works closely with Palm Beach County to coordinate efforts related to affordable housing development, homeless response, public services, and infrastructure improvements. While Palm Beach Gardens does not receive ESG funds directly, the city stays engaged with the county to ensure that ESG-funded non-profit

organizations serving within the city's jurisdiction are effectively supported and integrated into the overall housing and service delivery system.

The city also participates in regional planning efforts led by the Palm Beach County Planning Division, particularly in areas such as transportation, land use, and infrastructure improvements that impact housing and community development. This includes alignment with the County's Comprehensive Plan.

In terms of coordination with adjacent units of general local government, Palm Beach Gardens engages with neighboring municipalities, including the cities of Palm Beach, West Palm Beach, and North Palm Beach, through professional associations and regional workshops, and forums.

DRAFT

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Palm Beach Gardens considers both qualitative and quantitative data when determining funding strategies and setting goals. Conducting qualitative research through citizen participation provides a more detailed, ground-level perspective on community needs directly from resident and stakeholder experiences. The city uses this data to inform funding strategies and to set practical and measurable goals.

The city conducts qualitative research in accordance with 24 CFR Part 91 and the Citizen Participation Plan, and ensures inclusion of all neighbors, target areas, beneficiaries of federal resources, and local public and private agencies. The city advertised public meetings in newspapers of general circulation and consulted directly with stakeholders. The citizen participation process included:

Public Meetings

The city facilitated four (4) public meetings during the development of the Consolidated Plan. The public meetings informed residents and stakeholders about the PY 2025-2029 Consolidated Plan, described the process, and solicited input on priority community needs. The city considered times convenient for residents and stakeholders and offered a hybrid approach of on-site and virtual meetings. Meeting dates, times, and virtual platforms are detailed below.

Online Survey

The city developed an online survey to maximize engagement. The survey gathered information related to priority needs in the city, including housing needs, homeless needs, public infrastructure/facility needs, economic development needs, and public service needs. Goals were developed in accordance with high priority needs identified through community input, the needs assessment, and market analysis. Community input helped prioritize needs and goals to be incorporated into the Consolidated Plan and informed activities to be funded to address need within the city's regulatory and funding frameworks.

Direct Agency Consultation

Partner agencies and stakeholders were invited to participate in any of the public meetings held throughout the process and the city facilitated direct data requests from both the public housing authority and Continuum of Care. The City of Palm Beach Gardens also consulted with these agencies through a comprehensive review of its official website and program policies. This approach allowed the city to gain valuable insight into the agency's mission, services, eligibility

criteria, and strategic priorities. By analyzing publicly available information, the city was able to identify opportunities for collaboration, assess how the agency's programs align with community needs, and ensure that proposed initiatives would complement existing services. This method of consultation provided an efficient means to gather information while respecting the agency's operations and capacity.

DRAFT

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting, May 13 th	All residents of Pam Beach Gardens Minorities Persons with Disabilities Recipients of local, state, and federal program funding and services Non-targeted/broad community	Virtual attendees: 2	Senior housing, rental assistance, youth and senior care services are some of the most commented needs.	N/A	https://us02web.zoom.us/j/83301206771



Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting, May 20 th	<p>All residents of Pam Beach Gardens</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Recipients of local, state, and federal program funding and services</p> <p>Non-targeted/b road community</p>	In-person attendees: 7	<p>Attendees provided comments on public transportation and affordable housing, specifically rental units, being limited in the community. They also suggested the city offer small business support to local entrepreneurs.</p>	N/A	N/A



Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting, May 29 th	All residents of Pam Beach Gardens Minorities Persons with Disabilities Recipients of local, state, and federal program funding and services Non-targeted/broad community	Virtual attendees: 0	N/A	N/A	https://us02web.zoom.us/j/84496470970



Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing August 7, 2025	Non-targeted/b road community	<p>The City of Palm Beach Gardens presented the proposed PY 2025-2029 Consolidated Plan and the PY 2025-2026 Annual Action Plan to the City Commission. During the presentation, city staff presented the overall funding amounts, steps taken to solicit public feedback, and answered questions from Council members and attendees.</p>	N/A	N/A	N/A



Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Community Needs Survey	All residents of Pam Beach Gardens Minorities Persons with Disabilities Recipients of local, state, and federal program funding and services Non-targeted/b road community	Survey Respondents: 24	The need for affordable housing, youth services, historic preservation efforts, and streetscape improvements, such as tree planting, art, and other beautification, were some of the data trends and insights provided through the survey.	N/A	https://www.surveymonkey.com/collect/?sm=i7HN6SmwLYelhFxGTFAUyu208cvLYQ3FhJdsHNgERuazTnz3u1J4lmHBB0yodTgX

Table 4 – Citizen Participation Outreach



Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment defines the City of Palm Beach Gardens' priorities in affordable housing, community development, homelessness, and non-homeless special needs, forming the foundation of the Strategic Plan. Through a comprehensive analysis of quantitative data, complemented by input from citizen engagement and stakeholder consultations, the assessment guides the effective allocation of limited housing and community development resources.

The Needs Assessment is divided into the following sections:

Housing Needs Assessment – The Housing Needs Assessment section presents an analysis of data from multiple sources, including the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS). CHAS data is used to illustrate the severity of housing needs across income levels, highlighting the most prevalent housing challenges faced by low- and moderate-income households. Additionally, the assessment examines housing needs by race and ethnicity to identify any disproportionately greater needs among specific population groups.

Public Housing – This section of the Plan compares the housing needs of public housing residents, housing choice voucher holders, and applicants on the waiting list for public housing to the housing needs of the population at large. Palm Beach Gardens does not have its own public housing authority but is served by the Palm Beach County Housing Authority (PBCHA), which oversees affordable housing programs throughout the county. PBCHA administers public housing units and the Section 8 Housing Choice Voucher Program, providing rental assistance to low-income families, the elderly, and individuals with disabilities.

Homeless Needs Assessment – The Homeless Needs Assessment, based on the 2025 Point-in-Time (PIT) Count conducted by the Homeless and Housing Alliance Continuum of Care (CoC), identifies the extent of homelessness at the county level. According to the PIT count, there were 1,520 (606 sheltered and 914 unsheltered) people experiencing homelessness in the county. However, only six of these individuals were in Palm Beach Gardens.

Non-Homeless Special Needs Assessment – The Non-Homeless Special Needs Assessment identifies special populations requiring supportive services, including the elderly, frail elderly, persons with disabilities, individuals with substance use disorders, victims of domestic violence, and persons living with HIV/AIDS and their families.



Non-Housing Community Development Needs – An analysis of the city’s non-housing community development needs, including public facilities, public improvements, and public services, is conducted based on input from residents and stakeholders, along with a review of local studies.



NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

When developing five-year housing goals, the City of Palm Beach Gardens considers a range of factors, including household type, size, and composition, as well as the cost and condition of the existing housing stock. A thorough analysis of housing data allows the city to assess the type, quality, and affordability of its housing inventory and to identify the number and demographics of households in need of assistance. This information, combined with input from residents and community stakeholders, provides the foundation for a comprehensive strategy that addresses housing needs across all income levels and special populations. By integrating quantitative data with local insight, the city is better equipped to allocate resources effectively, sustain affordable housing options, and develop targeted solutions that respond to the diverse housing challenges within the community.

HUD definitions of the categories analyzed are as follows:

- Housing Cost Burden – Households spending greater than 30% of their total gross income on housing costs.
- Severe Housing Cost Burden – Households whose housing cost burden is greater than 50% of housing income.
- Overcrowding – Households having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Severe overcrowding – Households having more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Lacking complete kitchen facilities – Kitchen facilities lacking a sink with piped water, a range or stove, or a refrigerator.
- Lacking complete plumbing facilities – Households without hot or cold piped water, a flush toilet and a bathtub or shower.
- Small Family - 5 or less people residing in a household.
- Large Family - 5 or more people residing in a household.

To accurately assess housing needs, it is essential to examine population trends, future projections, and the income characteristics of local residents. Between 2013 and 2023 the City of Palm Beach Gardens experienced encouraging demographic and economic growth, with the population increasing by 21% and the number of households rising by 18%. This steady growth



reflects the city’s ongoing appeal as a desirable place to live, work, and raise a family. While the population has grown at a slightly faster pace than household formation, this trend presents an opportunity to further diversify the city’s housing options to meet the evolving needs of residents. During the same period, the city also saw a substantial 68% increase in median household income, from \$66,000 to \$110,563, demonstrating strong economic performance and a healthy local job market. As the community continues to grow and prosper, these trends highlight the importance of forward-thinking housing strategies that ensure continued access to high-quality, affordable housing for residents at all income levels.

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	49,273	59,751	21%
Households	22,232	26,283	18%
Median Income	\$66,000	\$110,563	68%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2013 Census (Base Year), 2019-2023 Five-Year Estimates ACS (Most Recent Year), Table DP05 (Population), Table S2502 (Households), Table S1901 (Median Income)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,040	2,430	2,980	2,200	14,710
Small Family Households	295	715	1,045	475	5,975
Large Family Households	10	10	94	115	650
Household contains at least one person 62-74 years of age	635	575	745	590	4,250
Household contains at least one person age 75 or older	625	855	640	485	3,175
Households with one or more children 6 years old or younger	34	64	224	185	1,255

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS



Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	10	0	20	50	4	0	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	20	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	45	4	59	0	0	20	10	30
Housing cost burden greater than 50% of income (and none of the above problems)	515	1,115	320	115	2,065	970	635	350	130	2,085

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	45	50	450	265	810	170	215	565	265	1,215
Zero/negative Income (and none of the above problems)	15	0	0	0	15	204	0	0	0	204

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	530	1,135	390	140	2,195	975	635	365	140	2,115
Having none of four housing problems	85	70	565	590	1,310	449	590	1,655	1,325	4,019
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS



3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	134	505	185	824	135	165	325	625
Large Related	0	0	50	50	10	10	0	20
Elderly	265	485	234	984	850	585	495	1,930
Other	185	199	340	724	150	79	89	318
Total need by income	584	1,189	809	2,582	1,145	839	909	2,893

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	475	475	120	165	0	285
Large Related	0	0	0	0	10	0	0	10
Elderly	235	460	149	844	695	385	165	1,245
Other	0	175	199	374	150	0	0	150
Total need by income	235	635	823	1,693	975	550	165	1,690

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	10	65	4	79	0	0	20	10	30
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	10	65	4	79	0	0	20	10	30

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Describe the number and type of single-person households in need of housing assistance.

According to the 2023 American Community Survey 5-Year Estimates, single-person households comprise 30.2% of all occupied housing units in Palm Beach Gardens, totaling approximately 7,947 households. These households account for 43.0% of all renter-occupied units and 25.6% of owner-occupied units, indicating that individuals living alone comprise a substantial portion of the city’s housing landscape. The largest segment of single-person households are individuals aged 65 and older, representing 17.6% of all occupied housing, including 21.6% of renter-occupied and 16.2% of owner-occupied units.

While HUD does not disaggregate income data specifically for single-person households, the ACS reports a median income of \$65,523 for non-family households, which typically include individuals living alone. However, income disparities exist by gender: male householders living alone have a median income of \$69,058, while female householders earn significantly less, at \$47,443. This income gap places female single-person households at greater risk of housing cost burden and financial instability.

These findings emphasize the importance of ensuring that housing assistance programs in Palm Beach Gardens are responsive to the unique needs of single-person households, particularly low-income women living alone, who may be more vulnerable to housing insecurity due to limited income and rising housing costs.



Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Families in Need of Housing Assistance

Self-reported disability status, as captured by the U.S. Census Bureau, includes conditions such as hearing or vision impairments, ambulatory difficulties, cognitive limitations, and challenges with self-care or independent living. According to the 2023 ACS 5-Year Estimates, approximately 7,630 individuals, or 12.9% of the population in Palm Beach Gardens, identify as having a disability.

Data from the Shimberg Center for Housing Studies further illustrates the severe housing affordability challenges faced by residents receiving Supplemental Security Income (SSI). In Palm Beach County, the 2023 HUD Fair Market Rent (FMR) is \$1,258 for a studio apartment and \$1,538 for a one-bedroom unit, while the maximum monthly SSI benefit is only \$914. Based on the standard affordability threshold of spending no more than 30% of income on rent, an SSI recipient could afford only \$274 per month, far below market-rate rents. Consequently, renting a studio at FMR would consume 138% of the monthly SSI income, and a one-bedroom unit would require 168%, placing these units well out of reach without additional assistance.

With 8,722 individuals receiving SSI in Palm Beach County, many are likely to experience significant housing insecurity, risk of homelessness, or reliance on programs such as HUD's Housing Choice Voucher (Section 8) program. In the absence of external support, SSI recipients must often pursue alternative arrangements, including low-income housing, shared living situations, or support from extended family members. These realities spotlight the acute financial vulnerability of individuals with disabilities and the critical need for housing programs that offer deeply affordable rental options to bridge the gap between fixed incomes and rising housing costs.

Victims of Domestic Violence

The Florida Department of Law Enforcement (FDLE) Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2020, FDLE reports indicate 4,359 domestic violence offenses in Palm Beach County that include: murder, rape, aggravated assault, simple assault, intimidation, etc. There is no information available on how many of these victims need housing assistance. However, the 2025 Point in Time Count identified 57 people experiencing homelessness who were also victims of domestic violence.

Other than referencing county-level data from the PIT count, a count of sheltered and unsheltered people experiencing homelessness on a single night, and other data on



homelessness from the CoC, there is no information available on the number of victims in need of housing assistance in Palm Beach Gardens

What are the most common housing problems?

Housing problems are defined within categories that include: substandard housing (households lacking complete kitchen or plumbing facilities), overcrowding (more than 1.01- 1.5 persons per room), severe overcrowding (more than 1.51 persons per room), cost burden (more than 30% of the household's gross income is spent on housing costs), severe cost burden (more than 50% of the household's gross income is spent on housing costs), and zero/negative income households who cannot be cost burdened but still require housing assistance.

Housing Problems in Palm Beach Gardens, ranked in descending order:

1. Housing cost burden greater than 50% of income
 - Total Households: 4,150
 - Renters: 2,065 | Owners: 2,085
2. Housing cost burden greater than 30% of income (but ≤50%)
 - Total Households: 2,025
 - Renters: 810 | Owners: 1,215
3. Zero or negative income (without other housing problems)
 - Total Households: 219
 - Renters: 15 | Owners: 204
4. Overcrowded housing (1.01–1.5 persons per room)
 - Total Households: 89
 - Renters: 59 | Owners: 30
5. Substandard housing (lacking complete plumbing or kitchen facilities)
 - Total Households: 54
 - Renters: 50 | Owners: 4
6. Severely overcrowded housing (>1.5 persons per room)
 - Total Households: 20
 - Renters: 20 | Owners: 0

The data clearly show that severe housing cost burden is the most widespread issue affecting both renters and owners. Moderate cost burden is the second most common, especially among owners. While issues such as overcrowding and substandard housing are less frequent, they still represent critical concerns for affected households, particularly renters.

Are any populations/household types more affected than others by these problems?

Certain populations and household types in Palm Beach Gardens are disproportionately affected by common housing problems, particularly those related to cost burden, overcrowding, and substandard housing conditions. Extremely low-income households face the most severe challenges. Among this group, 515 renter households and 970 owner households are severely cost-burdened, spending more than half of their income on housing. In addition, 204 owner households and 15 renter households in this income tier report zero or negative income, reflecting acute financial vulnerability. These households are also more likely to live in substandard housing, with 20 renter households lacking complete plumbing or kitchen facilities.

Low-income renters earning between 30% and 50% of AMI also experience high levels of housing hardship. This group includes 1,115 severely cost-burdened renter households, the highest number of any income tier among renters. They are also at an increased risk of overcrowding, with 10 households living in units with more than one person per room, which may signal a shortage of affordable, appropriately sized rental housing.

Moderate-income renters in the 50–80% AMI bracket are especially affected by overcrowding, with 45 households experiencing moderate overcrowding and 20 living in severely overcrowded conditions. While this group is less impacted by severe cost burden than lower-income groups, the high incidence of crowding suggests affordability constraints in accessing housing that meets their space needs, especially among larger families.

Elderly owner households also appear to face significant housing stress. Many elderly residents fall within the 0–50% AMI range and may be among the 204 owners with zero or negative income. These households, likely living on fixed incomes, struggle to keep up with housing costs, taxes, maintenance, and utilities, even if they own their homes outright.

Lastly, families with children, including both small and large related households, are more likely to experience cost burden and overcrowding, particularly in the 30–80% AMI range. These households often require larger housing units, which may be less affordable or less available in the local market.

In summary, the most affected populations include extremely low-income households, low-income renters, households with no income, elderly homeowners, and families with children, each facing distinct but often overlapping barriers to stable, adequate, and affordable housing.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In Palm Beach Gardens, low-income individuals and families with children, particularly those earning at or below 50% of the Area Median Income, are disproportionately affected by housing instability and are at heightened risk of homelessness. These households often live paycheck to paycheck and allocate more than half of their income toward housing costs, leaving little financial cushion for other basic needs. Local data highlights the extent of this vulnerability: 515 renter households and 970 owner households earning below 30% AMI are severely cost-burdened. Additionally, 1,115 renters and 635 owners in the 30–50% AMI range face similar financial pressures, suggesting that even modest disruptions, such as a job loss, medical emergency, or car repair, can lead to housing displacement.

To remain housed, many families resort to overcrowded living arrangements, double up with friends or relatives, or rely on temporary forms of rental assistance. Among the lowest-income groups, 20 renter households live in units lacking complete plumbing or kitchen facilities, and 204 owner households report zero or negative income, underlining the severity of financial hardship in these situations. These households also frequently face systemic barriers such as limited access to affordable childcare, inconsistent transportation, and challenges securing stable employment.

The effects of housing instability are especially profound for children. Disruptions in schooling and access to healthcare can negatively impact academic performance, behavioral health, and long-term development. For families with children not yet school-aged, access to affordable, high-quality childcare and early childhood education is especially important but often financially out of reach for those in the lowest income brackets.

Formerly homeless individuals and families who have transitioned into stable housing through Rapid Rehousing (RRH) programs also continue to face challenges. As short- and medium-term subsidies and supportive services phase out, many recipients remain unable to afford market-rate rents due to low or irregular income. Additional obstacles, such as poor credit, limited rental history, or prior evictions, can further limit their housing options. These households often continue to require support services, such as case management, mental and behavioral health care, and employment assistance, to maintain long-term housing stability.

In general, extremely low-income households often prioritize rent above all else, leaving them with limited or no funds for other essentials, such as food, medication, and transportation. This fragile financial state can quickly escalate into a housing crisis when unexpected expenses arise.

Long-term needs for these households include access to employment training, adult education, and jobs that offer a livable wage. Meeting these needs is essential for families striving to achieve lasting housing security and self-sufficiency.

Effective approaches to preventing homelessness combine short-term financial relief with long-term support. These include rental and utility assistance for cost-burdened renters, foreclosure prevention aid for struggling homeowners, and supportive services to help households maintain housing stability. For those already experiencing homelessness, national best practices emphasize rapid identification and re-housing, using a permanent housing model that incorporates relocation services and short- to medium-term rental subsidies. The goal is to help individuals and families return to stable housing as quickly as possible and reduce the likelihood of repeated episodes of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Palm Beach Gardens does not provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Certain housing characteristics are strongly associated with increased housing instability and a higher risk of homelessness. These include severe housing cost burden, typically defined as spending more than 50% of household income on rent or mortgage payments, which leaves little financial flexibility for other essential needs or unexpected expenses. Substandard housing conditions, such as units lacking complete plumbing or kitchen facilities, further undermine housing stability and health. Overcrowding, particularly when more than 1.5 persons occupy a room, is also a key risk factor, often signaling unaffordable housing and shared living arrangements that can quickly become unsustainable. Additionally, households with intermittent or zero income, including those reliant on temporary or informal employment, are especially vulnerable, as are those facing eviction history, short-term leases, or lack of tenant protections. For seniors and persons with disabilities, inaccessible housing can contribute to instability, while for families with children, displacement from schools or services due to unaffordable or unsafe housing can compound hardship and increase the risk of entering homelessness.

Discussion

The Housing Needs Assessment for the City of Palm Beach Gardens reveals a range of pressing housing challenges that disproportionately impact low- and moderate-income residents, particularly extremely low-income households, elderly individuals, persons with disabilities, and



families with children. Data shows that housing cost burden is the most widespread issue, affecting thousands of both renter and owner households, especially those earning below 50% of the Area Median Income. Many of these households spend more than half of their income on housing, leaving little remaining for other essential needs such as food, healthcare, or transportation.

Subpopulations such as elderly homeowners on fixed incomes, single-person female-headed households, and SSI recipients face acute housing affordability gaps and limited access to housing options that meet their needs. Overcrowding, substandard housing conditions, and risk of eviction further exacerbate housing insecurity, particularly for larger families and those residing in older or inadequately maintained units.

The data also highlights the vulnerability of individuals and families transitioning out of homelessness through short-term programs such as Rapid Rehousing, who often continue to struggle with low wages, credit barriers, and a shortage of affordable market-rate units. Without ongoing support or access to deeply affordable housing, these households remain at risk of returning to homelessness.

Overall, the findings demonstrate that the city's housing needs are multifaceted, with affordability and housing stability at the core. The assessment highlights the importance of data-informed planning and resource allocation to ensure all residents, regardless of income, age, disability status, or household composition, have access to safe, affordable, and suitable housing options. This foundational analysis will guide the city's strategic priorities and investments in housing programs and policies over the five-year Consolidated Planning period.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Plan provides an assessment of housing needs among racial and ethnic groups that experience a disproportionately greater share of housing problems. According to HUD, a “disproportionately greater need” exists when members of a racial or ethnic group at a specific income level experience housing problems at a rate at least 10 percentage points higher than the population in that income category overall. The tables below present data on housing problems by income level, race, and ethnicity. For the purposes of this analysis, housing problems include lack of complete kitchen or plumbing facilities, overcrowding, and housing cost burden exceeding 30% of income.

The four income categories examined are:

- Extremely low-income (ELI) households (0%-30% of Area Median Income)
- Very low-income (VLI) households (30%-50% of Area Median Income)
- Low-Income (LI) households (50%-80% of Area Median Income)
- Moderate Income (MI) households (80%-100% Area Median Income)

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,720	324	0
White	1,535	284	0
Black / African American	110	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	30	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,025	400	0
White	1,790	390	0
Black / African American	10	10	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	1,209	0
White	1,400	1,064	0
Black / African American	100	15	0
Asian	65	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	130	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	810	1,390	0
White	700	1,150	0
Black / African American	65	55	0
Asian	0	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	44	105	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Extremely Low-Income Households (0-30% AMI)

Based on the data provided for extremely low-income households (earning $\leq 30\%$ of AMI), there is clear evidence that Black or African American households experience a disproportionately greater need relative to their share of the extremely low-income population as a whole.

Among the 1,720 extremely low-income households in the jurisdiction with at least one of the four HUD-defined housing problems, 110 are Black or African American households, while only 10 Black households report having no housing problems. This means that 91% of Black extremely low-income households experience housing problems, compared to roughly 84% of all households in this income group. Although White households make up the majority in absolute numbers (1,535 with housing problems), they also make up the vast majority of extremely low-income households overall and have a slightly lower rate of housing problems relative to their group size (approximately 84%).

Hispanic households also appear affected, with 55 reporting housing problems and 30 without, which translates to about 65% experiencing issues, below the average rate for the extremely low-income group as a whole.

No housing problem data is reported for Asian, Pacific Islander, American Indian, or Alaska Native extremely low-income households, which may be due to very small sample sizes rather than the absence of need.

Very Low-Income Households (30%-50% AMI)

An assessment of the very low-income category (households earning between 30% and 50% of the AMI) reveals that Black or African American households demonstrate a disproportionately greater housing need compared to the overall group in this income range.

