HOUSING

3

CHARTING PORT ST. LUCIE

DRAFT

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CHAPTER 3 - Housing Element

I. 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, analyzed, synthesized, and extrapolated from a variety of sources. These sources include decennial census data from the United States Census Bureau, ~~from the 2014-2018~~ five-year estimates (2019 – 2023) from the American Community Survey (ACS), ~~U.S. Census,~~the Environmental System Research Institute (ESRI) Business Analyst Online (BAO) software, the Florida Data Clearinghouse (FHDC) at the University of Florida's ~~and the~~ Shimberg Center for Housing Studies, and local permitting data gathered by the City's Planning & Zoning Department. The data from these sources may vary due to estimation methodology. As a result, the housing data presented in this assessment may differ across sections. Additionally, the tables included in this element have been sourced from the listed databases but have been updated to reflect the 2024 population and housing estimates. Therefore, all values presented in this element are estimates unless otherwise specified. ~~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.~~

The Port St. Lucie Housing Element Data & Analysis provides a comprehensive inventory of the City's current housing conditions, offering a factual foundation to guide housing-related decision-making. Recognizing the crucial role that housing plays in ensuring a high quality of life in Port St. Lucie, the City prioritizes the availability of attainable and affordable housing.

In accordance with Chapter 163, F. S., the Housing Element aims to establish goals, objectives, and policies to achieve the following objectives:

a. The provision of housing for all current and anticipated future residents of the City.

b. The elimination of substandard dwelling conditions.

c. The structural and aesthetic improvement of existing housing.

d. The provision of adequate sites for future housing, including affordable workforce housing as defined in Section 380.0651(1)(h), F. S., housing for very low-, low-, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities.

This document provides the background information that was used to develop the Housing Element's Goals, Objectives, and Policies (GOPs).

~~PORT ST. LUCIE HOUSING OVERVIEW~~

II. 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. Key factors such as the age, type, and tenure of housing units, as well as various cost metrics including sales prices and the costs of rent and homeownership. ~~Data from the 2014—2018 American Community Survey and the Shimberg Center for Housing Studies (Florida Housing Data Clearinghouse).~~

Port St. Lucie is one of the fastest growing communities in the country. Between 2023 and 2024, the Port St. Lucie metro area became the fifth fastest growing metro area in the nation. Between 2020 and 2024, the City saw an increase of over 50,000 residents. Current estimates indicate that as of April 2025, the permanent population of Port St. Lucie was **260,194** (BEBR) and there were **104,982** housing units. Population projections for 2050 indicate that the City will grow to a total population (permanent and seasonal) of **407,221**.

Table 3 - 1. Population Projections, 2025-2050

Projections	2030	2035	2040	2045	2050
Permanent Population	299,596	329,341	354,530	376,121	395,665
Seasonal Population	8,750	9,619	10,354	10,985	11,556
Total Population	308,346	338,960	364,885	387,106	407,221

Source: City of Port St. Lucie, 2025

A. Number of Housing Units

As noted earlier, as of February 2026, there were **104,982** housing units in the City. The City estimates that ***36,450 additional units*** have been approved but remain to be constructed.

Port St. Lucie's housing stock will increase by

~~42~~35%

when all remaining approved housing units are built

B. Housing Units by Type

Compared to the state and county, Port St. Lucie has a substantially higher proportion of single-family homes, with multi-family homes and mobile homes occupying a small percentage of the housing stock. ~~The Census data indicates that a~~Approximately 91,039 (87~~90~~%) of the City's housing units are single family, while multifamily homes made up approximately 12~~8~~% of the housing stock. ~~-~~A total of 740~~1,315~~ mobile homes were identified by ~~in the 2014—2018 American Community Survey and~~ the Shimberg Center for Housing Studies (Spanish Lakes). ~~-~~Total units and the percentage of housing inventory by type of unit are shown in the table and graphic below.

~~**Table 3-1**~~

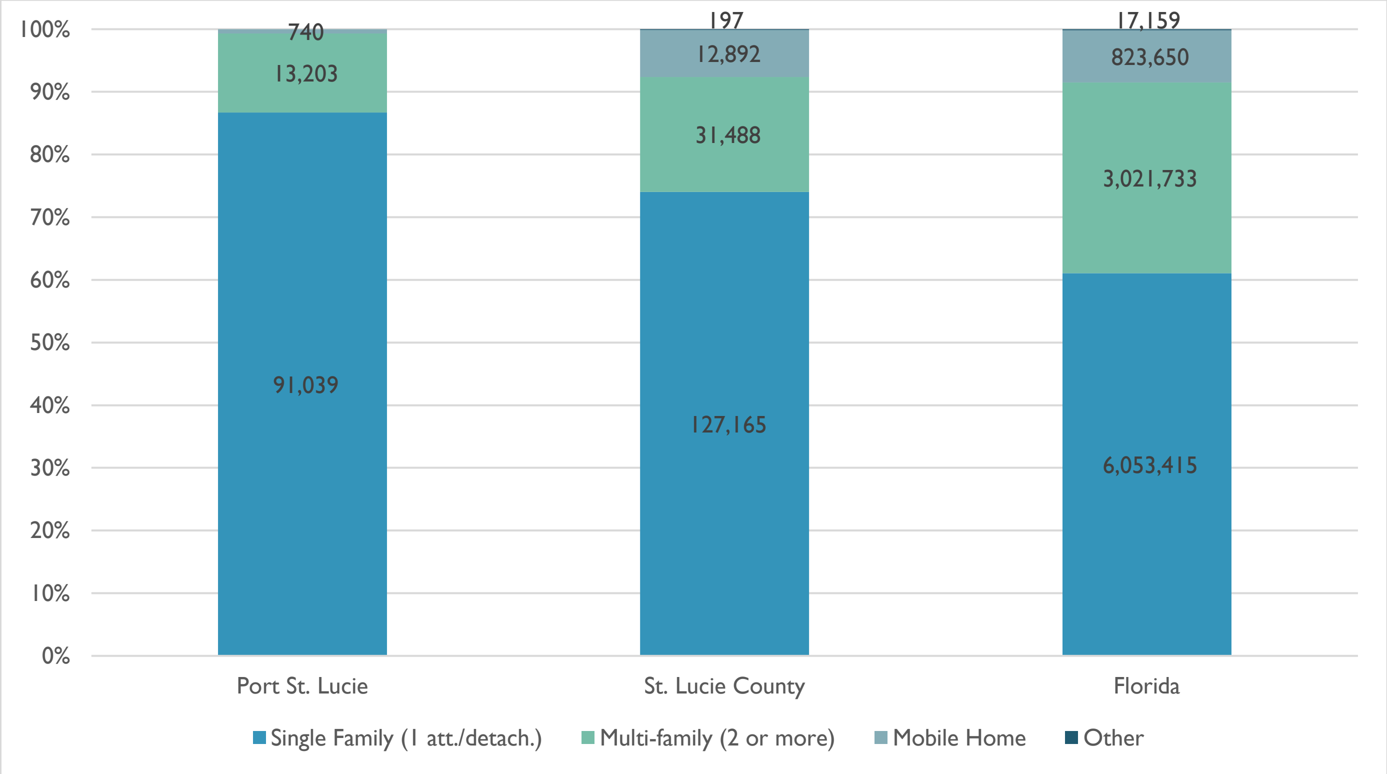
Table 3 - 2. Housing Types, ~~2018~~2024

