# 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 2014-2018 American Community Survey U.S. 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 Neighborhood 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.

# **HOME Investment Partnerships Program**

St. Lucie County has partnered with Indian River and Martin counties to form the St. Lucie County HOME Consortium. The St. Lucie County HOME Consortium is a recipient of federal HOME Investment Partnership Program (HOME) funds. The U.S. Department of Housing and Urban Development (HUD) provides these funds to the Consortium on a formula basis. The objective of the HOME program is to provide decent and affordable housing opportunities for very low and low income households through activities such as first time home buyer assistance and homeowner housing rehabilitation.

#### Repair/Rehabilitation Assistance

The Neighborhood Services Department administers a state funded housing repair and rehabilitation program (SHIP) when funds are available. Additional federal funding is received from the Community Development Block Grant (CDBG). Funding for 2017/2018 was \$1,011,694 and was utilized in low-moderate income areas to provide sidewalks, ADA improvements at Lyngate Park as well as citywide repair/rehabilitation assistance. Funding for 2018/2019 was \$1,168,625 and used to provide additional sidewalks improvements, security cameras at Veterans Park @ Rivergate, crosswalk improvements, park pavilion improvements, storage solution to provide additional recreational space, economic development, and citywide repair/rehabilitation. Funding for the 2019/20 fiscal year was more than \$1,000,000.

#### **Home Purchase Assistance**

The Neighborhood Services Department administers a state funded home purchase program (SHIP) when funds are available. In FY 18/19, the City used the Neighborhood Stabilization

Program (NSP) funding to purchase and repair foreclosed properties in order to improve neighborhoods and assist low to middle income households to purchase the homes. (Source: City of Port St. Lucie CDBG Action Plan)

## **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 9 members who are subject to the provisions of the Sunshine Law and serve on a voluntary basis.

## **Affordable Housing Incentives**

The Neighborhood 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. The processing of approvals of development orders or permit, as defined in Florida Statute 163.3164 (7) and (8), for affordable housing projects is expedited to a greater degree than other projects.
- 2. The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- 3. The allowance of flexibility in densities for affordable housing.
- 4. The reservation of infrastructure capacity for housing for very low-income persons, low income persons, and moderate-income persons.
- 5. The allowance of affordable accessory residential units in residential zoning districts.
- 6. The reduction of parking and setback requirements for affordable housing.
- 7. The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- 8. The modification of street requirements for affordable housing.
- 9. The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- 10. The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- 11. The support of development near transportation hubs and major employment centers and mixed-use developments.

# **State Housing Initiatives Partnership (SHIP)**

The Florida Housing Finance Corporation administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments to preserve affordable home ownership. The program was designed to serve extremely low, very-low, low and moderate-income households.

Neighborhood Stabilization Program

HUD's Neighborhood Stabilization Program (<a href="www.hud.gov/nsp">www.hud.gov/nsp</a>) provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. In FY 2020, the City is using these funds to develop three City-owned parcels for affordable housing.

## Recovery Efforts for Covid-19 Pandemic

In early 2020, Coronavirus (Covid-19), an infectious disease caused by a newly discovered coronavirus, caused nationwide unemployment due to the temporary closing of businesses in efforts to stop the spread of this disease. In May 2020, City Council approved the Covid-19 Emergency Rental and Mortgage Assistance Grant Program which provides assistance to eligible residents who experienced loss of income, reduction in work hours or unemployment as a result of the Covid-19 pandemic. The grant offered up to 2 months of rent or mortgage payments to residents who are income-eligible and reside within the City limits.

#### **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 2014—2018 American Community Survey and 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 1,315 mobile homes were identified in the 2014—2018 American Community Survey and the Shimberg Center for Housing Studies. Total units and the percentage of housing inventory by type of unit are shown in the table below.