According to the data, of the 2,025 very low-income households experiencing at least one of HUD's four housing problems, Black or African American households account for 10. While this number may appear small in absolute terms, it must be considered in relation to their overall representation in the very low-income group: only 10 Black households are reported to have no housing problems. This results in a 50/50 distribution, where 50% of Black households in this income group experience housing problems.

The group as a whole shows 2,025 households with problems and 400 without, meaning approximately 83.5% of all very low-income households face housing challenges. This suggests that while most households in this category are affected, Black households are slightly underrepresented in the total count but experience a higher relative rate of housing problems when considering their limited representation in the income bracket.

Additionally, Hispanic households show a significant concentration of need: 180 report housing problems, while none are listed as having no problems in this income group. This suggests that 100% of Hispanic very low-income households captured in the data are experiencing at least one serious housing issue, which is notably higher than the overall average of 83.5%.

Asian households also show high need, with 35 experiencing problems and none without, further indicating complete vulnerability among those represented in the data.

Low-Income Households (50%-80% AMI)

An analysis of housing needs among low-income households, those earning between 50% and 80% of the AMI, reveals that Black or African American households experience a disproportionately greater level of need compared to the low-income population overall. Of the total 2,979 households in this income group, 1,770 (59.4%) report at least one of HUD's four housing problems, while 1,209 (40.6%) report none. In contrast, 100 Black households in this income range experience housing problems, while only 15 do not, indicating that approximately 87% of Black low-income households are affected, a rate significantly higher than the group average.

Other racial and ethnic groups exhibit lower levels of housing need compared to the overall total. For example, White households represent the largest portion of the low-income population, with 1,400 experiencing problems and 1,064 without, resulting in a rate of about 56.8%, slightly below the overall average. Hispanic households show a near-even distribution, with 135 reporting housing problems and 130 without, equating to approximately 51% affected. Asian households also demonstrate a high rate of housing need, with 65 affected and only 10 unaffected, suggesting that nearly 87% experience at least one housing problem; however, the smaller sample size warrants cautious interpretation.

These findings highlight that Black and Asian low-income households are more likely to experience housing problems than their peers, even at the same income level.

Moderate Income Households (80%-100% AMI)

An analysis of moderate-income households, those earning between 80% and 100% of the AMI, shows that, while overall housing stability improves at this income level, Black or African American households continue to experience disproportionately greater housing need compared to the group as a whole.

Out of 2,200 total moderate-income households, 810 households (36.8%) experience at least one of HUD's four housing problems, while 1,390 households (63.2%) report none. However, when disaggregated by race, Black households show 65 with housing problems and only 55 without, meaning approximately 54% of Black households in this income category face housing challenges. This is significantly higher than the overall average of 36.8%, indicating a disproportionate level of housing need.

White households have a more favorable distribution, with 700 households experiencing housing problems and 1,150 without, resulting in a housing problem rate of approximately 38%, just slightly above the group average. Hispanic households fare better, with 44 households experiencing problems and 105 without, meaning only 29.5% report housing issues. Asian households report no housing problems at all among the 75 represented, suggesting full housing stability within that subgroup, though small sample size may affect generalizability.

These findings indicate that while moderate-income households overall experience fewer housing problems than lower-income groups, Black moderate-income households remain disproportionately affected. Despite earning a moderate income, a higher percentage of Black households still face cost burdens, overcrowding, or inadequate housing conditions compared to other racial and ethnic groups at the same income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines whether any racial or ethnic groups in Palm Beach Gardens experience severe housing problems at disproportionately higher rates than the general population within each income category. Severe housing problems are defined by HUD as households experiencing at least one of the following conditions: incomplete kitchen or plumbing facilities, overcrowding, or housing costs exceeding 50% of income. By analyzing these conditions across income levels and demographic groups, this assessment helps identify equity gaps and informs strategies to ensure that housing resources are equitably allocated and responsive to the most pressing needs.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,505	534	0
White	1,350	464	0
Black / African American	110	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	60	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	660	0



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,530	650	0
Black / African American	10	10	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	755	2,220	0
White	615	1,835	0
Black / African American	40	75	0
Asian	55	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	260	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	280	1,915	0
White	280	1,565	0
Black / African American	0	120	0
Asian	0	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	150	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low-Income Households (0-30% AMI)

Among extremely low-income households (earning at or below 30% of the Area Median Income) in Palm Beach Gardens, the majority face significant housing challenges. Of the households in this income group, 1,770 experience one or more severe housing problems, including overcrowding, lack of complete plumbing or kitchen facilities, or paying more than 50% of income toward housing costs. Only 660 households report having none of these issues.

White households represent the largest share of those affected, with 1,530 experiencing severe housing problems and 650 unaffected. However, disparities become more pronounced when examining racial and ethnic subgroups. All extremely low-income Hispanic (180) and Asian (35) households report at least one severe housing problem, indicating a 100% incidence rate within these groups. In contrast, Black or African American households show a more balanced distribution, with 10 affected and 10 unaffected.

These findings suggest that while housing instability is widespread among extremely low-income households, Hispanic and Asian residents face disproportionately high levels of severe housing problems, warranting focused attention in future planning and resource allocation efforts.

Very Low-Income Households (30%-50% AMI)

Among very low-income households (earning >30% and ≤50% AMI) in Palm Beach Gardens, 1,770 households experience severe housing problems, such as overcrowding, lack of basic facilities, or severe cost burden, while only 660 households report none.

White households make up the majority, with 1,530 affected and 650 unaffected, indicating that roughly 70% face severe housing issues. However, Hispanic (180) and Asian (35) households show a 100% incidence rate, meaning every household reported at least one severe housing problem. This points to a disproportionately high need among these groups.

Black or African American households are evenly split, with 10 affected and 10 unaffected, though the sample size is small.

While housing challenges are widespread, the data highlights a disproportionate burden on Hispanic and Asian households, emphasizing the need for targeted outreach and equitable resource allocation to support very low-income residents.

Low-Income Households (50%-80% AMI)

Among low-income households in Palm Beach Gardens (earning >50% and ≤80% AMI), 755 households report severe housing problems, such as overcrowding, incomplete facilities, or paying more than 50% of income on housing, while 2,220 households report none. This means about 25% of low-income households are affected.

White households comprise the largest share, with 615 affected and 1,835 unaffected, mirroring the jurisdictional average. Black or African American households show a slightly higher burden, with 40 affected and 75 unaffected, about 35% experiencing issues.

The most notable disparity is among Asian households, where 55 are affected and 25 are unaffected, meaning 69% face severe housing problems. In contrast, only 4% of Hispanic households in this income group are affected, with 10 reporting problems and 260 not.

While most low-income households appear stable, the data highlights a disproportionate burden on Asian households and elevated risk among Black households, indicating a need for targeted housing support efforts.

Moderate Income Households (80%-100% AMI)

In Palm Beach Gardens, severe housing problems among moderate-income households are relatively limited. Out of all households in this income group, only 280 report experiencing one or more severe housing problems, such as overcrowding, cost burden over 50%, or incomplete

kitchen/plumbing facilities, while 1,915 households report none. This reflects a low incidence rate of approximately 13% at the jurisdictional level.

All 280 affected households are White, while no Black or African American, Asian, Hispanic, or other reported groups in this income range report any severe housing problems. Specifically, 120 Black, 75 Asian, and 150 Hispanic households in the moderate-income category report no severe housing problems at all.

This demonstrates that severe housing issues are minimal at this income level, with the burden concentrated solely among White households. The absence of reported problems among other racial and ethnic groups may reflect greater housing stability among moderate-income households overall, though it could also be influenced by small sample sizes or underreporting. Nonetheless, the data indicates that moderate-income residents generally experience fewer housing challenges compared to those in lower income brackets.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section evaluates whether specific racial or ethnic groups in Palm Beach Gardens experience housing cost burdens, particularly severe cost burdens, at rates disproportionately higher than the general population within the same income category. A housing cost burden occurs when a household spends more than 30% of its income on housing, while a severe cost burden refers to housing costs exceeding 50% of income. Identifying disproportionate needs by race and ethnicity is essential to promoting fair housing choice and ensuring that affordable housing strategies address the unique challenges faced by historically underserved populations. This analysis supports data-driven planning prioritizing equity and inclusive access to safe, stable, and affordable housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,645	3,135	4,359	219
White	14,299	2,550	3,875	179
Black / African American	360	195	120	10
Asian	625	55	80	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,125	260	220	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The data reveals that 4,359 households in Palm Beach Gardens experience a severe housing cost burden, meaning they spend more than 50% of their income on housing. An additional 3,135 households face a moderate cost burden (spending 30–50% of income), while the majority, 16,645 households, spend 30% or less, indicating housing affordability. Two hundred nineteen households report no or negative income, making cost burden calculations inapplicable for them.

White households represent the largest share of the population and account for most of those in each cost burden category. Specifically, 3,875 White households are severely cost-burdened, while 2,550 experience moderate cost burdens.

Among Black or African American households, 120 (19%) face severe cost burdens, and 195 (30%) experience moderate burdens. Although the raw numbers are smaller than for White households, the proportional impact is greater, indicating a higher cost burden rate among Black households relative to their total population.

Hispanic households also show a disproportionately high cost burden. 220 households (15%) are severely burdened, and 260 (17%) are moderately burdened. These rates are elevated compared to the overall jurisdiction, particularly considering the smaller Hispanic population base.

Asian households report 80 severely burdened and 55 moderately burdened households, with a majority (625) spending less than 30% of their income on housing, indicating relatively better affordability outcomes in this group.

These patterns highlight that Black and Hispanic households in Palm Beach Gardens are more likely to experience housing cost burdens than the population as a whole.



NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

An analysis of all three HUD-defined housing problem categories, general housing problems, severe housing problems, and housing cost burdens, reveals that certain racial and ethnic groups in Palm Beach Gardens experience disproportionately greater housing needs compared to the jurisdiction as a whole.

For extremely low-income households, Black or African American households are particularly affected. Data shows that 92% of extremely low-income Black households experience at least one housing problem (such as cost burden over 30%, overcrowding, or lacking kitchen/plumbing facilities), a rate significantly higher than the jurisdiction-wide average. Hispanic households in this income category also show elevated need, with approximately 65% experiencing housing problems. This indicates that Black households, in particular, face disproportionate challenges in accessing safe, affordable housing at the lowest income levels.

Among very low-income households, Hispanic households experience the highest rate of severe housing problems, 100% of those represented in the data are affected, compared to a jurisdiction-wide rate of 73%. Although the rate for Black households in this category is lower than average, the data suggests that very low-income Hispanic households in Palm Beach Gardens are particularly vulnerable to severe housing conditions.

For low-income households, the data reveals that both Black and Asian households face disproportionate need. Approximately 35% of Black households and nearly 69% of Asian households in this income group experience severe housing problems, significantly exceeding the jurisdiction-wide average of 25%. This demonstrates that even among households with slightly higher incomes, minority groups continue to encounter serious housing challenges.

When examining cost burden specifically, Black households again emerge as disproportionately affected. Approximately 46% of all Black households spend more than 30% of their income on housing, compared to a jurisdiction-wide rate of roughly 30%. This elevated cost burden is present across multiple income levels and reflects persistent affordability barriers. Hispanic households show cost burden rates similar to the jurisdictional average, while Asian households experience lower-than-average cost burdens, although they face more severe housing problems at certain income levels.

Overall, the data underscores that Black households face the most consistent and widespread housing challenges across all income categories, followed by Hispanic and Asian households in specific income bands. These disparities point to the need for housing strategies in Palm Beach

Gardens that prioritize equity and address the disproportionate impact of housing problems on communities of color.

If they have needs not identified above, what are those needs?

In addition to the housing problems already identified, several racial and ethnic groups in Palm Beach Gardens may face unique or nuanced needs that deserve thoughtful consideration in the Consolidated Plan. For Black households, the consistently high rates of housing problems across all income levels suggest potential systemic barriers such as challenges navigating the rental or homeownership market, limited access to financial resources, or lack of representation in housing counseling programs. Addressing these concerns with expanded fair housing outreach, equitable access to affordable housing opportunities, and supportive services can help promote greater stability and choice.

Hispanic households, particularly at very low-income levels, may also encounter challenges related to language access, awareness of available housing resources, or fears around immigration status that may prevent them from fully engaging with programs. Increasing access to bilingual services and culturally responsive outreach can strengthen connections to housing support systems and help ensure families have the information and confidence needed to remain housed and thrive.

For Asian households, while affordability may not be as pressing, data suggests higher instances of severe housing problems such as overcrowding or substandard housing. This points to a need for greater access to home repair programs or improved pathways to housing that better meet quality and space standards. Similarly, elderly individuals and single-person households, especially female-headed households, may benefit from targeted services that support aging in place, accessibility improvements, and affordable housing options suited to smaller household sizes.

Households with zero or negative income, though not broken out by race, reflect a population facing profound financial vulnerability. These individuals often require more intensive, long-term assistance that integrates housing with employment support, health care access, and case management services to help them regain stability and independence.

Together, these insights underscore the importance of tailoring strategies to reflect the specific experiences and strengths of diverse populations in Palm Beach Gardens. A more inclusive and responsive housing framework can ensure that all residents, regardless of income, race, or background, have the opportunity to access safe, affordable, and supportive housing environments.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Certain racial and ethnic groups in Palm Beach Gardens are more concentrated in specific neighborhoods, which may correlate with the housing challenges previously identified. Hispanic individuals, comprising approximately 10.8% of the city's population, are predominantly located in the central areas of Palm Beach Gardens. This central concentration may reflect a higher demand for affordable housing and support services in these neighborhoods.

Black residents make up about 4.1% of the city's population. While specific neighborhood concentrations within Palm Beach Gardens are not detailed in the available data, adjacent communities like Cabana Colony have a higher percentage of Black residents, at approximately 11.2%. This suggests that Black households in and around Palm Beach Gardens may face unique housing challenges that warrant targeted attention.

NA-35 Public Housing – 91.205(b)

Introduction

This section identifies the characteristics and needs of current public housing residents, individuals on the waiting list, and applicants requesting accessible units. The analysis also considers the condition of existing units, current utilization, and the supportive services necessary to improve resident outcomes.

There is no public housing agency within the boundaries of the City of Palm Beach Gardens. However, the Palm Beach County Housing Authority (PBCHA) jurisdiction encompasses all 39 municipalities within Palm Beach County. The information in the tables below provides data for those served by PBCHA.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	428	3,189	614	2,239	15	26	295

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Palm Beach County Housing Authority



Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	19,608	18,147	17,293	21,550	22,844	10,900
Average length of stay	0	0	15	3.5	1.5	7.5	3.5	1
Average Household size	0	0	3	2	2	3	1	2
# Homeless at admission	0	0	27	92	16	66	1	9
# of Elderly Program Participants (>62)	0	0	156	1,171	339	824	8	0
# of Disabled Families	0	0	117	986	130	847	8	1
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	207	0	207	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 233 – Characteristics of Public Housing Residents by Program Type

Data Source: Palm Beach County Housing Authority

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	184	1,371	258	1,008	6	8	91



Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	898	7,120	429	6,212	13	50	416
Asian	0	0	0	5	1	4	0	0	0
American Indian/Alaska Native	0	0	4	14	2	12	0	0	2
Pacific Islander	0	0	2	139	15	121	0	0	3
Other	0	0	7	104	4	87	0	5	8

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 244 – Race of Public Housing Residents by Program Type

Data Source: Palm Beach County Housing Authority

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	101	590	102	457	2	4	25
Not Hispanic	0	0	314	3,050	347	2,446	11	34	212

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 255 – Ethnicity of Public Housing Residents by Program Type

Data Source: Palm Beach County Housing Authority



Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of public housing tenants and applicants, particularly those requiring accessible units, extend beyond housing alone and reflect broader challenges impacting their quality of life and stability. Key needs include creating jobs that offer livable wages, as many households struggle with financial insecurity. Improving the overall quality of public housing is also essential to ensure safe, healthy living conditions, especially for vulnerable residents such as seniors and individuals with disabilities.

Additionally, there is a critical need to expand public services for individuals and families who are experiencing or at risk of homelessness. This includes access to supportive services such as case management, housing navigation, and emergency assistance. Childcare services and reliable transportation options are also in high demand, as they play a crucial role in helping families maintain employment and access essential resources.

For individuals with disabilities, the availability of accessible units remains insufficient. There is a need to increase the supply of units designed with universal design principles and implement wheelchair accessibility modifications in the existing housing stock. These measures ensure that all residents can live independently and with dignity, regardless of physical ability.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Residents of public housing and HCV holders in Palm Beach County face various pressing needs that impact their ability to achieve and maintain housing stability. Among the most immediate needs identified are job training and employment assistance programs to help individuals secure stable, higher-paying jobs. Many households also struggle with food insecurity, making access to nutritious and affordable food a critical concern.

Childcare and transportation present additional barriers, particularly for working parents who require reliable services to participate in the workforce or attend school. Access to healthcare, including physical, mental, and behavioral health services, is another significant need, as untreated health conditions can hinder both employment and overall well-being. Supportive programs such as after-school care for children and adult education opportunities are also vital to helping families achieve long-term success.

Financial challenges remain a common thread among public housing residents and voucher holders. Many express a need for support with saving money, repairing credit, managing debt, and improving financial literacy. Rising costs of living, limited income growth, and wage stagnation contribute to financial insecurity, underscoring the importance of resources that support income growth and long-term financial stability. In addition, increasing computer literacy

is becoming more essential as digital access plays a growing role in accessing services, education, and employment. Addressing these multifaceted needs through targeted programs and supportive services is key to promoting self-sufficiency and improving the quality of life for these households.

How do these needs compare to the housing needs of the population at large

The needs of public housing residents and HCV holders often mirror but are typically more urgent and complex than the housing needs of the general population in Palm Beach Gardens. At the same time, many households across the city face rising housing costs, and public housing and HCV participants are generally lower-income and more likely to experience compounding challenges beyond rent affordability alone.

For the population, housing needs may center primarily on affordability, availability of units in desirable neighborhoods, and housing quality. In contrast, residents in assisted housing often face additional barriers, such as limited access to reliable transportation, childcare, and healthcare, which can directly impact their ability to sustain housing or gain economic stability.

Moreover, while financial concerns affect many households, public housing residents are more likely to face acute financial insecurity, including debt, low wages, poor credit, and difficulty saving. This population also tends to have greater needs for job training, adult education, and services that address mental or physical disabilities. This group's need for supportive services such as after-school programs and digital literacy resources is more pronounced due to limited resources and reduced access to community infrastructure.

In short, while the general population may be concerned with housing affordability and market competition, public housing and HCV households often contend with a broader set of socioeconomic barriers that demand a more comprehensive and supportive approach to meeting their housing and stability needs.

Discussion

In conclusion, the public housing landscape in Palm Beach County, administered through the Palm Beach County Housing Authority, reflects the critical role that affordable housing plays in supporting the city's most vulnerable residents. While public housing and Housing Choice Voucher programs provide essential relief to low-income families, seniors, and individuals with disabilities, significant needs remain. Residents frequently face compounding challenges related to employment, transportation, access to healthcare, and financial insecurity. The lack of accessible units and unknown demand for accessibility modifications further emphasize the need for more inclusive and adaptive housing solutions.

Moving forward, a coordinated effort to not only preserve and improve the quality of public housing stock but also expand supportive services will be vital. Continued collaboration between the city, housing providers, service organizations, and residents can help address these complex needs, reduce barriers to self-sufficiency, and ensure equitable housing opportunities for all households. This section reinforces the importance of investing in housing infrastructure and wraparound services as part of a comprehensive strategy to enhance public housing residents' long-term well-being and stability in Palm Beach County.



NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homeless Needs Assessment section of the Consolidated Plan provides a comprehensive overview of homelessness in Palm Beach Gardens, focusing on the characteristics and service needs of individuals and families experiencing homelessness or at risk of becoming homeless. This section examines data from the local Continuum of Care, Point-in-Time counts, and consultations with service providers to identify the extent and nature of homelessness across various subpopulations, including chronically homeless individuals, families with children, unaccompanied youth, veterans, and those fleeing domestic violence. Understanding the specific needs, barriers, and trends associated with homelessness is essential for developing effective strategies that support prevention, intervention, and long-term housing stability.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	250	51				
Persons in Households with Only Children	0	3				
Persons in Households with Only Adults	296	1,526				
Chronically Homeless Individuals	65	414				
Chronically Homeless Families	45	8				
Veterans	43	76				
Unaccompanied Child	66	74				



Persons with HIV	6	0				
Total	546	1,580	2,397	1,832	57.1%	85 Average

Table 266 – Point-In-Time Count Special Populations and System Performance Measures

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations for FL-605 West Palm Beach/Palm Beach County CoC, 2024 Tableau Public HUD CoC System Performance Measures

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2024 System Performance Measures (SPM) data for FL-605 accounts for the entire region. The average length of time homeless individuals were enrolled in Emergency Shelter, Safe Haven, and Transitional Housing decreased from 94 days in 2023 to 85 days in 2024, a decrease of approximately 10%. Persons experiencing homelessness for the first time also decreased by 6%, from 2,158 people to 1,832 people, including the number of people who have not accessed the crisis response system before enrolling in Emergency Shelter, Transitional Housing, or Permanent Housing. The CoC reported that 57% exited from Emergency Shelter, Transitional Housing, Safe havens, and Rapid Rehousing to Permanent Housing in 2024, which is a slight improvement compared to 56% in 2023. Additionally, persons in Permanent Supportive Housing and other permanent housing retained or exited to permanent housing at a 95% success rate. Data is unavailable to analyze the length of time homeless persons are in the system or the number of persons entering and exiting the system for each population.



Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Black or African American	341	869
White	112	497
Asian	3	7
American Indian or Alaska Native	1	10
Pacific Islander	1	4
Multiple Races	83	58
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	77	143
Non-Hispanic	Unknown	Unknown

Table 277 – Point-In-Time Count by Race and Ethnicity

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations for FL-605 West Palm Beach/Palm Beach County CoC

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on available data, it is estimated that on a given night, 250 individuals in the Palm Beach County Continuum of Care jurisdiction experiencing homelessness are members of households with at least one adult and one child, with an additional 51 individuals in unsheltered family households. Over the course of a year, 2,397 individuals are expected to experience homelessness, with many entering and exiting the system. Two thousand one hundred fifty-eight individuals are estimated to exit homelessness annually.

For families with children, this data indicates a substantial need for stable housing and supportive services. The presence of children in homeless households underscores the importance of prioritizing family shelters, rapid re-housing programs, and wraparound services such as childcare, transportation, and educational continuity.

In terms of veteran homelessness, 43 veterans are sheltered on a given night, with 76 experiencing homelessness over the course of a year. These figures point to the need for targeted

veteran housing programs, such as HUD-VASH vouchers and VA-funded supportive housing initiatives, to help veterans and their families achieve long-term housing stability.

Overall, the data highlights that families with children and veterans remain vulnerable populations within the homeless system and require tailored housing assistance and supportive services to address their unique challenges and promote lasting housing outcomes.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The nature and extent of homelessness in Palm Beach County reveal significant racial and ethnic disparities. Black or African American individuals represent the largest racial group experiencing homelessness, with 341 individuals in sheltered settings and an additional 869 unsheltered, totaling 1,210 persons. This indicates a disproportionate representation relative to their share of the general population and suggests systemic barriers in housing access, economic opportunity, and social support.

White individuals account for the second-largest group, with 112 sheltered and 497 unsheltered, totaling 609 persons. Although numerically lower than Black or African American individuals, the number of unsheltered white individuals is notably high, pointing to gaps in outreach and housing stabilization services for this group as well.

Other racial groups, including Asian (10 total), American Indian or Alaska Native (11 total), and Pacific Islander (5 total), appear in much smaller numbers. However, even these small figures highlight the presence of homelessness across all racial backgrounds.

In terms of ethnicity, Hispanic individuals make up 220 people experiencing homelessness (77 sheltered and 143 unsheltered). Unfortunately, the data for non-Hispanic individuals is not readily available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The nature and extent of homelessness in Palm Beach County, as reflected in the data, illustrate a significant number of both sheltered and unsheltered individuals and families facing housing instability. On a given night, a total of 546 individuals are sheltered, while 1,580 remain unsheltered, demonstrating that much of the homeless population lacks access to temporary housing or emergency shelter resources.

