
HOUSING ELEMENT

INTRODUCTION

The Housing Element of the Port St. Lucie Comprehensive Plan documents existing housing conditions in the City, projects future needs, and identifies existing and potential deficiencies in the housing supply. By doing so, goals, objectives, and policies can be prepared which develop a strategy for meeting deficiencies in the housing supply.

The data in this element is derived from the 2010 Census, and the Shimberg Center for Housing Studies. For each housing element requirement, the most recent data was used. In some cases, data for the City is compared with data for St. Lucie County and the State of Florida.

PORT ST. LUCIE HOUSING OVERVIEW

City Housing Program

The Community Services Department is responsible for administering the housing program with grant funding from the State Housing Initiatives Partnership (SHIP) program and the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program. The Department also administers community development and public service projects with federal CDBG funding. The Department implements the affordable housing policy of the City Council including housing incentives.

Repair/Rehabilitation Assistance

The Community Services Department administers a state funded housing repair and rehabilitation program (SHIP) when funds are available. (The City did not receive these funds for FY10 and FY11). The City utilizes Community Development Block Grant (CDBG) funding in order to assist households on the current repair and rehabilitation waiting list.

Home Purchase Assistance

The Community Services Department administers a state funded home purchase program (SHIP) when funds are available. (The city did not receive these funds for FY10.) The City will be utilizing Neighborhood Stabilization Program (NSP) funding to purchase and repair foreclosed properties. These homes will be resold to income-qualified households.

Affordable Housing Advisory Committee

The City of Port St. Lucie Affordable Housing Advisory Committee (AHAC) was established pursuant to Section 420.9076 Florida Statutes. The Affordable Housing Advisory Committee meets triennially to review established policies and procedures, ordinances, land development regulations, and the Comprehensive Plan, and makes recommendations to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value.

The Committee is appointed by the City Council to make recommendations to the City Council on Affordable Housing Issues. The AHAC consists of 11 members who are subject to the provisions of the Sunshine Law and serve on a voluntary basis.

Affordable Housing Incentives

The Community Services Department administers the Affordable Housing Advisory Committee's recommendations and a number of City Council housing policies and incentives.

The following is a list of the housing incentives recommended by the Affordable Housing Advisory Committee and approved by the City Council:

1. Expedited Permitting: Any affordable housing project that experiences a delay of over three weeks in any phase of the permitting and/or planning process will be processed ahead of other projects waiting to be considered. Affordable housing projects are identified as those projects assisted with state or federal funds.
2. Ongoing Review Process: This strategy involves an ongoing process for review of local policies, ordinances, regulations, and plan provisions that may increase the cost of housing prior to their adoption. All regulations and policies that may impact the cost of housing are forwarded to the Community Services Department. Any proposed increase in building fees is brought to the Treasure Coast Builders Association (TCBA) for review in addition to public hearing and public comment processes.
3. Modification of impact fee requirements, including the reduction or waiver of impact fees and alternative methods of fee payment for affordable housing: The City Council approved deferring impact fees for eligible homeowner applicants under the City's Affordable Housing guidelines (for SHIP) on single family owner occupied residential housing.
4. The reduction of parking and setback requirements for affordable housing: The City Council approved allowing parking and setback requirements to be reduced for affordable housing projects where it can be shown that such reduction will be compatible with the surrounding neighborhood, and will not cause an adverse impact to the neighborhood.
5. The support of development near transportation hubs and major employment centers and mixed-use developments: The City Council supports the development of affordable housing and/or workforce housing near (within ½ mile of) a transportation hub, major employment center, and mixed-use development.
6. All residential future land use amendments and Developments of Regional Impact are required to include an affordable housing component.

Foreclosure Prevention

State Housing Initiatives Partnership (SHIP)

In FY09, the State Housing Initiatives Partnership (SHIP) provided assistance to help Port St. Lucie households to avoid foreclosure if the delinquency is due to circumstances beyond their control. The total amount of assistance was limited to \$5,000. Eligible expenses include past due mortgage payments (principal, interest, taxes and insurance), delinquent condominium fees or assessments, attorney's fees, late fees and other customary fees associated with defaulted mortgages. The program was open to extremely low, very-low, low and moderate-income households.

Neighborhood Stabilization Program

In 2009, the City utilized funds from the Neighborhood Stabilization Program (NSP) to start curbing the impacts of foreclosures. In 2009 the City received \$13,523,000 in grant funding to purchase foreclosed properties, repair them, and make them affordable, with financial assistance as needed, to income-qualified households. The City received an additional \$3.5 million in 2010 to continue this program.

