

HOUSING ELEMENT

TABLE OF CONTENTS

<u>SECTION</u>	<u>PAGE</u>
LIST OF TABLES AND FIGURES	ii
INTRODUCTION	3-1
HOUSING INVENTORY	3-2
Housing Distribution	3-2
Age of Housing Units	3-2
Housing Unit Type	3-2
Housing Occupancy	3-3
Housing Costs	3-3
Housing Cost-to-Income Ratio	3-3
Condition of Housing	3-4
Subsidized and Public Housing	3-5
Group Homes	3-5
Mobile Homes	3-5
Historically Significant Housing	3-6
Housing Activity	3-6
DATA ANALYSIS	3-15
Projected Population and Housing Characteristics	3-15
Age of Householder	3-15
Household Income	3-16
Projected Demand and Need for Housing	3-16
Land Requirements for Future Housing	3-17
Housing Delivery System	3-17
Private Sector Involvement	3-17
Public Sector Involvement	3-17
CONCLUSIONS AND RECOMMENDATIONS	3-27
Housing Conditions	3-27
Site for Very-low, Low and Moderate Income Housing and Manufactured Homes	3-27
Mobile Homes	3-28
Group Care and Foster Care Facilities	3-28
Historically Significant Housing, Conservation and Rehabilitation	3-28
GOALS, OBJECTIVES, AND POLICIES	3-29

LIST OF TABLES

<u>TABLE</u>	<u>PAGE</u>
1 Total Housing Unit Distribution, 1990 and 1995	3-7
2 Age of Housing Units, 1995	3-7
3 Housing Units by Type, 1990 and 1995	3-8
3A 1995 Non-seasonal Units by Type	3-8
4 Households/Units by Tenure, 1990 and 1995	3-9
5 Gross Rent: Specified Renter Housing Units, 1990	3-10
6 Specified Owner-Occupied Units by Value Ranges, 1990	3-10
7 Monthly Owner Costs for Owner-Occupied Units, 1990	3-11
8A Number and Percentage of Households Paying More Than 30% of Their Income For Rent, 1990	3-12
8B Percentage of Households Paying More Than 30% of Their Income For Rent By Levels of Income, 1989	3-12
9A Number and Percentage of Specified Households Paying More Than 30% of Income For Monthly Owner Costs, 1989	3-12
9B Percentage of Specified Households Paying More Than 30% of Their Income For Monthly Owner Costs By Income Level, 1989	3-12
10 Condition of Housing, 1990	3-13
11 Group Homes	3-13
12 Building Permit Activity, 1990-1995	3-14
13 Population and Housing Counts and Projections, 1970-2010	3-20
14 Projected Households by Size	3-20
15 Projected Householders by Age	3-21
16 Estimated and Projected Households by Income Range, 1995-2010	3-21
17 Projected Total Demand For Housing, 2000-2010	3-22
18 Householder by Income by Tenure, 1995-2010	3-23
19 Projected Need For Housing, 2000-2010	3-24
20 Household Need by Income Categories, 2000-2010	3-25
21 Projected Land Requirements for Future Housing Needs	3-25

LIST OF FIGURES

<u>FIGURE</u>	<u>PAGE</u>
1 Low to Moderate Income Areas	3-26

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.

Port St. Lucie is one of three municipalities found within St. Lucie County. Each of the cities must prepare a housing element pursuant to Chapter 163, Florida Statutes (FS), and Rule 9J-5, Florida Administrative Code (FAC). Generally, the issues discussed here are exclusive to Port St. Lucie only. In some cases, data for the City is compared with data for St. Lucie County, the other cities in the County, or with the State of Florida. Such comparisons are intended to identify similarities or differences between the various locations. Conclusions from the data and strategies for addressing needs only apply to the City of Port St. Lucie.

The data in this element is obtained primarily from the 1990 Census and the Affordable Housing Needs Assessment provided to the City by the State of Florida Department of Community Affairs (DCA). This is considered to be the best available data for the Housing Element until the next Census is taken in the year 2000. The City has not performed any special housing studies, but maintains a housing database , which keeps track of the number and type of housing units by location.

The Housing Element is divided into four major sections in addition to the Introduction. The first is Housing Inventory. It summarizes 1990 Census data on current housing conditions in the City. Estimates from the DCA Affordable Housing Needs Assessment supplements the Census data. The second section is titled Data Analysis. It builds from the database on existing conditions to make projections for future housing needs.

The third section of the element, Conclusions, provides a synopsis of future needs and discusses how the City plans to meet those needs. Goals, Objectives, and Policies, follows as the last section. This final section offers specific actions and strategies that can be followed in addressing housing deficiencies in the City of Port St. Lucie. Housing related tables were grouped at the end of sections for easier reading.

HOUSING INVENTORY

Following is a series of briefly discussed topics which together provide a description of the existing housing conditions in the City of Port St. Lucie. Data from the 1990 Census have been supplemented by the DCA Affordable Housing Needs Assessment, which estimates housing conditions for 1995. Data was also derived from building permit and certificate of occupancy information supplied by the City's Building Department.

Housing Distribution

Table 1 presents total housing unit distribution in St. Lucie County and the City of Port St. Lucie for 1990 and 1995. In 1990, the City of Port St. Lucie contained approximately 32.8% of the total housing units in all of St. Lucie County. The remainder of the units were distributed in Fort Pierce, St. Lucie Village, and in unincorporated areas of the County at 23.4%, 0.4%, and 43.4%, respectively. By 1995, the percentage of housing units located in the City of Port St. Lucie had increased to 37.1% of the total County housing units.

Age of Housing Units

The age of housing units in the City of Port St. Lucie is shown in Table 2, which provides the number of units constructed by year for Port St. Lucie as of 1995. Approximately 80.2% of the units in Port St. Lucie were built between 1980 and 1995. This figure indicates that a relatively new housing stock is found in the City. Of the relatively small number of housing units indicated in Table 2 as having been built prior to 1950, none of these are considered historically significant.

Housing Unit Type

According to the 1990 Census, as summarized in Table 3, 90.4% of Port St. Lucie's housing stock consisted of single-family housing units. This compares with 61.9% countywide. Table 3 also indicates that in 1990 the City had a smaller proportion of multi-family units than the County at large. Mobile homes constituted 3.1% of the housing units in Port St. Lucie, compared with 15.5% for the entire County. In 1990, mobile homes constituted approximately 12.5% of the housing stock state-wide. The DCA Affordable Housing Needs Assessment estimates housing units for the year 1995 by type as shown in Table 3. Single-family housing units in Port St. Lucie decreased to 88.2% of the total housing units and multi-family increased to 9.4%. The number of mobile homes remained constant.

Table 3A estimates the number of non-seasonal or permanent units by type for 1995. The 1990 percentage of seasonal units was applied to the 1995 estimate of units to obtain the number of non-seasonal units. Non-seasonal units are used in estimating the future need for housing by permanent residents.

Housing Occupancy

Table 4 presents housing occupancy or tenure patterns for the City of Port St. Lucie in 1990 and 1995. The 1995 estimates show that 76.6% of the housing units in the City were owner-occupied. This is a slightly higher percentage than is found countywide (73.2%). Units being occupied by renters comprised a slightly lower percentage in the City of Port Lucie than found countywide; 23.4% compared with 26.8%.