Families with children represent a notable segment of the sheltered population, with 250 persons in households with adults and children receiving shelter, while 51 remain unsheltered. This disparity indicates some access to shelter services for families but also highlights unmet needs among family households, particularly for those not reached by the system.

Single adults make up the largest group, with 296 sheltered and 1,526 unsheltered individuals. The high number of unsheltered adults underscores persistent challenges in providing sufficient emergency shelter beds or supportive housing options for single individuals, many of whom may also be coping with mental illness, substance use, or chronic health conditions.

Chronic homelessness remains a critical issue, with 65 chronically homeless individuals in shelters and 414 unsheltered. The majority being unsheltered indicates difficulty in accessing or retaining housing, especially for those with long-term disabling conditions or other complex needs. Similarly, there are 45 chronically homeless families and 8 unsheltered, suggesting targeted family-focused interventions are in place but may not be comprehensive.

Veterans, a priority subpopulation, include 43 individuals who are sheltered and 76 who are unsheltered, reflecting ongoing efforts through veteran housing programs but also gaps in outreach or program availability. Unaccompanied youth are another vulnerable group, with 66 sheltered and 74 unsheltered youth, emphasizing the need for youth-specific housing resources and support systems.

Overall, the data indicates that while shelter services are available and utilized by certain populations, such as families and veterans, the extent of unsheltered homelessness, particularly among individuals, chronically homeless persons, and unaccompanied youth, remains a significant concern.

Discussion:

In conclusion, the data on homelessness in Palm Beach County highlights both progress and persistent challenges in addressing the housing needs of vulnerable populations. While shelter systems are serving many families, veterans, and individuals with acute needs, a substantial portion of the homeless population, particularly single adults, chronically homeless individuals, and unaccompanied youth, remain unsheltered. This suggests that current resources, though impactful, may not be fully adequate or accessible for those with the most complex barriers to housing stability.

Racial disparities are also evident, with Black or African American individuals disproportionately represented in both sheltered and unsheltered homelessness, indicating the need for equity-focused interventions. Additionally, the presence of unsheltered Hispanic individuals and people identifying with multiple races points to the importance of culturally responsive and linguistically accessible services.

Moving forward, the jurisdiction must continue to strengthen its coordinated response through expanded outreach, increased investment in permanent supportive housing, and collaboration across mainstream service systems, including healthcare, mental health, employment, and

education. Enhanced data collection, stakeholder engagement, and an emphasis on prevention and rapid rehousing will be essential in reducing both the length and recurrence of homelessness in the community. This ongoing assessment serves as a critical foundation for identifying gaps, guiding resource allocation, and ensuring that every individual, regardless of age, income, or background, has access to safe, stable housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Non-Homeless Special Needs Assessment examines the housing and supportive service needs of individuals and households who are not homeless but face significant barriers to stable, independent living. This includes seniors, persons with disabilities (including developmental, physical, and mental health disabilities), persons with HIV/AIDS and their families, victims of domestic violence, and other vulnerable populations. These groups often require specialized housing solutions, accessibility modifications, in-home care, or coordinated services that address both health and housing stability.

This section draws upon demographic data, stakeholder input, and service provider insights to identify unmet needs and gaps in services across Palm Beach Gardens. By assessing the challenges faced by these populations, the city can more effectively align resources, partnerships, and policy strategies to ensure inclusive access to safe, affordable, and supportive housing environments for all residents.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly – In Palm Beach Gardens, the elderly population, defined as individuals aged 65 and older, constitutes a significant portion of the community. As of the latest data, approximately 25.7% of residents fall within the 65 to 84 age bracket, with an additional 5% aged 85 and over. This demographic trend aligns with the city's median age of 50.1 years, which is notably higher than both the state and national averages.

People with Mental, Physical, and/or Developmental Disabilities – Approximately 12.9% of residents in Palm Beach Gardens live with a disability, encompassing a range of mental, physical, and developmental impairments. Individuals in this population may experience mobility limitations, sensory impairments, cognitive or intellectual disabilities, and mental health conditions.

Persons with Alcohol or Other Drug Addiction – While specific local data on substance use disorders (SUDs) is limited, county-level statistics provide insight into the broader context. Palm Beach County has been significantly impacted by the opioid epidemic, with 525 opioid-related fatalities recorded in 2021, the second highest in Florida. Emerging substances like xylazine, a veterinary sedative, have also been identified in the local drug market, contributing to the complexity of the crisis.

Alcohol misuse remains a concern, with 15% of adults and 17% of high school students in the county engaging in binge drinking behaviors. The co-occurrence of mental health issues and

substance use is notable; approximately 9.2% of adults reported poor mental health over 14 days in the past month, a factor that can increase the risk of substance misuse.

Persons with HIV/AIDS and Their Families – According to the 2023 report from the Palm Beach County HIV Care Council, the majority of clients receiving HIV-related services were aged between 45 and 64 years, with males constituting the largest gender group. Racially, Black/African American individuals represented the largest group at 58%, followed by Hispanic individuals at 24%, and White individuals at 17%. Notably, a significant portion of clients (approximately 49%) lived below 100% of the Federal Poverty Level, indicating substantial economic challenges within this population.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – Specific local data on domestic violence, dating violence, sexual assault, and stalking is limited. However, county-level statistics provide insight into the broader context. Palm Beach County reports between 4,500 and 5,000 documented cases of domestic violence annually. These incidents encompass a range of offenses, including physical assault, emotional abuse, and controlling behaviors. Tragically, the county experiences 6 to 12 domestic violence-related homicides each year, underscoring the severity of these situations.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly – The housing and supportive service needs of the elderly and frail elderly in Palm Beach Gardens reflect the challenges that come with aging, including changes in physical health, income limitations, mobility issues, and social isolation. Many elderly residents live on fixed incomes, such as Social Security, which limits their ability to afford rising housing costs. Affordable, accessible housing is critical, especially units with no-step entries, grab bars, and wider doorways to accommodate mobility limitations. For frail elderly individuals, those with significant physical or cognitive impairments, the need for supportive housing with built-in services or proximity to medical care becomes even more urgent.

Assisted living and long-term care facilities are often required for those who can no longer live independently, yet access to affordable options remains limited. Many seniors also prefer to age in place, which requires access to in-home services, home modifications, reliable transportation, and safety features to ensure continued independence. Supportive services such as home health care, help with daily activities (e.g., bathing, dressing, and medication management), and access to transportation for medical appointments and daily errands are essential to maintaining quality of life.

Nutrition assistance programs like Meals on Wheels are also critical for elderly residents who may struggle to cook or shop for themselves. In addition, social and emotional support is vital, as



isolation and loneliness can significantly impact mental health. Programs such as senior centers, adult day care, and community outreach help address this need. For the frail elderly who rely on informal caregivers, supportive services like respite care, caregiver education, and financial assistance can help sustain these arrangements.

These needs are determined through a combination of demographic analysis, input from stakeholders, and data sources such as the American Community Survey, the Florida Department of Elder Affairs, and the Area Agency on Aging. By analyzing quantitative and qualitative data, the city can better understand the specific challenges faced by elderly and frail elderly populations and plan accordingly to ensure they have access to safe, stable, and supportive housing environments.

People with Mental, Physical, and/or Developmental Disabilities – People with mental, physical, and/or developmental disabilities in Palm Beach Gardens require a range of housing and supportive services that promote independence, safety, and long-term stability. These needs are shaped by the nature and severity of the disability and are determined through demographic analysis, local provider input, and federal and state data sources such as the U.S. Census Bureau’s American Community Survey, the Florida Agency for Persons with Disabilities, and local health departments.

Many individuals with disabilities face barriers to stable housing due to limited income, often relying on Supplemental Security Income, as well as discrimination and a shortage of affordable, accessible units. Accessible housing features such as ramps, widened doorways, modified bathrooms, and first-floor units are critical for those with physical disabilities. For individuals with mental or developmental disabilities, stable housing must often be paired with ongoing supportive services, such as case management, behavioral health treatment, and life skills training, to maintain housing stability.

Supportive service needs also include access to transportation, employment support, and assistance with daily activities such as cooking, cleaning, and medication management. For individuals with cognitive impairments or serious mental illnesses, services must be comprehensive and integrated into housing settings when needed, such as through permanent supportive housing models. Peer support, community-based therapy, and consistent access to healthcare professionals are also important components of long-term wellness and housing retention.

Needs are identified through quantitative data, such as the number of people with disabilities by type, housing cost burden, household characteristics, and qualitative feedback from service providers, individuals with disabilities, and advocacy organizations. Public consultations, surveys, and coordination with organizations like The Arc of Palm Beach County and Gulfstream Goodwill



help capture local conditions and service gaps. These insights guide strategic planning and resource allocation to ensure that people with disabilities can access housing that meets their physical and service needs while promoting autonomy and inclusion in the community.

Persons with Alcohol or Other Drug Addiction – Persons with alcohol or other drug addictions often require both housing and supportive services that are responsive to their recovery journey and unique challenges. Their housing needs typically include safe, stable, and substance-free environments, with many benefiting from transitional housing, supportive housing, or sober living arrangements. These housing options help provide the structure and stability needed to support ongoing recovery, reduce relapse risk, and increase the likelihood of long-term housing retention.

Supportive service needs include access to outpatient or inpatient treatment programs, counseling, medication-assisted treatment, mental health services (as many individuals also have co-occurring disorders), case management, employment support, peer recovery coaching, and life skills training. Continued engagement with treatment and support networks is critical for maintaining both sobriety and housing stability.

The needs of this population are determined through a combination of data sources and local assessments. This includes information from the Substance Abuse and Mental Health Services Administration, local treatment providers, the Florida Department of Health, and Continuum of Care providers who serve individuals at risk of or experiencing homelessness. Local health departments may also track substance use trends, treatment access, and emergency department admissions related to substance use, offering insight into the scale and characteristics of need within a community.

Additionally, coordinated entry systems, Homeless Management Information Systems, and consultations with behavioral health and housing organizations help identify service gaps and barriers that prevent individuals with substance use disorders from obtaining or maintaining housing. These insights inform local planning efforts, ensuring that supportive housing strategies address both the immediate and long-term needs of individuals in recovery.

Persons with HIV/AIDS and Their Families – Persons living with HIV/AIDS and their families in Palm Beach Gardens, and the broader Palm Beach County area, face unique housing and supportive service needs that stem from the intersection of chronic illness, income limitations, stigma, and healthcare access. Stable, affordable housing is critical for this population, as it is directly linked to improved health outcomes, medication adherence, and reduced HIV transmission rates. Many individuals living with HIV/AIDS experience low or fixed incomes, making market-rate housing unaffordable without assistance.



Their housing needs may include tenant-based rental assistance, project-based supportive housing, or transitional housing programs. Supportive services are equally important and often include case management, medical care coordination, mental health counseling, substance use treatment, transportation assistance, and access to nutrition and hygiene services. These services help ensure that individuals can remain in housing while managing their health effectively.

Needs are determined through data from the Housing Opportunities for Persons with AIDS program, which is administered by HUD and locally coordinated through agencies such as the Palm Beach County Department of Community Services and local HIV/AIDS service organizations. Additionally, public health data from the Florida Department of Health in Palm Beach County tracks HIV incidence, prevalence, and demographic trends, which helps in identifying areas of greatest need.

Input from individuals living with HIV/AIDS, service providers, and public health agencies through surveys, focus groups, and community consultations also helps assess gaps in housing, care, and support. These insights inform planning efforts to ensure that housing is not only available but also paired with the services necessary for long-term stability, dignity, and improved quality of life.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Victims of domestic violence, dating violence, sexual assault, and stalking face urgent and complex housing and supportive service needs that center on safety, stability, and trauma recovery. In Palm Beach Gardens and the broader Palm Beach County area, these individuals often require immediate access to emergency shelter, followed by transitional or permanent supportive housing that prioritizes security and confidentiality.

Housing needs include safe, confidential locations that protect victims and their children from abusers, with features such as secured entrances, undisclosed addresses, and on-site staff trained in trauma-informed care. Survivors may also need rapid rehousing assistance, rental subsidies, or permanent supportive housing as they rebuild independence and financial stability.

Supportive service needs include crisis counseling, legal advocacy (particularly related to protective orders and custody matters), case management, mental health support, childcare, transportation, job training, and connections to employment and income supports. Many survivors also benefit from peer support groups and ongoing safety planning to reduce the risk of re-victimization.

These needs are determined through a combination of sources, including data from the Florida Department of Law Enforcement, the Florida Council Against Sexual Violence, and local domestic violence service providers such as AVDA (Aid to Victims of Domestic Abuse) and YWCA Harmony House. Local law enforcement agencies, the court system, and emergency shelter providers



contribute data and insight into the prevalence, patterns, and severity of domestic and sexual violence in the region.

Additionally, input from survivors through focus groups and interviews, along with feedback from advocates and caseworkers, helps identify gaps in services and inform trauma-informed strategies. These insights are critical to tailoring housing and support systems that not only provide immediate safety but also empower survivors to regain control of their lives and achieve long-term housing stability.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In the West Palm Beach Eligible Metropolitan Statistical Area, which encompasses Palm Beach County, the population of persons living with HIV/AIDS (PLWHA) and their families represents a significant and diverse demographic. As of 2023, there were approximately 8,676 individuals living with diagnosed HIV in Palm Beach County.

The HIV epidemic in Palm Beach County disproportionately affects certain racial and ethnic groups. In 2021, Black/African American individuals accounted for 52% of new HIV diagnoses and 62% of new AIDS diagnoses, despite comprising only about 20% of the county's population. Hispanic/Latinx individuals represented 27% of new HIV diagnoses, aligning closely with their 24% share of the population. Conversely, non-Hispanic White individuals, who make up approximately 53% of the population, accounted for only 18% of new HIV diagnoses.

Gender disparities are also evident. In 2021, males constituted approximately 74% of new HIV diagnoses, while females accounted for about 26%. Age-wise, the highest proportion of new diagnoses occurred among individuals aged 25–34, followed by those aged 35–44. Notably, individuals aged 50 and older comprised about 25% of all new HIV diagnoses, highlighting the need for targeted interventions across a broad age spectrum.

Socioeconomic challenges are prevalent among the PLWHA population. A significant portion lives below the federal poverty level, which can impede access to consistent healthcare, stable housing, and supportive services. Mental health concerns are also notable; in 2023, approximately 19.9% of in-care PLWHA screened positive for mental health issues, and 7.6% screened positive for substance abuse.

Housing stability remains a critical issue. In 2023, among active PLWHA clients in Palm Beach County, 83.8% resided in stable/permanent housing, 8.7% were in temporary accommodations, and 2.3% were homeless. The remaining 5.2% were in unstable housing situations.



The needs of PLWHA and their families are multifaceted, encompassing medical care, mental health services, substance abuse treatment, housing assistance, and support for basic needs. These needs are identified through a combination of epidemiological data, client assessments, and input from service providers. Programs, like the Ryan White HIV/AIDS Program, play pivotal roles in addressing these needs by providing funding and support for comprehensive care services.

In summary, the PLWHA population in the West Palm Beach EMSA is diverse and faces a range of challenges that require coordinated, culturally competent, and comprehensive services to ensure health equity and improve quality of life.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

This section provided an overview of the housing and supportive service needs of several vulnerable populations in Palm Beach Gardens, including the elderly and frail elderly, persons with physical, mental, or developmental disabilities, individuals with substance use disorders, persons living with HIV/AIDS and their families, and survivors of domestic and sexual violence. The section outlined the unique challenges these groups face, such as fixed incomes, limited mobility, stigma, trauma, or chronic health issues, that often impact their ability to secure and maintain stable housing. It also highlighted how these needs are identified through local health data, service provider input, and demographic analysis, serving as a foundation for targeted strategies that ensure access to safe, affordable, and supportive housing.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

HUD’s definition of public facilities encompasses centers for the disabled, elderly, homeless, and youth, fire stations and equipment, health facilities, parks and recreation facilities, and more.

Palm Beach Gardens has identified a range of public facility needs as it continues to grow and modernize its infrastructure. A primary concern is the aging condition of many city buildings—over 330,000 square feet of facilities, most more than 15 years old, require consistent maintenance and upgrades. The city manages this through a proactive five-year capital improvement and maintenance program, which includes scheduled roof replacements, HVAC repairs, parking lot resurfacing, and other critical building systems to ensure facilities remain safe, efficient, and up to community standards.

Transportation infrastructure is another key area of focus. In a recent “Key Initiatives” resident survey for the FY 2023/2024 city budget, more than half of respondents expressed a desire for safer pedestrian and bicycle access throughout the city. As a result, Palm Beach Gardens is planning and implementing improvements such as new sidewalks, protected bike lanes, and enhanced crosswalks—particularly around schools and parks. Several major roadway and corridor projects are also in motion, funded by local mobility fees.

The city’s parks and recreation facilities are seeing significant investment as well. Nearly 95% of residents surveyed support the addition of new amenities in parks, and 91.4% back the development of indoor recreation spaces. This has driven projects such as the \$30 million expansion and modernization of the Burns Road Community Center, which will feature new gymnasiums, art and STEM classrooms, wellness studios, and expanded community office space when it is completed. In the public involvement process for this plan, stakeholders stated that they appreciate access to public spaces, including the availability and quality of public parks and gathering spaces, shade trees, high quality sidewalks, and recreation.

Citizens also expressed a need for public safety facilities. Although Palm Beach Gardens is considered a very safe place to live, public safety infrastructure is expanding. The city is constructing a new police department facility, and plans to add 12 police officers and 33 firefighters starting in 2025. These improvements are part of a broader strategy to ensure emergency response keeps pace with population growth and urban development. Pay raises are, a new vehicle, and technology upgrades were also part of the safety budget.

Palm Beach Gardens is taking a comprehensive and forward-looking approach to public facility planning. With investments in mobility, recreation, safety, and maintenance, the city is working to provide high-quality public services while preparing for future growth and evolving community

needs. To support these growing infrastructure and service demands, the city utilizes a combination of impact fees and mobility fees. These fees are assessed on new development and help ensure that public facilities, such as fire stations, police facilities, roads, and parks, expand proportionally with the city's population and commercial base.

How were these needs determined?

These needs were identified through community engagement for this plan, several recent community survey such as one conducted for the city's budget for Fiscal Year 2023-2024, findings from a recent Comprehensive Vulnerability Assessment funded by a Resilient Florida grant, and methodologies performed by the city to determine needs for their annual Capital Improvement Plans and budgets.

Describe the jurisdiction's need for Public Improvements:

HUD's definition of public improvements includes street improvements, sidewalks, water/sewer improvements, flood drainage improvements, parking facilities, tree planting, and other design and functionality treatments.

During the public engagement process for this plan, the citizens of Palm Beach Gardens emphasized the need for safe streets and sidewalks, and for enhanced public transportation infrastructure. Upgrades to the public realm that improve accessibility for seniors was identified as a particularly important need.

One key focus for the city is on expanding and upgrading sidewalks and streetscapes to promote walkability and safety. In the FY 2023/2024 budget outreach survey, more than half of residents expressed a desire for additional pedestrian pathways, protected bike lanes, and tree-lined corridors. To address this, the city has implemented a five-year improvement plan that includes sidewalk widening and extension projects, resurfacing projects, crosswalk enhancements like the Holly Drive Pedestrian Crossing project, and beautification efforts such as the Artistic Bus Shelter Program.

Tree planting and green infrastructure enhancements are central to the city's commitment to environmental sustainability and visual appeal. The majority of residents support more green space and median landscaping. The city funds projects such as roadway tree trimming and replanting, and also partners with organizations like Community Greening to increase tree canopy coverage through volunteer planting events and giveaways.

Stormwater management and drainage improvements are also critical needs. The city maintains an extensive stormwater system that includes swales, pipelines, canals, and catch basins. To reduce flood risks and meet environmental regulations, Palm Beach Gardens invests in routine

maintenance, canal dredging, and infrastructure upgrades. These systems play a key role in mitigating flooding and ensuring compliance with federal stormwater standards. The city is currently performing a Stormwater Infrastructure Mapping and Inspection Analysis to identify immediate repairs needed and improve its long-term maintenance plan to help staff prioritize.

How were these needs determined?

These needs were identified through community engagement for this plan and several recent community survey such as one conducted for the city’s budget for Fiscal Year 2023-2024, and methodologies performed by the city to determine needs for their annual Capital Improvement Plans and budgets.

Describe the jurisdiction’s need for Public Services:

The citizens of Palm Beach Gardens emphasized the need for small business support and public transit services. Low-income residents, the workforce, non-English speaking residents, youth, and individuals with special needs were identified as groups that need additional public services. In particular, senior programs were identified as a top need. Other ideas for programs included diabetes education and meal planning, rental assistance, and youth financial programs and educational services.

The city provides youth programming through its Riverside Youth Enrichment Center, providing programming for pre-school aged children. Nonprofit organizations such as the Boys & Girls Clubs and Big Brothers Big Sisters provide older youth with mentoring, job readiness, and mental health support. Similarly, services for seniors are robust through a network of county programs, including health screenings, tax assistance, and fitness classes, as well as nutrition programs like Meals on Wheels and farmers market vouchers. One senior center, North County Senior Center, and one library, Palm Beach County Library System – Gardens Branch, are located within the city.

More broadly, a variety of organizations serve at-risk and underserved populations in the city, offering literacy education, ESL classes, and family support. Support for veterans, especially those experiencing homelessness, is largely managed at the county level, with services such as housing vouchers, transitional support, transportation, and essential needs assistance provided by the VA and local partners. The city also funds a Community Action Support Team (CAST) to provide homeowners and businesses with regulatory compliance assistance through a collaborative rather than punitive approach.

Transit services remain limited, as the city relies on Palm Tran, the county-operated bus service, along with paratransit and the “Seniors in Motion” program. The city does not currently operate its own transit service, leaving gaps in local mobility that disproportionately affect seniors, low-income residents, and those without personal vehicles. In addition, while efforts such as the



proposed Tri-Rail expansion and advocacy for a Brightline stop are promising, there are currently no long-distance mass transit options in the city.

Many services provided to city residents are supported and managed by Palm Beach County and nonprofit organizations. While relatively plentiful, services are spread across entities and not always centralized at the city level. Better local coordination and program visibility could help maximize reach and efficiency. Targeted investments in small business development, local transit solutions, city-run youth programs, senior service consolidation, and more intentional partnerships with agencies serving veterans and vulnerable populations.

How were these needs determined?

Public services needs were identified through public engagement for this plan and analysis of public engagement efforts for other plans such as the engagement effort for the Citywide Mobility Plan and Mobility Fee Update and the city's budget for Fiscal Year 2023-2024. Needs were also determined by asset mapping existing public services and analyzing gaps and areas of opportunity.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis provides a snapshot of the city's current housing stock and housing facilities. Housing market characteristics reviewed include the supply of housing, availability of affordable housing, housing cost and condition of housing units, and the supply of housing or facilities for individuals with disabilities and individuals experiencing homelessness.

The Housing Market Analysis is divided into the following sections:

Number of Housing Units – A basic count of the total number of housing units and occupied housing units in the city by property type, unit size, and tenure. There are 30,955 housing units in the city including a limited supply of subsidized or affordable units.

Cost of Housing – Compares the cost of housing in the city to household incomes to determine if there is a sufficient supply of affordable housing. Home values and rents remain high for Palm Beach Gardens with the median home value being \$705,710 and the median contract rent being \$2,269.

Condition of Housing – Analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems to identify the supply of decent housing and the condition of the county's housing inventory. Most of the city's homeowner housing is reported to be 26-45 years old and a significant portion of the city's rental housing was built in 2000 or later. The age of the housing stock indicates a need to provide preventative maintenance and preserve the existing affordable housing stock.

