

2.9 Affordable Housing Analysis

Cost of Housing

Due to the proximity of buildout in Palm Beach County and the continued population growth and development pressures, the remaining limited undeveloped land in the County has resulted in higher land values that translate into higher prices for new and existing residential units. As shown in Table 14¹², in 2002 the median single-family home sales price was \$197,000 for the entire County and \$192,500 for similar homes in the Town. As of November 2005, the County's median existing single-family home sales price had jumped to \$421,500¹³. While the County's median sales price of homes has increased by 114 percent since 2002, the median County family income (family of four) over this time period has remained flat at \$62,800¹⁴. This example further punctuates the income to home price disparity in the County in general and the Town.

Table 14

2002 Median Single Family Sales Price (Nominal)		
County	Place	Median Single Family Sales Price
Palm Beach	Palm Beach County	\$197,000
Palm Beach	Jupiter	\$192,500

Cost Burden of Housing

The increase in the cost of housing as related to income levels has resulted in an increased cost burden (more than 30 percent of monthly household income is necessary to pay for housing costs) for homeowners and renters in the County and the Town. Housing is generally considered to be affordable if the household pays less than 30 percent of its total income on housing costs. Table 15 illustrates the cost burden by tenure in 2002 in the County and the Town. The table indicates the cost burden percentages in the Town are very similar to the Countywide percentages. A slightly lower percentage (11.5) of households in the Town utilize more than 50 percent of their monthly incomes for housing costs than the Countywide average (12.1).

¹² All Affordable Housing Tables, unless otherwise denoted, are from the Florida Housing Data Clearinghouse website, which is maintained by the *Shimberg Center for Affordable Housing, University of Florida* (Support Document 6.2).

¹³ Source: *Florida Association of Realtors* and the *University of Florida Real Estate Research Center*.

¹⁴ 2005 West Palm Beach/Boca Raton MSA Annual Estimate (with historical exception adjustment) prepared by the U.S. Department of Housing and Urban Development.

Table 15

Household Cost Burden (CB): Percentage of Income Spent on Housing by Tenure, 2002										
County	Place	Tenure	Less than 30% CB		30-49.9% CB		50+ % CB		Total CB	
			Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Palm Beach	Palm Beach County	Owner	277,239	75.1	56,325	15.3	35,767	9.7	369,331	100.0
Palm Beach	Palm Beach County	Renter	71,859	57.8	28,328	22.8	24,146	19.4	124,333	100.0
Palm Beach	Palm Beach County	Total	349,098	70.7	84,653	17.1	59,913	12.1	493,664	100.0
Beach	Jupiter	Owner	11,088	74.6	2,347	15.8	1,438	9.7	14,873	100.0
Palm Beach	Jupiter	Renter	1,938	57.2	783	23.1	668	19.7	3,389	100.0
Palm Beach	Jupiter	Total	13,026	71.3	3,130	17.1	2,106	11.5	18,262	100.0

Value of Owner-Occupied Units and Rents Paid

As shown in Table 16, in 2002 the percentage of owner-occupied units in the Town above \$300,000 (14 percent) is slightly higher than the Countywide total (12 percent). At the other end, there are fewer units in the Town valued under \$50,000 (0.5 percent) than the Countywide total (3.5 percent). With regard to median rents in the Town in 2000, Table 17 indicates the median rent in the Town is 19 percent higher than the Countywide median rent. As shown in Table 18, Town households paying more than \$1,000 in monthly rents (31.5 percent) is significantly higher than the number of Countywide households (20 percent) paying these higher rents. These tables indicate that while the median sales price for single family homes in the Town may be less than the Countywide median price, there are more higher priced homes and more households are paying the top end rents in the Town than are found in the County as a whole.