Housing Costs

Cost of housing in the City of Port St. Lucie involves several variables. Rent, value of owner-occupied units, monthly cost of owner-occupied units, and rent to income ratio for renter-occupied units, all measure housing costs.

Table 5 presents monthly gross rents of renter-occupied units in the City for the year 1990. In 1990, the City of Port St. Lucie had a less evenly distributed rent structure than the County as a whole. In the City, 72.2% of the units had monthly rents between \$500-\$749, compared with 41.8% countywide. In 1990, the median monthly rent was \$367 for the entire County. This compares with \$628 per month in the City of Port St. Lucie.

The value of owner-occupied housing units for 1990 in Port St. Lucie is presented in Table 6. Value distribution was slightly higher in the City, with the Port. St. Lucie median housing value being \$78,900. In comparison, the median value of owner-occupied housing in St. Lucie County as a whole was \$73,300, and for the State of Florida, \$77,100. Hence, owner-occupied housing in Port St. Lucie was slightly above the median for the state, while the entirety of St. Lucie County was slightly below the state median value.

Another measure of the cost of housing is monthly owner cost of owner-occupied housing units. These values for 1990 are presented in Table 7. Table 7 indicates that in 1990 monthly owner costs for the City were generally higher than those countywide. Approximately 81.3% of the mortgaged homes in the City had monthly costs greater than \$500, compared with 74.2% countywide. The median monthly cost in 1990 for mortgaged units in the City was \$688, compared to \$651 countywide. The median monthly cost for non-mortgaged units in the City was \$185 and \$178 countywide.

Housing Cost to Income Ratio

The direct comparison between housing cost and income can provide insight into the affordability of housing in the City of Port St. Lucie. Table 8A presents the number and percentage of households paying more than 30% of their income for rent and Table 8B presents this information by income levels. It is assumed that a household should not pay more than 30% of its income on rent or mortgage payments. As shown in Table 8A, 36.1% of the households in Port St. Lucie paid 30% or more of their income towards rent. Countywide, 40.2% of the households spent more than 30% of their income on rent. Table 8B shows the percentage of households paying more than 30% of their income for rent by income levels. In Port St. Lucie, 41.4% of the households earning

between \$20,000 and \$34,999 paid more than 30% of their income for rent, compared with 24.0% countywide. Median monthly rent in Port St. Lucie is, however, nearly double the amount of the County at large. One explanation for the large difference between Port St. Lucie and the entire County in median monthly rent is the large number of homes available for rent in Port St. Lucie, versus a rental market consisting mostly of traditional apartments in the remainder of the County.

Table 9A presents the number and percentage of households paying more than 30% of their income for monthly owner costs and Table 9B presents the percentage of owner-occupied households paying more than 30% of their income for housing by income level. It is assumed that households should not pay more than 30% of their income on owner's costs. Thirty percent of owner-occupied households in Port St. Lucie earning between \$20,000-34,999 a year spent more than 30% of their income on housing, compared with 24.1% countywide. A total of 23.6% of owner-occupied households in Port St. Lucie spent more than 30% of their income on housing, compared with 21.6% countywide.

Condition of Housing

Several measures were used to estimate the condition of housing in the City of Port St. Lucie. Plumbing, heating, kitchen facilities, and over-crowding characteristics were applied to the housing stock in the City. Table 10 summarizes the 1990 Census data estimating the condition of housing in the City. In addition, the City has prepared a Consolidated Plan, which addresses housing conditions. The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) for the City to receive Community Development Block Grant (CDBG) monies. It combines the City's Comprehensive Housing Affordability Strategy (CHAS) and the (CDBG) Final Statement into one document.

In 1990, there were 63 housing units (0.3%) in the City of Port St. Lucie lacking complete plumbing for exclusive use. This compares with 253 units (0.3%) countywide. Units which lacked complete kitchen facilities constituted 0.2% of the housing units in the City and 0.3% countywide. In the City, 0.5% of the units used no heating fuel as compared to 0.9% of the units countywide. Over-crowded units are defined as those units in which there are more than one person per room. Over-crowded units were less prevalent in the City (2.3%) than countywide 4.5%.

The City uses the following definitions to classify structural conditions:

Standard: a structure with any necessary repair work minor in nature and usually considered as an element of normal maintenance activity.

Substandard: a structure in need of major repairs beyond the scope of normal maintenance activity, but is suitable for rehabilitation and, nevertheless, economically feasible.

Dilapidated: a structure in need of major repairs to the extent that the structure is unsafe for habitation or is beyond economically feasible rehabilitation.

The City's Consolidated Plan estimated that one percent (1%) of the total housing stock, or 242 units could be considered substandard in 1990. All of the units were considered suitable for rehabilitation. Since the City has not undertaken a door-to-door housing conditions survey, only estimates of housing conditions can be provided. In order to determine the extent of physical defects in housing within the City, a number of other methods were used. Discussions were held with the City's building department and building code enforcement divisions and inspections were made of the City's code enforcement provisions for further analysis. In addition, various neighborhoods within the City were visually inspected for a greater comprehension and awareness of housing defects. This information and the 1990 Census data were used to arrive at an estimate. Assuming the same percentage of substandard units in 1995, the City had approximately 316 substandard units.

The City adopted a new property maintenance code in 1995, which requires all property owners to maintain the exterior of structures to conform with all City codes and ordinances. The property maintenance code is intended to eliminate blight and to avoid the creation of hazards to public health, safety and welfare.

Subsidized and Public Housing

Currently, there is no public housing in the City of Port St. Lucie. However, the Housing Authority of the City of Fort Pierce (Authority) provides Section 8 housing under the Housing and Urban Development (HUD) housing assistance program. Under the Section 8 program, the Authority contracts for private housing from the owner who leases to low-income tenants. Under this program, the low-income tenant pays the private landlord 30% of his/her adjusted gross income with the Authority paying the landlord the balance of the rental payment. Currently, 82 Section 8 units exist in Port St. Lucie.

The City has one subsidized housing development, which consists of 230 rental apartments for low to moderate income families. The apartments were developed under a tax credit program.

Group Homes

The Florida Department of Health and Rehabilitation Services (HRS) and Agency For Health Care Administration, license a number of different facilities which are generically referred to as "group homes." These homes, which serve both adults and children, are located throughout St. Lucie County. Table 11 provides a listing of group homes currently located in the City. Family foster homes also provide housing opportunities; however, this service is located in private homes and, therefore, is not listed individually. There are nine group homes currently located in Port St. Lucie.

Mobile Homes

Table 3 indicates that in 1990 approximately 3.1% of the total housing units in the City of Port St. Lucie were mobile homes. This compares with 15.8% countywide and 12.5% in the state. Mobile homes offer several advantages to the owner, including a lower cost than site-built housing and ease of maintenance. The City of Port St. Lucie has one mobile home park, Spanish Lakes Golf Village.