Public and Assisted Housing – Examines the public housing inventory for the Palm Beach Gardens. The city does not own or operate any public housing units or Housing Choice Vouchers (HCVs). The Palm Beach County Housing Authority owns and operates 428 public housing units and 3,189 vouchers, some of which are utilized to support affordable housing in Palm Beach Gardens.

Homeless Facilities and Services – Looks at the availability of beds for individuals experiencing homelessness. Homelessness data is reported for the entire Continuum of Care serving the area and shows a total of 551 emergency shelter beds, 215 transitional housing beds, and 2,122 for permanent supportive housing.



Special Needs Facilities and Services – Provides information on facilities and services that meet the needs of the populations considered to be special needs. Special needs populations in Palm Beach Gardens require housing stability and access to supportive services.

Barriers to Affordable Housing – An insight into public policy that may impede access to or development of affordable housing. In Palm Beach Gardens, restrictive policy surrounding density and Accessory Dwelling Units (ADUs) may be impeding affordable housing development as well as lot size, parking, set-back requirements and Not In My Back Yard (NIMBY).

Non-Housing Community Development Assets – Provides an overview of economic development needs such as the need for employment training/education for workers to better align with the major employment sectors and the need for business assistance to support economic growth.

Broadband Needs of Housing occupied by Low- and Moderate-Income Households – Examines the availability of internet and broadband services to low- and moderate-income households within the city. Nearly all of Palm Beach Garden’s residential areas have access to fiber optic internet, with speeds of 100 Mbps and higher. In addition, with the advent and spread of 5G home internet provided by phone service providers, gaps in internet availability, especially in highly urbanized areas, are being filled with speeds in the 300-415 Mbps range.

Hazard Mitigation – Reviews the risk climate change has on low- and moderate-income households. Palm Beach Gardens is increasingly vulnerable to several natural hazards that are intensifying due to climate change. Rising temperatures, more frequent and intense storms, sea level rise, and increased flooding are impacting the region.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The Housing Supply Analysis provides an estimate of the current housing supply in the City of Palm Beach Gardens and helps determine if there is a diverse housing stock which increases access to affordable housing. Data will also provide information about gaps in the housing supply to help identify specific housing needs.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,837	48%
1-unit, attached structure	4,972	16%
2-4 units	3,247	10%
5-19 units	4,706	15%
20 or more units	2,670	9%
Mobile Home, boat, RV, van, etc	523	2%
Total	30,955	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS, Table B25024

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	234	3%
1 bedroom	213	1%	1,526	22%
2 bedrooms	3,953	21%	3,541	51%
3 or more bedrooms	15,119	78%	1,697	24%
Total	19,285	100%	6,998	100%

Table 29 – Unit Size by Tenure

Data Source: 2019-2023 ACS, Table B25042 (Numbers presented in this table are for occupied units, not total units)

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Palm Beach Gardens intends to invest \$25,000 during PY 2025-2029 to support housing rehabilitation activities through CDBG. The city will assist an estimated 10 household units. The county targets very low, low, and moderate-income families for participation in its housing programs, in accordance with HUD regulation. Assistance will support unit affordability by reducing costs of connection to newly constructed infrastructure while also improving the livability of the housing unit by providing safe water and sanitation. The city will assist household

housing units whose incomes are at or below 80% AMI. Housing rehabilitation activities will assist owner-occupied units, and the types of households assisted include large and small family, elderly, and disabled.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to data from the Shimberg Center at the University of Florida, Data Clearinghouse, there are two (2) assisted properties, Mystic Woods I and II, in the City of Palm Beach Gardens whose affordability periods will expire during PY 2025-2029. The first property is set to expire in 2027 and the other in 2028. This could cause a loss of 163 affordable units.

The city is addressing the loss of affordable housing primarily through its Workforce Housing Program and housing rehabilitation program. The program offers incentives like density bonuses, expedited permitting, and fee waivers to developers building workforce housing (60–120% AMI). Through the Workforce Housing Program construction began in May 2025 on a newly started 221-unit, 4-story apartment development at 12450 Central Blvd. The development is expected to be finished in spring 2027. An estimated 10% of the units (about 22 apartments) will be set aside as workforce housing for households earning approximately 60–140% of the Area Median Income (\$42,600–\$99,400/year).

Additionally, developers in Avenir and Arcadia Gardens contributed \$5.55 million, which the city allocated in September 2023 toward multi-family rehab (\$3 million for condos/rental upgrades), single-family rehab, and employee rent assistance, and purchase support.

Catalfumo/Richman at Gardens Station will also add 620 rental units—over 100 of which are earmarked as workforce housing for those making up to 120% AMI

Does the availability of housing units meet the needs of the population?

Palm Beach Gardens has roughly 62,400 residents (2025 estimate) living in about 26,300 households, across approximately 31,000 housing units, meaning around 5,000 units are vacant, which would suggest an apparently reasonable supply. While current vacancy suggests some housing availability, affordable workforce housing is scarce. Palm Beach County projects needing nearly 80,800 affordable units over the next decade to accommodate a population gain of about 205,000 new residents. Home values are also much higher than national averages with the median home price is being 114 % higher and median rent being 91 % higher than the rest of the nation.



For those with higher incomes the market has a good number of listings and moderate turnover indicating adequate availability, but for those in low-to-moderate-income brackets rents and prices remain out of reach, and there's a shortage of affordable or workforce housing units.

While there's adequate overall housing inventory, affordable housing remains insufficient for moderate-income families. Without significant policy action and development of workforce units, future growth may exacerbate gaps between supply and population needs.

Describe the need for specific types of housing:

The City of Palm Beach Gardens has recognized a clear need for workforce and affordable housing targeting middle-income households—especially teachers, healthcare workers, and entry-level professionals earning between 60 %–120 % of the area median income (AMI).

The city is actively working on incentivizing its development, but significant regional demand means persistent collaboration and investment are essential. The Workforce Housing Program offers incentives like density bonuses, fee waivers, and expedited permitting to encourage developers to include workforce units

Palm Beach Gardens is also facing a growing need for more senior housing as its population continues to age and housing costs rise. With a median age of 50.1 years and about 6 % of residents living below the poverty line, many older adults in the city are on fixed incomes but struggling with unaffordable rents—mirroring county-wide trends where senior homelessness has surged by 44 % since 2019.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The MA-15 section of the HUD Consolidated Plan provides an analysis of the cost of housing within Palm Beach Gardens. It examines key housing market trends, including home values, rental rates, cost burden levels, and the relationship between household income and housing expenses. This information helps to identify affordability challenges faced by residents and highlights disparities that may contribute to housing insecurity or homelessness. The analysis informs the development of local strategies to address housing affordability, preserve existing affordable units, and guide future investments to ensure that safe and adequate housing remains accessible to households of all income levels.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2025	% Change
Median Home Value	\$395,300	\$705,710	78%
Median Contract Rent	\$1,808	\$2,269	25%

Table 30 – Cost of Housing

Data Source: ACS 2016-2020 Five-Year Estimates, Table DP04 (Median Home Value Base Year), Realtors Property Resource, May 2025 (Median Home Value Most Recent Year); ACS 2016-2020 Five-Year Estimates, Table DP04 (Median Contract Rent Base Year), ACS 2019-2023 Five-Year Estimates, Table DP04 (Median Contract Rent Most Recent Year).

Rent Paid	Number	%
Less than \$500	0	0%
\$500-999	171	3%
\$1,000-1,499	347	5%
\$1,500-1,999	1,557	23%
\$2,000 or more	4,583	69%
Total	6,658	100%

Table 31 - Rent Paid

Data Source: 2019-2023 ACS, Table DP04

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	75	No Data
50% HAMFI	169	370
80% HAMFI	1,059	1,635
100% HAMFI	No Data	3,059
Total	1,303	5,064

Table 282 – Housing Affordability

Data Source: 2016-2020 CHAS



Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,639	1,830	2,187	2,856	3,415
Low HOME Rent	1,023	1,096	1,315	1,520	1,696
High HOME Rent	1,310	1,405	1,688	1,942	2,148

Table 33 – Monthly Rent

Data Source: HUD 2025 FMR for West Palm Beach-Boca Raton, FL MSA and 2025 HOME Rents for West Palm Beach-Boca Raton, FL MSA.

Is there sufficient housing for households at all income levels?

Lack of affordable housing affects households of all income categories in Palm Beach Gardens, but as expected the income level most impacted by the lack of affordable and sufficient housing is households making less than 30% of the HUD Area Median Family Income (HAMFI). According to the housing affordability table above, only 75 rental units, or 1% of the city’s total rental units, are available and affordable to those earning 30% or less of the HAMFI and 169 rental units, or 2.5% of total rental units, are available and affordable to households earning at or below 50% HAMFI. For owner-occupied units, no data is available for the number of units affordable for homeowners earning or below 30% of the HAMFI but it is likely that those at this income level are severely housing cost-burdened. The table indicates that only 370 units, or 2% of total owner units, are affordable to those earning at or below 50% HAMFI. Of the city’s total units, 6,367 are considered affordable to those earning less than 100% HAMFI.

The city’s affordable housing trends align with national trends that lower income households, particularly those at or below the 30% HAMFI threshold, have limited access to sufficient housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

Palm Beach Gardens remains costly to both buy and rent. Recent home price declines have create some room for buyers, but only marginally since home values remain above \$700,000. It is not likely that within the PY 2025-2029 Consolidated Plan, home values decrease significantly to be affordable to low-income homebuyers. Rents also remain very high, increasing living costs and forcing many households to dedicate a substantial share of income just to stay housed. Declining affordability is further stressed by rising homeowner insurance, taxes, and HOA fees.

Unless housing supply picks up or costs related to ownership fall, affordability is likely to remain a challenge for middle and low-income residents in Palm Beach Gardens.



How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In Palm Beach Gardens the Fair Market Rent for a 2-bedroom is slightly lower than the city's median contract rent of \$2,269, however, HOME Rents are much lower than the median contract rent. When these limits are much lower than the typical market rent, it means there's a big gap between what low-income households can afford under assisted programs and what landlords can get on the open market.

When HUD rent limits, such as Fair Market Rents (FMR) or HOME program rent limits, are significantly lower than the area's median rent, it can limit housing choices for low-income households who rely on housing assistance. Landlords may be less willing to accept vouchers or participate in affordable housing programs if market-rate tenants can pay substantially higher rents, reducing the supply of available units for assisted households. This gap can contribute to longer wait times for affordable housing, increase the risk of housing instability, and make it harder for low-income families to access neighborhoods with good schools, jobs, and services. As a result, the affordability gap can undermine efforts to promote housing choice and economic mobility.

The city considers these factors when determining housing strategies but has limited state and federal funds to produce and preserve affordable housing. While the city may not utilize its federal dollars for large scale preservation, it does offer a single-family home improvement grant through the Planning and Zoning Department which provides 0% interest, deferred payment loans to assist local homeowners in making needed improvements to their homes. The intent of the program is to improve the quality, standard, and affordability of the existing housing for households that meet workforce housing income limits or 120% of the Palm Beach County median income limit.



MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

It is important to understand the condition of Palm Beach Gardens' housing stock as it directly impacts affordability for homeowners and renters. The following section outlines "selected" housing conditions as defined by the Census Bureau and HUD. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit.

Various factors also in this section help determine the need for housing rehabilitation for owners and renters. The quality of the housing stock is contingent on housing conditions, age of the structure, and the risk of lead-based paint in the unit.

The Census Bureau and HUD defines a "selected" condition as:

- Lacking complete plumbing facilities;
- Lacking complete kitchen facilities;
- More than one person per room; and/or
- Housing costs are greater than 30% of household income.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The city strives to increase the availability of permanent housing in standard condition. To prioritize CDBG housing repair funding and determine eligibility with the housing rehabilitation program, it is important to define the terms standard condition and substandard condition but suitable for rehabilitation. The city's definitions are as follows:

Standard Condition

A housing unit in standard condition is considered safe, decent, and sanitary, meeting all applicable local housing codes and ordinances and typically includes the following characteristics:

- Structurally sound (no major defects in the foundation, roof, walls, or flooring)
- Fully functional plumbing and electrical systems
- Adequate heating, ventilation, and cooling
- Safe drinking water and sanitary sewer or septic systems
- No presence of hazardous materials such as lead-based paint (especially in homes with children), mold, or asbestos
- Meets minimum room size and habitability standards
- Does not require significant repairs beyond routine maintenance

Substandard but Suitable for Rehabilitation

A unit in substandard condition but suitable for rehabilitation is not currently safe or fully habitable but can be restored to standard condition through cost-effective repairs or upgrades. These units:

- Have significant deficiencies in one or more major systems (e.g., plumbing, roofing, HVAC, foundation)
- May have code violations, but the structure is fundamentally sound
- Do not pose immediate danger to occupants (e.g., the unit is not condemned)
- Can be brought into compliance with housing standards without requiring demolition
- Are financially feasible to rehabilitate compared to the cost of new construction

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,860	25%	3,607	51%
With two selected Conditions	21	0%	263	4%
With three selected Conditions	7	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,397	75%	3,128	45%
Total	19,285	100%	6,998	100%

Table 34 - Condition of Units

Data Source: 2019-2023 ACS, Table B25123

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,003	36%	3,427	49%
1980-1999	8,285	43%	2,446	35%
1950-1979	3,949	21%	1,018	15%
Before 1950	48	0%	107	1%
Total	19,285	100%	6,998	100%

Table 35 – Year Unit Built

Data Source: 2019-2023 ACS, Table B25036



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,949	21%	1,125	16%
Housing Units built before 1980 with children present	1,473	8%	1,059	17%

Table 296 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			4,672
Abandoned Vacant Units	0	0	0
REO Properties	1	0	1
Abandoned REO Properties	3	0	3

Table 37 - Vacant Units

Data Source: 2019-2023 ACS Five-Year Estimates, Tables B25004 (Vacant Units) and B25131 (Abandoned Vacant Units – Vacant for 24 months or longer). RealtyTrac Listing Data (REO Properties – Bank Owned, Abandoned REO Properties - Auction Homes). Data Comments: Vacant Units column includes for rent, for sale, and seasonal homes that likely do not need rehabilitation therefore only the total number of vacant units is given. Units not suitable for rehabilitation calculated as 40% of total abandoned vacant units and 10% of REO properties and abandoned REO properties.

Need for Owner and Rental Rehabilitation

About 43% of owner-occupied housing units in the City of Palm Beach Gardens are estimated to be 26-45 years of age. Housing built between 1980 and 1999 may now need repairs or modernization, depending on maintenance history and construction quality. Homes from this era are over 25 years old and may experience issues such as outdated electrical systems, aging roofs, inefficient windows, or worn-out plumbing and HVAC systems. Additionally, materials commonly used during that period, such as aluminum wiring or certain types of siding, may not meet current standards. While many of these homes remain structurally sound, ongoing upkeep is essential to ensure safety, energy efficiency, and livability.

Rental housing in the city is about 25 years of age with 49% of rental units being built in 2000 or later. Homes built after 2000 are generally less likely to require major repairs compared to older housing stock, as they benefit from more modern construction standards, materials, and systems. However, some homes may still need moderate repairs due to normal wear and tear, deferred maintenance, or issues related to construction quality. Common concerns in these homes are similar to those of owner-occupied units including roofing repairs, HVAC system replacement, or plumbing and electrical updates as they approach the 20–25-year mark. Overall, while many post-2000 homes remain in good or standard condition, targeted rehabilitation may still be necessary to maintain habitability and efficiency.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint is highly toxic and can cause health problems, especially in young children. The use of lead-based paint was banned in 1978. However, for purposes of this plan, the number of units built before 1980 and occupied by households with children serves as a baseline for estimating the number of housing units occupied by LMI families with lead-based paint hazards. An estimated 21% of owner units (3,949 units) and 16% percent of renter units (1,125 units) in the city were built prior to 1980 and 8% of those owner units (1,473) and 17% (1,059) of those renter units have children present and may be at risk for lead-based paint hazards.

Regarding the risk for lead-based paint exposure for lower income families, the CHAS data in the “number of households” table in the needs assessment of this plan, reports that of the total households with children under the age of 6 in the city 34 are extremely low income, 64 are very-low income, and 224 are low income. If these children are living in homes built prior to 1980, there may be a risk of lead-based paint hazard. The data indicates a potential risk for a total of 322 low-income households with children present. Based upon the age of the housing stock and low number of households with children under 6 present, the risk for lead-paint poisoning for Palm Beach Gardens low-income households is considered low.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section provides an overview of the public housing developments, Housing Choice Voucher program, and other forms of assisted housing available to low- and moderate-income households within the jurisdiction. It examines the number and types of units currently in use, the condition of public housing stock, and the administrative roles of local housing authorities, including the Palm Beach County Housing Authority. It also explores the availability of accessible units, occupancy trends, and challenges that public housing residents and those on waiting lists face. Understanding the scale and condition of public and assisted housing is essential for assessing housing needs, addressing barriers to access, and supporting long-term strategies to preserve and expand affordable housing options for vulnerable populations.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	428	3,189	614	2,239	15	26	295
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: Palm Beach County Housing Authority



Describe the supply of public housing developments:

The Palm Beach County Housing Authority manages a portfolio of affordable housing developments aimed at serving low-income individuals, families, seniors, and persons with disabilities throughout Palm Beach County. As of the latest available data, PBCHA owns and operates 582 rental units across seven developments, including 428 public housing units. The developments range from multi-family apartment complexes to single-family homes, accommodating diverse household sizes and compositions.

In addition to its public housing units, PBCHA administers the Housing Choice Voucher program, offering rental assistance to eligible families seeking housing in the private market. As of the most recent figures, PBCHA manages 3,189 HCVs, facilitating housing stability for thousands of residents across the county.

While PBCHA provides essential housing assistance, specific data on the number of accessible units, such as those equipped with wheelchair ramps, modified bathrooms, or other accommodations for individuals with disabilities, is not readily available. The agency has acknowledged that the actual number of families requesting accessibility features is unknown, indicating a need for improved data collection and tracking in this area.

To address the growing demand for affordable and accessible housing, PBCHA continues to explore opportunities for the development and rehabilitation of existing properties. By collaborating with local stakeholders and leveraging federal and state resources, the authority aims to expand its housing portfolio and enhance the quality of life for residents throughout Palm Beach County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no public housing units in the City of Palm Beach Gardens.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 39 - Public Housing Condition



Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Not applicable. Palm Beach Gardens itself does not operate its own public housing (i.e., HUD-owned and managed low-income apartments). Instead, this city relies on the Palm Beach County Housing Authority to provide federal programs like public housing and Section 8 vouchers. PBCHA currently owns and manages several traditional public housing communities—but none are located within the city limits of Palm Beach Gardens.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable. The city does not own or operate any public housing.

Discussion:

The Palm Beach County Housing Authority and other local agencies are actively working to improve the physical conditions of housing, increase the availability of accessible units, and provide opportunities that promote self-sufficiency. Ongoing maintenance and modernization of the existing public housing stock remain critical to ensuring quality living conditions. Continued investment in both physical infrastructure and wraparound services will be essential to improving outcomes for public housing residents.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section provides an overview of the facilities, housing options, and support services available to individuals and families experiencing homelessness in the Palm Beach Gardens area. It identifies the existing capacity of emergency shelters, transitional housing, permanent supportive housing, rapid re-housing programs, and the availability of supportive services critical to achieving stability. It also outlines the roles of key partners, including the local Continuum of Care, nonprofit organizations, and government agencies working collaboratively to prevent and end homelessness. Through this assessment, the city seeks to better understand service gaps and capacity needs, ensuring that future resources are effectively targeted to meet the needs of the most vulnerable residents.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	150	0	20	832	0
Households with Only Adults	361	0	136	221	0
Chronically Homeless Households	0	0	0	406	0
Veterans	20	0	16	623	0
Unaccompanied Youth	20	0	43	40	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source: West Palm Beach/Palm Beach County CoC Housing Inventory Count 2024



Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Palm Beach Gardens, a range of mainstream services are leveraged to complement targeted homeless services, ensuring a more holistic response to the needs of individuals and families experiencing or at risk of homelessness. These services include access to public health care, behavioral and mental health treatment, employment and job training programs, and other supportive resources to promote long-term housing stability and self-sufficiency.

Local healthcare providers, including the Florida Department of Health in Palm Beach County and community health centers, offer medical and preventive care services that are accessible to homeless individuals. Behavioral health services, often provided in partnership with agencies such as Southeast Florida Behavioral Health Network or Jerome Golden Center, offer mental health counseling, substance use treatment, and psychiatric support tailored to the homeless population.

Employment and workforce development services, such as those provided through CareerSource Palm Beach County, support individuals experiencing homelessness with job readiness training, resume building, job placement assistance, and vocational education. These services are essential for helping participants gain the income stability necessary to maintain housing.

By coordinating with mainstream service providers, homeless service organizations can connect clients to vital resources that address underlying challenges contributing to homelessness, including untreated health conditions, unemployment, and lack of access to mental health care. This integrated approach enhances the effectiveness of housing interventions and contributes to sustainable outcomes for individuals transitioning out of homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In Palm Beach Gardens and the surrounding areas of Palm Beach County, a network of services and facilities is available to meet the needs of individuals and families experiencing homelessness. These services, coordinated through the Palm Beach County Continuum of Care, are designed to address the unique challenges faced by different subpopulations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth.

For chronically homeless individuals and families, organizations such as The Lord's Place and Gulfstream Goodwill Industries offer permanent supportive housing programs that combine



stable housing with intensive case management and support services. Outreach teams also engage this population directly, offering survival items, conducting health assessments, and connecting individuals with housing and treatment resources. Families with children benefit from services provided by agencies like Family Promise of North/Central Palm Beach County and Adopt-A-Family of the Palm Beaches. These organizations offer emergency shelter, transitional housing, rapid re-housing assistance, and supportive services aimed at maintaining family unity and promoting long-term stability. Programs like Rapid Rehousing also provide short-term rental and utility assistance to help families quickly secure and maintain permanent housing.

Veterans and their families are supported through specialized services, including the HUD-VASH program administered by the VA West Palm Beach Medical Center, which combines Housing Choice Vouchers with VA supportive services. Stand Down House provides transitional housing and comprehensive support for male veterans. At the same time, Operation Sacred Trust offers housing-focused case management and peer support for those at risk of or currently experiencing homelessness.

Unaccompanied youth, including those aging out of the foster care system, receive assistance from organizations like Vita Nova and the Youth Empowerment Center. These agencies provide transitional housing, counseling, life skills training, and case management to help young adults achieve independence. The Palm Beach County School District's Homeless Education Program also supports students experiencing homelessness by providing educational stability, transportation, and referrals to community resources.

Together, these services play a vital role in preventing and addressing homelessness in the community. They provide not only shelter and housing solutions but also access to healthcare, employment services, education, and other supports that promote self-sufficiency and long-term housing stability.



MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section examines the availability and accessibility of facilities and services that support the diverse needs of non-homeless special needs populations in Palm Beach Gardens. These groups include elderly and frail elderly individuals, persons with physical, mental, or developmental disabilities, individuals with substance use disorders, people living with HIV/AIDS and their families, and survivors of domestic violence, dating violence, sexual assault, or stalking. Understanding the range of services, such as healthcare, supportive housing, counseling, transportation, and case management, helps the city assess service gaps and opportunities for enhanced provider coordination. This section supports strategic planning to ensure these vulnerable populations can access appropriate, dignified, and equitable care that promotes stability and independence.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly - Older adults, especially those aged 75 and above, often face mobility limitations and chronic health conditions that require supportive services. Housing that is physically accessible and located near medical providers, public transit, and grocery stores is essential. The frail elderly, in particular, benefit from service-enriched housing options that include personal care, medication management, and assistance with daily living activities to support aging in place and prevent institutionalization.

Persons with Disabilities (Mental, Physical, and Developmental) - People with disabilities frequently need barrier-free housing units equipped with features such as widened doorways, roll-in showers, and grab bars. In addition to physical accessibility, supportive housing must be linked to services such as case management, transportation, occupational and behavioral therapies, and access to medical care. Coordination with local disability service providers is critical to ensuring long-term housing stability and community integration.