Housing Type	City of Port St. Lucie		St. Lucie County	
	Estimate	**Percent**	**Estimate**	**Percent**
Single Family~~:~~ (attached and detached)	91,039~~65,288~~	87.2%~~90.2%~~	127,165~~99,135~~	73.5%~~70.8%~~
~~1, detached~~	~~62,933~~	~~86.9%~~	~~94,629~~	~~67.6%~~
~~1, attached~~	~~2,355~~	~~3.3%~~	~~4,506~~	~~3.2%~~
Multi-Family~~:~~ (2 or more dwellings)	13,203~~5,820~~	12.1%~~8.1%~~	31,488~~28,885~~	19.2%~~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~~	~~1,867~~	~~2.6%~~	~~12,009~~	~~8.6%~~
Mobile Homes	740~~1,315~~	0.8%~~1.8%~~	12,892~~11,853~~	7.2%~~8.5%~~

Housing Type	City of Port St. Lucie		St. Lucie County	
	Estimate	Percent	Estimate	Percent
~~Boat, RV, Van, Etc.~~Other	0	0.0%	127~~87~~	0.1%
Total:	**104,982~~72,423~~**		**171,742~~139,960~~**	

Sources: City unit counts; County:~~U.S. Census Bureau, 2014-2018, American Community Survey 5 Year Data Profile 2020~~ Shimberg Center for Housing Studies, 2024; City of Port St. Lucie, 2024

Figure 3 - 1. Distribution of Housing Types, 2024



Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

C. Housing Tenure and Occupancy

Housing tenure refers to the occupancy of a unit, either owner-occupied or renter-occupied. The U.S. Census defines a housing unit as vacant if no one is living in it. Units occupied by persons staying for two months or less and have a more permanent residence elsewhere, are considered temporarily occupied and classified as vacant.

Based on 2025 Shimberg data, approximately ~~The 2014-2018 U.S Census, American Community Survey reported 76.8.1%~~ 76% of ~~households~~ homes in Port St. Lucie were owner-occupied, while 9% were vacant. ~~(Statewide, Florida's homeownership rate is 66%.)~~ HUD reports a homeownership rate of 84%, which corresponds to the combined share of owner-occupied and vacant units, similar to Shimberg's data when both categories are considered. The remaining 16~~23.2~~ % were renter-occupied ~~households~~. The tables below provide a breakdown of owner-occupied versus renter-occupied units, as well as the status of vacant units.

Table 3 -3. Housing Tenure, 2024

Status	Port St. Lucie: Number of dwelling units	Port St. Lucie: Percentage of Total	St. Lucie County: Number of dwelling units	St. Lucie County: Percentage of Total
Owner-occupied	80,203	76.4%	119,235	69.3%
Renter-occupied	17,206	16.4%	31,610	18.4%
Vacant Units	7,573	7.2%	21,091	12.3%
Total Housing Units	**104,982**	**100%**	**171,936**	**100%**

Sources: U.S. Census Bureau, 2024 American Community Survey 1-Year and 5-Year Estimates

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

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

~~*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**~~**Table 3 - 3. Vacant Units, 2024**

Status	Number of dwelling units	Percentage of Total
For sale	1,561	16.7%
For rent	695	7.4%
Seasonal	5,412	57.8%
Rented or sold, not occupied	967	10.3%
Other vacant	720	7.7%
Total Vacant Units	9,355	100.00%

Sources: U.S. Census Bureau, 2024 American Community Survey 1-Year and 5-Year Estimates