In 1981, 740 spaces were provided for mobile homes in Spanish Lakes Golf Village and all are occupied. The park is located east of U.S. 1 and north of Walton Road.

Historically Significant Housing

While the 1990 Census data indicates 49 housing units were built prior to 1939, the 1980 Census data indicated that 17 houses were built prior to 1939. The City was not incorporated until the early 1960's. The Planning Department has conducted a visual survey of the housing stock in the City and does not consider the Census data to be a reliable source of information in this particular area. The City maintains, as it did in the 1990 Comprehensive Plan, that there is no historically significant housing in the City.

Housing Activity

Table 12 presents residential building permit activity for Port St. Lucie between 1990 and 1995. It provides the number of permits issued by single-family (which includes mobile home placements) and multi-family unit type.

The table indicates that the City of Port St. Lucie issued 8,427 residential permits between 1990 and 1995. In addition for the same period, single-family permits constituted 82.3% of the total number of permits issued in the City of Port St. Lucie. The City has not experienced the removal of any mobile homes between 1990 and 1995. The City has experienced the conversion of single family units to office or commercial use. Between 1990 and 1995 there were approximately 5 conversions. The trend is not to convert the single family units but to move them, thus not decreasing the number of units.

TABLE 1**TOTAL HOUSING UNIT DISTRIBUTION, 1990-1995
ST. LUCIE COUNTY**

<u>Location</u>	<u>1990</u> <u>Total Housing Units</u>		<u>1995</u> <u>Total Housing Units</u>	
	<u>Number</u>	<u>Percent</u> <u>of</u> <u>County</u>	<u>Number</u>	<u>Percent</u> <u>of</u> <u>County</u>
Port St. Lucie	24,241	32.8	31,591	37.1
Fort Pierce	17,250	23.4	16,620	19.5
St. Lucie Village	267	0.4	278	0.3
Unincorporated	32,085	43.4	36,722	43.1
	—————	—————	—————	—————
County-wide	73,843	100.0	85,211	100.0

Source: 1990 Census, City of Port St. Lucie Planning and Zoning Department and DCA, Affordable Housing Needs Assessment

TABLE 2**AGE OF HOUSING UNITS, 1995**

<u>Year</u> <u>Constructed</u>	<u>Port St. Lucie</u>	
	<u>Number</u>	<u>Percent</u>
April 1990 to December 1995	7,450	23.5
1985 to March 1990	10,122	31.9
1980 to 1984	7,855	24.8
1970 to 1979	5,391	17.0
1960 to 1969	652	2.1
1950 to 1959	140	0.4
1940 to 1949	32	0.1
Before 1939	49	0.2
	—————	—————
TOTAL	31,691	100.0

Source: 1990 Census and City of Port St. Lucie Planning and Zoning Department

**TABLE 3
HOUSING UNITS BY TYPE**

St. Lucie County	1990 Housing Units by Type				<u>Total</u>
	<u>Single Family</u>	<u>Multi-Family</u>	<u>Mobile Home</u>	<u>Other</u>	
Fort Pierce	8168	7793	1132	157	17250
Port St. Lucie	21912	1475	740	114	24241
St. Lucie Village	206	32	20	0	267
Unincorporated	15445	6833	9522	285	32085
County Total	45731	16133	11423	556	73843

St. Lucie County	1995 Housing Units by Type			<u>Total</u>
	<u>Single Family</u>	<u>Multi-Family</u>	<u>Mobile Home</u>	
Fort Pierce	8262	8011	347	16620
Port St. Lucie	27876	2975	740	31591
St. Lucie Village	214	32	23	278
Unincorporated	17377	7143	12225	36722
County Total	53729	18161	13344	85211

Source: 1990 Census, DCA Affordable Housing Needs Assessment
(In 1995, "other" is combined with single family units)

**TABLE 3A
1995 NON-SEASONAL UNITS BY TYPE**

St. Lucie County	1990 Percentage of Units-Seasonal, Recreational, for Migrants, Other			1995 Non-Seasonal Units			<u>Total Units</u>
	<u>Single Family</u> %	<u>Multi- Family</u> %	<u>Mobile Home</u> %	<u>Single Family</u>	<u>Multi- Family</u>	<u>Mobile Home</u>	
Fort Pierce	4.07	10.38	33.39	7926	7179	231	15336
Port St. Lucie	5.45	16.07	12.32	26356	2497	649	29502
St. Lucie Village	6.80	9.38	24.14	199	29	24	252
Unincorporated	7.22	34.45	24.86	16123	4682	9169	29974
County Total	5.81	21.09	24.86	50604	14387	10073	75064

Source: 1990 Census, DCA Affordable Housing Needs Assessment

TABLE 4

1990 HOUSEHOLDS/UNITS BY TENURE

St. Lucie County	Number		<u>Total</u>	Percent	
	<u>Owner</u>	<u>Renter</u>		<u>Owner</u>	<u>Renter</u>
Fort Pierce	7347	6824	14171	51.8	48.2
Port St. Lucie	15803	4872	20675	76.4	23.6
St. Lucie Village	195	48	243	80.2	19.8
Unincorporated	18462	4623	23085	80.0	20.0
County Total	41807	16367	58174	71.9	28.1

1995 HOUSEHOLDS/UNITS BY TENURE

St. Lucie County	Number		<u>Total</u>	Percent	
	<u>Owner</u>	<u>Renter</u>		<u>Owner</u>	<u>Renter</u>
Fort Pierce	7567	6859	14426	52.5	47.5
Port St. Lucie	20307	6197	26504	76.6	23.4
St. Lucie Village	205	47	252	81.7	18.7
Unincorporated	21052	4893	25945	81.1	18.9
County Total	49131	17996	67127	73.2	26.8

Source: U.S. Census; DCA, Affordable Housing Needs Assessment
 City of Port St. Lucie Planning & Zoning Department

TABLE 5

GROSS RENT: SPECIFIED RENTER-OCCUPIED HOUSING UNITS, 1990

ST. LUCIE COUNTY	Fort Pierce	Port St. Lucie	St. Lucie Village	Unincorporated	County Total
< \$100	208	0	0	13	221
\$100 - \$149	419	0	0	36	455
\$150 - \$199	330	0	2	54	386
\$200 - \$249	220	9	4	90	323
\$250 - \$299	489	18	0	138	645
\$300 - \$349	761	14	0	264	1039
\$350 - \$399	767	18	10	364	1159
\$400 - \$449	693	70	5	608	1376
\$450 - \$499	715	193	2	727	1637
\$500 - \$549	670	547	6	523	1746
\$550 - \$599	479	850	0	350	1679
\$600 - \$649	260	839	5	302	1406
\$650 - \$699	115	703	0	185	1003
\$700 - \$749	125	561	0	172	858
\$750 - \$999	157	839	0	243	1239
\$1,000 >	9	76	0	70	155
NO CASH RENT	183	114	0	373	670
TOTAL	6600	4851	34	4512	15997