Table 3-1 Housing Type, 2018

Housing Type	City of Po	rt St. Lucie	St. Lucie (	County
	Estimate	Percent	Estimate	Percent
Single Family:	65,288	90.2%	99,135	70.8%
1, detached	62,933	86.9%	94,629	67.6%
1, attached	2,355	3.3%	4,506	3.2%
Multi-Family:	5,820	8.1%	28,885	20.7%
2 units	357	0.5%	3,262	2.3%
3 or 4 units	1,089	1.5%	4,203	3.0%
5 to 9 units	1,204	1.7%	3,874	2.8%
10 to 19 units	1,303	1.8%	5,537	4.0%
20 or more units	1,867	2.6%	12,009	8.6%
Mobile Homes	1,315	1.8%	11,853	8.5%
Boat, RV, Van, Etc.	0	0.0%	87	0.1%
Total:	72,423		139,960	

Source: U.S. Census Bureau, 2014-2018, American Community Survey 5 Year Data Profile 2020

**Housing Tenure:** Housing tenure refers to the occupancy of a unit, either owner-occupied or renter-occupied. The 2014-2018 U.S Census, American Community Survey reported 76.8.1%

of housel is 66%.)	holds in Port S The remainir	St. Lucie were ong 23.2 % were	owner-occupied renter-occupie	d. (Statewide, led households	Florida's home	ownership rate

3-4

Table 3-2 Housing Units by Tenure, Port St. Lucie 2018

nt	Perce	Renter-Occupied Housing Units	Percent	Owner-Occupied Housing Units	Occupied Housing Units
%	23.2	14,802	76.8%%	49,005	63,807

Source: U.S. Census Bureau, 2014-2018, American Community Survey 5 Year Data Profile 2020

Table 3-3
Housing Units by Tenure, St. Lucie County, 2018

Occupied Housing Units	Owner-Occupied Housing Units	Percent	Renter-Occupied Housing Units	Percent
112,872	82,616	73.2%	30,256	26.8%

Source: U.S. Census Bureau, 2014-2018, American Community Survey 5 Year Data Profile 2020

**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

	Port St. Lucie		St. Lucie	County
Year Structure Built	Units	Percent	Units	Percent
Built 2014 or later	1,582	2.2%	2,096	1.5%
Built 2010 to 2013	1,174	1.6%	1,888	1.3%
Built 2000 to 2009	30,974	42.8%	43,452	31.0%
Built 1990 to 1999	15,100	20.8%	25,935	18.5%
Built 1980 to 1989	15,888	21.9%	33,286	23.8%
Built 1970 to 1979	5,508	7.6%	18,245	13.0%
Built 1960 to 1969	1,237	1.7%	6,809	4.9%
Built 1950 to 1959	484	0.7%	5,128	3.7%
Built 1940 to 1949	131	0.2%	1,122	0.8%
Built 1939 or earlier	345	0.5%	1,999	1.4%
Total housing units	72,423		139,960	

Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020

**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 \$1,334 compared to \$1,136 in St. Lucie County for 2018 per the U.S. Census Bureau 2014-2018, American Community

Survey 5 Year Data Profile. The HUD Fair Market Rent in 2020 in St. Lucie County and the surrounding metro area (Port St. Lucie MSA), rent for a typical modest apartment, was \$932 for a studio apartment, \$938 for a one-bedroom, \$1,207 for a two-bedroom, \$1,642 for a threebedroom, and \$1,907 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 2018. The median value for Port St. Lucie was \$180,400 in 2018 compared to \$162,700 in 2017, showing an increase in value.

Table 3-5 Home Values, 2018

Home Value – Owner Occupied					
	City of Por	rt St. Lucie	St. Lucie County		
	# of Units	Percent	# of Units	Percent	
Owner Occupied	46,779		78,303		
Less than \$50,000	2,056	4.2%	8,110	9.8%	
\$50,000 to \$99,999	4,579	9.3%	12,267	14.8%	
\$100,000 to \$149,999	9,609	19.6%	14,786	17.9%	
\$150,000 to \$199,999	12,475	25.5%	16,606	20.1%	
\$200,000 to \$299,999	14,693	30.0%	19,688	23.8%	
\$300,000 to \$499,999	4,657	9.5%	8,596	10.4%	
\$500,000 to \$999,999	652	1.3%	2,002	2.4%	
\$1,000,000 or more	284	0.6%	561	0.7%	
Median (dollars)	\$180,400	(X)	\$165,700	(X)	

Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020

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 \$1,401, slightly higher than the County median monthly cost of 1,362.