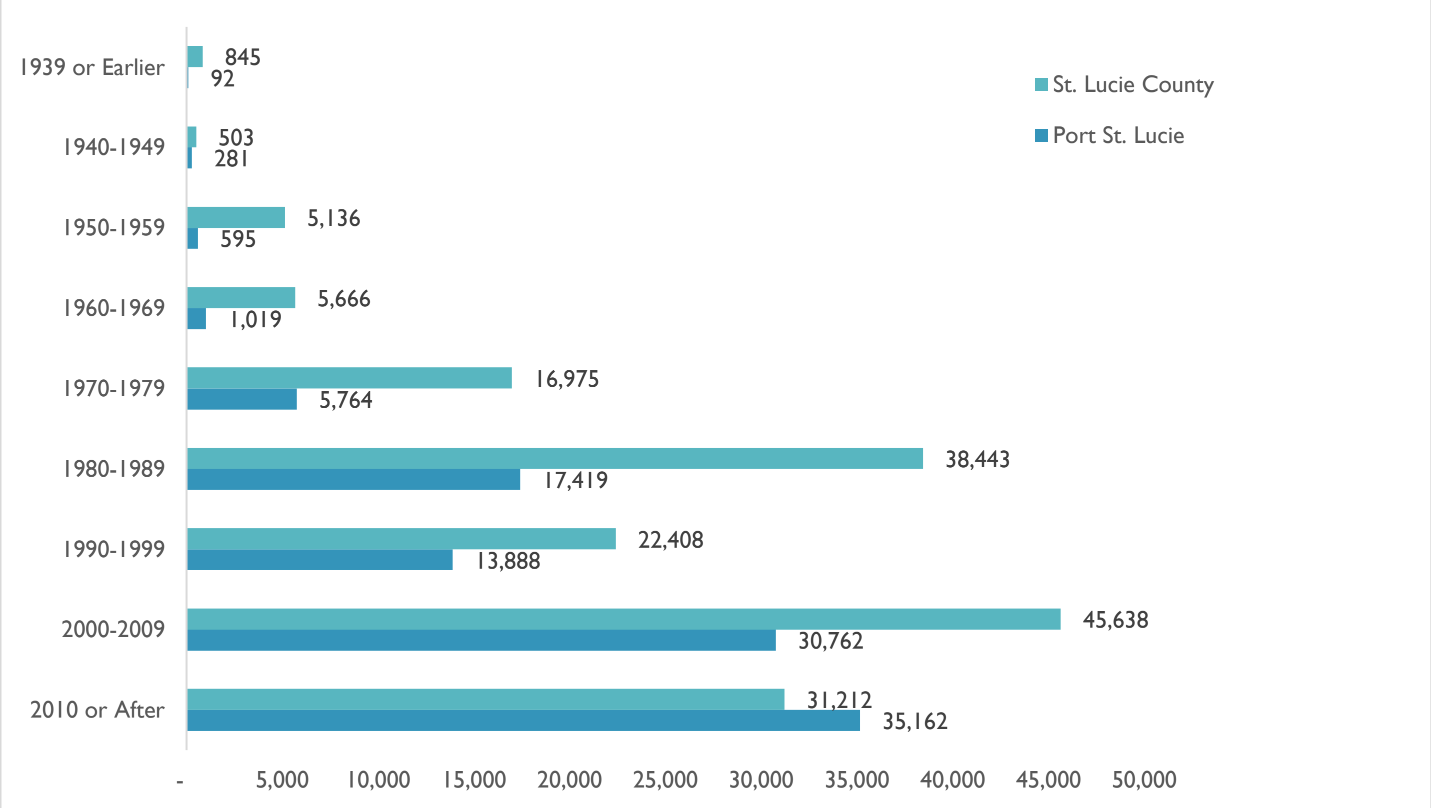
D. Age of Housing Units

The age of housing units in the City of Port St. Lucie is shown in ~~the~~ figure below~~next table~~. Prior to the 1970s, the number of housing units constructed was relatively low. However, there was a significant increase in construction between the 1970s and 1980s, when the number of units built tripled from 6,900 units (1970–1979) to 20,853 units (1980–1989). ~~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.~~

~~Nearly~~ About ~~41~~60% of the homes in the City were built in the year 2000 or later. The most substantial surge in housing construction occurred between 2000 and 2009, with a total of 33,301 units built. After 2009, the pace of construction slowed slightly, with 26,505 units built. However, given projected population growth, the rate of construction is expected to rise again in the coming years. These trends in housing construction and population growth may have significant implications for future housing demand and infrastructure needs.

The age of a community's housing stock plays a significant role in construction quality and maintenance needs. In Port St. Lucie, the housing stock is relatively new compared to other communities in Florida, with a median year of construction of 2001. This suggests that most of the housing units in the City are fairly recent, with the majority being less than 54 years old.

Figure 3 - 2. Number of Residential Structures Built, by Decade



Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

~~Table 3-4~~

Table 3 - 4. Age of Housing Units

Year Structure Built	Port St. Lucie		St. Lucie County	
	Units	Percent	Units	Percent
~~Built 2014 or later~~	~~1,582~~	~~2.2%~~	~~2,096~~	~~1.5%~~
Built 2010 ~~to 2013~~or later	35,162~~1,174~~	33.5%~~1.6%~~	33,389~~1,888~~	19.4%~~1.3%~~
Built 2000 to 2009	30,762~~30,974~~	29.3%~~42.8%~~	49,306~~43,452~~	28.7%~~31.0%~~
Built 1990 to 1999	13,888~~15,100~~	13.2%~~20.8%~~	23,007~~25,935~~	13.4%~~18.5%~~
Built 1980 to 1989	17,419~~15,888~~	16.6%~~21.9%~~	36,499~~33,286~~	21.3%~~23.8%~~
Built 1970 to 1979	5,764~~5,508~~	5.5%~~7.6%~~	16,607~~18,245~~	9.7%~~13.0%~~
Built 1960 to 1969	1,019~~1,237~~	1.0%~~1.7%~~	6,063~~6,809~~	3.5%~~4.9%~~
Built 1950 to 1959	595~~484~~	0.6%~~0.7%~~	4,964~~5,128~~	2.9%~~3.7%~~
Built 1940 to 1949	281~~131~~	0.3%~~0.2%~~	1343~~1,122~~	0.8%~~0.8%~~
Built 1939 or earlier	92~~345~~	0.1%~~0.5%~~	564~~1,999~~	0.3%~~1.4%~~
Total housing units	**104,982~~72,423~~**	**100%**	**171,742~~139,960~~**	**100%**

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024~~Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020~~

E. Home Values

The following table and figure show~~s~~ the value of median sales price for single-family homes in Port St. Lucie and Florida according to data from the Florida Department of Revenue (FLDOR) provided by the Shimberg Center for Housing Studies~~owner-occupied housing units in Port St. Lucie and St. Lucie County in 2018~~. The median value for Port St. Lucie has experienced a significant increase over the past decade, following national market trends~~was $180,400 in 2018 compared to $162,700 in 2017, showing an increase in value~~. While the median sales price in Port St. Lucie has generally remained lower than the median for the State of Florida, there have been notable changes. In 2014, single-family homes in Port St. Lucie sold for roughly $69,000 less than the State's median sales price. By 2022, the median sales price for a single-family home in Port St. Lucie peaked at $409,386, surpassing the State's median of $403,591 for the first time. From 2014 to 2023, the median sales price for single-family homes in the City increased by 115%. These trends reflect the broader expansion and growth of the housing market in Port St. Lucie.

From 201~~3~~4-202~~2~~3:

~~**142**~~**115%**

increase in median sales price for single-family homes

22%

increase in median household income

~~**Table 3-5**~~

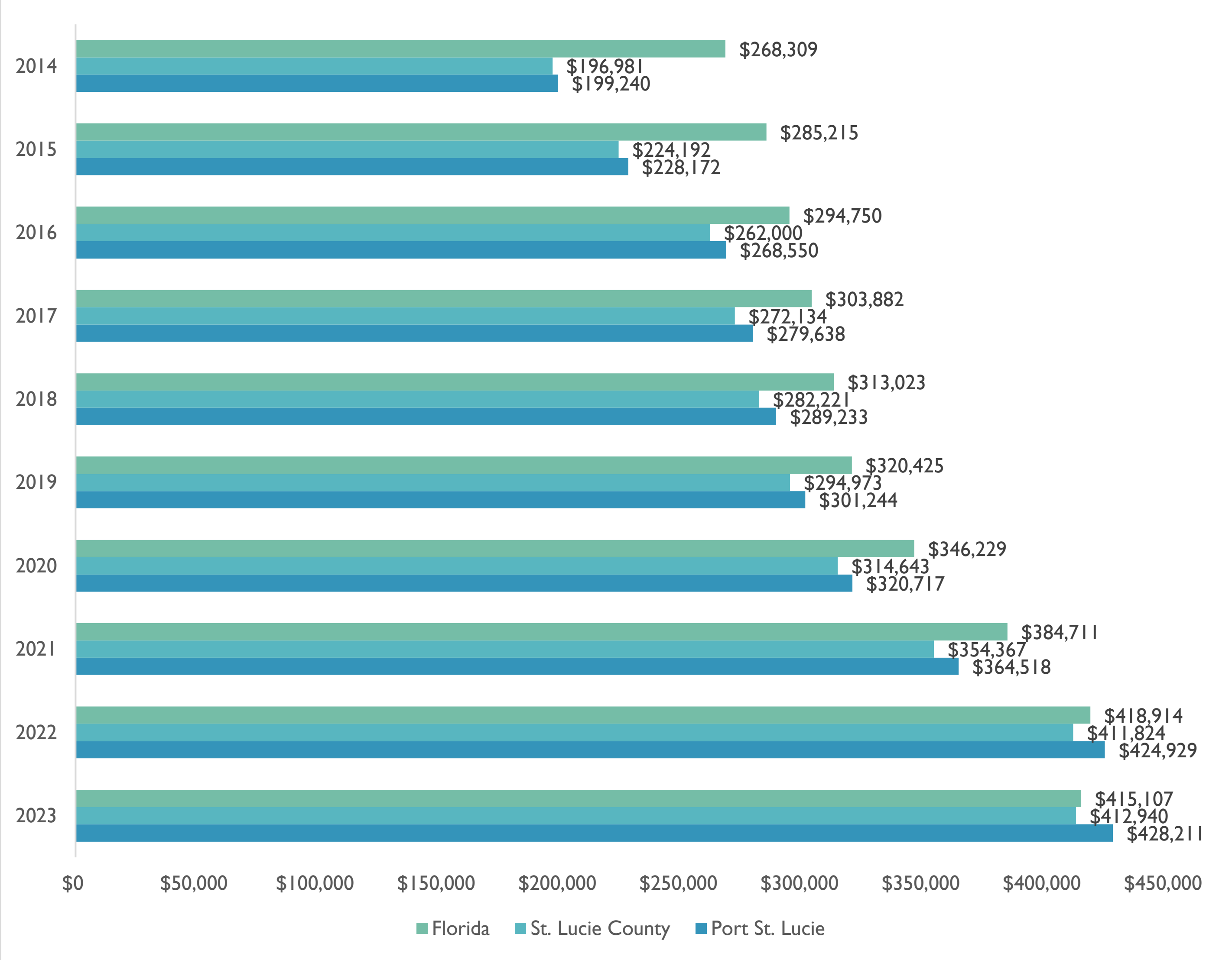
Table 3 - 4. Home Values, ~~2018~~2024

~~Home Value – Owner Occupied~~		
	City of Port St. Lucie	St. Lucie County

	# of Units	Percent	# of Units	Percent
Owner Occupied	80,203~~**46,779**~~	100%	114,715~~**78,303**~~	100%
Less than $50,000	1,877~~2,056~~	2.34%~~4.2%~~	6,459~~8,110~~	5.6%~~9.8%~~
$50,000 to $99,999	960~~4,579~~	1.20%~~9.3%~~	2,593~~12,267~~	2.3%~~14.8%~~
$100,000 to $149,999	2234~~9,609~~	2.79%~~19.6%~~	2,994~~14,786~~	2.6%~~17.9%~~
$150,000 to $199,999	7914~~12,475~~	9.87%~~25.5%~~	5,703~~16,606~~	5.0%~~20.1%~~
$200,000 to $299,999	29461~~14,693~~	36.73%~~30.0%~~	17,174~~19,688~~	15.0%~~23.8%~~
$300,000 to $499,999	32085~~4,657~~	40.00%~~9.5%~~	56,393~~8,596~~	49.2%~~10.4%~~
$500,000 to $999,999	5015~~652~~	6.25%~~1.3%~~	21,263~~2,002~~	18.5%~~2.4%~~
$1,000,000 to $1,499,999~~or more~~	400~~284~~	0.50%~~0.6%~~	1,393~~561~~	1.2%~~0.7%~~
$1,500,000 to $1,999,999	0	0.00%	353	0.3%
$2,000,000 or more	257	0.32%	390	0.3%
Median (dollars)	$428,211~~$180,400~~	--~~(X)~~	$412,940~~$165,700~~	--~~(X)~~

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024~~ Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020~~

Figure 3 - 3. Median Sales Price for Single Family Homes, Real Dollars



Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

F. Monthly Owner-Occupied Housing Unit Costs

Homeownership can be a costly endeavor. In addition to recurring costs such as taxes, insurance, utilities, and association fees, maintenance expenses for repairs and improvements tend to rise as properties age. Another substantial cost of homeownership is mortgage payments, which can heavily influence the decision to buy or rent a property.

The following table shows the housing cost ~~sum of~~ including payments for mortgage~~s~~, 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**~~

Table 3 - 5. Monthly Owner-Occupied Housing Unit Costs, ~~2018~~2024

~~Selected Monthly Owner Costs of Owner-occupied Housing~~	City of Port St. Lucie		St. Lucie County	
	# of Units	**Percent**	**# of Units**	**Percent**
Housing units with a mortgage	51,430~~32,027~~	100%	66,674~~45,029~~	100%
Less than $500	0 ~~251~~	0.0%~~0.8%~~	589~~758~~	0.0%~~1.7%~~
$500 to $999	865 ~~4,947~~	1.7%~~15.4%~~	1,652~~8,790~~	2.5%~~19.5%~~
$1,000 to $1,499	7,042 ~~13,512~~	13.9%~~42.2%~~	10,372~~17,665~~	15.6%~~39.2%~~
$1,500 to $1,999	13,177 ~~8,477~~	26.0%~~26.5%~~	16,646~~10,707~~	25.0%~~23.8%~~
$2,000 to $2,499	12,572 ~~3,051~~	24.8%~~9.5%~~	15,505~~4,130~~	23.3%~~9.2%~~
$2,500 to $2,999	7,232 ~~876~~	14.3%~~2.7%~~	9,069~~1,392~~	13.6%~~3.1%~~
$3,000 or more	9,739 ~~913~~	19.2%~~2.9%~~	12,585~~1,587~~	18.9%~~3.5%~~
~~Median (dollars)~~	~~$1,401~~	~~(X)~~	~~$1,362~~	~~(X)~~