Source: 1990 Census; DCA, Affordable Housing Needs Assessment

TABLE 6

SPECIFIED OWNER OCCUPIED UNITS BY VALUE RANGES, 1990

ST. LUCIE COUNTY	Fort Pierce	Port St. Lucie	St. Lucie Village	Unincorporated	County Total
< \$15,000	80	0	0	62	142
\$15,000 - 19999	79	0	4	31	114
\$20,000 - 24999	169	27	2	85	283
\$25,000 - 29999	160	0	0	163	323
\$30,000 - 34999	209	71	7	175	462
\$35,000 - 39999	262	108	3	366	739
\$40,000 - 44999	455	255	4	571	1285
\$45,000 - 49999	470	495	0	593	1558
\$50,000 - 59999	864	1916	9	1407	4196
\$60,000 - 74999	828	3827	16	2382	7053
\$75,000 - 99999	778	4427	19	2025	7249
\$100,000 - 124999	194	1547	24	874	2839
\$125,000 - 149999	136	936	8	551	1631
\$150,000 - 174999	70	537	10	397	1014
\$175,000 - 199999	43	168	6	233	450
\$200,000 - 249999	36	90	7	256	389
\$250,000 - 299999	65	58	9	183	315
\$300,000 - 399999	37	34	20	122	213
\$400,000 - 499999	9	0	0	5	14
\$500,000 >	18	0	0	121	139
TOTAL	4962	14496	148	10602	30208

Source: 1990 Census; DCA, Affordable Housing Needs Assessment

TABLE 7

MONTHLY OWNER COSTS FOR OWNER-OCCUPIED UNITS, 1990

Monthly Owner Costs by Mortgage Status	Port St. Lucie		County-Wide	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
With a Mortgage				
Less than \$300	221	2.1	994	4.9
\$300 - \$399	496	4.8	1,675	8.3
\$400 - \$499	1,265	12.1	2,537	12.6
\$500 - \$599	1,439	13.8	3,072	15.3
\$600 - \$799	3,705	35.6	6,193	30.8
\$800 - \$999	2,092	20.1	3,267	16.2
\$1,000 - \$1,499	1,111	10.7	1,996	9.9
\$1,500 - \$1,999	59	0.6	180	0.9
\$2,000 or more	<u>29</u>	<u>0.3</u>	<u>225</u>	<u>1.1</u>
TOTAL	10,417	100.0	20,139	100.0

	Port St. Lucie	County-wide
Median	\$688	\$651

Non Mortgaged	Port St. Lucie		County-wide	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Less than \$100	205	5.0	952	9.5
\$100 - \$199	2,202	54.0	5,221	51.9
\$200 - \$299	1,328	32.6	2,527	25.1
\$300 - \$399	211	5.2	758	7.5
\$400 - \$499	91	2.2	353	3.5
\$500 or more	<u>42</u>	<u>1.0</u>	<u>258</u>	<u>2.6</u>
TOTAL	4,079	100.0	10,069	100.0

	Port St. Lucie	County-wide
Median	\$185	\$178

Source: 1990 Census

TABLE 8A

**NUMBER AND PERCENTAGE OF HOUSEHOLDS
PAYING MORE THAN 30% OF THEIR INCOME FOR RENT IN 1989**

St. Lucie County	Number of Households		Not Computed	Total Households	Percent of Households		
	<u>30-34%</u>	<u>35%+</u>			<u>30-34%</u>	<u>35%+</u>	<u>Total</u>
Port St. Lucie	381	1369	117	4851	7.9%	28.2%	36.1%
County-wide	1093	5338	1085	15997	6.8%	33.4%	40.2%

TABLE 8B

**PERCENTAGE OF HOUSEHOLDS PAYING MORE THAN 30%
OF THEIR INCOME FOR RENT BY LEVELS OF INCOME IN 1989**

St. Lucie County	<u>< \$10,000</u>	<u>\$10,000 - 19,999</u>	<u>\$20,000 - 34,999</u>	<u>\$35,000 - 49,999</u>	<u>> \$50,000</u>
	Port St. Lucie	100.0%	95.8%	41.4%	0.8%
County-wide	88.7%	77.0%	24.0%	2.6%	0.0%

TABLE 9A

**NUMBER AND PERCENTAGE OF SPECIFIED HOUSEHOLDS
PAYING MORE THAN 30% OF INCOME FOR MONTHLY OWNER COSTS IN 1989**

St. Lucie County	Number of Households		Not Computed	Total Households	Percent of Households		
	<u>30-34%</u>	<u>35%+</u>			<u>30-34%</u>	<u>35%+</u>	<u>Total</u>
Port St. Lucie	1015	2387	64	14496	7.0%	16.5%	23.6%
County-wide	1738	4725	242	30208	5.8%	15.8%	21.6%

TABLE 9B

**PERCENTAGE OF SPECIFIED HOUSEHOLDS PAYING MORE THAN 30%
OF THEIR INCOME FOR MONTHLY OWNER COSTS BY INCOME LEVEL IN 1989**

St. Lucie County	<u>< \$10,000</u>	<u>\$10,000 - 19,999</u>	<u>\$20,000 - 34,999</u>	<u>\$35,000 - 49,999</u>	<u>> \$50,000</u>
	Port St. Lucie	68.0%	48.7%	30.0%	9.7%
County-wide	62.5%	41.6%	24.1%	8.0%	2.6%

Source: 1990 Census; DCA, Affordable Housing Needs Assessment

**TABLE 10
CONDITION OF HOUSING, 1990**

	<u>Port St. Lucie Number</u>	<u>Percent</u>	<u>County-Wide Number</u>	<u>Percent</u>
Complete plumbing	24,178	99.7	73,590	99.7
Lacking complete plumbing for exclusive use	63	0.3	253	0.3
Lacking complete kitchen	43	0.2	235	0.3
Overcrowded (1.01 persons per room and up)	471	2.3	2,624	4.5
No heating fuel used	107	0.5	495	0.9
Total Units	24,241		73,843	

Source: 1990 Census; DCA, Affordable Housing Assessment

**TABLE 11
GROUP HOMES**

<u>Facility Name</u>	<u>Address</u>	<u>(Beds) Capacity</u>
<u>Adult Congregate Living Facilities</u>		
Brighton Gardens	1699 SE Lyngate Drive	98
Cornerstone	2073 SE Rainer Road	6
King Dominion	341 SW Tulip Blvd	6
Shirley Taylor Home I	686 SW Lucero Drive	6
Shirley Taylor Home II	3632 SW Hale Street	6
Shirley Taylor Home III	742 SE Academy Lane	6
Shirley Taylor Home V	130 SE Crosspoint Street	6
Victorias Living Center	2637 SE Bikas Lane	4
<u>Intermediate Care Facility - Developmentally Disabled</u>		
Rich Street Group Home	2318 SE Rich Street	6

Source: Florida Department of Health and Rehabilitative Services, 1996, Agency for Health Care Administration

TABLE 12

**BUILDING PERMIT ACTIVITY, 1990-1995
CITY OF PORT ST. LUCIE**

Number of Permits Issued

<u>Year</u>	<u>Single-Family</u>	<u>Multi-Family</u>	<u>Total</u>
1990	1,802	150	1,952
1991	1,145	160	1,305
1992	1,079	90	1,169
1993	1,034	385	1,419
1994	1,027	367	1,394
1995	852	336	1,188
	—————	—————	—————
TOTAL	6,939	1,488	8,427

Source: City of Port St. Lucie Building Department

DATA ANALYSIS

This section provides projected population and housing characteristics. Land requirements for the projected housing needs and the relationship of the private sector in the overall housing delivery system, are also discussed.