Hardest Hit Program

The City administers the Hardest Hit Program. This is a federal program funded through the state down to the local level. The Hardest Hit Program will provide:

- Mortgage funding for eligible clients for up to six months of mortgage payments, or
- Bring the homeowner's past due first mortgage current

Unemployment or under-employment figures heavily in the eligibility requirements and other restrictions apply.

HOUSING INVENTORY

The following is a series of topics which together provide a description of the existing housing conditions in the City of Port St. Lucie. Data from the 2010 Census have been supplemented with data from the Shimberg Center for Housing Studies (Florida Housing Data Clearinghouse).

Housing Type: The Census data indicates that approximately 90% of the City's housing units are single family, while multifamily homes made up approximately 8% of the housing stock. A total of 686 mobile homes were identified in the 2010 US Census. Total units and the percentage of housing inventory by type of unit are shown in the table below.

**Table 3-1
Housing Type, 2010**

Housing Type	City of Port St. Lucie		St. Lucie County	
	Estimate	Percent	Estimate	Percent
Single Family:				
1, detached	61,636	87.5%	90,410	66.0%
1, attached	2,320	3.3%	4,339	3.2%
Multi-Family:				
2	70	0.1%	4,017	2.9%
3 or 4	496	0.7%	3,042	2.2%
5 to 9	1,992	2.8%	5,041	3.7%
10 to 19	1,845	2.6%	5,050	3.7%
20 to 49	1,374	2.0%	12,202	8.9%
Mobile Homes	686	1.0%	12,880	9.4%
Boat, RV, Van, Etc.	0	0.0%	57	0.0%
Total:	70,419	100.00%	137,038	100.00%

Source: U.S. Census Bureau, 2010 American Community Survey, 2012

Housing Tenure: Housing tenure refers to the occupancy of a unit, either owner-occupied or renter-occupied. The 2010 Census reported 78.1% of households in Port St. Lucie were owner-occupied. (Statewide, Florida's homeownership rate is 67.4%.) The remaining 21.9 % were renter-occupied households.

**Table 3-2
Housing Units by Tenure, Port St. Lucie 2010**

Occupied Housing Units	Owner-Occupied Housing Units	Percent	Renter-Occupied Housing Units	Percent
60,902	47,541	78.1%	13,361	21.9%

Source: U.S. Census Bureau, 2010 Census, 2011

**Table 3-3
Housing Units by Tenure, St. Lucie County, 2010**

Occupied Housing Units	Owner-Occupied Housing Units	Percent	Renter-Occupied Housing Units	Percent
108,523	80,766	74.4%	27,757	25.6%

Source: U.S. Census Bureau, 2010 Census, 2011

Age of Housing Units: The age of housing units in the City of Port St. Lucie is shown in the next table. Nearly 41% of the homes in the City were built in the year 2000 or later. However, over 30,000 units were built between 1980 and 1999 which was prior to the adoption of the new building codes which mandated greater hurricane safety requirements.

**Table 3-4
Age of Housing Units**

Year Structure Built	Port St. Lucie		St. Lucie County	
		Percent		Percent
Built 2005 or later	13,102	12.50%	16,485	8.20%
Built 2000 to 2004	16,842	28.30%	24,319	19.20%
Built 1990 to 1999	15,604	21.00%	26,451	17.30%
Built 1980 to 1989	17,512	26.70%	34,187	27.20%
Built 1970 to 1979	6,426	9.70%	18,512	16.80%
Built 1960 to 1969	721	1.20%	8,050	5.30%
Built 1950 to 1959	112	0.40%	5,997	4.00%
Built 1940 to 1949	33	0.20%	1,668	1.10%
Built 1939 or earlier	67	0.10%	1,369	0.90%
Total housing units				

Source: U.S. Census Bureau, 2010, American Community Survey, 2012

Historically Significant Housing: A small portion of the housing units in the City were constructed prior to 1970. Census data revealed that 212 structures exist that were built prior to 1960. However, the City has no evidence these structures still exist and the Census data available before incorporation cannot be confirmed. Of the relatively small number of housing units indicated as having been built prior to 1960, none of these are considered historically significant.

Monthly Housing Rent: The median rent paid in Port St. Lucie was \$1,092 compared to \$922 in St. Lucie County for 2010 per the US Census. The HUD Fair Market Rent in 2010 in St.