Table 16

VALUE OF SPECIFIED OWNER-OCCUPIED UNITS*, 2000										
County	Place	<\$50,000	\$50,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000-\$299,999	\$300,000-\$499,000	\$500,000-\$999,999	>1,000,000	Total
Palm Beach	Palm Beach County	8,629 (3.5%)	67,848 (28%)	65,156 (27%)	41,102 (17%)	30,230 (12.5%)	17,352 (7%)	9,122 (4%)	3,974 (1%)	243,413
Palm Beach	Jupiter	58 (0.5%)	2,105 (20.5%)	2,989 (29%)	1,825 (18%)	1,845 (18%)	735 (7%)	424 (4%)	227 (3%)	10,208

Table 17

Median Gross Rent, 2000		
County	Place	Median Rent, 2000
Palm Beach	Palm Beach County	739
Palm Beach	Jupiter	883

Table 18

Households by Monthly Gross Rent Paid, 2000									
County	Place	No. Cash Rent	less than \$200	between \$200 and \$299	between \$300 and \$499	between \$500 and \$749	between \$750 and \$999	between \$1000 and \$1499	\$1500 or more
Palm Beach	Palm Beach County	5,872 (5%)	3,116 (2.5%)	2,933 (2.5%)	13,686 (11%)	39,210 (33%)	31,406 (26%)	17,081 (14%)	6,657 (6%)
Palm Beach	Jupiter	166 (5%)	78 (2.5%)	78 (2.5%)	196 (6%)	726 (22.5%)	986 (30%)	733 (22.5%)	298 (9%)

Household and Housing Unit Totals and Homeownership

Table 19 states that in 2002 there were 18,262 households in the Town. According to Table 20 there are a total of 19,089 housing units in the Town. Therefore the vacancy rate in the Town is 4.3 percent, which is similar to the Countywide vacancy rate of 4.5 percent. Further, Table 20 indicates the percentage of single family units is 9 percent higher than the Countywide percentage, the percentage of multifamily units is 8 percent lower than the Countywide percentage and the percentage of mobile homes is 2 vs. 3. With regard to homeownership, Table 22 indicates the homeownership rate in the Town of 81 percent is higher than the Countywide rate of 75 percent.

Table 19

Households, 2002		
County	Place	Households
Palm Beach	Palm Beach County	493,664
Palm Beach	Jupiter	18,262

Table 20

Housing Units by Type (Permanent Units), 2002					
County	Place	Single Family	Multi Family	Mobile Home	Total 2002
Palm Beach	Palm Beach County	300,040 (58%)	199,636 (39%)	17,219 (3%)	516,895
Palm Beach	Jupiter	12,796 (67%)	5,893 (31%)	400 (2%)	19,089

Table 21

Homeownership Rate, 2002 (Owner Households as a Percentage of All Households)		
County	Place	Homeownership Rate (%)
Palm Beach	Palm Beach County	75.0
Palm Beach	Jupiter	81.0

Location of Federal and State Assisted Housing Units

Table 22 indicates the location of the seven Federal and State housing developments in the Jupiter Area. There are five developments with a total of 199 units located within the municipal boundaries of the Town. The remaining two developments with a total of 264 units are both located in an enclave that is south of Indiantown Road and just west of the I-95 expressway.

Table 22

Inventory of Federal and State Assisted Housing Units in Jupiter Area									
Development Name	Street Address	City	Zip Code	County	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Population or Target Area
Jupiter Homes Corp Jupiter Housing Corp	431 Toney Penna Drive	Jupiter	33458	Palm Beach	18	18	1	Rent Supplemental/RHS; Section 515	Family
Jupiter Lakes Homes Jupiter Housing Corp	428 Jupiter Lakes Blvd	Jupiter	33458	Palm Beach	60	60	1	Rent Supplemental/RHS; Section 515	Elderly
Mallards Cove	6701 Mallards Cove Rd	Unincorporated Palm Beach County	33458	Palm Beach	240	240	1	Bonds; Section 223(f)	Family
Seventh Housing Jupiter Housing Corp	457 Jupiter Lakes Blvd.	Jupiter	33458	Palm Beach	33	33	1	Rent Supplemental/RHS; Section 515	Elderly
Shell Trace	6701 Mallards Cove Road	Unincorporated Palm Beach County	33458	Palm Beach	119	24	1	Bonds	Family
Third Housing 401	331 Toney Penna Drive	Jupiter	33458	Palm Beach	24	24	1	Rent Supplemental/RHS; Section 515	Family
Woodduck, Ltd	1101 Military Trail	Jupiter	33468	Palm Beach	64	64	1	Rent Supplemental/RHS; Section 515	Family