Table 3-6 Monthly Owner-Occupied Housing Unit Costs, 2018

Selected Monthly Owner Costs of Owner-occupied Housing						
	City of Po	rt St. Lucie	St. Luci	e County		
	# of Units		# of Units			
Housing units with a mortgage	32,027	Percent	45,029	Percent		
Less than \$500	251	0.8%	758	1.7%		
\$500 to \$999	4,947	15.4%	8,790	19.5%		
\$1,000 to \$1,499	13,512	42.2%	17,665	39.2%		
\$1,500 to \$1,999	8,477	26.5%	10,707	23.8%		

Adopted

Selected Monthly Owner Costs of Owner-occupied Housing					
	City of Po	rt St. Lucie	St. Lucie County		
	# of Units		# of Units		
Housing units with a mortgage	32,027	Percent	45,029	Percent	
\$2,000 to \$2,499	3,051	9.5%	4,130	9.2%	
\$2,500 to \$2,999	876	2.7%	1,392	3.1%	
\$3,000 or more	913	2.9%	1,587	3.5%	
Median (dollars)	\$1,401	(X)	\$1,362	(X)	

Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020

## **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, 2018 suggests that more than 37% 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, 2018 (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)	31,577		44,301		
0-29.9%	19,596	62%	27,727	62.5%	
30% or more	11,981	37.9%	16,574	37.4%	
	Households	Percent	Households	Percent	
Housing unit without a mortgage (excluding					
units where costs cannot be computed)	16,672		36,710		
0-29.9%	13,891	83.3%	30,381	82.8%	
30% or more	2,781	16.7%	6,329	17.3%	
	Households	Percent	Households	Percent	
Occupied units paying rent (excluding units					
where costs cannot be computed)	14,312		28,441		
0-29.9%	6,018	42.1%	10,674	37.5%	
30% or more	8,294	58%	17,767	62.4%	

Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020

**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, 2016 shows that 10,049 households are both cost burdened and in the very-low and low income bracket (16.6% of the total number of households.) Additional analysis indicates that 84% of Port St. Lucie residents in the very low and low income bracket were cost burdened in the year 2016.

Table 3-8 Households by Income and Cost Burden, 2016

A. Owner-Occupied Households, 2016					
•		me as a Percentage	e of Area Median Inc	ome (AMI)	
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI	
	Very Low	Low	Moderate	Above Moderate	
No Cost Burden	609	1,730	3,929	23,098	
At 30% -50% Cost		·			
Burden	909	1,908	3,429	5,479	
At 50.1% or More Cost Burden	5,333	3,028	1,602	888	
Total Number of	3,333	3,020	1,002	000	
Households	6,851	6,666	8,960	29,465	
B. Renter-Occupied Hou	seholds, 2016				
•	Household Inco	ome as a Percentage	e of Area Median Inc	ome (AMI)	
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI	
	Very Low	Low	Moderate	Above Moderate	
No Cost Burden	432	594	1,173	3,659	
At 30% -50% Cost			,	,	
Burden	264	1,677	1,207	1,042	
At 50.1% or More Cost					
Burden	3,543	815	68	16	
Total Number of Households	4,239	3,086	2,448	4,717	

Source: Shimberg Center for Housing Studies, Affordability - 2016

## **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, 2018

Substandard Condition	City of Port St. Lucie # of Units	City of Port St. Lucie Percent	St. Lucie County # of Units	St. Lucie County Percent
Overcrowded (more than one person per room) (2000)	1,361	2.2%	2,771	2.5%
Lacking complete plumbing facilities (2018)	84	0.1%	203	0.2%
Lacking complete kitchen facilities (2018)	175	0.3%	391	0.3%

Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile

**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 1,135 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%   Section 207/223   State HOME	Elderly
Grove Park	9800 Lenard Road	210	Extremely Low Income   Housing Credits 4%   Local Bonds  SAIL	Family; Link; Persons with Disabilities
Peacock Run Apartments	5502 East Torino Parkway	264	Extremely Low Income   Housing Credits 4%   State Bonds	Family; Link
Saint Andrews Pointe	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 SW Chartwell Street	49	Rental Assistance/HUD   Section 202 Capital Advance   State HOME	Elderly

Source: Shimberg Center for Housing Studies – Assisted Housing Inventory, 2020.