Lucie County and the surrounding metro area (Port St. Lucie MSA), rent for a typical modest apartment, was \$763 for a studio apartment, \$765 for a one-bedroom, \$969 for a two-bedroom, \$1,281 for a three-bedroom, and \$1,320 for a four-bedroom unit.

Home Values: The following table shows the value of owner-occupied housing units in Port St. Lucie and St. Lucie County in 2010. The median value for Port St. Lucie was \$136,400 in 2010 compared to \$213,900 in 2009, a significant decrease in value.

**Table 3-5
Home Values, 2010**

Home Value – Owner Occupied				
	City of Port St. Lucie		St. Lucie County	
	# of Units	Percent	# of Units	Percent
Owner Occupied	46,779		78,303	
Less than \$50,000	1,400	3.00%	7,945	10.1%
\$50,000 to \$99,999	12,185	26.0%	21,214	27.1%
\$100,000 to \$149,999	13,327	28.5%	17,879	22.8%
\$150,000 to \$199,999	10,880	23.3%	13,605	17.4%
\$200,000 to \$299,999	6,326	13.5%	10,376	13.3%
\$300,000 to \$499,999	2,509	5.4%	5,146	6.6%
\$500,000 to \$999,999	111	0.2%	1,849	2.4%
\$1,000,000 or more	41	0.1%	289	0.4%
Median (dollars)	\$136,400	(X)	\$126,000	(X)

Source: U.S. Census Bureau, 2010 American Community Survey, 2012

Monthly Owner-Occupied Housing Unit Costs: The following table shows the sum of payments for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. The table includes information on housing units with a mortgage only. The median monthly cost is \$1,433, slightly higher than the County median monthly cost of \$1,407.

**Table 3-6
Monthly Owner-Occupied Housing Unit Costs, 2010**

Selected Monthly Owner Costs of Owner-occupied Housing				
	City of Port St. Lucie		St. Lucie County	
	# of Units	Percent	# of Units	Percent
Housing units with a mortgage	34,654		48,633	
Less than \$300	0	0.0%	0	0.0%
\$300 to \$499	456	1.30%	1,003	2.1%
\$500 to \$699	1,740	5.0%	3,117	6.4%
\$700 to \$999	4,516	13.0%	7,123	14.6%
\$1,000 to \$1,499	12,284	35.4%	16,065	33.0%
\$1,500 to \$1,999	8,394	24.2%	11,663	24.0%

Selected Monthly Owner Costs of Owner-occupied Housing				
	City of Port St. Lucie		St. Lucie County	
	# of Units	Percent	# of Units	Percent
Housing units with a mortgage	34,654		48,633	
\$2,000 or more	7,264	21.0%	9,662	19.9%
Median (dollars)	1,433	(X)	1,407	(X)

Source: U.S. Census Bureau, 2010 American Community Survey, 2012

AFFORDABLE HOUSING NEEDS:

Cost Burden: Cost-burdened households pay more than 30% of income for rent or mortgage costs. The data in the following table titled Amount of Income Paid for Housing, 2010, suggests that more than 50% of housing units with a mortgage and occupied units paying rent have a housing cost burden which is similar to the County.

Table 3-7
Amount of Income Paid for Housing, 2010(Cost Burden)

% of Income Paid for Housing	City of Port St. Lucie		St. Lucie County	
	Households	Percent	Households	Percent
Housing units with a mortgage (excluding units where cost cannot be computed)	34,166		47,891	
0-30%	14,178	41.50%	20,680	43.20%
30% or more	19,988	58.50%	27,211	56.80%
Housing unit without a mortgage (excluding units where costs cannot be computed)	12,125		29,234	
0-30%	9,694	79.90%	22,106	75.60%
30% or more	2,431	20.10%	7,128	24.40%
	Households	Percent	Households	Percent
Occupied units paying rent (excluding units where costs cannot be computed)	12,529		25,316	
0-30%	5,864	46.80%	10,368	40.90%
30% or more	6,665	53.20%	14,948	59.10%

Source: Shimberg Center for Housing Studies, 2012

Household Income: In the following table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. In Port St. Lucie and the surrounding metro area, the HUD-estimated median income for a family of four is \$56,200 in 2011 and \$59,600 in 2010.

The data in the following table titled Households by Income and Cost Burden, 2011 shows that 12,909 households are both cost burdened and in the very-low and low income bracket (21% of the total number of households.) Additional analysis indicates that 67% of Port St. Lucie residents in the very low and low income bracket were cost burdened in the year 2011.