Substandard Housing

Table 23 indicates the number and percentage of substandard housing units that fall under one of the following sub-headings:

- Over-crowded¹⁵ units (occupied units);
- No heating fuel used (occupied units);
- Lacking complete kitchen facilities (all units);
- Lacking complete plumbing facilities (all units).

A comparison of the substandard conditions in the Town, in all four categories, with those Countywide indicate substandard conditions in the Town are an average of 52 percent lower than County as a whole.

¹⁵ Defined as more than one person per room. A room is defined to include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches (suitable for year-round use), and lodgers' rooms. Bathrooms and open porches are not considered rooms. US Census 2000, *Housing Characteristics Summary* (June 2003).

Table 23

Substandard Housing, 2000									
County	Place	Overcrowded Units (Occupied Units)		No Heating Fuel Used (Occupied Units)		Lacking Complete Kitchen Facilities (All Units)		Lacking Complete Plumbing Facilities (All Units)	
		Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Palm Beach	Palm Beach County	25,707	5.4	9,967	2.1	2,513	0.5	2,140	0.4
Palm Beach	Jupiter	418	2.5	215	1.3	16	0.1	14	0.1

Age of Housing

As shown in Table 24, 77 percent of the housing units in the Town were built after 1980. This figure is significantly higher than the Countywide percentage for the same time period of 55 percent.

Table 24

Year Structure Built, 2002														
County	Place	Number								Share by Decade				
		1999-March 2000	1995-1998	1990-1994	1980-1989	1970-1979	1960-1969	1940-1959	1939 or Earlier	1990s (%)	1980s (%)	1970s (%)	1960s (%)	Before 1960s (%)
Palm Beach	Palm Beach County	15,691	48,576	59,220	180,593	137,351	59,768	43,914	11,315	22.2	32.5	24.7	10.7	9.9
Palm Beach	Jupiter	857	1,665	2,702	11,008	3,508	888	332	94	24.8	52.3	16.7	4.2	2.0

Affordable Housing Needs Analysis (2005 to 2025)

Affordable housing needs analysis is generally broken down into the following types of need:

- Construction – defined as the gap between the existing number of housing units and the projected number of households expected to occupy the area in the future;
- Cost Burden – Percentage of household income spent for mortgage costs or gross rents. As previously mentioned, households spending more than 30 percent of income for these housing costs are considered to be “cost-burdened.” Households spending more than 50 percent are considered to be “severely cost-burdened.”

Table 25 contains the projected construction need by type (single-family and multi-family) of all of Palm Beach County and the Town. The need in this table is all future demand minus the available supply in 2005. It represents the total number of households needed across all income ranges (very-low, low, moderate and above). There is no calculation, or assumption, about

whether the cost of the units needed will match the incomes of the projected occupying households. It is also important to note these are cumulative numbers of households needed over the indicated time period. Pertaining to single-family homes in the Town, the table indicates that by 2025 there will be a construction need that represents a 316 percent increase over the existing (2005) need. Countywide single-family construction need for the same time period represents a 697 percent increase. The multi-family need over the same time period is comparable to the single-family percentages (Countywide 668 percent; Town 316 percent). Finally, the table indicates that by 2020 the Town's construction need levels off, which is evident by only a 3 percent increase from 2020 to 2025 for both single-family and multi-family need. By contrast the Countywide construction need during the same 5-year time period increases by 28 percent for both types of dwelling units.