Projected Population and Housing Characteristics

Population projections provide the basis for estimating future housing needs for the City. The population projections are used to project the number of households. The difference between the number of households and the number of non-seasonal housing units, when adjusted for the need for vacancies to allow a smoothly functioning housing market, is equal to the need for additional housing units.

Projections of population, persons per household, and number of households for the City of Port St. Lucie are provided in Table 13. Utilizing the five and ten year planning periods from 1997, the date of plan adoption, the population of the City is projected to be 92,351 in the year 2002 and 105,460 in the year 2007. Persons per household is expected to continue to decline, but at a decreasing rate. This projected reduction in persons per household reflects what is occurring in the state and the nation. This trend is expected to be tempered in the City of Port St. Lucie by a continued attraction of younger households with children to the City. Table 14 projects households by size.

Table 13 also projects the number of housing units for the City. Total housing units include occupied housing units, units held for occasional use by seasonal residents, and units in transition (vacant, for sale, or rent). Projections of total housing units are related to anticipated occupancy rates; a high occupancy rate translates into fewer housing units needed in relation to the permanent population. In 1990, the occupancy rate for the City was 85.3%, an increase from the 1980 rate of 81.7%. It is expected that the occupancy rate will stabilize at approximately 85%, as Port St. Lucie becomes more urbanized.

Age of Householder

One member of a household is considered to be the representative or head of that household and is referred to as the householder. The projected age of householders for the City of Port St. Lucie is presented in Table 15. It applies the percentage of householders by age group for 1990 to projected number of households from Table 13. This table assumes that age distribution within the total set will remain constant, reflecting continued in-migration of younger families. In contrast, Table 15 also indicates that by the year 2010, more than 9,900 householders 65 and over will need housing. However, the greatest demand will come from the 25-54 age groups.

Household Income

The DCA Affordable Housing Needs Assessment methodology projects the number of households by income ranges. The results are shown in Table 16 . This table shows that in 1995, just over 21% of the population of Port St. Lucie was earning between \$25,000 and \$34,999. As a comparison, the 1989 medium household income for the State of Florida was \$27,483 versus \$32,553 for Port St. Lucie. It is projected that the City will retain its current range of income in 1989 dollars through the year 2010.

Projected Demand and Need for Housing

The number of housing units that are in demand at any point in time is equal to the number of households plus the number needed to provide an adequate vacant supply for householders to choose from. Therefore, to determine the total number of additional housing units which will be in demand in the City of Port St. Lucie through the year 2010, the vacancy rate for non-seasonal housing units was applied to the household projection data. The results are shown in Table 17. Utilizing the five and ten year planning periods, the demand for housing units will be 34,866 in the year 2002 and 40,383 in the year 2007.

In order to determine the projected demand for housing by type, the proportion of units by type, including vacant units, calculated for 1995 was applied to the number of units in demand in the projection period. The projected demand for housing by tenure is based on the historical number of renter and owner households and is also shown in Table 17. The projected demand for housing by income and by tenure is shown in Table 18. This table includes the maximum affordable housing unit for owners and renters in specified income ranges. It is assumed that households can afford to pay no more than 30 percent of income towards rent.

The number of housing units which will be needed by type and tenure is represented by the difference between supply and demand. The supply is considered to be the number of units existing in 1995, which is subtracted from the demand projections to estimate housing need as shown in Table 19. Again utilizing the five and ten year planning periods, 8,880 additional units will be needed by the year 2002 and 15,275, by the year 2007.

To take the analysis one step further, the DCA Affordable Housing Needs Assessment estimates the projected housing need for owners and renters for the years 2000 - 2010 by income groups as shown in Table 20. The income groups are based on certain percentages of the median income, which are used by the U.S. Department of Housing and Urban Development (HUD) to establish income eligibility standards for various housing programs and are as follows:

- * Less Than 30% of Median Income
- * 30% to 50% of Median Income (HUD's Very Low Income Household is less than 50%)
- * 50% to 80% of Median Income = HUD's Other Low Income Household
- * 80% to 120% of Median Income (HUD's Moderate Income is 80 to 95%)

This method of calculation of need assumes that a household in a given income range is buying or renting a unit in the current year. It does not take into consideration households that may no longer have a mortgage or that may have sold a house elsewhere and were able to purchase a house for cash or with a substantial down payment. It also does not take into consideration roommates sharing expenses or the possible underreporting of income. The projected affordability gaps do not reflect either market construction or strategies which may have been adopted by a local government to address housing needs. The numbers therefore overstate the projected need likely to exist in Port St. Lucie.

Land Requirements for Future Housing

The City of Port St. Lucie has developed in a sporadic geographic pattern. New residential development in Port St. Lucie has occurred at approximately 4 dwelling units per gross acre for single-family units and 8 dwelling units per acre for multi-family units. This includes areas for recreation/open space, transportation, and utilities. Table 21 projects the amount of land that will be required for future residential development in Port St. Lucie through the year 2010. The figures in Table 21 are derived from the additional housing units that the City will require as illustrated in Table 19.

As noted in Table 13, the City expects a population increase of 41,589 between 1995 and 2010. This translates into the need for an additional 16,927 units. These units can easily be accommodated since there are over 80,000 platted lots, of which approximately 64% are vacant. In addition, the City has encouraged the conversion of single family lots for multi-family dwellings where water and sewer service is available. The market has provided the encouragement for construction of unit types other than single-family since the demand is high and the supply is low.

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.

Private Sector Involvement: According to the City's Building Department, in 1995 approximately \$95.7 million of residential building permit activity took place in the City of Port St. Lucie with 1,188 residential building permits being issued. At the present time, all housing in the City of Port St. Lucie is constructed by the private sector. The relative affordability of housing in Port St. Lucie points toward the continuation of 100% private sector provision of this need through 2010, as identified in Table 19.

Public Sector Involvement: Public sector involvement in the supply of housing in Port St. Lucie is three-fold. The first area of involvement deals with the distribution of public monies for housing assistance through the Housing Authority of the City of Fort Pierce. The second area deals with the

distribution of public monies for housing assistance through the CDBG and SHIP programs. The third area of public sector involvement is in the form of preparing and implementing standards and regulations in an attempt to guarantee public health, safety, and welfare.

The Housing Authority for the City of Fort Pierce was formed in February of 1959 as a non-profit public corporation created under the laws of the state of Florida. The Authority has five commissioners, appointed for four-year terms by the mayor of Fort Pierce. The daily operations of the Authority are administered by an appointed Executive Director. The primary purpose of the Authority is to develop, administer, and maintain public housing and Section 8 housing for persons of low income. The Authority also owns, operates, and maintains low-rent housing developments within the City of Fort Pierce. Nearly all assistance from the Authority is directed towards the residents of Fort Pierce, although 82 Section 8 units are located within the City of Port St. Lucie.