**Community Residential Facilities:** According to www.FloridaHealthFinder.gov, there are 65 assisted living facilities, 6 nursing homes, 1 residential treatment center, 2 intermediate care facilities, 11 adult family care homes, 3 adult day care centers, 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 TOUCH OF CLASS #1 ADULT CARE LLC	Assisted Living Facility	658 NW AVENS ST	5
A TOUCH OF CLASS ADULT CARE LLC	Assisted Living Facility	537 SW WHITMORE DRIVE	10
ADULT ACTIVITY CENTER OF THE TREASURE COAST, INC	Adult Day Care Center	579 NW LAKE WHITNEY PL STE 104	22
ALCIME ASSISTED LIVING LLC	Assisted Living Facility	450 SW VIOLET AVE	5
ALCIME PROFESSIONAL CARE LLC	Assisted Living Facility	2419 SW SANSOM LN	6
ALZHEIMERS COMMUNITY CARE INC	Adult Day Care Center	295 NW PRIMA VISTA BLVD	39

Name	Facility Type	Address	Licensed Beds
ANGEL OF LIGHT ASSISTED LIVING FACILITY LLC	Assisted Living Facility	613 SW HOMELAND RD	6
ANTOINE FRANCOISE	Adult Family Care Home	1342 SW DEL RIO BLVD	5
ATRIA PORT ST LUCIE	Assisted Living Facility	9825 S US HIGHWAY 1	120
AVALON FAMILY RESORT ASSISTED LIVING LLC	Assisted Living Facility	160 SW SARATOGA AVE	6
BAXTER'S ADULT LIVING FACILITY INC	Assisted Living Facility	1092 SW MAJORCA AVE	6
BAYAMO ASSISTED LIVING FACILITY INC	Assisted Living Facility	1199 SW BAYAMO AVENUE	6
BLESSINGS ASSISTED LIVING	Assisted Living Facility	2449 SW HUMBER CT	6
BROWNS HOUSE ASSISTED LIVING FACILITY LLC	Assisted Living Facility	2241 SE MELALEUCA BLVD	5
CARING ASSISTED LIVING LLC	Assisted Living Facility	2588 SW GROTTO CIRCLE	5
COMFORT CARE HOME ALF	Assisted Living Facility	2402 SW SANTANA AVE	6
COMON MARTINE	Adult Family Care Home	1032 SW LONGFELLOW RD	4
COTIN-VALCIN CHARITE	Adult Family Care Home	238 NW FERRIS DR	4
COUNCIL ON AGING OF ST. LUCIE INC	Adult Day Care Center	2501 SW BAYSHORE BLVD.	55
COUNTRY LIVING ASSISTED CARE CENTER INC	Assisted Living Facility	1762 SW ARCH STREET	6
CUNNINGHAM MONICA	Adult Family Care Home	2366 SW WEBSTER LN	5
EMERALD HEALTH CARE CENTER	Nursing Home	1655 SE WALTON ROAD	120
FABULOUS RESORT ALF LLC	Assisted Living Facility	1762 SE CARVALHO ST	6
FLORIDA MENTOR	Intermediate Care Facility for the Developmentally Disabled	111 NE CAPRONA AVENUE	6
FLORIDA MENTOR	Intermediate Care Facility for the Developmentally Disabled	2318 RICH STREET	6
GARDENS OF PORT ST LUCIE THE	Nursing Home	1699 SE LYNGATE DRIVE	30
GRACE MANOR	Assisted Living Facility	221 SW YAGER PL	6
GRANDPARENTS HOUSE ALF INC	Assisted Living Facility	3890 SW CHAFFIN STREET	5
HARBOR PLACE AT PORT ST LUCIE THE	Assisted Living Facility	3700 SE JENNINGS RD	128
HEAVENLY ADULT CARE LLC	Assisted Living Facility	3934 SW KAKOPO ST	6
JAMAICA SHORES	Assisted Living Facility	171 SW EULER AVE	6
JOHANNA'S ASSISTED LIVING INC	Assisted Living Facility	1958 DORADO LANE	4
K AND L LOVING CARE OF PORT SAINT LUCIE ALF INC	Assisted Living Facility	3871 SW RAMSPECK ST	6