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024~~Source: U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020~~

~~**AFFORDABLE HOUSING NEEDS**~~

G. Cost Burden~~:~~

According to HUD, ~~Cost-burdened~~ households are determined to be cost-burdened when their housing costs exceed ~~pay more than~~ 30% of their monthly income ~~for rent or mortgage costs~~. The data in the following table ~~titled Amount of Income Paid for Housing, 2018~~ suggests that 35% of owners with a mortgage, and 20% of those without a mortgage are cost burdened. Together, they comprise about ~~more than 37%~~ 35% of ~~housing units~~ all homeowners ~~with a mortgage and occupied units paying rent have a housing cost burden which is similar to the County.~~ This percentage is higher than the County (33.8%) and the State (25.8%). These figures suggest that housing affordability remains a challenge for a significant number of homeowners in the City, with nearly a third of them spending a substantial portion of their income on housing costs.

~~**Table 3-7**~~

Table 3 - 6. ~~Amount of Income Paid for Housing, 2018 (~~Cost Burdened owners,~~)~~ 2024

% 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)~~	**48,939 ~~31,577~~**	**65.9%**	**63,258 ~~44,301~~**	**56.2%**
0-29.9% (Not Cost Burdened)	31,747 ~~19,596~~	64.9% ~~62%~~	35,726 ~~27,727~~	56.5% ~~62.5%~~
30% or more (Cost Burdened)	17,192 ~~11,981~~	35.1%~~37.9%~~	27,532 ~~16,574~~	43.5% ~~37.4%~~

% of Income Paid for Housing	City of Port St. Lucie Households	City of Port St. Lucie Percent	St. Lucie County Households	St. Lucie County Percent
Housing unit without a mortgage ~~(excluding units where costs cannot be computed)~~	**28,773 ~~16,672~~**	**35.9%**	**52,048~~36,710~~**	**44.0%**
0-29.9% (Not Cost Burdened)	22,951 ~~13,891~~	79.8% ~~83.3%~~	41,874 ~~30,381~~	80.5% ~~82.8%~~
30% or more (Cost Burdened)	5,822 ~~2,781~~	20.2% ~~16.7%~~	10,174~~6,329~~	19.5% ~~17.3%~~
Total Owner Households (with and without a mortgage)	**80,203**	**100%**	**118,400**	**100%**
~~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%~~

** Excluding units where cost cannot be computed*

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024 ~~U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile 2020~~

~~Household Income: In~~ While the previous table shows total cost burden, the following table shows the number of cost-burdened and severely cost-burdened owners by income level. Cost burdened in this case includes those paying from 30% to 50% of their income in housing. Severely cost burdened households spend more than 50% of their income on housing. The income levels~~, household income is measured~~ are specified as a percentage of the Area M~~m~~edian I~~i~~ncome (AMI). ~~for the county or area, adjusted for family size.~~ The AMI in the St. Lucie County area was $89,300 in 2025.

The table shows that approximately~~The data in the following table titled Households by Income and Cost Burden, 2016 shows that 10,049~~14,759 extremely-low, very-low, and low income households were~~are both cost~~ burdened and 8,584 of them in the severely cost-burdened category. ~~and in the very-low and low income bracket (16.6~~That is 18% and 11% of the total number of owner-occupied households respectively.~~)~~ ~~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.~~

~~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~~				
	~~Household Income as a Percentage of Area Median Income (AMI)~~			
	~~0 – 50% AMI~~	~~50.01 – 80% AMI~~	~~80.01 – 120% AMI~~	~~120.01%+ AMI~~
	~~Very Low~~	~~Low~~	~~Moderate~~	~~Above Moderate~~
~~No Cost Burden~~	~~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 Households~~	~~6,851~~	~~6,666~~	~~8,960~~	~~29,465~~
~~B. Renter-Occupied Households, 2016~~				
-	~~Household Income as a Percentage of Area Median Income (AMI)~~			
-	~~0 – 50% AMI~~	~~50.01 – 80% AMI~~	~~80.01 – 120% AMI~~	~~120.01%+ AMI~~
-	~~Very Low~~	~~Low~~	~~Moderate~~	~~Above Moderate~~
~~No Cost Burden~~	~~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~~

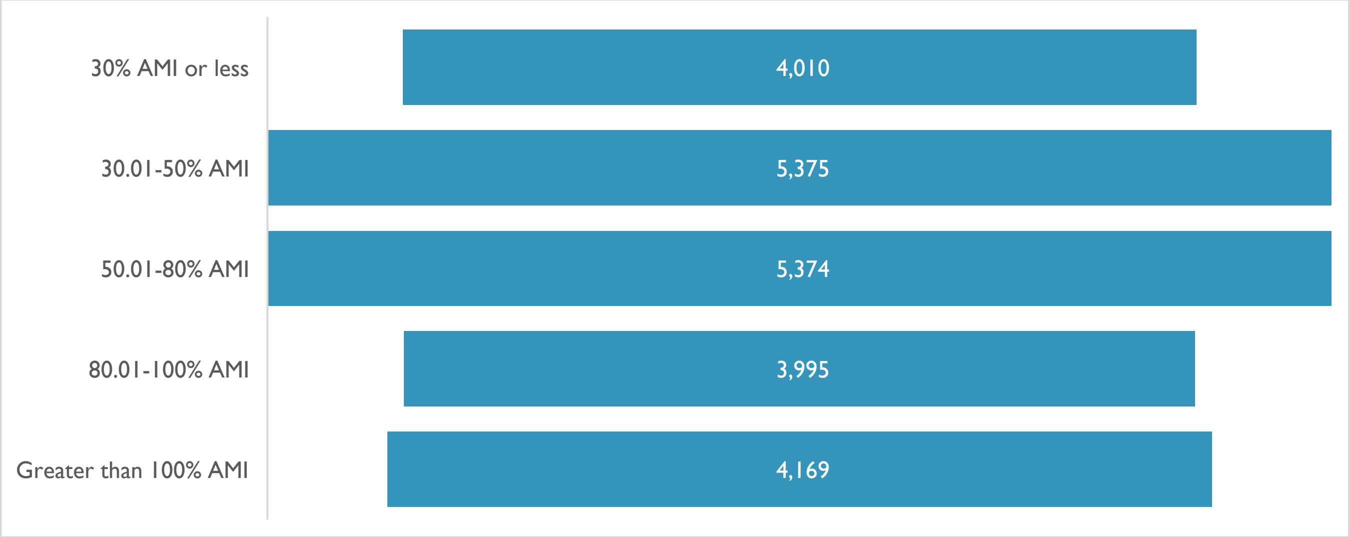
~~Source: Shimberg Center for Housing Studies, Affordability - 2016~~