Table 25 – Projected Construction Need by Type (2005 to 2025)

Projected Construction Need By Type											
County	Place	2005		2005-2010		2005-2015		2005-2020		2005-2025	
		SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
Palm Beach	Palm Beach County	24,018	15,819	66,977	42,940	107,475	68,508	149,780	95,215	191,466	121,533
Palm Beach	Jupiter	1,967	887	4,038	1,814	5,971	2,678	7,975	3,574	8,234	3,690

An affordable housing needs analysis based on cost burden provides a clearer picture of what the need will be in the Town over next 20 years for low and moderate income households. Table 26 provides a Countywide and Town comparison of low income households that are projected to be cost burdened (from 30 to over 50 percent) from 2005 to 2025. As with the Construction Need table, the totals of cost burdened households are cumulative based on the supply of housing in 2005. Since those households that are spending less than 30 percent of their income for housing costs are not considered cost burdened, the totals for this group are shaded in the table and not added to the "Total cost burdened Household" column for each 5-year time period. However, it is important to note the average percentage (over the 20-year time period) of low income households that are spending less than 30 percent income are nearly identical between the two geographical areas (Countywide 58.7 percent; Town 58.4 percent). With regard to what the average cost burden is proposed to be by tenure, Countywide 57.9 percent of the total cost burdened households are owner-occupied and 42.1 are renters. In the Town, the percentage of cost burdened owner-occupied households is projected to be significantly higher at 68.6 percent, while renters will comprise 31.4 percent of all cost burdened households. The difference between the percentages can partly be explained by the previously mentioned fact that in 2002, homeownership in the Town is 6 percent higher than found Countywide. Finally, it is important to note the 5-year interval low-income cost burden change comparison between the Town and the County indicate the percentage at which additional households are projected to be cost burdened in the Town continues to decline from 2010 until it actually reverses by 2025 (a total decrease of 22 households). By contrast the Countywide rate of total new cost burdened households still increases by 6.6 percent increase from 2020 to 2025.

Table 27 provides a Countywide and Town comparison of moderate income households that are projected to be cost burdened (from 30 to over 50 percent) from 2005 to 2025. This table indicates a significantly higher amount of moderate income households are spending less than 30 percent of their income than lower income households (Countywide 79.2 percent; Town 77.6 percent). Proposed cost burden by tenure for moderate income households Countywide and in the Town indicates owner-occupied households make up a higher percentage of the total cost burdened households than the percentages indicated for low income households. Countywide, 75.7 percent of the total cost burdened households are owner-occupied and 24.3 are renters. In the Town, 83.2 percent are owner-occupied and 16.8 percentage are renters. The increases for moderate income households are mainly attributable to moderate income households possessing the increased financial means to purchase homes. Finally, the 5-year interval moderate income cost burden change comparison between the Town and the County is similar to the change noted in the low income households. The percentage at which additional households are projected to be cost burdened in the Town continues to decline from 2010 until it actually reverses by 2025 (a total decrease of 36 households). By contrast the Countywide rate of total new cost burdened households also declines, but it still indicates a 5.6 percent increase from 2020 to 2025.

The Town's baseline (2005) low income household totals in Table 26 indicate 1,007 owner households and 479 renter households are cost burdened. Table 28 indicates the Town's additional low income cost burdened households, by tenure, that are projected in 5-year intervals through 2025. This table is the low income need analysis for the next 20 years. The Town's baseline moderate income totals in Table 27 indicate 873 owner households and 172 renter households are cost burdened. Table 29 indicates the Town's similar projections for additional moderate income cost burdened households, by tenure. The Town's baseline very low income household totals in Table 29(a) indicate 1,620 owner households and 947 renter households are cost burdened. Table 29(b) indicates the Town's additional very low income cost burdened households, by tenure, that are projected in 5-year intervals through 2025. The Town will work with Palm Beach County through participation in the Countywide community land trust and workforce housing programs to address providing for the reduction of the baseline very low, low and moderate income housing need and the projected increases identified in Tables 28, 29 and 29(b). The actual amendments to the Comprehensive Plan needed to accomplish this reduction are contained within Major Issue 3.5 "Increased Workforce Housing Options for Low and Moderate Income Families."