**Table 3-8
Households by Income and Cost Burden, 2011**

A. Owner-Occupied Households, 2011				
	Household Income as a Percentage of Area Median Income (AMI)			
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	1,594	4,600	9,772	21,090
At 30% or More Cost Burden	1,151	3,633	2,216	1,038
At 50% or More Cost Burden	3,290	945	203	121
Total Number of Households	6,035	9,178	12,191	22,249
B. Renter-Occupied Households, 2011				
	Household Income as a Percentage of Area Median Income (AMI)			
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	359	1,108	2,701	2,997
At 30% or More Cost Burden	622	1,544	247	39
At 50% or More Cost Burden	1,598	126	96	-
Total Number of Households	2,579	2,778	3,044	3,036

Source: Shimberg Center for Housing Studies, 2012

HOUSING CONDITIONS

Substandard Housing: Individual housing units may be considered substandard if the unit lacks complete plumbing for exclusive use of the residents complete kitchen facilities, central heating, and or is overcrowded. As can be seen in the table below, substandard housing is not a significant housing issue in Port St. Lucie.

**Table 3-9
Substandard Housing, 2010**

Substandard Condition	City of Port St. Lucie	City of Port St. Lucie	St. Lucie County	St. Lucie County
	# of Units	Percent	# of Units	Percent
Overcrowded (more than one person per room) (2000)	757	1.3%	1,457	1.3%
Lacking complete plumbing facilities (2010)	212	0.4%	406	0.4%
Lacking complete kitchen facilities (2010)	346	0.6%	540	0.5%

Source: US Census, 2010 American Community Survey, 2012

Subsidized Housing: The following table provides an inventory of federal, state, and/or local assisted rental housing within the City. The table shows a total of 1,156 units with rent and/or income restrictions.

**Table 3-10
Inventory of Federally, State, and Locally, Assisted Rental Housing**

Name	Address	Assisted Units	Housing Programs	Population Served
Cove at Saint Lucie	4400 NW Cove Circle	144	Housing Credits 9% State HOME	Elderly
Hillmoor Village	1900 SE Hillmoor Drive	120	Housing Credits 9%	Family
Hillmoor Village II	1900 SE Hillmoor Drive	110	Housing Credits 9%	Family
Peacock Run	5500 East Torino Parkway	264	Guarantee Housing Credits 4% Section 542 State Bonds	Family
Saint Andrews Pointe Apartments	2550 NW Hatches Harbor Road	184	Housing Credits 4% SAIL State Bonds	Family
Sanctuary at Winterlakes	5410 Rabbit Run	284	Housing Credits 4% State Bonds	Family
Villa Seton	3300 Chartwell Street	50	Rental Assistance/HUD Section 202 Capital Advance State HOME	Elderly

Source: Shimberg Center for Housing Studies, 2011.

Community Residential Facilities: According to www.FloridaHealthFinder.gov, there are 31 assisted living facilities, 5 nursing homes, 1 residential treatment facility, 5 adult family care homes in Port St. Lucie, and a number of other facilities offering various types of treatment. Details of these facilities including the number of licensed beds for each, is detailed below.

**Table 3-11
Community Residential Facilities**

Name	Facility Type	Address	Licensed Beds
A Hollyhome ALF	Assisted Living Facility	5288 NW North Macedo Blvd	6
Amazing Grace Inc	Assisted Living Facility	1160 SE Puritan Lane	6
Antoine, Francoise	Adult Family Care Home	1342 SW Del Rio Blvd	5
Baxter's Adult Home	Assisted Living Facility	1092 SW Majorca Avenue	6
Bayamo Assisted Living Facility, Inc	Assisted Living Facility	1199 SW Bayamo Avenue	6
Bayshore Residence	Assisted Living Facility	686 SW Lucero Dr.	6
Brenovil, Zulia	Adult Family Care Home	902 SE Preston Lane	5
Brighton Gardens of Port St Lucie	Nursing Home	1699 SE Lyngate Drive	30
Brighton Gardens of Port St. Lucie	Assisted Living Facility	1699 Se Lyngate Drive	110
Circle of Care (The)	Assisted Living Facility	4161 SW Tumble St	6
Country Living Assisted Care Center	Assisted Living Facility	1762 SW Arch Street	6