Table 3 - 7. Cost Burden for Owners by Income Group, 2024

Household Income	Number of Households		Cost-Burdened Owners	Percentage of Total
	Cost Burdened (30 to 50%)	Severely Cost Burdened (>50%)		
30% AMI or less (extremely low)	472	3,538	4,010	17.49%
30.01-50% AMI (very low)	2,180	3,195	5,375	23.45%
50.01-80% AMI (low)	3,522	1,852	5,374	23.44%
80.01-100% AMI (moderate)	3,438	557	3,995	17.43%
Greater than 100% AMI	4,048	121	4,169	18.19%
Low-income cost burdened	6,174	8,584	14,759	64.4%
Total Cost-Burdened Homeowners	**13,660**	**9,262**	**22,922**	**100%**
Percentage of Total Owners	**17.0%**	**11.5%**	**28.6%**	**28.6%**

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

Figure 3 - 4. Cost-burdened household owners



Sources: Shimberg Center for Housing Studies, City of Port St. Lucie.

H. ~~Monthly Housing Rent~~Rental Cost and Cost Burden

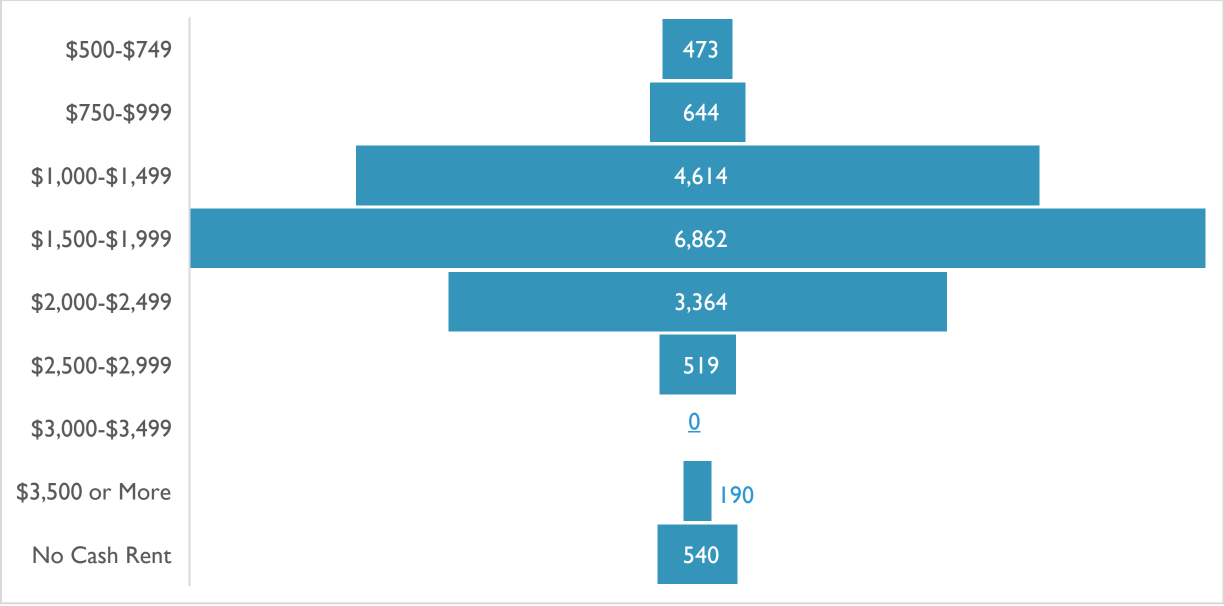
Renting is often considered to be an affordable alternative to single-family homeownership. However, when a high demand for rental housing units exceeds an affordable local supply, the cost of renting can escalate quickly. According to HUD,~~Cost-burdened households pay more than 30% of income for rent or mortgage costs.~~ Cost-burdened households often are forced to choose between essential items, such as transportation, food, clothing, or medicine because they cannot afford to purchase these items once rent and utilities are paid. These choices can have long-term and dramatic effects on a household, often leading to issues such as long-term health concerns, limited employment opportunities, and a lack of educational achievement.

According to ACS data, t~~T~~he median gross rent (which includes the cost of both rent and utilities) for a household ~~paid~~ in Port St. Lucie was $~~1,334~~2,133 in 2024, compared to $~~1,136~~1,725 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 three-bedroom, and $1,907 for a four-bedroom unit.~~ The State's median gross rent was $1,812. Even though a record number of apartments were added to the housing stock in 2024, the cost of renting in the City is still high. The largest share of renters across the City are paying between $1,500 to $1,999 in monthly rent.

Table 3 - 8. Rentals Units by Gross Rent, 2024

With Cash Rent	Units	%
Less than $749	473	2.70%
750-$999	644	3.70%
$1,000 to 1,499	4,614	26.80%
$1,500 to $1,999	6,862	39.90%
$2,000 to $2,499	3,364	19.60%
$2,500 to $2,999	519	3.00%
$3,000 or more	190	1.1
No Cash Rent	540	3.1
Total	**17,206**	**100%**

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024



Renters in Port St. Lucie experience higher levels of cost burden than homeowners, with 53.9% of renters considered cost burdened compared to 28.6% of homeowners. Similarly, 21.8% of renters are *severely* cost burdened, nearly double the rate of homeowners at 11.5%. Therefore, renters, particularly with lower-income, generally have less expendable income than homeowners to spend on other basic necessities.