The City began participation in the CDBG program in 1992 and in the SHIP program in 1993. CDBG funds are used by the City to help administer the SHIP program and also to help low-income families pay water and sewer assessments. The SHIP program provides down payment assistance to very-low, low and moderate income home buyers. Assistance is also provided for repair and rehabilitation for very-low income households, emergency repair for very-low and low income, and water/sewer hookup assistance for very-low, low and moderate income households. Figure 1 shows the locations of low to moderate income areas in the City.

The City has also adopted an Affordable Housing Incentive Plan as required by the SHIP program. The incentive plan was formulated by the City's Affordable Housing Advisory Committee. The committee examined different strategies to aid in the provision of affordable housing such as expedited permitting, reducing impact fees, reserving infrastructure capacity and modifying land development regulations.

Public sector involvement in the provision of housing also includes the preparation and implementation of regulations and standards in an attempt to ensure the health, safety, and welfare of the City's residents. The regulations and standards addressed are location and density of residential developments, as well as construction materials and techniques found in building codes.

Problems that affect the capacity of the process to increase its efficiency in providing affordable housing are as follows:

- difficulty that low-income residents have in paying the downpayment, closing costs and impact fees;
- land and development costs limit the development of housing affordable to the low-income;
- there are not many non-profit sponsor organizations and for profit entities interested in developing affordable housing;
- the shortage of program funds; and

- lack of economic development and jobs.

The City has the opportunity to aid the private sector in the provision of affordable housing since the creation of the Community Services and Redevelopment Department. This department administers the SHIP and CDBG programs and oversees the Affordable Housing Advisory Committee. The staff also pursues new grants and program funds and works to establish new public/private partnerships.

TABLE 13**POPULATION AND HOUSING COUNTS AND PROJECTIONS, 1970 - 2010**

<u>Year</u>	<u>Permanent Population</u>	<u>Persons Per Household</u>	<u>Households</u>	<u>Housing Units</u>	<u>Occupancy Rate</u>
1970	330	2.97	111	N/A	N/A
1980	14,690	2.81	5,237	6,410	81.7
1985	31,051	2.81	11,050	12,910	85.6
1990	55,866	2.70	20,675	24,241	85.3
1995	71,055	2.68	26,492	31,061	85.3
2000	86,803	2.67	32,544	38,157	85.3
2005	100,672	2.63	38,351	44,966	85.3
2010	112,644	2.59	43,431	50,922	85.3

Sources: 1990 Census; Port St. Lucie Planning & Zoning Department

TABLE 14**PROJECTED HOUSEHOLDS BY SIZE**

Port St. Lucie Size	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
1 person	3234	3955	4715	5383
2 persons	11314	13813	16836	19540
3 persons	5046	6243	7262	8145
4 persons	4286	5267	5909	6437
5 persons	1769	2190	2428	2622
6 persons	618	773	851	915
7 persons	225	284	328	364
Total	26492	32525	38329	43406

Source: DCA, Affordable Housing Needs Assessment;
City of Port St. Lucie, Planning & Zoning Department

TABLE 15**HOUSEHOLDERS BY AGE**

<u>Age Ranges</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	2010
15-24	635	785	943	1108	1253
25-34	4555	5121	5725	6419	6993
35-44	4262	5641	7066	7296	7386
45-54	2633	4363	6129	7297	8325
55-64	3009	4001	5026	7350	9536
65-74	3993	4198	4435	5429	6320
75+	1588	2395	3220	3452	3618
	-----	-----	-----	-----	-----
Total	20,675	26,504	32,544	38,351	43,431

Source: 1990 Census; DCA, Affordable Housing Assessment Needs

TABLE 16**ESTIMATED AND PROJECTED HOUSEHOLDS BY INCOME RANGE, 1995 - 2010**

<u>Income Range</u>	<u>Percent</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
< \$5000	2.0	536	665	797	914
5001 - 9999	3.9	1035	1253	1486	1692
10000-14999	7.4	1965	2413	2864	3263
15000-19999	9.1	2407	2925	3492	3991
20000-24999	10.4	2759	3409	4099	4710
25000-34999	21.5	5702	6896	8105	9172
35000-49999	22.8	6043	7415	8700	9815
> \$50000	22.9	6059	7569	8801	9868
Total	100.0	26506	32545	38344	43425

Source: 1990 Census; DCA, Affordable Housing Needs Assessment

TABLE 17

PROJECTED TOTAL DEMAND FOR HOUSING, 2000 - 2010

St. Lucie County	Vacancy Rate	Projection of Total Householders			Projected Total Demand		
	Non-Seasonal Units	<u>2000</u>	<u>2005</u>	<u>2010</u>	For Non-Seasonal Housing Units <u>2000</u>	<u>2005</u>	<u>2010</u>
Fort Pierce	10.1%	14737	14921	15073	16384	16589	16758
Port St. Lucie	9.2%	32544	38351	43431	35824	42217	47809
St. Lucie Village	7.3%	256	258	259	276	278	279
Unincorporated	12.1%	29339	32330	35156	33386	36789	40005
County Total	10.6%	76876	85860	93919	85870	95873	104851

PROJECTED DEMAND FOR NON-SEASONAL HOUSING UNITS BY TYPE

St. Lucie County	<u>2000</u>		<u>2005</u>		<u>2010</u>	
	Single Fam	Multi-Fam	Single Fam	Multi-Fam	Single Fam	Multi-Fam
Fort Pierce	8716	7668	8825	7764	8915	7843
Port St. Lucie	32779	3045	38629	3588	43745	4064
St. Lucie Village	244	32	246	32	247	32
Unincorporated	28178	5208	31050	5739	33764	6241
County Total	69917	15953	78750	17123	86671	18180

PROJECTED DEMAND FOR HOUSEHOLDS/HOUSING UNITS BY TENURE

St. Lucie County	<u>2000</u>		<u>2005</u>		<u>2010</u>	
	Owner	Renter	Owner	Renter	Owner	Renter
Fort Pierce	7817	6914	8031	6885	8230	6840
Port St. Lucie	24969	7575	29719	8632	33906	9525
St. Lucie Village	207	46	211	47	213	46
Unincorporated	24070	5260	26864	5454	29523	5621
County Total	57063	19795	64825	21018	71872	22032

Source: U.S. Census; DCA, Affordable Housing Needs Assessment;
City of Port St. Lucie Planning & Zoning Department