Name	Facility Type	Address	Licensed Beds
K AND L LOVING CARE OF PORT SAINT LUCIE II ALF INC	Assisted Living Facility	1243 SW FOX CT	5
LESALDO HOUSE ALF	Assisted Living Facility	2073 SE RAINIER RD	5
LIFE CARE CENTER OF PORT ST. LUCIE	Nursing Home	3720 SE JENNINGS RD	123
LIVE LOVE LAUGH ASSISTED LIVING INC	Assisted Living Facility	1766 SW COLUMBIA ST	6
LOVING CARE OF THE TREASURE COAST LLC	Assisted Living Facility	2102 SW LARCHMONT	5
LOVING CARE OF THE TREASURE COAST II LLC	Assisted Living Facility	1816 SW BRISBANE STREET	6
MORNINGSIDE ALF	Assisted Living Facility	2233 SE MORNINGSIDE BLVD	8
NAINA'S ANGELIC HANDS ASSISTED LIVING LLC	Assisted Living Facility	6260 NW TOPAZ WAY	6
NEW DAY ASSISTED LIVING LLC	Assisted Living Facility	1931 SW MCALLISTER LN	6
NEW DIMENSION FAMILY CARE INC	Assisted Living Facility	849 SW HAMBERLAND AVE	6
NEW LIFE ASSISTED LIVING FACILITY	Assisted Living Facility	2133 SE SHELTER DR	6
PALM GARDEN OF PORT ST. 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 RD	50
PARAH ASSISTED LIVING FACILITY LLC	Assisted Living Facility	701 SW TULIP BLVD	6
PERSONAL TOUCH FAMILY HOME LLC	Assisted Living Facility	4702 NW EVER RD	6
PHILLIPS CLIVE	Adult Family Care Home	6755 NW MONOCO CT	5
PORT ST. LUCIE REHABILITATION AND HEALTHCARE	Nursing Home	7300 OLEANDER AVE	180
RANGER MICHELLE A	Adult Family Care Home	797 SW SAIL TERR	5
RETREAT ON BYWOOD THE	Assisted Living Facility	990 SE BYWOOD AVE	5
ROSE ASSISTED LIVING FACILITY LLC	Assisted Living Facility	256 SW MOSELLE AVE	5
ROSEWELL HOME AND RESIDENTIAL CARE LLC	Assisted Living Facility	3366 SW VENDOME ST	5
ROSIE'S MANOR ALF	Assisted Living Facility	1910 SE RAINIER RD	5
ROSIE'S PLACE ALF	Assisted Living Facility	1102 SW IVANHOE ST	6
SAINT HILAIRE EDOUARD	Adult Family Care Home	298 SW CARTER AVE	5
SALIEN JEAN MARIE	Adult Family Care Home	6817 NW GRANGER AVE	5
SAVORAH ALF II LLC	Assisted Living Facility	2369 SW FERN CIR	6
SAVORAH ALF INC	Assisted Living Facility	2314 SW RANCH AVE	5
SCHAEFFER JOYCE B	Adult Family Care Home	1160 SE PURITAN LANE	5