Persons with Alcohol or Other Drug Addiction - Individuals recovering from substance use disorders require stable, supportive housing that facilitates access to treatment and recovery services. Transitional and permanent supportive housing models are most effective when coupled with substance abuse counseling, peer support, relapse prevention programming, and case management. These supportive environments reduce the risk of relapse and improve long-term outcomes.



Persons with HIV/AIDS and Their Families - Households affected by HIV/AIDS may experience significant financial and health challenges, including the need for ongoing medical care and supportive services. Stable housing is essential for treatment adherence and improved health outcomes. Supportive housing must be integrated with medical case management, nutritional support, mental health services, and access to transportation. Programs such as Housing Opportunities for Persons With AIDS are critical resources for meeting these needs.

Public Housing Residents - Public housing residents often face compounded barriers such as low wages, limited access to healthcare, and employment challenges. Supportive services should include workforce training, childcare assistance, financial counseling, mental health services, and community engagement programming. Improvements to the physical condition of housing units, such as accessibility upgrades and safety enhancements, also contribute to resident stability and quality of life.

Other Special Populations

- Veterans may require supportive housing paired with VA benefits coordination, trauma-informed care, and employment assistance.
- Youth aging out of foster care benefit from transitional housing with life skills training, mentoring, and education/employment support.
- Survivors of domestic violence, dating violence, sexual assault, and stalking need safe, trauma-informed housing options with wraparound services such as legal advocacy, mental health counseling, and secure shelter.

These populations have unique and often intersecting needs that must be addressed through coordinated, multidisciplinary approaches to supportive housing and services. Strengthening partnerships across health, housing, and social service sectors remains critical to promoting housing stability and overall well-being for vulnerable residents.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

In Palm Beach Gardens and the broader Palm Beach County area, a coordinated network of programs and services exists to support individuals transitioning from mental and physical health institutions into stable, supportive housing. These initiatives aim to prevent homelessness and promote long-term recovery and independence.

Permanent Supportive Housing: Palm Beach County offers PSH programs that provide community-based housing without a designated length of stay for individuals with disabilities, including those with mental health conditions. These programs combine affordable housing with



supportive services such as case management, mental health counseling, and substance abuse treatment to assist individuals in living independently. The Housing First approach is emphasized, focusing on providing housing without preconditions, thereby facilitating a quicker transition from institutional settings to stable housing.

The Lord's Place – Operation Home Ready (OHR): This program offers long-term supportive housing for chronically homeless individuals with documented disabilities, including mental health conditions. OHR provides comprehensive support services tailored to each resident's needs, facilitating a successful transition from institutional care to independent living.

Families First of Palm Beach County – Bridges to Success: This nationally accredited program provides permanent supportive housing for families diagnosed with medical or psychological disabilities that impair self-sufficiency. Once housing is secured, the program collaborates with families and other organizations to assist them on their path to self-sufficiency.

Community Partners of South Florida (CPSFL): CPSFL offers affordable rental housing and supportive services for individuals with disabilities, particularly those with mental health diagnoses. Their programs include case management, connection to independent living services, and assistance in locating affordable housing options. CPSFL's initiatives aim to support adults with chronic mental illnesses and addictions in achieving stable housing and improved quality of life.

Gulfstream Goodwill Industries: This organization provides permanent supportive housing for single adults with disabilities who are homeless or at risk of homelessness. Their programs adhere to the Housing First model and offer wrap-around services, including counseling, life skills development, peer support, case management, job placement, and psychiatric services. Referrals are coordinated through the Senator Philip D. Lewis Center, ensuring a streamlined process for individuals transitioning from institutional care.

Homeless and Housing Alliance (HHA): Serving as the Continuum of Care for Palm Beach County, the HHA delivers a comprehensive and coordinated continuum of services for homeless individuals and families. Their system includes homeless prevention, outreach and assessment, emergency shelter, transitional housing, supportive services, and permanent housing. The HHA's collaborative network ensures that individuals returning from mental and physical health institutions receive the necessary support to secure and maintain stable housing.

These programs collectively contribute to a robust support system for individuals transitioning from mental and physical health institutions, emphasizing the importance of stable housing as a foundation for recovery and independence.



Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Since the city receives a minimal allocation of state and federal funds, the city addresses the housing and supportive services needs of persons who are not homeless but have other special needs by using other available resources. The city's Workforce Housing Program encourages developers to include affordable units in new residential projects and the city offers a Single-Family Home Improvement Grant which can provide repairs such as accessibility improvements for seniors and individual with disabilities. Palm Beach Gardens also offers a voluntary Special Needs Registry for individuals with physical, cognitive, or developmental disabilities. Registered residents' information is confidentially shared with police to improve emergency and routine support responsiveness. The Parks & Recreation Department provides ADA-compliant programs, working closely with local disability advocacy groups (e.g., The Arc) to ensure special-needs individuals can fully participate in classes, sports, and community events.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not applicable. The City of Palm Beach Gardens is not part of a Consortium.



MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Palm Beach Gardens recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Housing land development code policy can either support the development of smaller, more creative, and therefore more affordable housing types and units, and can increase housing supply which can lead to lower rent and mortgage costs—or they can do the opposite by preventing the development of creative housing types, affordable housing, and housing units overall. The following barriers, identified primarily in the Palm Beach Gardens Code of Ordinances and currently adopted Comprehensive Plan Future Land Use elements and map, may impact the development of affordable housing:

- **Density restrictions.** In Palm Beach Gardens, there is limited land availability, and low-density zoning restricts the type of housing that can realistically be constructed. The city has one of the highest rates of single-family home permit activity in Palm Beach County, and caps residential density at only 10 units per acre, even in the Residential High Density (RH) district. A du/ac of 16-24 units per acre is the average for density in RH districts in Florida, typically reserved for suburban settings, but average RH density can go up to 25-40 for more urban settings, and over 40 du/ac for transit-oriented development districts and downtowns. Note that with density bonuses, units can more than double for Residential Medium (RM), RH, Mixed Use (MXD), and Transit Oriented Development (TOD) overlay districts, but that the city is only asking for 120% AMI workforce units to be constructed in exchange for density bonuses (Article VI. – Zoning Districts).
- **Large setbacks, minimum lot coverage requirements, and other lot-related requirements.** These requirements outlined in city code physically constrain density and can also negatively impact housing supply. These could be slightly adjusted for residential districts in the city as well, such as the side setbacks for RL-1 (10 feet), RL-2 (7.5 feet), and RL-3 (10 feet) which could be brought down to the lower end of the state’s average of 5-10 feet, and maximum lot coverage which in Palm Beach Gardens is 10-35% (which is low) compared to up to 50% for urban residential areas in surrounding counties (Article VI. – Zoning Districts).
- **Accessory Dwelling Unit (ADU) restrictions.** In Palm Beach Gardens, the code written for accessory dwelling units only applies to agricultural districts AR and AE (called Accessory Quarters in these districts) and rural districts RE, RR10, and RR20, and as part of a density bonus for workforce housing. Rules for these units are strict, such as a requirement for a 25 foot rear setback for accessory dwelling units in the AR district, and requiring that the

owner occupy the principal unit rather than either the principal or the accessory unit (Sec. 78-181).

- **Parking and setback requirements.** Reducing parking requirements can lower the cost of housing. Parking structures for multifamily buildings are expensive to construct, often adding \$20,000 to \$50,000 per unit. By easing or eliminating minimum parking mandates, developers can use land more efficiently, build more units, and avoid passing parking development costs onto tenants or buyers. Parking reductions also enable smaller-scale and infill projects in walkable or transit-accessible areas, where car ownership is lower. In Palm Beach Gardens, reduction in parking spaces is not allowed unless granted through a variance that must be approved by the planning, zoning, and appeals board, or as a waiver to a planned development approved by the City Council. Conversely, the city's code has little to say about parking reductions but does have an extended section on how developers and business owners can request additional parking spaces (Sec. 78-345 (d)). The city does, however, have provisions for shared parking (Sec. 78-346), but requires extensive criteria to be met, including the development of a professional shared parking study. Bicycle parking is required for certain uses, including recreational and commercial, but not for residential (Sec. 78-414).
- **Not In My Back Yard (NIMBY) Syndrome.** The social and financial stigma of affordable housing can lead to resistance from surrounding properties, and the accessibility of educational information may only be accessible to those with the time and funds to participate. Particularly when there is a perception that affordable housing properties have higher rates of crime, this can pose a challenge for the implementation of pro-housing policies.

As a result of these policies combined with market forces, Palm Beach Gardens has one of the highest median home values and median rent values in the county, with a median monthly cost of \$2,564 for rent (“housing units without a mortgage” in American Community Survey Data), and \$1,126 with a mortgage (2023 ACS 5YR Estimates). According to Redfin, the median sales price of a home in Palm Beach Gardens in 2025 was \$700,750. In addition, while there is an abundant influx of high-end luxury housing being developed, there are no affordable housing developments within city limits, and only three affordable housing developments near the city – Mystic Wood I with 71 units (two units at 40-50% AMI, and 69 units at 55-60% AMI), and Mystic Woods II with 92 units (all at 55-60% AMI) located south in Riviera Beach, and San Marco Villas I with 288 units (all at 55-60% AMI) located in Lake Park (Shimberg Center for Housing Studies Assisted Housing Inventory 2024). A study commissioned by the Housing Leadership of Palm Beach County confirmed that the lack of affordable housing impacts low-income people of color, particularly historically marginalized Black communities, hardest.



MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Palm Beach Gardens is a small city in north Palm Beach County of approximately 59,751 people (ACS 2023 5YR Estimates), including 31,338 female, 28,338 male, and with a median age 50.1 years old. It is an older community, with the highest age ranges being 65 to 74 years (12.3%) and 75 to 84 years (12.3%). It is also a majority-White community, with 79.4% of the population identifying as White Alone and a Black Alone population of 4.6% (compared to the state's Black population of 15.3% and Palm Beach County's population of 12.2% Black).

Palm Beach County's broader economy spills over into Palm Beach Gardens. This synergy has led to the city becoming part of the "Wall Street South" phenomenon, which is a regional trend where financial firms, investment companies, and wealth management offices relocate from traditional hubs like New York City to South Florida, particularly Palm Beach County to Miami. This shift has been driven by several factors, including Florida's lack of a state income tax, favorable regulatory environment, high quality of life, and the rise of remote and hybrid work arrangements following the COVID-19 pandemic.

This trend has translated into a noticeable increase in the presence of hedge funds, private equity firms, and family offices in Palm Beach Gardens. The city offers a strategic location within the county, boasting a well-educated workforce, luxury housing, premier golf courses, and world-class amenities that appeal to executives and professionals in the finance industry. The Gardens' upscale business parks and newly developed office spaces have also attracted firms seeking a polished, low-density alternative to urban financial districts. Over 200 financial firms have relocated to the area. Major employers in Palm Beach Gardens include TBC Corporation HQ, a tire company with 870 employees, ZimVie Dental & Spine, a dental and implants company with 854 employees, and Belcan Engineering Group, LLC, an aerospace engineering firm with 396 employees.

With a growing business community comes a growing need for housing for the workforce, as well as infrastructure, services, and key community assets like grocery stores and schools. These efforts are supported in Palm Beach Gardens through collaboration of key agencies and organizations in the city and county, such as the Treasure Coast Regional Planning Council (TRCRPC), the Business Development Board of Palm Beach County, and the City's Planning and Zoning Department.



Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	122	39	1	0	0
Arts, Entertainment, Accommodations	3,328	6,324	16	18	2
Construction	1,285	1,323	6	4	-2
Education and Health Care Services	3,463	5,629	16	16	0
Finance, Insurance, and Real Estate	1,682	3,533	8	10	2
Information	422	928	2	3	1
Manufacturing	903	1,152	4	3	-1
Other Services	1,019	2,337	5	7	2
Professional, Scientific, Management Services	2,678	4,488	13	13	0
Public Administration	0	0	0	0	0
Retail Trade	2,781	6,155	13	18	5
Transportation and Warehousing	425	72	2	0	-2
Wholesale Trade	973	1,181	5	3	-1
Total	19,081	33,161	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	29,145
Civilian Employed Population 16 years and over	27,583
Unemployment Rate	3.60
Unemployment Rate for Ages 16-24	6.10
Unemployment Rate for Ages 25-65	2.93

Table 42 - Labor Force

Data Source: 2019-2023 ACS Tables DP03 (Total Population, Civilian Employed 16 and Over, Unemployment Rate), S2301 (Unemployment Rate by Age) City of Palm Beach Gardens



Occupations by Sector	Number of People
Management, business and financial	6,952
Farming, fisheries and forestry occupations	9
Service	3,970
Sales and office	6,221
Construction, extraction, maintenance and repair	1,182
Production, transportation and material moving	1,485

Table 43 – Occupations by Sector

Data Source: 2019-2023 ACS, Table S2401, City of Palm Beach Gardens

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,818	75.5%
30-59 Minutes	4,963	18.0%
60 or More Minutes	1,792	6.5%
Total	27,574	100%

Table 304 - Travel Time

Data Source: 2019-2023 ACS, Table S0801, City of Palm Beach Gardens

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	562	14	290
High school graduate (includes equivalency)	3,081	2,932	149
Some college or Associate's degree	4,964	186	1,452
Bachelor's degree or higher	13,324	393	2,335

Table 45 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS, Table B23006, City of Palm Beach Gardens



Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2	173	51	111	268
9th to 12th grade, no diploma	294	96	74	361	278
High school graduate, GED, or alternative	975	919	736	2,240	3,277
Some college, no degree	1,169	578	882	2,626	2,942
Associate's degree	332	473	638	1,442	1,622
Bachelor's degree	628	2,282	2,069	5,065	5,239
Graduate or professional degree	38	1,413	1,802	3,421	4,671

Table 46 - Educational Attainment by Age

Data Source: 2019-2023 ACS, Table B15001, City of Palm Beach Gardens

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	32,391
High school graduate (includes equivalency)	43,450
Some college or Associate's degree	47,040
Bachelor's degree	66,648
Graduate or professional degree	104,517

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS, Table S2001 – Population 24 years and over with earnings, City of Palm Beach County

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, the major employment sectors in Palm Beach Gardens are Education and Health Care Services (3,463 workers, 5,629 jobs), Arts, Entertainment, Accommodations (3,328 workers, 6,324 jobs), Professional, Scientific, Management Services (2,678 workers, 4,488 jobs), and Retail Trade (2,781 workers, 6,155 jobs).

Describe the workforce and infrastructure needs of the business community:

The business community in Palm Beach Gardens is experiencing steady growth, particularly in healthcare, life sciences, professional services, and finance sectors. Over 200 financial firms have relocated to the area. Major employers in Palm Beach Gardens include TBC Corporation HQ, a tire company with 870 employees, ZimVie Dental & Spine, a dental and implants company with 854 employees, and Belcan Engineering Group, LLC, an aerospace engineering firm with 396 employees.



With this momentum comes a set of workforce and infrastructure needs that are critical to sustaining economic expansion and attracting new investment, including a skilled labor pipeline, workforce training and education, affordable workforce housing, and public transit access.

As more high-skill industries like finance, biotech, and healthcare come into the area, employers report challenges in finding experienced workers with skills such as accounting, IT, nursing, lab sciences, and data analytics. There's also a need for mid-skill technical positions, such as medical technicians, administrative support staff, and customer service representatives. To address these gaps, businesses are increasingly calling for stronger partnerships between local industries, vocational training providers, and institutions like Palm Beach State College. Tailored programs in STEM, health sciences, and business administration would help prepare residents for evolving job opportunities.

In addition, recruiting and retaining talent is becoming more difficult due to rising housing costs in Palm Beach Gardens and surrounding areas. Employers, particularly in retail, hospitality, and public services, are urging local leaders to invest in more affordable and workforce-oriented housing options that allow employees to live near their jobs. The lack of robust public transportation makes it harder for workers without private vehicles to commute to jobs in the city. Improved regional transit such as expanded Palm Tran routes, micro-transit options, and future Tri-Rail connections could significantly increase the available labor pool for local employers.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Local economic developers and real estate experts have reported an increase in inquiries and leases by firms in financial services, fintech, and investment sectors. In some cases, entire branches or headquarters have been relocated, bringing with them high-paying jobs and an elevated demand for support services in legal, accounting, and administrative fields. This influx supports not only economic diversification but also strengthens Palm Beach Gardens' position as a key hub in Florida's new financial corridor.

Some of the specific planned and ongoing changes include investment in the Palm Beach Park of Commerce which will lead to an increase in jobs and therefore workforce needs, expansion and renovation of The Gardens Mall which will increase recreational and workforce mobility needs to and from this economic hub, and funding shortages for TriRail which will impact plans for a Palm Beach Gardens rail station.

Overall, infrastructure and housing are needed to meet the demands of the growing economy and population. In particular, since the city is committed to preserving over 50% of its land as open space, there may be a need for increased land use density and associated infrastructure in growing geographies. As the county is now built-out, growth is being pushed towards Northlake and to the west.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The city's population is highly educated, with 97% graduating high school and 76% having some college education. However, the vast majority of those with a college degree are 65 or older, (37%); this age group is also the top age group with some college (37%), and for high school degrees (37%). The age group with the second highest education is 45-65, with 31% with a high school degree, 32% with some college, and 32% with a college degree. The education attainment rates for those below 45 years old are much lower, jumping down to 13% of age 35-44 with a high school degree, 14% with some college, and 14% with a college degree, and 12% of those age 25-34 with a high school degree, 12% with some college, and 12% with a college degree.

Based on the Business Activity table, the major employment sectors in Palm Beach Gardens are Education and Health Care Services (3,463 workers, 5,629 jobs), Arts, Entertainment, Accommodations (3,328 workers, 6,324 jobs), Professional, Scientific, Management Services (2,678 workers, 4,488 jobs), and Retail Trade (2,781 workers, 6,155 jobs). The major sectors overall are sales, office, management, business, and financial services. Major employers in Palm Beach Gardens include TBC Corporation HQ, a tire company with 870 employees, ZimVie Dental & Spine, a dental and implants company with 854 employees, and Belcan Engineering Group, LLC, an aerospace engineering firm with 396 employees. Overall, there are higher-paying jobs available for the city's highly-educated populace.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

At the center of workforce development efforts is CareerSource Palm Beach County, the region's official workforce development agency, which provides no-cost employment services, job matching, training programs, and career counseling. CareerSource operates career centers throughout the county, including specialized programs for youth, veterans, dislocated workers, and individuals seeking to upskill in high-demand industries such as healthcare, manufacturing, construction, information technology, and finance. For employers, CareerSource offers recruitment assistance, customized training programs, and wage reimbursement incentives to support hiring and retention.



Higher education institutions are also contributing to workforce development. Palm Beach State College offers a wide range of associate degrees, workforce certificates, and continuing education programs tailored to regional labor market demands. The college's campuses provide training in areas such as nursing, cybersecurity, business, and public safety, often in collaboration with local employers to ensure curricula reflect current industry standards. In addition, Florida Atlantic University (FAU), located just south of Palm Beach Gardens, supports workforce development through advanced degrees, research partnerships, and executive education programs. FAU Tech Runway and the Adams Center for Entrepreneurship offer resources for startup development and innovation training. Additionally, the School District of Palm Beach County supports career and technical education (CTE) in high schools, preparing students with credentials and certifications in fields ranging from automotive repair to biotechnology.

Local economic and business organizations also contribute to workforce development. The Business Development Board, for example, works closely with the local workforce board, CareerSource Palm Beach County, and the Palm Beach County Education Commission to facilitate successful job preparation within Palm Beach County.

Other countywide initiatives include apprenticeship and pre-apprenticeship programs through trade unions and industry associations, helping workers enter fields like construction, HVAC, and electrical work with hands-on learning and paid training. Nonprofit organizations such as the Urban League of Palm Beach County and Literacy Coalition of Palm Beach County provide adult education, digital literacy, financial literacy, and job readiness programs that serve the low-income and underserved populations of this Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

As a member of the Treasure Coast Regional Planning Council (TCRPC), Palm Beach County, and therefore the City of Palm Beach Gardens, is included in the TCRPC Comprehensive Economic Development Strategy (CEDS). On September 23, 2022, Treasure Coast Regional Planning Council approved its new five-year (2022-2027) Comprehensive Economic Development Strategy (CEDS) Plan. The CEDS Plan highlights the Region's strengths, weaknesses, opportunities, and challenges and provides a set of guiding principles for community leaders to set common economic development goals and priorities for action. As such, the TCRPC acts on behalf of four counties in the region (Indian River, St. Lucie, Martin, and Palm Beach) to reduce the administrative costs of regional grant applications, prepares and maintains the CEDS annually and every five years as required by the EDA, and submits letters of support for projects applying to the EDA for funding.



If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Through the TCRPC Comprehensive Economic Development Strategy, the TCRPC is committed to the following pillars that they have identified as “critical factors of Florida’s future economy:”

1. Talent Supply and Education
2. Innovation and Economic Development
3. Infrastructure and Growth Leadership
4. Business Climate and Competitiveness
5. Civic and Governance Systems
6. Quality Places
7. Economic Resilience

On behalf of member jurisdictions, the TCRPC is primarily responsible for analyzing the regional economy and serving as an anchor for establishing shared goals and objectives, developing and implementing a regional action plan for economic development success, and identifying key investments, opportunities, priority projects, and funding sources.

One such project is the planning and implementation of the master-planned Palm Beach Park of Commerce, which spans 1,300 acres of industrial developable land, and commercial building sites. The area has rail access and is home to over 50 businesses, including Amazon, Walgreens, CSX, Niagra, and McLane. The co-location and transportation accessibility of low- and moderate-income homes to jobs in this park is a consideration of affordable housing and economic access addressed through this Consolidated Plan.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A “concentration” of housing problems refers to a geographic area, neighborhood, or census tract within the jurisdiction where households experiencing more than one HUD-defined housing problem at the same time — such as cost burden, overcrowding, lack of kitchen or plumbing facilities — are present at a significantly higher percentage than the overall jurisdiction-wide average. The city will use HUD’s definition of “disproportionate” to identify areas that are substantially higher: 10 percentage points higher than the jurisdiction as a whole.

According to census data, there are no areas in the City of Palm Beach Gardens that meet the HUD definition of having a “concentration” of housing problems. While no areas within the jurisdiction meet the HUD definition of housing problem concentration, this does not mean that housing issues are entirely absent. Scattered throughout the community, there may still be individual homes that are in need of repair or rehabilitation. These properties could exhibit issues such as outdated systems, structural deficiencies, or deferred maintenance that impact safety, livability, or energy efficiency. Addressing these isolated housing needs remains important to preserving the overall quality and affordability of the housing stock.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as tracts where at least 40% of the population is living below the poverty line and in which a concentration of individuals who identify as other than non-Hispanic White exceeds 50% of the population of the census tract. Fewer than 1% of all census tracts in Florida are R/ECAPs. According to the Florida Housing Finance Corporation’s (FHFC) annual designation of R/ECAP areas in Florida, there are none in the City of Palm Beach Gardens.

For the purposes of this plan, an area of low-income concentration will be defined as a census tract where the median household income (MHI) for the tract is 50% (CDBG low-income) or less than the Median Household Income (MHI) for the city. According to the 2019-2023 ACS fiveyear estimates, the MHI in the city is \$110,563. A tract is considered to have a low-income concentration if the MHI is \$55,281 or less. There are no census tracts that meet this definition in the City of Palm Beach Gardens.

Palm Beach Gardens is considered a HUD “exception grantee” under the Community Development Block Grant (CDBG) program. This designation means that, due to few census tracts meeting the traditional threshold—where at least 51% of a neighborhood’s residents are low-



and moderate-income (LMI)— HUD allows the city to designate eligible “area-benefit” activities (like parks, infrastructure, and community facilities) in census block groups that fall within the top quartile for LMI concentration. The city’s low-income threshold for area benefit activities is 46.9%. The city has two census tracts meeting the CDBG low-income target area threshold of 46.9% including 2.18 and 8.05. There are also several block groups within tracts that meet the threshold.

