

## **CAPB Planning & Zoning Committee Releases Vision for the Future of the South End**

The Citizens' Association of Palm Beach Planning & Zoning Committee has released a comprehensive set of recommendations aimed at thoughtfully guiding the future evolution of the South End while preserving the character and integrity of Palm Beach.

The committee was formed at the request of the Town's Planning, Zoning & Building Department to provide input on potential updates to the Town's zoning code. The report emphasizes that the goal is not to redefine the South End, but rather to modernize and refine zoning standards in a way that enhances resiliency, livability, environmental stewardship, and long-term value while remaining aligned with Palm Beach's "One Town" principles.

Among the committee's recommendations are increasing design flexibility within existing zoning districts, encouraging architectural diversity, enhancing landscaping standards, incentivizing underground parking, strengthening coastal resiliency measures, and creating more cohesive development opportunities through coordinated planning. The report also highlights the importance of preserving the predominantly residential nature of the South End while thoughtfully incorporating modern amenities and lifestyle expectations.

The committee envisions a South End that continues to reflect Palm Beach's architectural excellence and tropical coastal identity while preparing for the next generation of residents and evolving environmental needs. Inspired in part by the revitalization of Phipps Ocean Park, the recommendations place a strong emphasis on native landscaping, pedestrian-friendly design, and environmental sustainability.

The report will now be shared with Town boards and stakeholders for further review and discussion.



Congratulations to CAPB Director, Geri Emmett, on her appointment to the Town of Palm Beach Recreation Advisory Commission. The Commission advises the Town on parks, recreational programs, and community amenities that help enhance quality of life throughout Palm Beach.

Geri's appointment comes at an important time for the South End, as projects such as the Phipps Ocean Park transformation and continued investments in recreational facilities and programming continue to move forward. Her appointment also reflects CAPB's ongoing commitment to civic engagement and advocacy on issues that impact South End residents and the broader Palm Beach community.



**Town of Palm Beach Fire Rescue  
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**Fire Prevention News for our Condominium Owners**

As many of our condominiums get older throughout the town, there have been several common life safety issues that continue to arise with each annual inspection. We rely on the NFPA Life Safety Code to help ensure our residents are safe in the communal living arrangements forced with condo ownership.

The code requires many of our condominiums to have fire alarms. Our adopted code also requires newly introduced equipment, materials, and operations to comply with the requirements for new construction or processes. Just like new kitchens require additional electric updates so do condominium renovation with reference to life safety devices.

Many of our condominiums, when renovated require heat detectors in every room of the condominium, tied to the building alarm system to initiate a building fire alarm notification.

The code requires annual door inspection for certain means of egress, typically those equipped with panic hardware, fire exit hardware, serving exit enclosures, electrically controlled egress doors, and door assemblies with special locking arrangements. During our annual inspections our goal has been to work with management and maintenance to get critical doors replaced and establish a list of the condition of remaining doors so planning can take place for replacement or maintenance. We are finding up to 90% of critical doors in our older condominiums need removal and replacement of the doors, frame and hardware.

We have noticed many buildings and independent condos do not have code compliant addressing. Our adopted code requires all new and existing buildings have approved address numbers placed in a position to be plainly legible and visible from the street or road fronting the property. Address numbers shall be in Arabic numerals or alphabet letters. Address numbers for suites, units, etc. within a multiple tenant building or complex shall be individually identified in a manner approved by the AHJ, however should not be less than 3 inches in height for residential and at least 6 inches in height for all other buildings, structures, or portions thereof.

Sincerely

Marty DeLoach  
Town of Palm Beach  
Fire Marshal

The 2026 Youth Academy is coming up on Monday, June 15, and Tuesday, June 16, from 9:00am to 1:00pm both days, with lunch provided. Both our very own Palm Beach Police and Fire Rescue departments will be showcasing kid-friendly, hands-on experiences to show the behind-the-scenes, amazing work of our Palm Beach first responders.

In order to apply for this program, applicants must live or go to school in the Town of Palm Beach, and be in the age range of 8 to 12 years old. Below is our website for reference, we can provide an application to those interested via email:

<https://palmbeachpoliceandfirefoundation.org/safeguard/youth-academy/>



## **PALM BEACH POLICE & FIRE YOUTH ACADEMY**

**June 15-16, 2026**



## **Major changes issued for condo mortgage requirements. What that means for you**

Mortgage giants Fannie Mae and Freddie Mac recently issued significant updates to their condominium lending guidelines that will expand financial reviews to more properties and add flexibility to the insurance requirements. While some of the changes will create new complexities, others will provide relief for condominium communities seeking to comply in order for their units to qualify for conventional mortgages. As the Miami Herald chronicled in an April 2025 article, the secretive condo blacklist from the government-sponsored entities more than doubled its number of South Florida condo communities during the prior two years. It further explained: "After the Surfside disaster, Fannie Mae began requiring condo associations to fill out extensive questionnaires detailing their finances and building conditions to submit to a bank or lender when a unit owner wants to sell to a buyer who is seeking financing.