Name	Facility Type	Address	Licensed Beds
SENIOR PARADISE LLC	Assisted Living Facility	3650 SW VICEROY ST	5
SEVEN HEAVEN HOME CARE LLC	Assisted Living Facility	554 KILPATRICK AVE	6
SOARING EAGLE INVESTMENT ASSISTED LIVING FACILITY LLC	Assisted Living Facility	1568 SW CALIFORNIA BLVD	5
SPRINGFIELD GARDENS ALF	Assisted Living Facility	588 SW RAY AVENUE	6
ST LUCIE HOPE GARDENS LLC	Assisted Living Facility	337 SW GRIMALDO TERRACE	6
SUNNY DAYS ALF INC II	Assisted Living Facility	4645 SW VAHALLA ST	6
SUNSHINE FAMILY ALF LLC	Assisted Living Facility	5817 NW GERALD CIR	5
SUPERIOR LIVING LLC	Assisted Living Facility	496 SE VERADA AVE	6
THE BRENNITY AT TRADITION	Assisted Living Facility	10685 SW STONY CREEK WAY	97
THE GARDENS OF PORT ST LUCIE	Assisted Living Facility	1699 SE LYNGATE DRIVE	110
THE HOUSE OF CARES INC	Assisted Living Facility	1042 HALEYBERRY AVE	6
THE PERFECT PLACE ALF 2 INC	Assisted Living Facility	2666 ACE RD	5
TIFFANY HALL NURSING AND REHAB CENTER	Nursing Home	1800 SE HILLMOOR DRIVE	120
TONI MARY HOME ALF CORP	Assisted Living Facility	1662 SW ALVATON AVENUE	6
TOUCH OF GRACE ASSISTED LIVING FACILITY LLC	Assisted Living Facility	3425 SW RIVERA ST	6
TRANQUILITY LIVING CARE	Assisted Living Facility	1609 SOUTHEAST CHELLO LN	6
TRANSITION CARE ASSISTED LIVING FACILITY	Assisted Living Facility	1613 SW MERIDIAN AVE	5
TREASURE COAST ALF INC	Assisted Living Facility	642 SW JACOBY AVE	6
TURENNE WILNIQUE	Adult Family Care Home	4183 SW MACAD STREET	5
UNITY BEHAVIORAL HEALTH LLC	Residential Treatment Facility	2325 SW CARY STREET	24
VALCOURT DJYNIA	Adult Family Care Home	483 SW LAKOTA AVE	5
VEDA ASSISTED LIVING FACILITY	Assisted Living Facility	1538 SE FACULTY CT	4
VIOLET GARDENS ALF LLC	Assisted Living Facility	372 SW TODD AVE	6
VITALITY RESORT ALF LLC	Assisted Living Facility	1258 SW ERMINE AVE	6
VITALITY STAR RESORT ALF LLC	Assisted Living Facility	591 SW BRADSHAW CIR	6
WATERCREST OF ST LUCIE WEST ASSISTED LIVING AND MEMORY CARE	Assisted Living Facility	279 NW CALIFORNIA BLVD	132

Source: http://www.floridahealthfinder.gov, 2020

**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

Source: Shimberg Center for Housing Studies, Manufactured Housing Parks - 2018

**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, 2010-2040, presents the very-low, low, and moderate income housing needs estimates and projections through 2040.

Table 3-13
Projected Housing Affordability by Income and Tenure, 2010-2040

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				
2010	6,260	6,084	8,195	27,002				
2016	6,851	6,666	8,960	29,465				
2020	7,814	7,610	10,234	33,585				
2025	9,048	8,854	11,892	38,643				
2030	10,193	10,015	13,418	42,235				
2035	11,182	10,999	14,714	47,310				
2040	12,157	11,946	15,930	51,312				
B. Renter-	Occupied House	holds						
Year	Very-Low	Low	Moderate	Above Moderate				
2010	3,908	2,843	2,258	4,352				
2016	4,239	3,086	2,448	4,717				
2020	4,835	3,507	2,786	5,382				
2025	5,547	4,008	3,187	6,154				
2030	6,160	4,446	3,535	6,815				
2035	6,698	4,833	3,845	7,408				
2040	7,156	5,188	4,126	7,931				

Source: Shimberg Center for Housing Studies, 2010-2040 Estimates and Projections

In 2016, 20,842 of the 66,432 households have an income less than 80% of the area median income. Of these low and very-low income households, 13,517 are owner-occupied, while 7,325 are renter-occupied.

## **Projected Low-Income Households (Owners and Renters)**

Low income, as defined by the University of Florida Shimberg Center for Housing Studies, refers to households with incomes below 80% of Area Median Income. The following two tables list households according to their percentage of Area Median Income in 2016 and projections for 2040. This analysis of reveals 26% of owner occupied households in 2016 were low income residents; and 50% of renter occupied households were low income residents. The 2040 projections are the same with 26% of owner occupied households were low income households and 50% of renter occupied households were low income.