Name	Facility Type	Address	Licensed Beds
Davis, Christine	Adult Family Care Home	537 SW Whitmore Drive	5
Ellis, Elaine	Adult Family Care Home	581 SW Bacon Terrace	4
Emerald Health Care Center	Nursing Home	1655 SE Walton Road	120
Florida Mentor	Intermediate Care Facility for the Developmentally Disabled	2318 Rich Street	6
God's Love And Care Enterprises	Assisted Living Facility	2073 SE Rainier Road	6
Golden Meadows, Inc.	Assisted Living Facility	1238 SW Jacqueline Ave	6
Harbor Place At Port St Lucie, The	Assisted Living Facility	3700 SE Jennings Road	128
Harden, Charmaine	Adult Family Care Home	6908 NW Kowal Ct	5
Harmony Care Home Inc.	Assisted Living Facility	534 SE Thanksgiving Ave	6
Horizon Bay Vibrant Ret Living 448	Assisted Living Facility	9825 S US Highway 1	120
Independent Living With Care, Inc.	Assisted Living Facility	3165 SW Fambrough Str.	6
Jamaica Shores	Assisted Living Facility	171 SW Euler Ave	6
Johanna's Assisted Living Inc.	Assisted Living Facility	1958 Dorado Lane	6
Life Care Center of Port Saint Lucie	Nursing Home	3720 SE Jennings Road	123
Life Long Learning Center, Inc.	Assisted Living Facility	1699 SW Southworth Terrace	6
Martin, Edith	Adult Family Care Home	3650 SW Viceroy Street	5
Nature's Edge	Assisted Living Facility	699 NW Airoso Blvd.	33
New Life Assisted Living Facility	Assisted Living Facility	2133 SE Shelter Drive	6
Ohana Adult Family Care Home	Assisted Living Facility	817 SW Sail Terrace	7
Palm Garden of Port Saint Lucie	Nursing Home	1751 SE Hillmoor Drive	120
Palms of St Lucie West (The)	Assisted Living Facility	501 NW Cashmere Blvd.	80
Paradise Care Cottage	Assisted Living Facility	2277 SE Lennard Road	50
Parah Inc.	Assisted Living Facility	701 SW Tulip Blvd	6
Perfect Kare Alf	Assisted Living Facility	5902 NW Wolverine Rd	6
Quality Care Assisted Living of The Treasure Coast, Inc.	Assisted Living Facility	432 SW Prado Avenue	6
Ridgecrest Assisted Living	Assisted Living Facility	190 SW Ridgecrest Drive	6
Rosewood Gardens Inc.	Assisted Living Facility	643 NE Lagoon Lane	6
Rosie's Place	Assisted Living Facility	1102 SW Ivanhoe Street	6
Serenity Care Center	Assisted Living Facility	619 SW Jaffe Ave	6
Site B - Council on Aging ADC Senior Campus	Adult Day Care Center	2501 SW Bayshore Blvd.	55
Springfield Gardens	Assisted Living Facility	588 SW Ray Avenue	5
Sunny Days ALF, Inc. II	Assisted Living Facility	4645 SW Vahalla St	6
Swaby, Beverly	Adult Family Care Home	2207 SW Haycraft Circle	5
Tiffany Hall Nursing And Rehab Center	Nursing Home	1800 SE Hillmoor Drive	120

Source: <http://www.floridahealthfinder.gov>, 2011

Mobile Homes: Mobile home parks, lodging and recreational vehicle parks, and recreational camps are licensed annually by the Department of Health in accordance with Chapter 64E-15, Florida Administrative Code (F.A.C.), rules. The county health departments provide direct services in the operational aspect of the program through routine inspections, plan reviews, educational programs, and enforcement actions.

The following table lists all the licensed mobile home parks in the City.

**Table 3-12
Licensed Mobile Home Parks**

Property Name	Lots
Spanish Lakes Golf Village	740
Port St. Lucie Mobile Village	81

NEEDS ASSESSMENT Florida Statutes require that the Housing Element provide data and analysis of the minimum housing need of the current and anticipated future residents of the jurisdiction. The following tables and analyses provide projections on anticipated needs particularly for very low, low and moderate income households.

Affordable Housing Demand: The following table, Projected Housing Affordability by Income and Tenure, 2011-2035, presents the very-low, low, and moderate income housing needs estimates and projections through 2035.