The rationale was to reduce the risks involved in making loans on older condos like Champlain Towers that may have undisclosed or unaddressed maintenance, repair or financial issues. The agency said at the time that it would no longer back mortgages in condos facing 'critical repairs' or material deficiencies such as mold or water intrusion, or that have deferred maintenance resulting in 'advanced deterioration.'" The list included more than 5,100

associations/communities nationwide as of early 2025, and Florida led with more than 35% of the listed enclaves. For all the unit owners in those communities, they will find it nearly impossible to sell to buyers seeking conventional mortgage financing at the most competitive rates and terms.

That is because lenders adhere to the standards set by the federally chartered Fannie Mae and Freddie Mac, which combined back around 70% of the residential loans in the U.S.

Nonconforming mortgage options are significantly more expensive, but the standards have no impact on cash deals that do not require financing. The new changes will lead to more condominiums facing financial reviews to qualify for loans, but they also include insurance flexibility that may help communities regain eligibility for conventional financing. One of the most significant is the termination of the limited review process, which will be fully eliminated for loans with application dates on or after Aug. 3. Limited review has represented roughly 40% of all past project reviews, and eliminating it will lead to a shift to a more rigorous full review process that will require substantially more documentation and formal lender questionnaires for nearly all condominium sales. This change will increase the administrative burden on community associations, managers, and board members. It could slow transactions and place additional Fannie and Freddie are increasing the minimum reserve funding requirement from 10% to 15% of the annual budget effective Jan. 4, 2027. However, the 15% budget allocation is not required for associations that have completed a reserve study within the last three years and are adhering to its highest recommended level of funding. Updates to the property insurance requirements include the elimination of strict replacement cost documentation, and roofs will no longer be required to be covered for their full replacement cost. This will provide greater flexibility in how coverage sufficiency is determined, and it will offer relief for many communities that had difficulties meeting the prior requirements. Loan servicers were also impacted by the update. As of Jan. 1, 2027, they will be required to verify insurance coverage annually, monitor

for reductions in coverage, and issue annual reminders to borrowers to maintain their insurance. For condominium associations and their directors, one of the best places to start in response to these changes is with a review of their reserves. The dates of their studies/updates and their reserve funding level will be of the upmost importance. The insurance changes will also necessitate thorough analysis, so directors and managers should consult with their agents/brokers to identify any compliance gaps and ensure full compliance with all the requirements. Information on reserves and insurance from these reviews as well as other matters will need to be submitted for every purchase involving a traditional mortgage, so the lender questionnaires will continue for associations.

By Michael L. Hyman Special to the Miami Herald April 23, 2026 5:22 PM Gift Article

# Florida migration boom fades as rising costs push residents out

At the same time Florida's pandemic-era sunshine rush slowed to a trickle, affordability concerns pushed working-age residents to relocate.

Why it matters: That's the sobering state of play detailed in a recent Wall Street Journal article digging into the Sunshine State's changing migration patterns.

- "The changing affordability situation has led to a shrinking supply of working-age newcomers, who are key to filling jobs and stoking demand for housing, retail and services," the piece says.
- "Florida depends heavily on such sectors, as it lacks big industries that generate an abundance of high-paying jobs."
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The big picture: International migration — once a major source of population growth — plummeted in most U.S. counties amid President Trump's enforcement crackdown.

- The number of people moving to Florida from other states has also dropped off, with hurricanes, return-to-office mandates and skyrocketing home insurance premiums spooking potential new residents.
- And deaths have outnumbered births in Florida since 2020, a deficit that's forecasted to hit 50,000 by 2035.

What they're saying: "The collapse in domestic migration is a direct threat to jobs and paychecks for the state's current residents," demographer Eric Finnigan told the Journal.

- "It's also a potential hit to home values and those with their wealth tied up in home equity," said Finnigan, the vice president of demographics research at John Burns Research & Consulting.

Meanwhile, inflation and high housing costs combined with stagnant wages have pushed middle-class Floridians to move out of state, per the Journal article.

Zoom in: In Miami-Dade County, 54% of households were unable to afford basic necessities in 2025 — up from 51% in 2023, according to the United Way.

- An explosion of luxury offerings across Miami — and the influx of billionaire home buyers — spells a deepening wealth gap.

In some parts of Florida, the shift goes beyond slower growth.

Stunning stat: Miami-Dade is estimated to have lost about 10,000 residents between July 2024 and 2025 — the third highest number of any U.S. county, according to recent Census data.

Yes, but: Most Florida counties still experienced population growth, with St. Johns (3.9%), Hendry (3.5%), Marion (3.4%) and Osceola (3.4%) leading the pack.

- Ocala saw the highest percentage increase of residents of any U.S. metro area during the same period. Lakeland-Winter Haven and Punta Gorda were among the top 10.

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