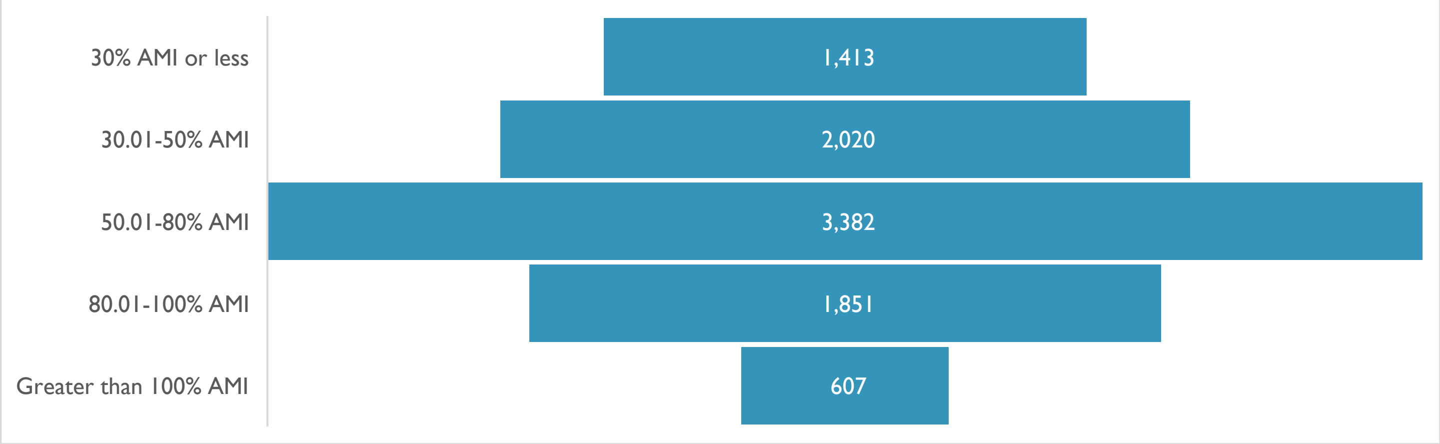
The City continues to offer options to increase the supply of renter-friendly housing options and continues to support rental assistance programs to offer more housing choices to Port St. Lucie renters. The following tables show the range of gross rents and cross-burdened renter households throughout the City.

Table 3 - 9. Cost-Burdened Renter Households, 2024

Household Income	Number of Households		Total Cost-Burdened Renters	Percentage of Total
	Cost Burdened	Severely Cost Burdened		
30% AMI or less	25	1,388	1,413	8%
30.01-50% AMI	450	1,570	2,020	13%
50.01-80% AMI	2,676	706	3,382	22%
80.01-100% AMI	1,838	13	1,851	17%
Greater than 100% AMI	538	69	607	40%
Total Households	**5,527**	**3,745**	**9,272**	**100%**
Percentage of Total Renters	**32.1%**	**21.8%**	**53.9%**	

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

Figure 3 - 5. Cost-burdened household renters



Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

I. Housing Conditions

~~Substandard Housing:~~ Housing quality plays a significant role in the success of individuals, families, and their communities. Housing quality refers to the physical condition of a person's home. There are numerous factors that can be used to determine the current condition of an area's housing stock, two of the most frequently used indicators include overcrowding and the availability of utilities and services. For example, i~~I~~ndividual housing units may be considered substandard if the unit lacks complete plumbing for exclusive use of the residents complete kitchen facilities or ~~,~~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.~~ An analysis of these indicators in reference to the City of Port St. Lucie has been provided within this subsection.

~~**Table 3-9**~~

Table 3 - 10. ~~Substandard~~ Housing Conditions, ~~2018~~2024

~~**Substandard Condition**~~	**City of Port St. Lucie**		**St. Lucie County**	
	# of Units	**Percent**	**# of Units**	**Percent**
Overcrowded (more than one person per room) ~~(2000)~~	1,680~~1,361~~	1.6%~~2.2%~~	~~2,771~~4,671	~~2.5%~~3.2%
Lacking complete plumbing facilities ~~(2018)~~	-~~84~~	0%~~0.1%~~	~~203~~969	~~0.2%~~0.6%
Lacking complete kitchen facilities ~~(2018)~~	630 ~~175~~	0.6%~~0.3%~~	~~391~~1,125	~~0.3%~~0.7%

Source: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024~~U.S. Census Bureau 2014-2018, American Community Survey 5 Year Data Profile~~

1. Overcrowding

According to the U.S. Census Bureau, overcrowding exists if there are more than 1.01 persons per room living in a dwelling unit. In developing this analysis, a 'room' is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded are bathrooms, open porches, balconies, halls and utility rooms. The Census Bureau considers overcrowded units to be a form of substandard housing. According to the Shimberg data estimates, 1.6% of the City's total number of occupied dwellings are considered overcrowded.

2. Utilities, Facilities, and Internet

Shimberg collects information on a number of indicators that are often used to determine the condition of housing within a community. Depending on the availability of data, this can include indicators such as outdated heating methods, the lack of complete plumbing and kitchen facilities, and poor or missing internet services. This data is provided below.

3. Physical Conditions

The age of a structure often has a direct impact on its condition. As homes get older, continued maintenance can become a significant cost over time. As stated in **Section D** above, the median year of construction is 2001; most of the housing stock is less than 54 years old. Although a study on the condition of the City's housing stock has yet to be conducted, property records show that the oldest residential structures are in the east part of the City. As the City's housing stock ages, more homes may be in need of rehabilitation, maintenance, or assistance to preserve their quality and extend their lifespan.

J. Government Subsidized Housing~~:~~

According to the FHDC's Assisted Housing Inventory, Port St. Lucie is currently home to 6 government subsidized housing facilities. The following table provides an inventory of federal, state, and/or local assisted rental housing within the City. ~~The table~~ It shows a total of ~~1,135~~1,093 units with rent/or income restrictions.

~~Table 3-10~~

Table 3 - 11. Inventory of ~~Federally, State, and Locally,~~Government Assisted Rental Housing, 2024

Name/Address	~~Address~~	Total/ Assisted Units	Housing Programs	Population Served	Year Built	Ownership Type	Subsidy End
Cove at Saint Lucie 4400 NW Cove Circle	~~4400 NW Cove Circle~~	144/144	Housing Credits 9% | Section 207/223 | State HOME	Elderly	1999	For-Profit	2050
Grove Park 9800 Lenard Road	~~9800 Lenard Road~~	210/168	Extremely Low Income | Housing Credits 4% | Local Bonds |SAIL	Family; Link; Persons with Disabilities	2016	For-Profit	2047
Peacock Run Apartments 5502 East Torino Parkway	~~5502 East Torino Parkway~~	264/264	Extremely Low Income | Housing Credits 4% | State Bonds	Family; Link	2003	For-Profit	2040
Saint Andrews Pointe 2550 NW Hatches Harbor Road	~~2550 NW Hatches Harbor Road~~	184/184	Housing Credits 4% | SAIL | State Bonds	Family	2004	For-Profit	2035
Sanctuary at Winterlakes 5410 Rabbit Run	~~5410 Rabbit Run~~	284/284	Housing Credits 4% | State Bonds	Family	2001	For-Profit	2033
Villa Seton 3300 SW Chartwell Street	~~3300 SW Chartwell Street~~	50/49	Rental Assistance/HUD | Section 202 Capital Advance | State HOME	Elderly	2005	For-Profit	2055

Source: Shimberg Center for Housing Studies, 2023~~ – Assisted Housing Inventory, 2020~~.