Table 26 – Palm Beach County and Jupiter Low Income (50 to 79% of Median) Household Cost Burden (CB) 2005-2025:
 Percentage of Income Spent on Housing by Tenure (CB range from 30 % to >50%)

Place	Tenure	2005				2010				Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	<30%	30-39%	40-49%	50+ %		
Palm Beach Co.	Owner	39,098	9,357	5,651	7,163	44,559	10,574	6,361	8,051	24,986	2,815 (12.7)
	Renter	12,892	10,161	3,816	2,829	14,342	11,246	4,274	3,144	18,664	1,858 (11.1)
	Total	51,990	19,518	9,467	9,992	58,701	21,820	10,635	11,195	43,650	4,673 (11.9)
Town of Jupiter	Owner	1,494	418	257	332	1,761	474	290	376	1,140	133 (13.2)
	Renter	354	286	109	84	388	312	122	93	527	48 (10.0)
	Total	1,848	704	366	416	2,149	786	412	469	1,667	181 (12.2)

Place	Tenure	2010				2015				Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	<30%	30-39%	40-49%	50+ %		
Palm Beach Co.	Owner	44,359	10,574	6,361	8,051	50,655	11,711	7,001	8,767	27,479	2,493 (10.0)
	Renter	14,342	11,246	4,274	3,144	15,394	11,990	4,637	3,407	20,034	1,370 (7.3)
	Total	58,701	21,820	10,635	11,195	66,049	23,701	11,638	12,174	47,513	3,863 (8.8)
Town of Jupiter	Owner	1,761	474	290	376	2,068	519	315	402	1,236	96 (8.4)
	Renter	388	312	122	93	415	331	130	103	564	37 (8.4)
	Total	2,149	786	412	469	2,483	850	445	505	1,800	133 (8.0)

Place	Tenure	2015				2020				Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	<30%	30-39%	40-49%	50+ %		
Palm Beach Co.	Owner	50,655	11,711	7,001	8,767	58,275	12,824	7,618	9,437	29,879	2,400 (8.7)
	Renter	15,394	11,990	4,637	3,407	16,264	12,615	4,942	3,701	21,258	1,224 (6.1)
	Total	66,049	23,701	11,638	12,174	74,539	25,439	12,560	13,138	51,137	3,624 (7.6)
Town of Jupiter	Owner	2,068	519	315	402	2,420	566	337	433	1,336	100 (8.1)
	Renter	415	331	130	103	445	344	142	113	599	35 (6.2)
	Total	2,483	850	445	505	2,865	910	479	546	1,935	135 (7.5)

Table 26 – Palm Beach County and Jupiter Low Income Household Cost Burden (CB) 2005-2025 (continued)

Place	Tenure	2020					2025					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	Total CB Households	<30%	30-39%	40-49%	50+ %			
Palm Beach Co.	Owner	58,275	12,824	7,618	9,437	29,879	66,604	13,826	8,180	10,015	32,021	2,142 (7.2)	
	Renter	16,264	12,615	4,942	3,701	21,258	17,055	13,247	5,198	4,026	22,471	1,213 (5.7)	
	Total	74,539	25,439	12,560	13,138	51,137	83,659	27,073	13,378	14,041	54,492	3,355 (6.6)	
Town of Jupiter	Owner	2,420	566	337	433	1,336	2,581	564	334	419	1,317	-19 (3.8)	
	Renter	445	344	142	113	599	433	340	140	116	596	-3 (0.5)	
	Total	2,865	910	479	546	1,935	3,014	904	474	535	1,913	-22 (1.1)	

Table 27 – Palm Beach County and Jupiter Moderate Income (80 to 119% of Median) Household CB 2005-2025: Percentage of Income Spent on Housing by Tenure (CB range from 30 % to >50%)