Table 3-14
Households by Tenure & Income (% AMI) 2016

	Households by Tenure & Income (% AMI) 2016					
A. Owner	r-Occupied Hou	seholds, 2016				
Househo	ld Income as a	Percentage of A	Area Median Inc	ome (AMI)		
	30% or Less	30.1 – 50%	50.01 – 80%	80.01 – 120%	120.01% +	TOTAL
Percent	3,243	3,608	6,666	8,960	29,465	51,942
	6.24%	6.95%	12.83%	17.25%	56.73%	26.02% Low income
B. Rente	B. Renter-Occupied Households, 2016					
Househo	ld Income as a	Percentage of A	Area Median Inc	ome (AMI)		
	30% or Less	30.1 – 50%	50.01 - 80%	80.01 – 120%	120.01% +	TOTAL
Percent	2,167	2,072	3,086	2,448	4,717	14,490
	14.96%	14.30%	21.30%	16.89%	32.55%	50.55% Low income

Source: Shimberg Center for Housing Studies, 2010-2040 Estimates and Projections and BCLA

Table 3-15
Households by Tenure & Income (% AMI) 2040

A. Owner	A. Owner-Occupied Households, 2040							
Househo	Household Income as a Percentage of Area Median Income (AMI)							
Percent	30% or Less	30.1 – 50%	50.01 – 80%	80.01 – 120%	120.01% +	TOTAL		
	5,621	6,536	11,946	15,930	51,312	91,345		
	6.15%	7.16%	13.08%	17.44%	56.17%	26.39% Low income		
B. Rente	B. Renter-Occupied Households, 2040							
Househo	ld Income as a	Percentage o	f Area Median	Income (AMI)				
Percent	Percent 30% or Less 30.1 – 50% 50.01 – 80% 80.01 – 120% 120.01% + TOTAL							
	3,626	3,530	5,188	4,126	7,931	24,401		
	14.86%	14.47%	21.26%	16.91%	32.50%	`50.59% Low income		

Source: Shimberg Center for Housing Studies, 2010-2040 Estimates and Projections and BCLA

## 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.

Table 3-16
Population by Age Projections, Total (Permanent + Institutional), 2010-2040

	Age					
Year	15-34	% of total	35-64	% of total	65+	% of total
2016	42,461	23.8%	71,452	40.1%	29,122	16.4%
2020	48,202	23.9%	80,127	39.7%	33,905	16.8%
2025	54,712	23.7%	88,813	38.5%	42,438	18.4%
2030	58,628	22.8%	97,737	38.0%	51,018	19.8%
2035	62,534	22.3%	106,722	38.0%	56,008	20.0%
2040	67,408	22.3%	115,542	38.2%	61,695	20.4%

Source: Shimberg Center for Housing Studies Florida Housing Data Clearinghouse 2018

# **Housing Activity**

The number of housing units in the City increased from 70,8775 in 2010 to 72,423 in 2018 per the American Community Survey 5-Year Estimate. More than 11% of all units in the City are vacant which equates to nearly 8,616 dwelling units available for occupancy.

Table 3-17
Number of Housing Units

Year	Number of Housing Units	% Vacant
2010 (Census)	70,877	14%
2018	72,423	11.9%

Source: US Census Bureau, 2014-2018 American Community Survey 5-Year Estimates

## **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 Short-Term Initiatives**

The most significant housing issue for the short term planning timeframe is to prevent foreclosures and loss of housing resulting from the Covid-19 Pandemic. The City Grant Program provides rental and mortgage payment assistance to families who have encountered job or wage loss from the short-term closing of local businesses. The City will also continue to facilitate economic development activities to reduce the number of households with a high cost burden. The City's neighborhood programs will continue to implement improvements that enhance home values.

# **Housing Ongoing Initiatives**

The City continues to have a great need for Affordable Housing. The City will continue to assist Homeowners with repairs through the SHIP and LHAP programs. The City received funds in July 2019 which were used to help 30 households. According to Florida Housing, SHIP is expected to be fully funded July 2020 which would result in the City recieving up to \$2 million for its residents. The City developed a neighborhood planning program as discussed in the Future Land Use Element of this plan. The neighborhood planning program focuses services for individual residents and on neighborhoods to identify and correct specific issues and problems.