What are the characteristics of the market in these areas/neighborhoods?

Census Tract 2.18

The population in this tract is 3,256 with a total of 1,784 housing units and 1,680 family households. The median household income is \$86,658 with an employment rate of 60%. The median gross rent in this tract is \$2,439. There are 239 vacant housing units in this tract.

Census Tract 8.05

The population in this tract is 5,464 with a total of 2,745 housing units and 2,577 family households. The median household income is \$72,697 with an employment rate of 66%. The median gross rent in this tract is \$1,941. There are 154 vacant housing units in this tract.

Are there any community assets in these areas/neighborhoods?

While not specific to R/ECAP or low-income “concentrated” areas, as there are none designated, the city’s neighborhoods offer a range of valuable community assets. These include well-maintained parks, quality public schools, access to health services, and proximity to employment centers. Such amenities contribute to reducing poverty and increasing the quality of life for residents across all income levels and help support stability for low-income or vulnerable households. The city continues to promote equitable access to these assets through thoughtful planning and investment in public infrastructure.

Are there other strategic opportunities in any of these areas?

There is a strong opportunity for continued investment in citywide, but particularly in CDBG low-income census tracts and block groups, as these areas often present significant potential for revitalization, economic development, and improved quality of life for residents. Targeted investments can help address longstanding challenges such as aging infrastructure, housing rehabilitation needs, and gaps in community services. By leveraging federal, state, and local resources—along with private sector partnerships—the city can stimulate economic growth and enhance access to affordable housing.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband wiring and connections for households are a critical need, especially for low- and moderate-income (LMI) households and neighborhoods, because they serve as a foundational utility for economic opportunity, education, healthcare, and civic participation. In today's digital age, internet access is essential for children to complete homework, for adults to search and apply for jobs, and for families to access telehealth services and manage appointments. Without reliable high-speed internet at home, LMI households are at a significant disadvantage, often forced to rely on public libraries or mobile hotspots, which may be limited or unreliable.

Fiber optic offers the fastest speeds, the most reliability, the greatest bandwidth, and low latency times, meaning data travels more quickly between users and servers. According to Florida Commerce's Faster Florida Broadband map, nearly all of Palm Beach Garden's residential areas have access to fiber optic internet, with speeds of 100 Mbps and higher. In addition, with the advent and spread of 5G home internet provided by phone service providers, gaps in internet availability, especially in highly urbanized areas, are being filled with speeds in the 300-415 Mbps range.

In addition, Palm Beach County provides free indoor and outdoor public internet access throughout the County with over 1,000 access points deployed in 225+ buildings and 20+ parks and outdoor recreational sites. In Palm Beach Gardens, free internet is provided at several locations, including Everglades Youth Conservation Camp, North County Senior Center, and Palm Beach Gardens Library.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

When more than one internet service provider exists for the same neighborhood or geographic space, competition between the two not only gives residents and businesses a choice based on their needs, but the competition between the providers can also drive service prices down. Conditions must be met to allow competitors into a community, including infrastructure (5G cell towers, cable lines, and fiber-optic lines, for example), and a high enough density of users to make sense for the provider to enter that market.

Using available data from several provider search engines and data-aggregating platforms, including Broadband Now and Broadband Search, the following was determined for Palm Beach Gardens. Moderately-priced plans are available throughout the city, with average starting costs



in the \$30-\$50 range. AT&T may be considered the best option, offering both IPBB and fiber options with max speeds reaching 5 Gbps, with plans starting at \$42/month and covering nearly all of the city with 89.2% coverage. Xfinity can be considered the second best option, offering cable and fiber options and up to 2 Gbps starting at only \$30/month, and covering about 80% of the city. The plan offering the highest speed internet is Hotwire/Fision, offering up to 10 Gbps for \$169.99 per month; this plan is not financially accessible to LMI populations and only available in about 14% of the city. Satellite is most widely available at 100% of the city, but offers the lowest speeds of 100 Mbps.

Provider	Max Upload Speed	Connection Type	Starting Price Per Month	Coverage
AT&T Fiber	5 Gbps	IPBB, Fiber, 5G	\$42	89.2%
EarthLink	100 Mbps	DSL, 5G	\$39.95	89.2%
Xfinity	2 Gbps	Cable, Fiber	\$30	79.9%
T-Mobile Home Internet	415 Mbps	5G	\$50	60.1%
Verizon	300 Mbps	5G	\$50	45.1%
HughesNet	100 Mbps	Satellite	\$49.99	100%
XNet Wifi	150 Mbps	Fixed Wireless	\$52	22.9%
Hotwire Fision	10 Gbps	Fiber	\$169.99	14%
Starlink	220 Mbps	Satellite	\$50	100%
Viasat	150 Mbps	Satellite	\$99.99	96.2%

Table 48 – Broadband Service Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Palm Beach Gardens is increasingly vulnerable to several natural hazards that are intensifying due to climate change. Rising temperatures, more frequent and intense storms, sea level rise, and increased flooding are already impacting the region. The city's geographic location, low-lying elevation, and development patterns compound these challenges, while social and economic disparities make certain populations more vulnerable to climate-related threats.

One of the most pressing climate impacts in Palm Beach Gardens is extreme heat. According to Climate Check, the number of days exceeding 93°F is projected to increase from just 7 days per year in 1990 to nearly 100 days by 2050. Prolonged heat poses serious health risks, particularly for older adults, children, and individuals with pre-existing health conditions. At the same time, rising temperatures place additional stress on the city's energy systems, healthcare infrastructure, and emergency response capabilities.

Palm Beach Gardens is also vulnerable to tropical storms and hurricanes, which are expected to become more intense due to warming oceans and higher atmospheric moisture. Past storms like Hurricanes Frances, Jeanne, and Wilma in the mid-2000s caused widespread power outages, property damage, and coastal erosion throughout the region.

Flooding is another concern, driven by both heavier rainfall and sea level rise. The city is exposed to a variety of flood types, including flash floods, riverine flooding, storm surge, and coastal inundation. According to 2023 data in Palm Beach County's Local Mitigation Strategy, Palm Beach Gardens has 14 repeat flood loss buildings. The city does, however, participate in the Community Rating System (CRS) and has a rating score of 10.

Sea level rise poses a long-term existential threat to coastal infrastructure and property. Projections indicate that sea levels in Southeast Florida could rise by up to 17 inches by 2040 and over 50 inches by 2070. Even moderate sea level rise can worsen sunny-day flooding, overwhelm drainage systems, and accelerate beach erosion. Although the city itself is not directly on the coast, it is closely tied to surrounding areas that are experiencing tidal flooding and saltwater intrusion into freshwater systems.

Other hazards also affect the city, including tornadoes and wildfire. While tornadoes are less frequent, Palm Beach Gardens has seen several events like the April 2023 tornado that have caused localized damage. Due to the proximity of the city's suburban area to rural and open space, wildfire risk is moderate, with about 65% of buildings exposed, although the potential impact remains lower than flooding or hurricanes. Drought conditions, while less dramatic, are increasing in frequency and could strain water supply systems, particularly during the dry season.



Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to FEMA's National Risk Index, Palm Beach County is in the top 21 percentile of U.S. counties with the highest levels of social vulnerability, meaning that many residents face overlapping challenges such as limited income, health concerns, housing insecurity, and lack of access to recovery resources. This social vulnerability combined with the high and increasing risk of storm damage means that low- and moderate-income communities face economic hardship and displacement in Palm Beach Gardens.

The city's climate vulnerability is deeply intertwined with its social vulnerability. Environmental risks have significant consequences for the city's housing stock and low- and moderate (LMI) households. LMI households are most impacted for many reasons. They often live in older homes, unmaintained rentals, or mobile homes, which are highly susceptible to damage. These communities are more likely to live in flood-prone areas, lack air conditioning during extreme heat, or be uninsured when disaster strikes. Overall, LMI households typically do not have the funds needed to prepare for, or recover from climate hazards.

FEMA data indicates that the financial impact of hurricanes and severe weather is significant in Palm Beach Gardens, particularly in terms of property loss and insurance claims. Florida already has the highest home insurance rates in the country, and rates continue to rise due to increased storm damage and rebuilding costs. High insurance premiums make homeownership more expensive and can reduce property values, particularly in lower-income neighborhoods.

One recent example of storm impact vulnerability for LMI households is the data collected after Hurricane Milton. Palm Beach County was a disaster-declared county after Milton, and 10,826 individuals applied for FEMA assistance. Of those, 10.12% of applicants were age 65 and over, 61% were renters, 3.09% lived in mobile homes, and a significant majority, 65.54%, have an income of under \$60,000. Of those making less than \$60,000, 70% were renters.

In sum, Palm Beach Gardens is increasingly exposed to the effects of climate change, from heat and flooding to storms and sea level rise, and these impacts threaten the homes of livelihoods of low- and moderate-income households the most. Addressing these challenges will require a multifaceted approach that protects and empowers the city's most vulnerable residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan is the framework for how the city will invest its CDBG funding for PY 2025-2029 based on the data and information analyzed in the needs assessment, market analysis, and in consideration of stakeholder input. The strategic plan outlines goals and outcomes for addressing priority needs. A summary of the information and data found in the strategic plan is below.

Geographic Priorities –The City of Palm Beach Gardens will invest CDBG dollars city-wide based on the level of need, the availability of funds, and program capacity. In certain instances, the city will make investments as a “direct benefit” to eligible applicants and populations based on the HUD eligible activity and in accordance with income qualification requirements. Funds may also be allocated on an area basis where the project area has a population that is at least 46.9% low-to moderate-income.

Priority Needs – Funds are allocated based on priority needs established from analysis of the needs assessment, market analysis, and from public input. The city identified three priority needs including: affordable housing, neighborhood revitalization, and planning and administration.

Influence of Market Conditions – In making funding decisions, the city will also consider housing market conditions. Housing market considerations include the limited availability of affordable housing and the high incidence of housing cost burden. Changes in the housing market including fluctuating interest rates, housing supply and demand, current loan products, and home prices will also influence how investments are made.

Anticipated Resources –The city anticipates having available \$1,301,185 of Community Development Block Grant (CDBG) grant funds over five-years (2025-2029). This is based on annual funding allocations remaining level and subject to an approved federal budget. The city will also leverage federal dollars with other resources, when possible, to maximize community investment and increase project impact.

Institutional Delivery Structure – The Planning and Zoning Department is responsible for overall program administration, but the city’s institutional delivery structure is comprised of various city departments, housing partners, non-profit organizations, local business partners, and civic leaders that will participate in the delivery of projects and in carrying out program objectives.



Goals – The city has set three goals to address priority community needs including: create and preserve affordable units, improve public facilities and infrastructure, and planning and administration.



SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	City-wide
	Area Type:	Other
	Other Target Area Description:	Other
	Identify the neighborhood boundaries for this target area.	City limits and distinctive boundaries.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Input received through public meetings, a community needs survey, and a stakeholder dialogue session identified trending priority needs including affordable housing, public services, homelessness, and infrastructure improvements. These consultation efforts directly informed geographical interests by indicating that while there are certain areas where needs are high, investing city-wide will provide greater impact and overall benefit to Palm Beach Garden residents.
	Identify the needs in this target area.	The needs assessment, market analysis, and community meetings determined that various areas throughout the city suffer from a lack of affordable housing, the need to revitalize community roadways and infrastructure, and make public improvements.
	What are the opportunities for improvement in this target area?	The city has the opportunity to invest in activities that will increase access to affordable housing and support a suitable living environment.
Are there barriers to improvement in this target area?	The housing market and inflation pose significant barriers to fully improving housing affordability for city residents. A lack of available resources, particularly state and federal funding, also makes it difficult to address affordability public improvements on a large scale.	

Table 49 - Geographic Priority Areas



General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Palm Beach Gardens receives limited CDBG funding and must carefully determine the best use of funds. Community Development Block Grant (CDBG) investments within the city are guided by a strategic focus on areas with the greatest demonstrated need. This includes neighborhoods with high concentrations of low- and moderate-income (LMI) residents, deteriorated housing stock, and limited access to public infrastructure or essential services. Geographic targeting is informed by data analysis, community input, and alignment with Consolidated Plan priorities to ensure that resources are directed where they can have the most significant and equitable impact. Priority may also be given to areas with existing community development initiatives or where investments can leverage other public or private funding sources for greater effectiveness.

The plan goals established are intended to benefit eligible residents city-wide, therefore funding allocations will not be based on geographic preference. For area benefit activities the city will comply with federal regulation and allocate funding in neighborhoods or census tracts that qualify as at least 51% low-to moderate-income.



SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Affordable Housing
	Priority Level	Medium
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans Homeless Persons
	Geographic Areas Affected	Citywide
	Associated Goals	Produce or Preserve Affordable Units
	Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The city will address the priority need by funding activities that support affordable housing including, including assisting low-income households connect to new infrastructure.
	Basis for Relative Priority	The city conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing a lack of affordable housing, high rates of cost burden, and presence of substandard housing. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.

2	Priority Need Name	Neighborhood Revitalization
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Improve Public Facilities and Infrastructure
	Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, parks, waterlines, curbs, sidewalks, streetlights, sewers, and community centers.
	Basis for Relative Priority	The city conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing that public facilities and infrastructure will need to be expanded or updated to support population growth, affordable housing activities, and overall revitalization efforts to provide suitable living environments for the city’s low -income and vulnerable populations. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
3	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	N/A
	Geographic Areas Affected	Citywide
	Associated Goals	Planning and Administration



Description	Management and operation of tasks related to administering and carrying out the city’s CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.
Basis for Relative Priority	The city conducted a comprehensive housing needs assessment and market analysis to determine activities to carry out during the consolidated plan period to provide decent housing, a suitable living environment, and economic opportunities for its residents. The Planning and Zoning Department is responsible for the administration of HUD grants and carrying out activities in accordance with federal regulations which resulted in the identification of planning and administration as a priority need.

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market characteristics that will influence the use of funds available for housing type
<p>Tenant Based Rental Assistance (TBRA)</p>	<ul style="list-style-type: none"> • Availability of affordable rental housing stock for families of all sizes. • Availability of voucher programs. • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program. • Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock. • High rates of cost burden and severe cost burden especially for LMI renters.
<p>TBRA for Non-Homeless Special Needs</p>	<ul style="list-style-type: none"> • Availability of affordable rental housing stock for individuals with disabilities, the elderly, victims of domestic violence, people suffering from substance abuse, or individuals living with HIV/AIDS. • Availability of voucher programs. • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs. • Availability of enforcement agencies to regulate accommodation and modifications for individuals with disabilities and their families. • Availability of supportive housing services. • Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for individuals with disabilities and their families. • High rates of cost burden and severe cost burden especially for LMI renters. • Lower household income of individuals with special needs.

<p>New Unit Production</p>	<ul style="list-style-type: none"> • Local land use policies and jurisdiction comprehensive planning goals that support the development of affordable owner and rental housing. • Current cost of materials for new unit production. • Availability of incentives to developers to produce new single family and multi-family affordable housing units. • Limited supply of decent, affordable housing that represents the housing need based on size and household income. • Availability of surplus land or cost of land.
<p>Rehabilitation</p>	<ul style="list-style-type: none"> • Current cost of materials for rehabilitation. • Condition of housing units. • Age of housing stock.
<p>Acquisition, including preservation</p>	<ul style="list-style-type: none"> • Evaluation of fair market prices for home purchases. • Cost of materials for redevelopment • Increasing home values. • Fluctuating interest rates. • Stricter lending requirements and underwriting criteria. • Availability of loan products. • Inventory of homes and lands for sale.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Community Development Block Grant (CDBG) program will impact the City of Palm Beach Gardens by addressing critical community needs. CDBG helps revitalize neighborhoods, improve public facilities, and support economic development, especially benefiting low- and moderate-income residents. This program strengthens community infrastructure, promotes stable housing, and enhances the quality of life for vulnerable populations.

Over the one-year period beginning October 1, 2025, and ending September 30, 2026, the City of Palm Beach Gardens intends to have available HUD funds to carry out housing and community development activities and plans to leverage other resources, when available, for greater impact. Estimated amounts are dependent on the annual federal program allocation remaining level and are subject to an approved federal budget. Anticipated five-year HUD funding availability is \$1,301,185 of Community Development Block Grant (CDBG) funds.

The goals and outcomes identified in the 5-year goals table reflect the total anticipated accomplishments to be achieved over the Consolidated Plan period using all available federal resources.



Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Affordable Housing; Neighborhood Revitalization; Planning and Administration	\$260,237	\$0	\$0	\$260,237	\$1,040,948	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The expected amount of CDBG funds available for the remainder of the con plan is based on the annual allocation amount remaining level and an approved federal budget. The city will use funding to support housing affordability and community revitalization.

Table 52 - Anticipated Resources



Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The city has prioritized utilizing CDBG to improve public facilities and infrastructure. Using Community Development Block Grant (CDBG) funds for infrastructure projects serves as a strategic tool to leverage additional local, state, and federal dollars. By providing a foundational investment, the city's CDBG funding helps demonstrate project viability and local commitment, which can attract matching funds or cost-sharing opportunities from other public sources. CDBG investments often compliment larger scale projects, meaning that federal agencies such as the Department of Transportation or the Environmental Protection Agency may be more inclined to invest in projects that already incorporate CDBG funding, enhancing the overall impact and efficiency of public infrastructure development.

HUD does not require a funding match for the CDBG program.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Publicly owned land and property within the City of Palm Beach Gardens play a limited but strategic role in addressing affordable housing needs. While the city does not currently maintain a large inventory of publicly owned sites designated exclusively for affordable housing development, it evaluates surplus land and underutilized parcels for potential housing opportunities. Through partnerships with nonprofit and private developers, the city may facilitate the use of suitable public land for affordable housing projects that align with its workforce housing objectives.

In addition, Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that cities create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, the City of Palm Beach Gardens maintains an inventory of city-owned surplus land that may be potential properties for the development of permanent affordable housing.



SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Palm Beach Gardens	Government	Economic Development Non-Homeless Special Needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Palm Beach Gardens Planning and Zoning Department	Department and Agencies	Planning Economic Development Neighborhood Improvements Public Facilities	Jurisdiction
Palm Beach Gardens Engineering Department	Department and Agencies	Planning Neighborhood Improvements Public Facilities	Jurisdiction
Palm Beach County Homeless and Housing Alliance (CoC)	Non-Profit Organization	Homeless	Jurisdiction
Palm Beach County Housing Authority	PHA	Public Housing	Jurisdiction

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery structure in Palm Beach Gardens reflects strong coordination among local government departments and key regional partners in addressing housing, community development, and homelessness. The City of Palm Beach Gardens plays a central role in planning, neighborhood improvements, rental and ownership strategies, economic development, and public services, demonstrating a comprehensive and integrated approach to meeting local needs. The Planning and Zoning Department and Engineering Department contribute to this structure by supporting infrastructure planning, public facilities development, and neighborhood revitalization efforts, aligning physical planning with housing and economic goals.

The Palm Beach County Housing Authority is responsible for administering public housing programs and Housing Choice Vouchers, ensuring that very low-income residents have access to safe and affordable rental options. Meanwhile, the Palm Beach County Homeless and Housing Alliance coordinates services for homeless individuals and families across the jurisdiction, offering a system-wide approach to prevention, outreach, shelter, and housing placement.

Despite these strengths, several gaps remain in the structure. Notably, while roles related to planning and development are well-defined, capacity challenges may exist in scaling supportive services for non-homeless special needs populations, such as individuals with disabilities, the elderly, and those recovering from substance use disorders. Additionally, direct coordination between housing and health or social service providers is limited within the city structure, relying heavily on external county-level or non-profit partnerships.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	X
Other			
Other			

Table 54 - Homeless Prevention Services Summary



Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system in Palm Beach Gardens demonstrates a broad and integrated response to the needs of those vulnerable populations experiencing homelessness. The network includes homeless prevention, outreach, and supportive services that are available community-wide.

Homeless prevention services such as counseling and advocacy, legal assistance, rental, and utility assistance are widely available and tailored to both the general low-income population and individuals at risk of or currently experiencing homelessness. These services play a critical role in stabilizing households and preventing eviction or displacement.

Street outreach services are a key component of engaging unsheltered individuals. Law enforcement agencies collaborate with outreach teams to identify and assist homeless individuals in public spaces. Mobile health clinics further enhance outreach by bringing primary care and behavioral health services directly to individuals in need. These mobile services are particularly effective in reaching persons who may not otherwise engage with traditional service providers.

Supportive services are comprehensive and address the various needs of homeless individuals and families. Programs targeting alcohol and drug abuse, childcare, education, employment, healthcare, HIV/AIDS, life skills, mental health, and transportation are available and often integrated into housing assistance models such as Rapid Rehousing or Permanent Supportive Housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system for special needs populations and persons experiencing homelessness in Palm Beach Gardens offers several notable strengths, as well as gaps that affect access, coordination, and outcomes. One of the primary strengths is the breadth of available services. A wide range of supportive programs address mental health counseling, substance use treatment, healthcare, HIV/AIDS services, employment training, child care, transportation, and housing assistance. These services are offered by a coordinated network of non-profit organizations, public agencies, and community-based providers working in partnership with the local Continuum of Care. Outreach initiatives, such as mobile health clinics and street engagement teams, ensure that unsheltered individuals are identified and connected to services.

Additionally, there is a growing emphasis on housing-first models and integrated supportive services that recognize the complexity of challenges faced by chronically homeless individuals, families with children, and people with disabilities.

Despite these strengths, several gaps remain. One significant challenge is the limited supply of affordable and accessible housing, particularly units that can accommodate individuals with physical disabilities or those requiring permanent supportive housing. Coordination and data sharing among service providers are other areas for improvement. While the CoC provides a framework for collaboration, more streamlined case management systems and cross-agency communication are needed to ensure seamless care transitions and avoid service duplication.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome gaps in the institutional structure and service delivery system and effectively address priority needs, the city of Palm Beach Gardens is pursuing a multi-faceted strategy focused on strengthening coordination, expanding capacity, and targeting resources. This strategy includes fostering stronger partnerships among government agencies, non-profit organizations, and private sector partners to streamline service delivery and improve communication across sectors. Efforts will be made to enhance data sharing and integrated case management to ensure that individuals and families receive holistic, continuous care without duplication or disruption. To fill service delivery gaps, the city plans to leverage federal, state, and local funding opportunities to expand outreach, prevention, and stabilization programs. This includes increasing access to legal assistance, rental and utility support, behavioral health services, and job readiness programs. Overall, the strategy promotes a coordinated, inclusive approach that aligns resources, enhances system capacity, and supports sustainable solutions to meet the community's most urgent housing and service needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Units	2025	2029	Affordable Housing	Citywide	Affordable Housing	CDBG: \$25,000	Homeowner Housing Rehabilitated: 10 Household Housing Units
2	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Citywide	Neighborhood Revitalization	CDBG: \$1,015,948	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted
3	Planning and Administration	2025	2029	Other	Citywide	Planning and Administration	CDBG: \$260,237	N/A

Table 56 – Goals Summary



Goal Descriptions

1	Goal Name	Create or Preserve Affordable Units
	Goal Description	Support the provision of decent housing by supporting housing affordability. The city will address the priority need by funding activities that support affordable housing including, but not limited to, housing rehabilitation activities such as providing connections to newly constructed infrastructure.
2	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, parks, waterlines, curbs, sidewalks, streetlights, sewers, and community centers.
3	Goal Name	Planning and Administration
	Goal Description	Management and operation of tasks related to administering and carrying out the city's HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.

Table 57 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Through housing rehabilitation activities including connecting homeowner units to new infrastructure, the city will support affordable housing for 10 households. Housing activities will be provided to extremely low, very low-, low-, and moderate-income households. Indirectly, the city will support affordable housing through infrastructure improvements. Upgrades to water and sewer systems, roads, and sidewalks make sites more suitable and attractive for affordable housing development, reducing costs for developers and ensuring long-term habitability. For low-income households, these improvements directly contribute to better quality of life and access to essential services, reinforcing housing stability and economic opportunity.



SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable. The city does not own or operate any public housing and there are no public housing developments in the City of Palm Beach Gardens. The city is not required to have a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Palm Beach County Housing Authority actively promotes resident involvement through a variety of structured activities and outreach efforts designed to ensure residents have a meaningful voice in shaping policies, programs, and capital improvements. A key component of this engagement is the Resident Advisory Board (RAB), which is composed of residents from both public housing and the HCV program. The RAB plays an integral role in reviewing and providing feedback on the agency's Annual and Five-Year Public Housing Authority Plans. Their recommendations are formally considered and documented as part of the planning process. In addition to the RAB, PBCHA encourages resident participation through property-specific Resident Councils and public meetings, where individuals can discuss maintenance issues, community concerns, and upcoming initiatives.

PBCHA also conducts resident surveys, allowing households to provide feedback on capital needs, safety, and overall quality of life. The results of these surveys help inform priority setting for the housing authority's Capital Improvement Program. To support resident engagement, PBCHA allocates \$25 per unit annually for Resident Councils and RAB activities, which may include training, meetings, communication, tools, and advocacy efforts. Through these efforts, PBCHA fosters a resident-centered approach to public housing administration, empowering tenants to take an active role in the improvement and sustainability of their communities.

Is the public housing agency designated as troubled under 24 CFR part 902?

Not applicable.

Plan to remove the 'troubled' designation

Not applicable.



SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Palm Beach Gardens recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Housing land development code policy can either support the development of smaller, more creative, and therefore more affordable housing types and units, and can increase housing supply which can lead to lower rent and mortgage costs—or they can do the opposite by preventing the development of creative housing types, affordable housing, and housing units overall. The following barriers, identified primarily in the Palm Beach Gardens Code of Ordinances and currently adopted Comprehensive Plan Future Land Use elements and map, may impact the development of affordable housing:

- **Density restrictions.** In Palm Beach Gardens, there is limited land availability, and low-density zoning restricts the type of housing that can realistically be constructed. The city has one of the highest rates of single-family home permit activity in Palm Beach County, and caps residential density at only 10 units per acre, even in the Residential High Density (RH) district. A du/ac of 16-24 units per acre is the average for density in RH districts in Florida, typically reserved for suburban settings, but average RH density can go up to 25-40 for more urban settings, and over 40 du/ac for transit-oriented development districts and downtowns. Note that with density bonuses, units can more than double for Residential Medium (RM), RH, Mixed Use (MXD), and Transit Oriented Development (TOD) overlay districts, but that the city is only asking for 120% AMI workforce units to be constructed in exchange for density bonuses (Article VI. – Zoning Districts).
- **Large setbacks, minimum lot coverage requirements, and other lot-related requirements.** These requirements outlined in city code physically constrain density and can also negatively impact housing supply. These could be slightly adjusted for residential districts in the city as well, such as the side setbacks for RL-1 (10 feet), RL-2 (7.5 feet), and RL-3 (10 feet) which could be brought down to the lower end of the state’s average of 5-10 feet, and maximum lot coverage which in Palm Beach Gardens is 10-35% (which is low) compared to up to 50% for urban residential areas in surrounding counties (Article VI. – Zoning Districts).
- **Accessory Dwelling Unit (ADU) restrictions.** In Palm Beach Gardens, the code written for accessory dwelling units only applies to agricultural districts AR and AE (called Accessory Quarters in these districts) and rural districts RE, RR10, and RR20, and as part of a density bonus for workforce housing. Rules for these units are strict, such as a requirement for a 25 foot rear setback for accessory dwelling units in the AR district, and requiring that the

owner occupy the principal unit rather than either the principal or the accessory unit (Sec. 78-181).

- **Parking and setback requirements.** Reducing parking requirements can lower the cost of housing. Parking structures for multifamily buildings are expensive to construct, often adding \$20,000 to \$50,000 per unit. By easing or eliminating minimum parking mandates, developers can use land more efficiently, build more units, and avoid passing parking development costs onto tenants or buyers. Parking reductions also enable smaller-scale and infill projects in walkable or transit-accessible areas, where car ownership is lower. In Palm Beach Gardens, reduction in parking spaces is not allowed unless granted through a variance that must be approved by the planning, zoning, and appeals board, or as a waiver to a planned development approved by the City Council. Conversely, the city’s code has little to say about parking reductions, but does have an extended section on how developers and business owners can request additional parking spaces (Sec. 78-345 (d)). The city does, however, have provisions for shared parking (Sec. 78-346), but requires extensive criteria to be met, including the development of a professional shared parking study. Bicycle parking is required for certain uses, including recreational and commercial, but not for residential (Sec. 78-414).
- **Not In My Back Yard (NIMBY) Syndrome.** The social and financial stigma of affordable housing can lead to resistance from surrounding properties, and the accessibility of educational information may only be accessible to those with the time and funds to participate. Particularly when there is a perception that affordable housing properties have higher rates of crime, this can pose a challenge for the implementation of pro-housing policies.

As a result of these policies combined with market forces, Palm Beach Gardens has one of the highest median home values and median rent values in the county, with a median monthly cost of \$2,564 for rent (“housing units without a mortgage” in American Community Survey Data), and \$1,126 with a mortgage (2023 ACS 5YR Estimates). According to Redfin, the median sales price of a home in Palm Beach Gardens in 2025 was \$700,750. In addition, while there is an abundant influx of high-end luxury housing being developed, there are no affordable housing developments within city limits, and only three affordable housing developments near the city – Mystic Wood I with 71 units (two units at 40-50% AMI, and 69 units at 55-60% AMI), and Mystic Woods II with 92 units (all at 55-60% AMI) located south in Riviera Beach, and San Marco Villas I with 288 units (all at 55-60% AMI) located in Lake Park (Shimberg Center for Housing Studies Assisted Housing Inventory 2024). A study commissioned by the Housing Leadership of Palm Beach County confirmed that the lack of affordable housing impacts low-income people of color, particularly historically marginalized Black communities, hardest.



Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Palm Beach Gardens has implemented several programs and policies to address affordable housing needs, and residents have access to Palm Beach County program as well. These city and county programs include:

- **The Heir's Property Family Wealth Protection Project**, a partnership with Palm Beach County and the Federal Home Loan Bank of Atlanta, to preserve generational wealth and promote community stability by providing legal services to eligible homeowners, such as the creation of estate plans, wills, deeds, and the clearing of tangled property titles.
- **A SHIP-funded foreclosure prevention program** which provides funding for delinquent payments up to 3 months additional payments, property taxes, and homeowners insurance, with a max award of up to \$20,000 in the form of a deferred loan.
- **A city Employee Rent Assistance Program** which provides reimbursement of up to \$1,000 in initial move in costs, such as first month, last month, and application fees to full-time employees who have completed at least 60 days of employment earning 120% of the area median income if they are moving into the City limits.
- **A Transit Oriented Development (TOD) Master Plan** and has implemented a TOD overlay district and TOD density bonus (adding 6 units to a minimum of 15 units per acre), and a bonus density program that doubles, or more than doubles density units per acre for the Residential Medium, Residential high, and Mixed Use districts in exchange for the provision of workforce housing (120% AMI) (Code of Ordinances Sec. 78-222).
- **A Workforce and Affordable Housing Program** which includes the aforementioned density bonus, a waiver of impact fees, a waiver of building permit application fees, expedited review, and an allowance for accessory dwelling units as workforce housing in exchange for providing a minimum of 10 units or a minimum of 10% of the units as workforce (up to 120% AMI) (Code of Ordinances Sec. 78-59).

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Palm Beach Gardens partners with the Palm Beach County Continuum of Care to implement a coordinated outreach strategy designed to engage persons experiencing homelessness, particularly those who are unsheltered, and assess their individual needs. This strategy includes collaboration with multiple agencies and service providers across the county who are responsible for direct engagement, needs assessment, and connection to supportive services.

Street outreach is a core component of this strategy. Outreach teams actively engage with individuals in places not meant for human habitation, such as parks, encampments, and vehicles, building rapport and offering immediate access to shelter, housing options, healthcare, and mental health services. The Palm Beach County Homeless Outreach Team (HOT), operated by the Division of Human Services, also plays a vital role in this effort by responding to referrals and conducting targeted engagements to connect individuals with emergency and long-term assistance.

All outreach activities are tied to the CoC's centralized Coordinated Intake and Assessment system, which uses standardized screening and prioritization tools to determine the most appropriate housing and service interventions for each individual or family. Through this system, people experiencing homelessness are matched to programs such as emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing based on their level of need and vulnerability.

The CoC employs a Housing First approach in these efforts, removing barriers to entry into housing and ensuring supportive services are provided to help individuals stabilize and maintain housing. This coordinated outreach and assessment process ensures that unsheltered individuals in Palm Beach Gardens are identified, engaged, and connected with the resources necessary to transition out of homelessness and into stable, supportive housing environments.

Addressing the emergency and transitional housing needs of homeless persons

Emergency shelters provide immediate, short-term accommodation and basic necessities such as food, hygiene products, and access to case management. These facilities are critical in helping individuals stabilize during a housing crisis and begin identifying appropriate long-term solutions. Transitional housing programs offer longer-term housing support, typically up to 24 months, for individuals and families who require more time to regain self-sufficiency. These programs often

include wraparound services such as employment training, behavioral health services, financial literacy, and life skills development.

The CoC also prioritizes coordinated entry into these programs through a centralized intake system, ensuring that resources are distributed fairly and efficiently based on vulnerability and need. Housing placements are guided by assessments that consider each person's barriers to housing stability, focusing on rapid rehousing or permanent supportive housing as the ultimate goal.

This strategy emphasizes a Housing First model that reduces barriers to shelter and prioritizes the rapid connection of individuals to stable housing, while offering the supportive services necessary to ensure long-term success. Through coordinated outreach, shelter access, and service delivery, the city and its partners are working to reduce the length and recurrence of homelessness among residents.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The strategy for helping homeless people, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, transition to permanent housing and independent living in Palm Beach Gardens is grounded in a coordinated, housing-focused approach led by the Palm Beach County Continuum of Care. This strategy emphasizes rapid placement into stable housing while providing the supportive services needed to sustain housing stability and reduce recidivism.

A key component is the Housing First model, which prioritizes direct access to permanent housing without preconditions such as sobriety or employment. Once housed, individuals and families receive tailored supportive services, including case management, mental and behavioral health care, substance use treatment, employment support, and life skills development, to address the underlying causes of homelessness and promote long-term stability.

To shorten the time people experience homelessness, the CoC maintains a centralized coordinated entry system that quickly assesses needs and prioritizes individuals for available housing resources. Rapid Rehousing programs assist those with moderate barriers, while Permanent Supportive Housing is reserved for individuals and families with more complex, chronic conditions requiring ongoing assistance.



The strategy also includes facilitating access to affordable housing, such as engaging and incentivizing landlords, expanding the availability of tenant-based rental assistance, and supporting development or rehabilitation of affordable housing units through local and federal funding sources. Special attention is given to populations with unique needs, such as veterans, youth aging out of foster care, and individuals exiting institutional settings, through targeted programs and partnerships with specialized providers.

Finally, to prevent returns to homelessness, formerly homeless households continue to receive follow-up case management, connection to mainstream benefits, financial literacy training, and referrals to employment and educational services. These preventive measures are crucial in helping households maintain self-sufficiency and avoid future housing crises.

This multi-faceted strategy, implemented through collaboration among the City of Palm Beach Gardens, Palm Beach County, nonprofit partners, and the CoC, ensures that individuals and families not only exit homelessness but are supported in building a foundation for long-term independence.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The strategy for helping low-income individuals and families avoid homelessness in Palm Beach Gardens, particularly extremely low-income households at heightened risk following discharge from publicly funded institutions or while receiving assistance from housing, health, or social service agencies, centers on prevention, coordinated care, and stabilization support.

Working in partnership with the Palm Beach County Continuum of Care and community-based organizations, the city supports homelessness prevention programs that offer short-term rental and utility assistance, legal aid to prevent eviction, and mediation services to resolve landlord-tenant disputes. These interventions are designed to keep households stably housed through temporary financial support and resource navigation.

Special attention is given to individuals being discharged from hospitals, mental health facilities, substance abuse treatment centers, correctional institutions, and foster care. The CoC collaborates with institutional partners to implement discharge planning protocols that identify housing needs early and connect individuals to supportive housing programs, transitional housing, or family reunification options prior to release. These efforts aim to reduce the likelihood of individuals exiting into homelessness due to a lack of coordinated care.



The strategy also involves referrals to mainstream benefits and employment programs, including access to public assistance, job placement, childcare, transportation, and health care. Wraparound services are made available through case management and partnerships with nonprofits, faith-based providers, and service agencies to ensure continuity of care and support beyond emergency intervention.

For youth aging out of the child welfare system and other high-risk subpopulations, the city works with county agencies to support life skills training, education access, and transitional living programs, creating pathways to independence and long-term housing stability.

Ultimately, the city's prevention-focused strategy integrates local service networks, public systems, and housing providers to proactively identify at-risk households and deliver targeted, person-centered assistance that addresses both immediate needs and long-term stability.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead is a toxic metal that was commonly used in residential paint until it was banned for such use in 1978. Exposure to lead poses serious health risks, particularly for young children whose developing nervous systems make them especially vulnerable. Children under the age of six are at the highest risk due to their increased likelihood of ingesting lead through frequent hand-to-mouth activity.

Palm Beach Gardens, in coordination with Palm Beach County and relevant state and federal partners, has implemented several key actions to address lead-based paint hazards and expand access to lead-safe housing. The Florida Department of Health in Palm Beach County plays a central role by investigating homes where children have elevated blood lead levels, conducting environmental assessments, and providing mitigation recommendations. These efforts are supported by public education campaigns to inform residents, healthcare providers, and property owners about the risks of lead exposure and the importance of lead-safe practices.

To ensure proper remediation, homeowners in Palm Beach Gardens are directed to use EPA-certified firms for lead testing, risk assessments, and abatement work. Local vendors provide professional services, including lead paint removal, encapsulation, and clearance testing, to ensure homes are safe for occupancy.

The city remains in compliance with the HUD/EPA Lead-Based Paint Disclosure Rule and the Lead Safe Housing Rule, which require disclosures for pre-1978 housing and ensure that federal housing assistance does not expose residents to lead hazards. Additionally, the city and its partners engage in ongoing outreach and training efforts aimed at contractors, landlords, and residents to promote awareness of lead safety and build local capacity for hazard control.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions taken by Palm Beach Gardens and its partners directly address the extent of lead poisoning and the presence of lead-based paint hazards in the community. By collaborating with the Florida Department of Health in Palm Beach County to investigate cases of elevated blood lead levels, the city ensures that homes where lead exposure has already occurred are identified and assessed for environmental hazards. This response helps to eliminate immediate risks to affected families. The requirement for EPA-certified contractors to carry out testing, risk assessments, and abatement ensures that remediation efforts are safe, effective, and compliant with federal regulations. Additionally, education and outreach efforts aim to prevent future cases by increasing public awareness and encouraging safe renovation practices.

How are the actions listed above integrated into housing policies and procedures?

Palm Beach Gardens has taken a comprehensive approach to integrating lead hazard mitigation into its housing policies and procedures. Through the city's Owner-Occupied Rehabilitation Program, previously funded through CDBG, all pre-1978 homes undergoing rehabilitation must comply with HUD's Lead Safe Housing Rule. This includes providing lead hazard information to occupants, conducting risk assessments or paint testing, implementing interim controls or abatement where necessary, and completing clearance exams to ensure that no lead-based paint hazards remain. These requirements are embedded in the city's grant administration process and enforced throughout project implementation.

Additionally, the city's Planning, Zoning, and Engineering Departments require that any residential work involving pre-1978 properties meet federal lead safety regulations. Contractors must be EPA-certified, and permits are conditioned on compliance with safe work practices, documentation, and notification protocols. Housing policies also mandate that landlords and sellers of pre-1978 housing disclose any known lead-based paint hazards to tenants or buyers, and provide educational materials to help them understand the risks and necessary precautions.

Within public housing, the Palm Beach County Housing Authority incorporates lead hazard control into its Capital Improvement Program. HUD grant funding supports abatement, testing, and resident education to ensure the safety of tenants, particularly in older units.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Palm Beach Gardens is committed to reducing the number of families living below the poverty level through a combination of strategic goals, targeted programs, and supportive policies. The city partners with local nonprofit organizations, county agencies, and educational institutions to implement initiatives that promote economic mobility and self-sufficiency.

Key goals include increasing self-sufficiency among low- and moderate-income households, improving job readiness and employment outcomes, reducing cost burdens for essential needs such as housing and childcare, and supporting asset-building and financial empowerment efforts. The jurisdiction prioritizes coordinated efforts with public agencies, non-profit organizations, and private industry to align resources and strategies that address the root causes of poverty.

Programs supporting these goals include:

- **Workforce Development Initiatives:** In partnership with CareerSource Palm Beach County, the city supports job training, resume assistance, and employment placement programs tailored to industries with strong growth potential.
- **Affordable Housing Programs:** Through local inclusionary zoning policies, its Workforce Housing Program, and support for low-income housing tax credit (LIHTC) developments, the city helps ensure that affordable units are available for families in need.
- **Supportive Services:** Palm Beach Gardens collaborates with nonprofit agencies to provide wraparound services such as food assistance, mental health counseling, and afterschool programs that help stabilize families and support long-term economic growth.
- **Community Development Block Grant (CDBG) Programs:** Funds are used to support infrastructure improvements in low- and moderate-income neighborhoods, enhancing quality of life and reducing financial strain on residents.
- **Financial Empowerment Workshops:** Local partners offer classes in budgeting, credit repair, and homeownership preparation to help families improve their financial situation.

Collectively, these goals, programs and policies are aimed at addressing immediate needs while building pathways to long-term economic security, thereby reducing the number of families living in poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Palm Beach Gardens' poverty-reduction goals, programs, and policies are closely coordinated with its affordable housing plan to ensure a comprehensive approach that addresses both housing stability and the broader socioeconomic barriers faced by low-income households.

Affordable housing is a foundational element of poverty alleviation. By reducing housing cost burdens through rental assistance and the development of affordable units the jurisdiction helps families retain more of their income for essential needs such as food, transportation, childcare, and healthcare. These housing strategies are aligned with poverty-reduction efforts that focus on economic mobility.

The city receives limited federal funds under this affordable housing plan to carry out large scale affordable housing initiatives. The city coordinates its poverty-reducing goals with this affordable housing plan through its strategy of improving public facilities and infrastructure. Infrastructure improvements support affordable housing by creating the essential foundation for safe, livable, and sustainable communities. Upgrades to roads, water and sewer lines, drainage systems, and public transit increase the viability of residential development in underutilized or underserved areas. These improvements reduce development costs for affordable housing providers and help ensure that new units are connected to necessary utilities and services. Enhanced infrastructure also improves residents' access to jobs, schools, and healthcare, which contributes to long-term housing stability and quality of life. By investing in infrastructure, jurisdictions can attract affordable housing development and promote equitable community growth.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Palm Beach Gardens will monitor the management and implementation of its Consolidated Plan in accordance with all applicable federal laws and regulations outlined in Title 24 of the Code of Federal Regulations, which governs HUD programs. Additionally, the city will utilize HUD's Community Planning and Development Monitoring Guide as a framework to ensure compliance and performance standards are met. Monitoring tools and procedures will also incorporate relevant guidance and requirements from other federal agencies, including the U.S. Department of Labor, the Office of Management and Budget, the Office of Fair Housing and Equal Opportunity, and the Environmental Protection Agency. These standards will guide the city's efforts to ensure transparency, accountability, and effected implementation of housing and community development activities.

To ensure long-term compliance, the city will regularly review program files, conduct on-site and desk reviews, and require timely reporting from subrecipients and contractors. Monitoring will assess progress toward outcomes, adherence to eligible use of funds, and proper record-keeping. Special attention will be given to activities with long-term affordability requirements or ongoing public benefit to confirm continued compliance beyond project completion.

The city will also uphold its commitment to minority business outreach by encouraging participation from minority- and women-owned business enterprises in procurement processes. Outreach efforts will include targeted notifications, inclusion in bid solicitations, and collaboration with business development organizations that serve underrepresented groups.

Additionally, the city will integrate monitoring of comprehensive planning requirements, ensuring that all projects and activities are consistent with broader housing and community development strategies. Monitoring results will be used to inform future planning, guide technical assistance efforts, and support continuous improvement in the implementation of HUD-funded programs.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The Community Development Block Grant (CDBG) program will impact the City of Palm Beach Gardens by addressing critical community needs. CDBG helps revitalize neighborhoods, improve public facilities, and support economic development, especially benefiting low- and moderate-income residents. This program strengthens community infrastructure, promotes stable housing, and enhances the quality of life for vulnerable populations.

Over the five-year period beginning October 1, 2025, and ending September 30, 2026, the City of Palm Beach Gardens intends to have available HUD funds to carry out housing and community development activities and plans to leverage other resources, when available, for greater impact. Estimated amounts are dependent on the annual federal program allocation remaining level and are subject to an approved federal budget. Anticipated Program Year (PY) 2025-2026 HUD funding availability is \$260,237 of Community Development Block Grant (CDBG) funds.

The goals and outcomes identified in the one-year goals table reflect the total anticipated accomplishments to be achieved in PY 2025-2026 consistent with Consolidated Plan strategies.



Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Affordable Housing; Neighborhood Revitalization; Planning and Administration	\$260,237	\$0	\$0	\$260,237	\$1,040,948	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The expected amount of CDBG funds available for the remainder of the con plan is based on the annual allocation amount remaining level and an approved federal budget. The city will use funding to support housing affordability and community revitalization.

Table 318 - Expected Resources – Priority Table



Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The city has prioritized utilizing CDBG to improve public facilities and infrastructure. Using Community Development Block Grant (CDBG) funds for infrastructure projects serves as a strategic tool to leverage additional local, state, and federal dollars. By providing a foundational investment, the city's CDBG funding helps demonstrate project viability and local commitment, which can attract matching funds or cost-sharing opportunities from other public sources. CDBG investments often compliment larger scale projects, meaning that federal agencies such as the Department of Transportation or the Environmental Protection Agency may be more inclined to invest in projects that already incorporate CDBG funding, enhancing the overall impact and efficiency of public infrastructure development.

HUD does not require a funding match for the CDBG program.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Publicly owned land and property within the City of Palm Beach Gardens play a limited but strategic role in addressing affordable housing needs. While the city does not currently maintain a large inventory of publicly owned sites designated exclusively for affordable housing development, it evaluates surplus land and underutilized parcels for potential housing opportunities. Through partnerships with nonprofit and private developers, the city may facilitate the use of suitable public land for affordable housing projects that align with its workforce housing objectives.

In addition, Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that cities create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, the City of Palm Beach Gardens maintains an inventory of city-owned surplus land that may be potential properties for the development of permanent affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Units	2025	2026	Affordable Housing	Citywide	Affordable Housing	CDBG: \$25,000	Homeowner Housing Rehabilitated: 10 Household Housing Units
2	Improve Public Facilities and Infrastructure	2025	2026	Non-Housing Community Development	Citywide	Neighborhood Revitalization	CDBG: \$203,189	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,000 Persons Assisted
3	Planning and Administration	2025	2026	Other	Citywide	Planning and Administration	CDBG: \$260,237	N/A

Table 59 – Goals Summary



Goal Descriptions

1	Goal Name	Create or Preserve Affordable Units
	Goal Description	Support the provision of decent housing by supporting housing affordability. The city will address the priority need by funding activities that support affordable housing including, but not limited to, housing rehabilitation activities such as providing connections to newly constructed infrastructure.
2	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, parks, waterlines, curbs, sidewalks, streetlights, sewers, and community centers.
3	Goal Name	Planning and Administration
	Goal Description	Management and operation of tasks related to administering and carrying out the city's HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.