Place	Tenure	2005					2010					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	Total CB Households	<30%	30-39%	40-49%	50+ %			
Palm Beach Co.	Owner	63,501	11,188	3,390	3,501	18,079	72,090	12,571	3,784	3,902	20,257	2,178 (12.0)	
	Renter	23,563	4,259	787	789	5,835	26,178	4,739	868	864	6,471	636 (10.9)	
	Total	87,064	15,447	4,177	4,290	23,914	98,268	17,310	4,652	4,766	26,728	2,814 (11.8)	
Town of Jupiter	Owner	2,683	539	165	169	873	3,089	600	184	187	971	98 (11.2)	
	Renter	670	125	24	23	172	733	139	26	25	190	18 (10.5)	
	Total	3,353	664	189	192	1,045	3,822	739	210	212	1,161	116 (11.1)	

Place	Tenure	2010					2015					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	Total CB Households	<30%	30-39%	40-49%	50+ %			
Palm Beach Co.	Owner	72,090	12,571	3,784	3,902	20,257	81,156	13,651	4,051	4,209	21,911	1,654 (8.2)	
	Renter	26,178	4,739	868	864	6,471	28,006	5,104	918	941	6,963	492 (7.6)	
	Total	98,268	17,310	4,652	4,766	26,728	109,162	18,755	4,969	5,150	28,874	2,146 (8.0)	
Town of Jupiter	Owner	3,089	600	184	187	971	3,514	645	194	198	1,037	66 (6.8)	
	Renter	733	139	26	25	190	771	148	29	29	206	16 (8.4)	
	Total	3,822	739	210	212	1,161	4,285	793	223	227	1,243	82 (7.1)	

Table 27 – Palm Beach County and Jupiter Moderate Income Household CB 2005-2025 (continued)

Place	Tenure	2015					2020					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	Total CB Households	<30%	30-39%	40-49%	50+ %			
		Palm Beach Co.	Owner	81,156	13,651	4,051	4,209	21,911	90,939	14,570	4,268		
	Renter	28,006	5,104	918	941	6,963	29,336	5,430	977	1,060	7,467	504 (7.2)	
	Total	109,162	18,755	4,969	5,150	28,874	120,275	20,000	5,245	5,574	30,819	1,945 (6.7)	
Town of Jupiter	Owner	3,514	645	194	198	1,037	3,955	682	200	208	1,090	53 (5.1)	
	Renter	771	148	29	29	206	799	158	31	34	223	17 (8.3)	
	Total	4,285	793	223	227	1,243	4,754	840	231	242	1,313	70 (5.6)	

Place	Tenure	2020					2025					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	Total CB Households	<30%	30-39%	40-49%	50+ %			
		Palm Beach Co.	Owner	90,939	14,570	4,268	4,514	23,352	100,555	15,285	4,440		
	Renter	29,336	5,430	977	1,060	7,467	30,410	5,735	1,052	1,226	8,013	546 (7.3)	
	Total	120,275	20,000	5,245	5,574	30,819	130,965	21,020	5,492	6,045	32,557	1,738 (5.6)	
Town of Jupiter	Owner	3,955	682	200	208	1,090	4,056	656	193	204	1,053	-37 (3.5)	
	Renter	799	158	31	34	223	769	156	30	38	224	-1 (0.4)	
	Total	4,754	840	231	242	1,313	4,825	812	223	242	1,277	-36 (2.8)	

Table 28 – Low Income Household Need Analysis 2010 to 2025

Tenure	2010	2015	2020	2025
Owner	133	96	100	0
Renter	48	37	35	0
Total	181	133	135	0

Table 29 – Moderate Income Household Need Analysis 2010 to 2025

Tenure	2010	2015	2020	2025
Owner	98	66	53	0
Renter	18	16	17	0
Total	116	82	70	0

Table 29(a) – Palm Beach County and Jupiter Very Low Income (less than 50 % of Median) Household Cost Burden (CB) 2005-2025:
 Percentage of Income Spent on Housing by Tenure (CB range from 30 % to >50%)