# **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.

- <u>Objective 3.1.1</u>: Assist the private sector in providing dwelling units of various types, sizes, and costs to meet the needs of future residents.
- <u>Policy 3.1.1.1</u>: 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.
- <u>Policy 3.1.1.2</u>: 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.
- <u>Policy 3.1.1.3</u>: 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.
- <u>Policy 3.1.1.4</u>: Incorporate Communities of a Lifetime principles into neighborhood planning programs such as walkability and programming for seniors.
- <u>Objective 3.1.2</u>: The City may preserve the value and character of existing affordable housing neighborhoods through neighborhood planning programs and minimum housing standards.
- <u>Policy 3.1.2.1</u>: Update on an annual basis the Consolidated Plan for the CDBG program, which identifies substandard housing.
- <u>Policy 3.1.2.2</u>: Improve the structural and aesthetic quality of the housing stock, through enforcement of the property maintenance code.
- <u>Policy 3.1.2.3</u>: Continue participation in the CDBG, NSP and SHIP programs to obtain funds for the rehabilitation of substandard housing when funds are available.
- <u>Policy 3.1.2.4</u>: 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.
- <u>Objective 3.1.3</u>: 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.
- <u>Policy 3.1.3.2</u>: Pursue other federal sources of funding earmarked for very-low, low and moderate income housing.
- <u>Policy 3.1.3.3</u>: Continue to review the land development regulations to consider the need for criteria for the location of low and moderate income housing.

- <u>Objective 3.1.5</u>: Preserve and protect significant housing and neighborhoods in terms of history and architecture and encourage reuse of such housing to meet residential needs.
- <u>Policy 3.1.5.1</u>: 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.
- <u>Policy 3.1.5.2</u>: The City may support the identification and improvement of historically significant housing.
- Objective 3.1.6: Enforce the property maintenance code.
- <u>Policy 3.1.6.1</u>: 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.
- <u>Policy 3.1.6.2</u>: Schedule and concentrate public infrastructure and supporting facilities and services to upgrade the quality of existing neighborhoods.
- <u>Policy 3.1.6.3</u>: Encourage individual homeowners to increase private reinvestment in housing by providing information, technical assistance programs, financial assistance, and incentives.
- <u>Objective 3.1.7</u>: The City shall provide at least the amount of assistance required under the Federal Uniform Relocation Act to any resident displaced by the City.
- <u>Policy 3.1.7.1</u>: Assist households in obtaining reasonably located, standard housing at affordable costs prior to displacement through public action.
- <u>Objective 3.1.8</u>: The City shall continue to provide regulations that permit mobile and manufactured homes.
- <u>Policy 3.1.8.1</u>: 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.
- <u>Policy 3.1.8.3</u>: Continue to allow manufactured homes in appropriate residential areas.
- <u>Objective 3.1.9</u>: 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.
- <u>Objective: 3.1.10</u>: Continue to support the implementation of the adopted recommendations of the Affordable Housing Committee.
- <u>Policy 3.1.10.1</u>: The City shall continue to provide expedited permitting procedures for affordable housing projects developed with state or federal funds.
- <u>Policy 3.1.10.2</u>: Coordinate with the Treasure Coast Builders Association (TCBA) to review any increases in building fees.

- <u>Policy 3.1.10.3</u>: The City shall reduce, waive or support alternative methods of impact fee payment for affordable housing.
- <u>Policy 3.1.10.4</u>: 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 allow flexibility in densities to facilitate affordable housing.
- <u>Policy 3.1.10.7</u>: 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.
- Policy 3.1.10.8: The City may update its Land Development Regulations to allow flexibility in lot configurations for affordable housing.
- Policy 3.1.10.9: As the City approves policies, procedures, ordinances regulations or plans, it should include an analysis of any potential affect they have on the cost of housing.
- <u>Objective 3.1.11</u>: The City may encourage energy efficiency in new and existing housing to reduce the production of greenhouse gas emissions.
- <u>Policy 3.1.11.1</u>: 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.
- <u>Policy 3.1.11.3</u>: The City may continue to enforce land development regulations for the appropriate placement of photovoltaic panels.
- <u>Policy 3.1.11.4</u>: The City may provide educational materials on the strategic placement of landscape materials to reduce energy consumption.
- <u>Policy 3.1.11.5</u>: The City may include in affordable housing projects use of renewable energy resources to the fullest extent possible.
- <u>Policy 3.1.11.6</u>: The City may encourage water reuse including use of rain barrels by residents to reduce overall water usage.