TABLE 18

**HOUSEHOLDER BY INCOME BY TENURE, 1995-2010
PORT ST. LUCIE**

INCOME	Max. Affordable Housing Unit \$		1995		2000		2005		2010	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
0-5K	10550	125	441	95	538	127	652	145	753	161
5-10K	21100	250	716	319	868	385	1058	428	1229	463
10-12.5K	26375	312.5	664	221	814	280	959	330	1087	375
12.5-15K	31650	375	844	236	1023	296	1220	355	1395	406
15-17.5K	36925	437.5	773	295	942	360	1145	397	1326	427
17.5-20K	42200	500	1049	290	1270	353	1533	417	1766	472
20-22.5K	47475	562.5	1049	448	1290	552	1577	629	1834	691
22.5-25K	52750	625	911	351	1133	434	1395	498	1630	555
25-27.5K	58025	687.5	1323	453	1606	533	1916	606	2194	669
27.5-30K	63300	750	931	346	1138	421	1364	479	1563	529
30-32.5K	68575	812.5	1119	322	1352	388	1601	432	1820	469
32.5-35K	73850	875	853	355	1033	425	1232	475	1409	519
35-37.5K	79125	937.5	969	339	1182	413	1401	457	1590	491
37.5-40K	84400	1000	1027	264	1278	325	1505	373	1702	413
40-42.5K	89675	1062.5	919	273	1135	331	1342	380	1522	422
42.5-45K	94950	1125	673	262	831	311	992	352	1137	386
45-47.5K	100225	1187.5	519	249	629	310	727	365	810	414
47.5-50K	105500	1250	454	95	557	113	670	136	770	158
50-55K	116050	1375	1187	314	1482	384	1711	423	1908	453
55-60K	126600	1500	792	169	983	199	1160	218	1315	234
60-75K	158250	1875	1723	344	2167	441	2536	503	2856	556
75-100K	211000	2500	827	111	1026	132	1193	157	1338	179
100-125K	263750	3125	307	30	398	39	469	45	532	51
125-150K	316500	3750	73	13	89	17	104	17	117	17
150K+	42200	5000	162	7	204	8	256	9	302	10

TABLE 19

PROJECTED NEED FOR HOUSING, 2000-2010

St. Lucie County	1995 Total Non-Seasonal Units	Projected Total Demand For Non-Seasonal Housing Units			Projected Need Non-Seasonal Housing Units		
		<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
Fort Pierce	15336	16384	16589	16758	1048	1253	1422
Port St. Lucie	29502	35824	42217	47809	6322	12715	18307
St. Lucie Village	252	276	278	279	23	26	27
Unincorporated	29974	33386	36789	40005	3412	6815	10031
County Total	75064	85870	95873	104851	10805	20809	29787

PROJECTED NEED NON-SEASONAL UNITS BY TYPE

St. Lucie County	<u>2000</u>		<u>2005</u>		<u>2010</u>	
	Single Fam	Multi-Fam	Single Fam	Multi-Fam	Single Fam	Multi-Fam
Fort Pierce	559	489	668	585	758	664
Port St. Lucie	5772	548	11622	1091	16738	1567
St. Lucie Village	21	3	23	3	24	3
Unincorporated	2886	526	5758	1057	8472	1559
County Total	9240	1566	18073	2736	25994	3793

PROJECTED NEED FOR HOUSEHOLDS/HOUSING UNITS BY TENURE

St. Lucie County	<u>2000</u>		<u>2005</u>		<u>2010</u>	
	Owner	Renter	Owner	Renter	Owner	Renter
Fort Pierce	250	55	464	26	663	-19
Port St. Lucie	4662	1378	9412	2435	13599	3328
St. Lucie Village	2	-1	6	0	8	-1
Unincorporated	3018	367	5812	561	8471	728
County Total	7932	1799	15694	3022	22741	4036

Source: U.S. Census; DCA, Affordable Housing Needs Assessment;
City of Port St. Lucie Planning & Zoning Department

TABLE 20
HOUSING NEED BY INCOME CATEGORIES, 2000-2010

County Median 1989 Household Income \$27,710	2000		2005		2010	
	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>
30% of median \$ 8,313	1168	417	1421	468	1647	510
50% of median \$ 13,855	2994	950	3590	1107	4121	1242
80% of median \$ 22,168	6431	974	7809	1317	9037	1607
120% of median \$ 33,252	4713	-825	7226	-219	9463	298
200% of median \$ 55,420	2483	813	6248	1695	9573	2445

Source: DCA, Affordable Housing Needs Assessment;
City of Port St. Lucie Planning & Zoning Department

TABLE 21
LAND REQUIREMENT FOR FUTURE HOUSING NEED

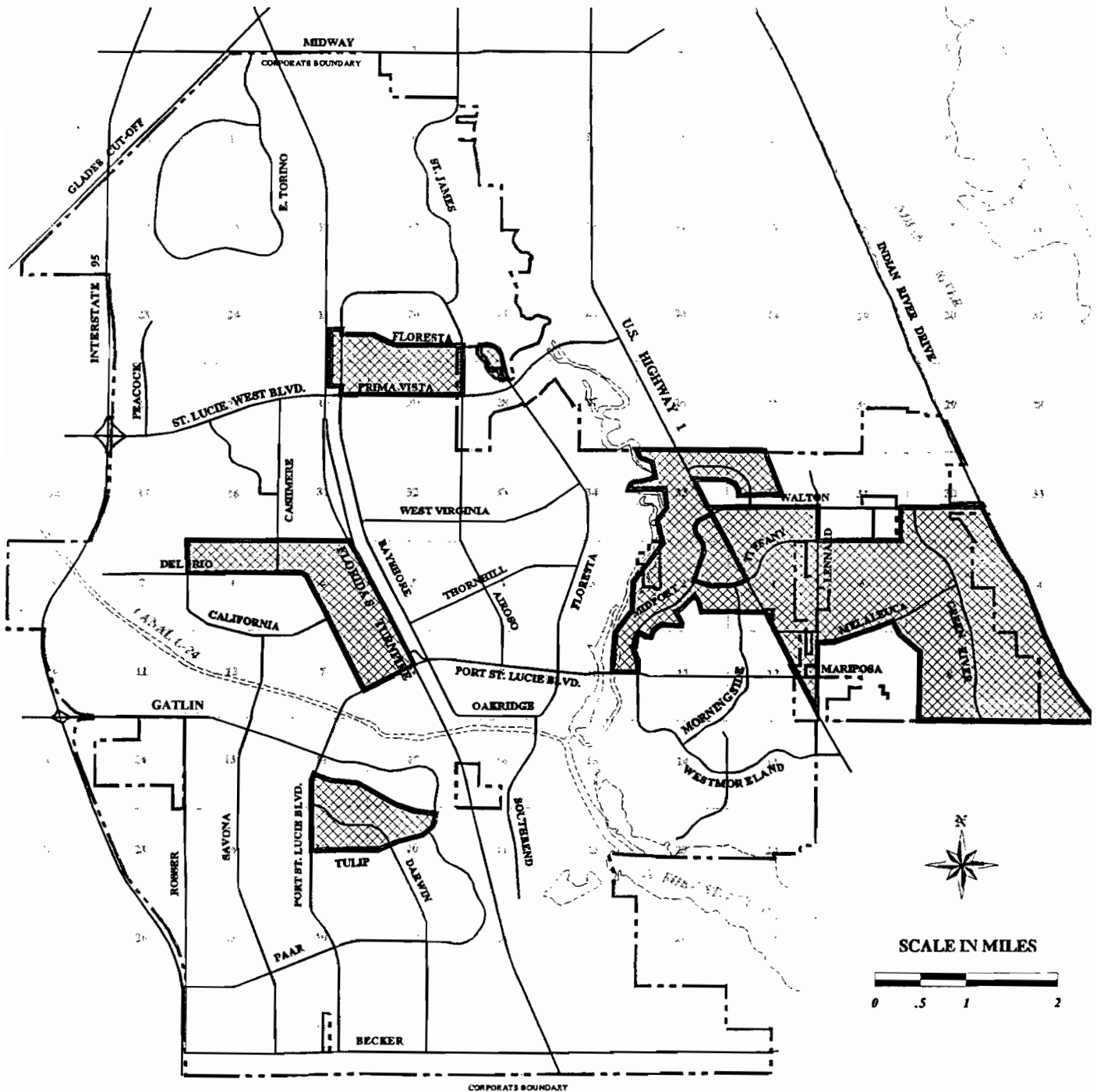
	<u>ACRES</u>			
	<u>1990- 1995</u>	<u>1995- 2000</u>	<u>2000- 2005</u>	<u>2005- 2010</u>
Single Family	1563	1675	1442	1260
Multi- Family	118	88	76	65
TOTAL	1681	1763	1518	1325