Table 32 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Through housing rehabilitation activities including connecting homeowner units to new infrastructure, the city will support affordable housing for 10 households. Housing activities will be provided to extremely low, very low-, low-, and moderate-income households. Indirectly, the city will support affordable housing through infrastructure improvements. Upgrades to water and sewer systems, roads, and sidewalks make sites more suitable and attractive for affordable housing development, reducing costs for developers and ensuring long-term habitability. For low-income households, these improvements directly contribute to better quality of life and access to essential services, reinforcing housing stability and economic opportunity.



Projects

AP-35 Projects – 91.220(d)

Introduction

The city will focus on carrying out projects to support housing affordability and improve public facilities and infrastructure during PY 2025. The city will utilize its HUD CDBG grant allocation to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

In PY 2025, the City of Palm Beach Gardens will fund three (3) projects with its limited federal resources including connecting low-income households to new infrastructure (housing rehabilitation), public improvements, and planning and administration. CDBG has a grant cap of 20% for administration.

Projects

#	Project Name
1	Homeowner Housing Rehabilitation (Lateral Connections)
2	Public Facilities & Infrastructure Improvements
3	Planning and Administration

Table 33 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Palm Beach Gardens allocation priorities are driven by an assessment of local housing and community development needs, the availability of resources, and input from residents and stakeholders. Funding is focused on addressing the most pressing needs, including affordable housing preservation and neighborhood revitalization. The city also considers opportunities to work with subrecipients and other partners that contribute additional resources to leverage federal funds and assesses organizational capacity. The city uses a ranking system to determine needs as low, medium, high, or no need. The priority ranking system is as follows:

- High Priority: Activities determined to be critical to addressing the immediate needs of the community and will be funded during the five-year period.
- Medium Priority: Activities determined to be a moderate need and may be funded during the five-year period as funds are available.



- **Low Priority:** Activities determined as a minimal need and are not expected to be funded during the five-year period.
- **No Need:** Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the five-year period.

The lack of available state and federal resources presents a significant obstacle to addressing underserved needs, as it limits the capacity of the city and partner organizations to implement essential programs and services. Without adequate funding, critical initiatives—such as affordable housing development, infrastructure improvements, public safety enhancements, and social services—are often delayed or scaled back. This shortage of resources not only hampers the city’s efforts to support vulnerable populations but also makes it challenging to respond to emerging issues, including economic downturns, natural disasters, and public health crises.



AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The city's federal grant funded programs for affordable housing and neighborhood revitalization are available city-wide. The city promotes these programs to residents that reside in designated low-income CDBG target areas. Direct benefit activities, including housing rehabilitation, will require income qualification of applicants, but are available city-wide. The city has designated census tracts and block groups that qualify as low- and moderate-income per HUD regulations. If the city funds projects that must meet the low-moderate income area benefit criteria, they will be in the qualified census tracts and block groups.

The primary populations benefiting from grant assistance programs will be extremely low, low, and moderate-income.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100%

Table 34 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Palm Beach Gardens receives limited CDBG funding and must carefully determine the best use of funds. Community Development Block Grant (CDBG) investments within the city are guided by a strategic focus on areas with the greatest demonstrated need. This includes neighborhoods with high concentrations of low- and moderate-income (LMI) residents, deteriorated housing stock, and limited access to public infrastructure or essential services. Geographic targeting is informed by data analysis, community input, and alignment with Consolidated Plan priorities to ensure that resources are directed where they can have the most significant and equitable impact. Priority may also be given to areas with existing community development initiatives or where investments can leverage other public or private funding sources for greater effectiveness.

The plan goals established are intended to benefit eligible residents city-wide, therefore funding allocations will not be based on geographic preference. For area benefit activities the city will comply with federal regulation and allocate funding in neighborhoods or census tracts that qualify as at least 51% low-to moderate-income.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section reports on affordable housing goals under 24 CFR 91.220(g), which may include activities undertaken through the CDBG program. To address housing needs in PY 2025, the city will utilize CDBG funds to support affordable housing for 10 low-income households by connecting the units to new infrastructure. Goals for the number of households to be supported in PY 2025 are provided below.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

Table 353 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

Table 364 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The City of Palm Beach Gardens does not have any public housing development within its jurisdiction and therefore relies on assistance provided by the Palm Beach County Housing Authority.

Actions planned during the next year to address the needs to public housing

As the city does not own or operate public housing, limited CDBG funds will be focused on supporting housing affordability and improving infrastructure. The city will continue to support and coordinate where possible with the PBCHA, however any actions to address the needs of public housing will be at the discretion of the PBCHA.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Palm Beach County Housing Authority actively encourages public housing residents to engage in management decisions and pursue homeownership through several targeted programs and initiatives:

- Family Self-Sufficiency Program – Participants in both the Public Housing and Housing Choice Voucher programs receive case management support to develop and achieve goals such as education, employment, homeownership, and financial independence.
- Jobs Plus Grant Program – This employment-focused initiative connects residents with job training, credentialing, and placement services to help increase their earnings and reduce reliance on housing subsidies.
- Resident Opportunities and Self-Sufficiency (ROSS) Program – Through collaborative partnerships with nonprofit and community organizations, ROSS provides supportive services such as education, childcare, counseling, and health referrals, empowering residents toward self-sufficiency.
- Section 3 Economic Opportunities – PBCHA implements HUD’s Section 3 policy by reserving at least 30% of employment opportunities for public housing and voucher households, and directing a percentage of contracts to resident-owned or -employed businesses. Training and technical assistance helps residents pursue employment and contracting roles in agency-funded projects.
- Homeownership and Contractor Partnerships – PBCHA partners with nonprofit and private developers to create project-based voucher opportunities and affordable housing

units suitable for first-time homebuyers. Residents receive information on homeownership pathways and are supported through referrals to counseling and financing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

Through case management, capacity-building programs, and policy-driven hiring, PBCHA supports residents' involvement in housing management decisions and provides clear pathways toward economic advancement and homeownership.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section outlines the City of Palm Beach Gardens' planned strategies and activities to address the needs of individuals and families experiencing homelessness, those at risk of becoming homeless, and other special needs populations, including the elderly, persons with disabilities, and individuals living with HIV/AIDS. In collaboration with the Palm Beach County Continuum of Care, local service providers, and public agencies, the city is committed to promoting housing stability, expanding access to supportive services, and advancing solutions that prevent and reduce homelessness. The activities described in this section support the city's broader goals of creating a safe, inclusive, and supportive community where all residents, regardless of circumstance, can access the resources they need to achieve housing security and improved quality of life.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In the upcoming program year, the City of Palm Beach Gardens will continue to work in partnership with the Palm Beach County Continuum of Care to implement a coordinated approach to reducing and ending homelessness. A key goal is to strengthen outreach efforts that engage unsheltered individuals and families who are often disconnected from services. The CoC's street outreach teams play a critical role in identifying homeless persons in encampments, parks, and other public areas, conducting regular outreach to build trust and rapport, and performing initial assessments using tools such as the Vulnerability Index–Service Prioritization Decision Assistance Tool.

These efforts are designed to connect individuals to emergency shelter, behavioral health services, and other critical supports as quickly as possible. Outreach staff also help individuals gather necessary documentation, access identification, and begin the process of securing housing placement. In coordination with local service providers, the city supports efforts to ensure that persons experiencing homelessness are assessed for their immediate needs and prioritized for housing interventions and case management services based on their level of vulnerability. Through this targeted outreach and assessment approach, the city aims to improve service delivery, reduce barriers to access, and help unsheltered individuals move toward housing

stability.

Addressing the emergency shelter and transitional housing needs of homeless persons

In the upcoming program year, the City of Palm Beach Gardens will continue to collaborate with the Palm Beach County Continuum of Care to support efforts that address the emergency shelter and transitional housing needs of individuals and families experiencing homelessness. One of the jurisdiction's primary goals is to ensure that those in immediate crisis have access to safe, low-barrier shelter options that serve as entry points into the broader homeless services system. This includes supporting emergency shelters that operate year-round, as well as seasonal or overflow shelters when demand increases.

The city also supports the CoC's efforts to expand transitional housing opportunities, particularly for vulnerable populations such as families with children, survivors of domestic violence, unaccompanied youth, and individuals recovering from mental illness or substance use disorders. Transitional housing provides a temporary but stable environment while individuals receive case management, life skills training, and supportive services that prepare them for independent living.

Palm Beach Gardens will continue to coordinate with nonprofit service providers, faith-based organizations, and public agencies to ensure that emergency and transitional housing resources are utilized effectively and equitably. These coordinated efforts are essential for addressing immediate housing crises and setting the foundation for long-term housing stability.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Over the next year, the City of Palm Beach Gardens will focus on advancing strategies that help individuals and families experiencing homelessness transition to permanent housing and achieve long-term stability. In partnership with the Palm Beach County Continuum of Care, the city aims to support evidence-based practices such as Housing First, Rapid Rehousing, and Permanent Supportive Housing to shorten the length of time people experience homelessness and reduce barriers to housing access.

Priority populations include chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The city will continue to coordinate with service providers to ensure that these groups receive individualized assessments and are



matched with the most appropriate housing and support services. Through continued support of CoC initiatives, the city will help expand access to affordable housing units and connect households to rental assistance, case management, and supportive services such as mental health care, substance use treatment, and job readiness training.

Additionally, the city supports efforts to prevent individuals and families from returning to homelessness after being rehoused. This includes programs focused on housing stabilization, ongoing case management, and access to community-based resources. By fostering strong partnerships with local housing authorities, nonprofit agencies, and supportive service providers, the city seeks to create a continuum of care that not only moves people out of homelessness but also helps them maintain stable housing over time.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Over the next year, the City of Palm Beach Gardens aims to strengthen its homelessness prevention efforts, with a particular focus on extremely low-income individuals and families at heightened risk of housing instability. This includes residents exiting publicly funded institutions and systems of care, such as hospitals, mental health facilities, foster care, and corrections, as well as those currently receiving support from agencies that address housing, health, employment, education, and youth services.

The city will work in coordination with the Palm Beach County Continuum of Care, local nonprofit organizations, and public agencies to support early intervention strategies that identify at-risk households before they experience a housing crisis. This includes enhancing partnerships that allow for discharge planning protocols from institutions, ensuring individuals have safe housing options upon release. The city will also support service providers offering short-term financial assistance, rental and utility assistance, legal aid, mediation, and supportive services such as case management, financial literacy, and employment counseling.

Through these actions, the city seeks to reduce the inflow into homelessness by promoting housing stability and creating a seamless system of support for those who are vulnerable to housing loss, helping individuals and families maintain independence and avoid entering

emergency shelters or becoming unsheltered.

Discussion

The City of Palm Beach Gardens recognizes that addressing homelessness and the needs of other vulnerable populations requires a collaborative, multifaceted approach. Through continued coordination with the Palm Beach County Continuum of Care, local service providers, and community stakeholders, the city remains committed to reducing homelessness, improving housing stability, and expanding supportive services for those with special needs.

Efforts outlined in this plan focus on prevention, rapid response, and long-term stability. By enhancing outreach to unsheltered individuals, supporting emergency and transitional housing resources, and facilitating pathways to permanent housing, the city aims to shorten the duration and recurrence of homelessness. Additionally, targeted strategies are in place to assist those at risk of homelessness, particularly extremely low-income households, persons with disabilities, survivors of domestic violence, and individuals transitioning from institutions, ensuring they receive the support necessary to remain housed.

Through these coordinated actions, Palm Beach Gardens strives to foster a more inclusive and resilient community where all residents have access to safe, stable, and affordable housing, along with the supportive services needed to thrive.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Palm Beach Gardens recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Housing land development code policy can either support the development of smaller, more creative, and therefore more affordable housing types and units, and can increase housing supply which can lead to lower rent and mortgage costs—or they can do the opposite by preventing the development of creative housing types, affordable housing, and housing units overall. The following barriers, identified primarily in the Palm Beach Gardens Code of Ordinances and currently adopted Comprehensive Plan Future Land Use elements and map, may impact the development of affordable housing:

- **Density restrictions.** In Palm Beach Gardens, there is limited land availability, and low-density zoning restricts the type of housing that can realistically be constructed. The city has one of the highest rates of single-family home permit activity in Palm Beach County, and caps residential density at only 10 units per acre, even in the Residential High Density (RH) district. A du/ac of 16-24 units per acre is the average for density in RH districts in Florida, typically reserved for suburban settings, but average RH density can go up to 25-40 for more urban settings, and over 40 du/ac for transit-oriented development districts and downtowns. Note that with density bonuses, units can more than double for Residential Medium (RM), RH, Mixed Use (MXD), and Transit Oriented Development (TOD) overlay districts, but that the city is only asking for 120% AMI workforce units to be constructed in exchange for density bonuses (Article VI. – Zoning Districts).
- **Large setbacks, minimum lot coverage requirements, and other lot-related requirements.** These requirements outlined in city code physically constrain density and can also negatively impact housing supply. These could be slightly adjusted for residential districts in the city as well, such as the side setbacks for RL-1 (10 feet), RL-2 (7.5 feet), and RL-3 (10 feet) which could be brought down to the lower end of the state’s average of 5-10 feet, and maximum lot coverage which in Palm Beach Gardens is 10-35% (which is low) compared to up to 50% for urban residential areas in surrounding counties (Article VI. – Zoning Districts).
- **Accessory Dwelling Unit (ADU) restrictions.** In Palm Beach Gardens, the code written for accessory dwelling units only applies to agricultural districts AR and AE (called Accessory Quarters in these districts) and rural districts RE, RR10, and RR20, and as part of a density bonus for workforce housing. Rules for these units are strict, such as a requirement for a 25 foot rear setback for accessory dwelling units in the AR district, and requiring that the

owner occupy the principal unit rather than either the principal or the accessory unit (Sec. 78-181).

- **Parking and setback requirements.** Reducing parking requirements can lower the cost of housing. Parking structures for multifamily buildings are expensive to construct, often adding \$20,000 to \$50,000 per unit. By easing or eliminating minimum parking mandates, developers can use land more efficiently, build more units, and avoid passing parking development costs onto tenants or buyers. Parking reductions also enable smaller-scale and infill projects in walkable or transit-accessible areas, where car ownership is lower. In Palm Beach Gardens, reduction in parking spaces is not allowed unless granted through a variance that must be approved by the planning, zoning, and appeals board, or as a waiver to a planned development approved by the City Council. Conversely, the city's code has little to say about parking reductions, but does have an extended section on how developers and business owners can request additional parking spaces (Sec. 78-345 (d)). The city does, however, have provisions for shared parking (Sec. 78-346), but requires extensive criteria to be met, including the development of a professional shared parking study. Bicycle parking is required for certain uses, including recreational and commercial, but not for residential (Sec. 78-414).
- **Not In My Back Yard (NIMBY) Syndrome.** The social and financial stigma of affordable housing can lead to resistance from surrounding properties, and the accessibility of educational information may only be accessible to those with the time and funds to participate. Particularly when there is a perception that affordable housing properties have higher rates of crime, this can pose a challenge for the implementation of pro-housing policies.

As a result of these policies combined with market forces, Palm Beach Gardens has one of the highest median home values and median rent values in the county, with a median monthly cost of \$2,564 for rent ("housing units without a mortgage" in American Community Survey Data), and \$1,126 with a mortgage (2023 ACS 5YR Estimates). According to Redfin, the median sales price of a home in Palm Beach Gardens in 2025 was \$700,750. In addition, while there is an abundant influx of high-end luxury housing being developed, there are no affordable housing developments within city limits, and only three affordable housing developments near the city – Mystic Wood I with 71 units (two units at 40-50% AMI, and 69 units at 55-60% AMI), and Mystic Woods II with 92 units (all at 55-60% AMI) located south in Riviera Beach, and San Marco Villas I with 288 units (all at 55-60% AMI) located in Lake Park (Shimberg Center for Housing Studies Assisted Housing Inventory 2024). A study commissioned by the Housing Leadership of Palm Beach County confirmed that the lack of affordable housing impacts low-income people of color, particularly historically marginalized Black communities, hardest.



Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Palm Beach Gardens has implemented several programs and policies to address affordable housing needs, and residents have access to Palm Beach County program as well. These city and county programs include:

- **The Heir’s Property Family Wealth Protection Project**, a partnership with Palm Beach County and the Federal Home Loan Bank of Atlanta, to preserve generational wealth and promote community stability by providing legal services to eligible homeowners, such as the creation of estate plans, wills, deeds, and the clearing of tangled property titles.
- **A SHIP-funded foreclosure prevention program** which provides funding for delinquent payments up to 3 months additional payments, property taxes, and homeowners insurance, with a max award of up to \$20,000 in the form of a deferred loan.
- **A city Employee Rent Assistance Program** which provides reimbursement of up to \$1,000 in initial move in costs, such as first month, last month, and application fees to full-time employees who have completed at least 60 days of employment earning 120% of the area median income if they are moving into the City limits.
- **A Transit Oriented Development (TOD) Master Plan** and has implemented a TOD overlay district and TOD density bonus (adding 6 units to a minimum of 15 units per acre), and a bonus density program that doubles, or more than doubles density units per acre for the Residential Medium, Residential high, and Mixed Use districts in exchange for the provision of workforce housing (120% AMI) (Code of Ordinances Sec. 78-222).
- **A Workforce and Affordable Housing Program** which includes the aforementioned density bonus, a waiver of impact fees, a waiver of building permit application fees, expedited review, and an allowance for accessory dwelling units as workforce housing in exchange for providing a minimum of 10 units or a minimum of 10% of the units as workforce (up to 120% AMI) (Code of Ordinances Sec. 78-59).

AP-85 Other Actions – 91.220(k)

Introduction:

This section outlines the additional strategies and efforts the City of Palm Beach Gardens will undertake to address housing and community development needs beyond those specifically covered in earlier sections of this plan. This section identifies how the city plans to reduce the number of poverty-level families, overcome barriers to affordable housing, address underserved needs, and enhance coordination between public and private housing providers, health and service agencies, and other relevant entities. These actions are intended to strengthen the overall effectiveness of the city's programs and ensure that limited resources are used efficiently and equitably to benefit residents most in need.

Actions planned to address obstacles to meeting underserved needs

To address obstacles to meeting underserved needs, the City of Palm Beach Gardens will focus its efforts on infrastructure and public facility improvements that enhance access, safety, and quality of life for low- and moderate-income residents. While the city does not plan to undertake direct housing or public service activities through its current plan, it recognizes that the built environment plays a critical role in supporting community well-being and economic opportunity.

Planned actions include investing in improvements to public amenities in eligible neighborhoods to increase accessibility and mobility. Enhancements to public facilities, such as community centers, parks, and recreational spaces, are also prioritized to create safe, inclusive gathering places that foster community engagement and support mental and physical health.

By targeting infrastructure investments in underserved areas, the city aims to lay the foundation for future private and non-profit investment, while supporting an environment that promotes equity, inclusion, and long-term community resilience.

Actions planned to foster and maintain affordable housing

The City of Palm Beach Gardens plans to foster and maintain affordable housing through strategic infrastructure investments that support existing low-income households. While the city will not directly fund new housing construction through its Consolidated Plan programs, it is undertaking rehabilitation-related activities by connecting income-eligible households to newly constructed infrastructure, such as sewer and water lines. These improvements help preserve the habitability and safety of existing housing units and reduce long-term maintenance burdens for low-income homeowners.

Additionally, the city is advancing affordability through its Workforce Housing Initiative, which is supported by resources outside of the Consolidated Plan. This initiative is designed to increase

the availability of affordable housing for moderate-income households, particularly those employed in essential community occupations. By coordinating public and private sector resources, the city seeks to promote housing options that are both affordable and sustainable for its workforce.

Together, these efforts demonstrate the city's commitment to preserving existing affordable housing stock, improving housing quality through infrastructure rehabilitation, and creating opportunities for long-term housing affordability through local initiatives.

Actions planned to reduce lead-based paint hazards

The city is committed to reducing lead-based paint hazards to protect the health and safety of residents, especially young children and other vulnerable populations. Planned actions include ensuring compliance with the HUD Lead Safe Housing Rule in all federally funded housing rehabilitation and development projects. The city will provide lead hazard evaluations, including risk assessments and paint inspections, for all pre-1978 housing units receiving assistance through its housing programs.

When lead hazards are identified, appropriate abatement or interim controls will be undertaken by certified professions to eliminate risks. The city will also provide education and outreach to property owners, tenants, and contractors about the dangers of lead exposure and safe work practices. Coordination with the Palm Beach County Health Department and other local partners will help identify at-risk households and ensure children poisoned by lead are connected to services.

Actions planned to reduce the number of poverty-level families

The City of Palm Beach Gardens is committed to reducing the number of families living below the poverty level through a combination of strategic goals, targeted programs, and supportive policies. The city partners with local nonprofit organizations, county agencies, and educational institutions to implement initiatives that promote economic mobility and self-sufficiency.

Key goals include increasing self-sufficiency among low- and moderate-income households, improving job readiness and employment outcomes, reducing cost burdens for essential needs such as housing and childcare, and supporting asset-building and financial empowerment efforts. The jurisdiction prioritizes coordinated efforts with public agencies, non-profit organizations, and private industry to align resources and strategies that address the root causes of poverty.

Programs supporting these goals include:

- **Workforce Development Initiatives:** In partnership with CareerSource Palm Beach County, the city supports job training, resume assistance, and employment placement programs tailored to industries with strong growth potential.
- **Affordable Housing Programs:** Through local inclusionary zoning policies, its Workforce Housing Program, and support for low-income housing tax credit (LIHTC) developments, the city helps ensure that affordable units are available for families in need.
- **Supportive Services:** Palm Beach Gardens collaborates with nonprofit agencies to provide wraparound services such as food assistance, mental health counseling, and afterschool programs that help stabilize families and support long-term economic growth.
- **Community Development Block Grant (CDBG) Programs:** Funds are used to support infrastructure improvements in low- and moderate-income neighborhoods, enhancing quality of life and reducing financial strain on residents.
- **Financial Empowerment Workshops:** Local partners offer classes in budgeting, credit repair, and homeownership preparation to help families improve their financial situation.

Collectively, these goals, programs and policies are aimed at addressing immediate needs while building pathways to long-term economic security, thereby reducing the number of families living in poverty.

Actions planned to develop institutional structure

The city will focus on enhancing coordination, capacity building, and cross-sector partnerships among public agencies, non-profit organizations, and private entities to strengthen the institutional structure necessary for implementing the Consolidated Plan. The city will also invest in staff training and technical assistance to improve program management, compliance monitoring, and data collection efforts. By leveraging available HUD resources and best practices, Palm Beach Gardens aims to streamline internal processes, reduce duplication of efforts, and improve communication between departments and partner organizations. Regular stakeholder engagement meetings, joint funding initiatives, and integrated planning efforts will further support a cohesive institutional framework capable of effectively addressing community development and housing needs across the city.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Palm Beach Gardens actively enhances coordination between public and private housing providers and social service agencies to better address the community's diverse housing and support needs. By fostering strong partnerships and regular communication among these stakeholders, the city facilitates the sharing of resources, information, and best practices. This collaborative approach helps streamline access to affordable housing options, supportive services, and housing assistance programs for residents, particularly those who are vulnerable or have special needs. Additionally, the city supports joint initiatives and coordinates efforts to reduce duplication, improve service delivery, and create more comprehensive solutions that promote housing stability and overall community well-being.

Discussion:

The city of Palm Beach gardens recognizes that addressing housing and community development needs requires a comprehensive and collaborative approach. The actions outlined in this section reflect the city's ongoing commitment to providing decent housing, a suitable living environment, and economic opportunity for its residents. Through coordinated efforts with public and private partners, targeted strategies to reduce poverty, and initiatives to address lead-based paint hazards and institutional gaps, the city aims to create a more inclusive, equitable, and resilient community. These actions, when implemented collectively, will strengthen the foundation upon which future progress in housing, health, and economic opportunity can be built, ensuring that all residents have the resources and support needed to thrive.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	\$0
---	-----