**Table 3-13
Projected Housing Affordability by Income and Tenure, 2011-2035**

A. Owner-Occupied Households				
	Household Income as a Percentage of Area Median Income (AMI)			
	0-50% AMI	50.01-80% AMI	80.01-120% AMI	120.01+% AMI
Year	Very-Low	Low	Moderate	Above Moderate
2011	6,035	9,178	12,191	20,247
2015	6,991	10,688	14,190	25,918
2016	7,251	11,213	14,872	27,074
2020	8,793	13,314	17,602	31,699
2025	10,425	15,719	20,707	36,991
2030	12,304	18,393	24,086	42,477
2035	13,458	20,142	26,408	46,709
B. Renter-Occupied Households				
Year	Very-Low	Low	Moderate	Above Moderate
2011	2,479	2,778	3,044	3,036
2015	3,050	3,301	3,604	3,587
2016	3,176	3,437	3,743	3,727
2020	3,680	3,980	4,300	4,285
2025	4,267	4,618	4,950	4,939
2030	4,789	5,160	5,488	5,494
2035	5,275	5,682	6,062	6,067

Source: Shimberg Center for Housing Studies, 2012

In 2011, 20,470 of the 58,988 households have an income less than 80% of the area median income. Of these low and very-low income households, 15,213 are owner-occupied, while 5,257 are renter-occupied.

Projected Households by Tenure and Cost Burden

The following two tables, Projected Households by Tenure, Income, and Cost Burden, 2016 and 2035, provide information on the number of households that will be both cost burdened according to income level for the short term (2016) and long term (2035) planning timeframes.

Analysis of the data indicates that more than 60% of Port St. Lucie residents in the very low and low income brackets in 2016 and 2035 will be cost burdened. This indicates a continuing need for affordable housing assistance to these more vulnerable income levels.

Further, 18% of moderate income households will have a housing cost burden in 2016 and 2035. These households may benefit from some assistance and economic development activities.

**Table 3-14
Projected Households by Tenure, Income, and Cost Burden, 2016**

A. Owner-Occupied Households, 2016				
	Median Income (AMI)			
	0 – 50% AMI	50.01 – 80.01 80% AMI	80.01 – 120.01 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	1,905	5,595	11,911	25,667
At 30% or More Cost Burden	1,379	4,461	2,714	1,259
At 50% or More Cost Burden	3,967	1,157	247	148
Total Number of Households	7,251	11,213	14,872	27,074

B. Renter-Occupied Households, 2016				
	Median Income (AMI)			
	0 – 50% AMI	50.01 – 80.01 80% AMI	80.01 – 120.01 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	440	1,373	3,327	3,679
At 30% or More Cost Burden	767	1,909	301	48
At 50% or More Cost Burden	1,968	155	115	0
Total Number of Households	3,176	3,437	3,743	3,727

Source: Shimberg Center for Housing Studies, 2012

**Table 3-15
Projected Households by Tenure, Income, and Cost Burden, 2035**

A. Owner-Occupied Households, 2035				
	Median Income (AMI)			
	0 – 50% AMI	50.01 – 80.01 AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	3,677	10,467	21,414	44,240
At 30% or More Cost Burden	2,661	7,675	4,583	2,226
At 50% or More Cost Burden	7,120	2,000	411	243
Total Number of Households	13,458	20,142	26,408	46,709
B. Renter-Occupied Households, 2035				
	Median Income (AMI)			
	0 – 50% AMI	50.01 – 80.01 AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	741	2,241	5,361	5,985
At 30% or More Cost Burden	1,273	3,172	493	82
At 50% or More Cost Burden	3,261	269	208	-
Total Number of Households	5,275	5,682	6,062	6,067

Source: Shimberg Center for Housing Studies, 2012

Age

According to projections from the Shimberg Center in the following table titled Households by Age, the number of retirees will remain proportionally the same through the short term planning timeframe. However, there will be a slight increase over the long term planning timeframe possibly due to baby boomers reaching retirement age at that time. The City intends to apply Communities for a Lifetime principles focusing on bringing services closer to residents, walkability, alternate modes of transportation, and cultural and recreational activities.

**Table 3-16
Households by Age**

Year	Age					
	15-34	% of Total	35-64	% of Total	65+	% of Total
2011	8,809	14%	34,508	57%	17,673	28.98%
2015	10,751	15%	40,313	57%	20,265	28.41%
2016	11,228	15%	42,101	57%	21,164	28.41%
2035	18,077	14%	65,517	50%	46,209	35.60%

Source: Shimberg Center for Housing Studies, 2012

Housing Activity

The number of housing units in the City increased from 36,785 in 2000 to 70,877 in 2010 per the U.S. Census. More than 14% of all units in the City are vacant which equates to nearly 9,923 dwelling units available for occupancy.

**Table 3-17
Number of Housing Units**

Census Year	Number of Housing Units	% Vacant
2000	36,785	8.2%
2010	70,877	14%

Source: US Census, 2011

Land Requirements for Future Housing

An analysis of vacant lands and approved DRIs in the Future Land Use Element indicates that there is sufficient housing for future Port St. Lucie residents.