Source: Port St. Lucie Planning and Zoning Department
Figures based on average of 4 units per acre single family,
and 8 average units per acre multi-family.

FIGURE 1

City of Port St. Lucie Comprehensive Plan

LOW TO MODERATE INCOME AREAS



Block groups where more than 35.27% of households have low to moderate income

CONCLUSIONS

The above analysis indicates that the housing stock in Port St. Lucie is generally divided into two categories: recently developed, and soon to be developed.

Barely 2.8% of the housing units in Port St. Lucie in 1995 were constructed prior to 1970. The number of housing units has increased 124% since 1985 alone, from 14,119 to 31,691. The City continues to be comprised overwhelmingly of single-family dwelling units, with only a smattering of mobile homes and multi-family dwelling units.

Housing will continue to be provided by the private sector, while the City has undertaken a water and sewer expansion program to provide the needed infrastructure to serve new and existing housing units. The roadway system is already in place to serve the platted lots, with the City and other governmental agencies responsible for maintenance and making necessary improvements to maintain adopted standards as discussed in the Traffic Element. Port St. Lucie is somewhat unique in that affordable units can be constructed on the many vacant lots dispersed throughout the City, thus avoiding the concentration of affordable units.

The private sector has assumed the responsibility in providing the labor and materials in producing the City's housing stock. The public sector ensures that the construction is of good quality and produced in a manner which is not counterproductive. This relationship between the public and private sector has produced acceptable housing that is responsive to the market. If this relationship is to continue, the private sector will need to expand its housing supply industry. Additional contractors, builders, and laborers will be needed to meet projected construction demand. The public sector will also have to expand its development review system and personnel to accommodate new projects.

Housing Conditions

As noted in the Condition of Housing section of this element, approximately one percent of housing units in the City can be considered substandard, but suitable for rehabilitation. The City will continue to enforce the property maintenance code, and is considering adopting a minimum housing code to address the interior condition of structures. The SHIP program provides assistance for repair and rehabilitation to very-low income households.

Sites for Very-low, Low and Moderate Income Housing and Manufactured Homes

The City has approximately 81,000 single family lots of which approximately 62.7 percent are vacant. The vast majority of these lots are 10,000 square feet in size, relatively inexpensive and will accommodate a modest affordable single family home as well as manufactured housing. The Strategic Regional Policy Plan acknowledges that there is a large amount of existing affordable housing in the City.

Large tracts of vacant multi-family land are currently available within the St. Lucie West DRI, along southern Port St. Lucie Boulevard and along the U.S. Highway 1 corridor in the northern part of the

City. Two large scale mixed-use projects have been approved, and a third is under review, which when combined will provide for over 100 acres of multi-family land.

Mobile Homes

The Mobile Home Residential (RMH) zoning district for mobile home parks, is allowed in any area designated Low Density Residential on the City's Future Land Use Map. The densities within mobile home parks will be governed by the land use designation of the property. The combination of these residential lands will provide for adequate sites for low and moderate income housing and mobile homes.

Group Care and Foster Care Facilities

The City currently permits foster care facilities in all residential zoning districts. Group care homes and congregate living facilities, accommodating up to six residents are allowed by State Law in all residential zoning districts. Larger congregate living facilities are allowed by special exception in all multiple family zoning districts. The zoning regulations will be reviewed and amended to include small group homes in all residential zoning districts. Group homes are required by state law to not be located within a radius of 1,000 feet of each other, to avoid undue concentration of such facilities.

Historically Significant Housing, Conservation and Rehabilitation

As noted earlier, 1.7% of the housing units in the City were constructed prior to 1970. The 1990 census data revealed that 49 structures existed that were built prior to 1940, however the Planning Department has conducted a visual survey of the housing stock in the City and does not consider the census data to be a reliable source of information in this particular area. The City was not incorporated until 1961 and prior to that was used primarily as ranchland. The few older structures still exist in the area, are not located within the incorporated limits of the City. The City has no evidence these structures exist.

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 to rehabilitate declining housing and to conserve neighborhoods. The program will also include review and analysis of housing stock in each neighborhood.

GOALS, OBJECTIVES, AND POLICIES

GOALS 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 15,275 new dwelling units of various types, sizes, and costs by 2007 (as per 10 year population projections) to meet the needs of future residents.

Policy 3.1.1.1: The City will provide a housing data base, which includes demand analysis by housing type, household size and income on a yearly basis, as well as technical assistance 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, such as local lenders and the St. Lucie County Lending Consortium through the SHIP program, to improve the efficiency and expand the capacity of the housing delivery system.

Policy 3.1.1.3: By 1999, 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: Support the implementation of the adopted Affordable Housing Incentive Plan.

Policy 3.1.1.5: By the year 1999, review the land development regulations to consider the need for site selection criteria for the location of housing for the elderly and institutional housing which shall consider accessibility, convenience and infrastructure availability.

Objective 3.1.2: Continue to enforce codes and policy for the rehabilitation of substandard housing units.

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 and SHIP programs to obtain funds for the rehabilitation of substandard housing.

Policy 3.1.2.4: Assist neighborhood improvement projects by providing code enforcement assistance, community-oriented policing and neighborhood planning, encouraging neighborhood self-help, removing blighting influences, and concentrating capital and/or operating budget improvements in such neighborhoods.

Objective 3.1.3: By 2007, make available approximately 8,115 sites for housing of very-low, low- and moderate-income persons to meet their particular housing need, per housing demand projections.

Policy 3.1.3.1: Issue a yearly report on the housing stock to ensure that housing needs are being met.

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: By the year 1999, review the land development regulations to ensure that a variety of housing types are permitted to meet the needs of low and moderate income residents.

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 1999, 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. By the year 1999, the City will begin a neighborhood planning program to include review and analysis of housing stock in each neighborhood.

Objective 3.1.6: Enforce the property maintenance code.

Policy 3.1.6.1: By the year 1999, 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 be amended by the year 1999 to be consistent with Section 553.38(2), F.S. and Section 320.8285(5) F.S.

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 all single family residential zones.

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, 3.1.3.4, 3.1.5.1 and 3.1.6.3 will constitute the housing implementation programs.