Place	Tenure	2005					Total CB Households	2010					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	50+ %		<30%	30-39%	40-49%	50+ %			
												30-39%		
Palm Beach Co.	Owner	29,048	9,249	6,331	25,752	41,332	32,554	10,327	7,149	29,285	46,761	5,429 (13.1)		
	Renter	9,086	4,916	5,245	22,522	32,683	10,163	5,488	25,233	36,569	3,886 (11.9)			
	Total	38,134	14,165	11,576	48,274	74,015	42,717	15,815	12,997	54,518	83,330		9,315 (12.6)	
Town of Jupiter	Owner	1,035	319	232	1,069	1,620	1,217	375	273	1,243	1,891	271 (16.7)		
	Renter	267	146	147	654	947	301	164	738	1,066	119 (12.6)			
	Total	1,302	465	379	1,723	2,567	1,518	539	437	1,981	2,957		390 (15.2)	

Place	Tenure	2010					Total CB Households	2015					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	50+ %		<30%	30-39%	40-49%	50+ %			
												30-39%		
Palm Beach Co.	Owner	32,554	10,327	7,149	29,285	46,761	36,797	11,699	8,150	33,074	52,923	6,162 (13.1)		
	Renter	10,163	5,488	5,848	25,233	36,569	11,145	5,955	6,344	27,544	39,843		3,274 (9.0)	
	Total	42,717	15,815	12,997	54,518	83,330	47,942	17,654	14,494	60,618	92,766		9,436 (11.3)	
Town of Jupiter	Owner	1,217	375	273	1,243	1,891	1,433	438	326	1,424	2,188	297 (15.7)		
	Renter	301	164	164	738	1,066	340	179	184	818	1,181		115 (10.8)	
	Total	1,518	539	437	1,981	2,957	1,773	617	510	2,242	3,369		412(13.9)	

Place	Tenure	2015					Total CB Households	2020					Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	50+ %		<30%	30-39%	40-49%	50+ %			
												30-39%		
Palm Beach Co.	Owner	36,797	11,699	8,150	33,074	52,923	42,547	13,608	9,416	37,342	60,366	7,443 (14.1)		
	Renter	11,145	5,955	6,344	27,544	39,843	12,261	6,376	6,829	29,822	43,027		3,184 (8.0)	
	Total	47,942	17,654	14,494	60,618	92,766	54,808	19,984	16,245	67,164	103,393		10,627 (11.5)	
Town of Jupiter	Owner	1,433	438	326	1,424	2,188	1,698	529	383	1,623	2,535	347 (15.9)		
	Renter	340	179	184	818	1,181	387	193	204	899	1,296		115 (9.7)	
	Total	1,773	617	510	2,242	3,369	2,085	722	587	2,522	3,831		462 (13.7)	

Table 29(a) – Palm Beach County and Jupiter Very Low Income Household Cost Burden (CB) 2005-2025 (continued)

Place	Tenure	2020				2025				Total CB Households	5-YR CB Change (+,-) Total/ (%)
		<30%	30-39%	40-49%	50+ %	<30%	30-39%	40-49%	50+ %		
Palm Beach Co.	Owner	42,547	13,608	9,416	37,342	49,498	15,990	10,861	41,639	68,490	8,124 (13.5)
	Renter	12,261	6,376	6,829	29,822	13,490	6,780	7,329	32,075	46,184	3,157 (7.3)
	Total	54,808	19,984	16,245	67,164	62,988	22,770	18,190	73,714	114,674	11,281 (11.0)
Town of Jupiter	Owner	1,698	529	383	1,623	1,851	584	414	1,675	2,673	138 (5.4)
	Renter	387	193	204	899	410	199	209	920	1,328	32 (2.5)
	Total	2,085	722	587	2,522	2,261	783	623	2,595	4,001	170 (4.4)

Table 29(b) – Very Low Income Household Need Analysis 2010 to 2025

Tenure	2010	2015	2020	2025
Owner	271	297	347	138
Renter	119	115	115	32
Total	390	412	462	170