Housing Delivery System

The housing delivery system in Port St. Lucie involves a complex mix of public and private sector interests. The private sector provides virtually all of the labor and materials required in meeting the diverse needs of the available housing market. The public sector is given the task of ensuring the public health, safety, and welfare through the preparation and implementation of regulations and standards. The City is also providing financial assistance through the State Housing Initiatives Partnership (SHIP) and Community Development Block Grant (CDBG) programs. The Housing Authority of Fort Pierce administers Section 8 units located within the City of Port St. Lucie.

CONCLUSIONS

Housing Conditions

The most significant housing issue for the short term planning timeframe will be foreclosures and home values. The City through foreclosure programs such as the Neighborhood Stabilization Program, Hardest Hit Program and economic development activities is actively seeking to reduce the number of households with a high cost burden. The City's neighborhood programs will implement improvements that enhance home values.

Housing Rehabilitation

The City of Port St. Lucie is generally considered to have a good stock of affordable housing as values have generally decreased in the past five years. However, as incomes have decreased, housing affordability has continued to remain a challenge and will continue to remain a challenge in the short term. Also, despite the recession, rental costs have not decreased in a community with a high number of single family homes for rent. Home purchase also remains difficult because of stricter lender requirements.

The City is proposing to start a neighborhood planning program as discussed in the Future Land Use Element of this plan. The neighborhood planning program will place an emphasis on working with residents on programs to preserve neighborhoods and protect property values.

Community Needs

The projected number of households continuing to experience a cost burden over short term and long term planning timeframes indicate a continuing need to assist Port St. Lucie residents with affordable housing services. Current activities such as mortgage assistance and housing incentives recommended by the Affordable Housing Advisory Committee and approved by the City Council are appropriate and targeted to assist vulnerable households.

With a projected high percentage of residents over 65 years of age, continuing to focus on the needs of seniors will be important. Communities for a Lifetime principals can guide future development to allow greater accessibility to services, cultural, and recreational activities.

Also, the City's continuing participation in economic development activities plus an improving U.S. economy will assist in creating more jobs with better salaries that may contribute to a decrease in the number of cost-burdened households across all income levels.

GOALS, OBJECTIVES, AND POLICIES

GOAL 3.1: THE PROVISION OF AN ADEQUATE MIX OF SAFE AND SANITARY HOUSING WHICH MEETS THE NEEDS OF EXISTING AND FUTURE PORT ST. LUCIE RESIDENTS.

Objective 3.1.1: Assist the private sector in providing dwelling units of various types, sizes, and costs to meet the needs of future residents.

Policy 3.1.1.1: Through the housing data base the City will provide information, technical assistance, and incentives to the private and non-profit sectors to maintain a housing production capacity sufficient to meet the required demand.

Policy 3.1.1.2: Develop and maintain local government partnerships with the private and non-profit sectors to improve the efficiency and expand the capacity of the housing delivery system.

Policy 3.1.1.3: Continue to review ordinances, codes, regulations and the permitting process for the purpose of eliminating excessive requirements, streamlining and amending or adding other requirements in order to maintain or increase private sector participation in meeting the housing needs of all residents, especially those with special housing needs, while continuing to insure the health, welfare, and safety of the residents.

Policy 3.1.1.4: Incorporate Communities of a Lifetime principles into neighborhood planning programs such as walkability and programming for seniors.

Objective 3.1.2: The City may preserve the value and character of existing affordable housing neighborhoods through neighborhood planning programs and minimum housing standards.

Policy 3.1.2.1: Update on an annual basis the Consolidated Plan for the CDBG program, which identifies substandard housing.

Policy 3.1.2.2: Improve the structural and aesthetic quality of the housing stock, through enforcement of the property maintenance code.

Policy 3.1.2.3: Continue participation in the CDBG, NSP and SHIP programs to obtain funds for the rehabilitation of substandard housing when funds are available.

Policy 3.1.2.4: Neighborhood plans should be developed to encourage neighborhood self-help, removing blighting influences, and concentrating capital and/or operating budget improvements in such neighborhoods through a public process.

Policy 3.1.2.5: By the year 2014, the City will begin a neighborhood planning program to include review and analysis of housing stock in each neighborhood.

Objective 3.1.3: Make available adequate sites for housing of very-low, low and moderate-income persons to meet their particular housing needs.

Policy 3.1.3.1: Continue to support efforts of the Housing Authority of Fort Pierce.

Policy 3.1.3.2: Pursue other federal sources of funding earmarked for very-low, low and moderate income housing.

Policy 3.1.3.3: Continue to review the land development regulations to consider the need for criteria for the location of low and moderate income housing.

Objective 3.1.4: *Set standards and criteria for the provision of sites for group homes at suitable locations to ensure that the needs of persons requiring such housing are met.*

Policy 3.1.4.1: By the year 2014, revise the land development regulations to be consistent with Chapter 419 F.S., which establishes nondiscriminatory standards and criteria addressing the location of group homes or other community-based facilities.

Objective 3.1.5: *Preserve and protect significant housing and neighborhoods in terms of history and architecture and encourage reuse of such housing to meet residential needs.*

Policy 3.1.5.1: The City shall identify strategies and provide technical assistance to property owners of historically significant housing in applying for and utilizing state and federal assistance programs.

Policy 3.1.5.2: The City may support the identification and improvement of historically significant housing.

Objective 3.1.6: *Enforce the property maintenance code.*

Policy 3.1.6.1: Continue to review and amend where necessary the City housing and health codes and standards relating to the care and maintenance of residential and neighborhood environment and facilities.

Policy 3.1.6.2: Schedule and concentrate public infrastructure and supporting facilities and services to upgrade the quality of existing neighborhoods.

Policy 3.1.6.3: Encourage individual homeowners to increase private reinvestment in housing by providing information, technical assistance programs, financial assistance, and incentives.

Objective 3.1.7: *The City shall provide at least the amount of assistance required under the Federal Uniform Relocation Act to any resident displaced by the City.*

Policy 3.1.7.1: Assist households in obtaining reasonably located, standard housing at affordable costs prior to displacement through public action.

Objective 3.1.8: *The City shall continue to provide regulations that permit mobile and manufactured homes.*

Policy 3.1.8.1: The land development regulations shall continue to be consistent with Section 553.38(2), F.S. regarding manufactured homes and Section 320.8285(5) F.S. regarding mobile homes.

Policy 3.1.8.2: Sites for mobile home parks shall be adequately served by water and sewer service.

Policy 3.1.8.3: Continue to allow manufactured homes in appropriate residential areas.

Objective 3.1.9: *Continue to implement and refine housing policies and programs as documented in this element.*

Policy 3.1.9.1: Policies 3.1.1.1, 3.1.1.2, 3.1.2.3, 3.1.2.4, 3.1.5.1 and 3.1.6.3 will constitute the housing implementation programs.

Objective 3.1.10: Continue to support the implementation of the adopted recommendations of the Affordable Housing Committee.

Policy 3.1.10.1: The City shall continue to provide expedited permitting procedures for affordable housing projects developed with state or federal funds.

Policy 3.1.10.2: Coordinate with the Treasure Coast Builders Association (TCBA) to review any increases in building fees.

Policy 3.1.10.3: The City shall reduce, waive or support alternative methods of impact fee payment for affordable housing.

Policy 3.1.10.4: The City shall establish guidelines that allow parking and setback reductions for affordable housing projects where it can be shown that such reduction will be compatible with the surrounding neighborhood, and will not cause an adverse impact to the neighborhood by 2013.

Policy 3.1.10.5: The City shall encourage development of affordable housing and/or workforce housing near (within ½ mile) a transportation hub, major employment center, and mixed-use development.

Policy 3.1.10.6: The City may require residential future land use amendments to include an affordable housing component.

Policy 3.1.10.7: The City may establish a requirement that new residential or mixed use development provide either affordable housing or contributions to an Affordable Housing Trust Fund.

Objective 3.1.11: The City may encourage energy efficiency in new and existing housing to reduce the production of greenhouse gas emissions.

Policy 3.1.11.1: The City may encourage support for residential construction that meets the United States Green Building Council (USGBC) Leadership in Energy and Environmental Design (LEED) rating system or the Florida Green Building Coalition standards.

Policy 3.1.11.2: The City may educate residents on home energy reduction strategies.

Policy 3.1.11.3: The City may continue to enforce land development regulations for the appropriate placement of photovoltaic panels.

Policy 3.1.11.4: The City may provide educational materials on the strategic placement of landscape materials to reduce energy consumption.

Policy 3.1.11.5: The City may include in affordable housing projects use of renewable energy resources to the fullest extent possible.

Policy 3.1.11.6: The City may encourage water reuse including use of rain barrels by residents to reduce overall water usage.