There are no Housing Authorities located within the City of Port St. Lucie. There are two Housing Authorities in neighboring areas. One is the Fort Pierce Housing Authority located at 511 Orange Avenue Fort Pierce, Florida 34950. The Fort Pierce Housing Authority was established in 1959. The other is the Housing Authority of the City of Stuart, Florida located at 611 SE Church Street, Stuart, Florida 34994.The Housing Authority of Stuart was established in 1942.

The State of Florida has provided means for the creation of local housing finance authorities {Chapter 159, Florida Statutes (F. S.)}, Local Public Housing Authorities (Chapter 421, F. S.), and the State Housing Development Corporation (Chapter 420, F. S.). In partnership with the federal and state governments, both the City of Port St. Lucie and St. Lucie County administer several affordable housing programs to area residents. A listing of grant revenue sources and programs available through the City is provided below:

1. Grants

a. Community Development Block Grant (CDBG)

This grant program, funded by the Department of Housing and Urban Development (HUD), provides communities with resources to address a wide range of unique community development needs. Each CDBG-funded project must meet one (1) of the following three (3) objectives:

- Benefit low- and moderate-income persons,
- Prevent or eliminate slum and blight, and
- Meet other community development needs having a particular urgency.

The City has been receiving CDBG funds since the early 1990s and uses the money mainly to fund infrastructure-related projects. Smaller portions of the funding are also utilized for housing-related programs. The City is considered an entitlement community and receives an annual allocation which is formula based, using Census data and awarded via the Federal budget process.

b. State Housing Initiatives Partnership (SHIP) Program

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 and support the creation and preservation of affordable homeownership and multifamily housing. These funds are allocated on an entitlement basis. SHIP funds can be used for various activities, including down payment and closing cost assistance for first-time homebuyers with the purchase of a newly construed or existing site built home, repairs to owner-occupied homes, and modifications for accessibility. These funds are allocated to local governments based on a populations-based formula and awarded through the State's budget process. The City has been receiving SHIP funds since the early 1990s and uses the money mainly to fund urgent life safety repairs and rehabilitation of homes for homeowners. The program opens for applications when funding is available. The program also provides emergency home repairs and demolition/reconstruction assistance to homeowners. These funds are given to local governments and are based on a populations-based formula.

c. Neighborhood Stabilization Programs 1 and 2 (NSP1 and NSP3)

HUD's Neighborhood Stabilization Program ~~(www.hud.gov/nsp)~~ 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.~~

In response to the Great Recession, the City of Port St. Lucie allocated grant funds from the Neighborhood Stabilization Programs (NSP1 and NSP3) in 2008 and 2011. These funds have now been fully utilized. The City is working towards closing the NSP1 and NSP3 programs and funding. Funding for NSP3 has been exhausted. The remaining NSP1 funding will be used to continue the Homebuyer Assistance Program. The ARPA program will be followed by additional efforts funded with NSP – program income.

~~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)~~

~~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.~~

d. HOME Investment Partnerships Program

In 2018, the City of Port St. Lucie joined the Treasure Coast HOME Consortium through an interlocal agreement with St. Lucie, Martin, and Indian River counties. St. Lucie County serves as the lead agency for the Consortium, administering the program on behalf of all members in accordance with HUD requirements. All funds are received by the County and expended by the County in partnership with each participating jurisdiction. St. Lucie County is also responsible for reporting to HUD on the activities of the local HOME Consortium.

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.

2. Programs

a. Homeowner Repair & Rehabilitation Assistance Program~~City Housing Program~~

The Neighborhood Services Department is responsible for administering ~~the~~ this 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, when available. If SHIP funds are limited, the City may supplement the program with Community Development Block Grant (CDBG) funds. 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.~~ uses supplemental CDBG funding to implement~~s~~ grant programs for septic-to-sewer conversions and most recently is implementing a new culvert replacement program for low-income homeowners. These two programs are administered in partnership with the Utilities Systems Department and Public Works Department, respectively, who assist residents with loans to get these repairs completed. ~~the affordable housing policy of the City Council including housing incentives.~~

~~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.~~

b. Homebuyer Assistance Program

The current program is being funded by a federal grant through the American Rescue Plan Act (ARPA), this program is a partnership between the Community Land Trust of Palm Beach County and the Treasure Coast. It is designed to assist moderate-income buyers who live and/or work in Port St. Lucie by offering financial support to help them purchase a home. The program opens for applications when funding is available.

c. Tenant-Based Rental Assistance (TBRA) Program for Seniors

The City uses ~~it's~~its HOME allocation (approximately $200K to $300K) primarily for rental assistance for residents aged 62 and older and the program has been successful. Seniors aged 62 and older who live and/or work within the city and earn less than the federal income limits are eligible to apply for a minimum of 12 months of rental assistance. The program opens for applications when funding is available.

~~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.~~

d. Emergency Rental Assistance 2 (ERA 2) Program

The City received and managed both ERA1 and ERA2 funding (also known as Emergency Rental Assistance). ERA1 funds were awarded by the U.S. Department of the Treasury through the Consolidated Appropriations Act of 2021 and the American Rescue Plan Act of 2021. ERA1 was closed out in July 2024. The ERA2 program, officially known as the second round of the Emergency Rental Assistance (ERA) program, was awarded through the American Rescue Plan Act of 2021. This act provided $21.55 billion to assist eligible households with financial assistance, housing stability services, and other affordable rental housing and eviction prevention activities, according to the U.S. Department of the Treasury (.gov). ERA2 funds were distributed to states, U.S. territories, and certain local governments with populations over 200,000. In collaboration with the Treasure Coast Homeless Services Council, Inc. (TCHSC) and the area's Continuum of Care (CoC), the City is administering the final phase of the Emergency Rental Assistance 2 (ERA2) program. This program is funded with a $400,000 grant to provide emergency rental assistance to individuals experiencing homelessness or at imminent risk of homelessness. The $400,000 will be available to assist program participants until the funds are exhausted or by September 30, 2025, whichever comes first. Approved applicants may receive assistance for first and second month's rent, rental security deposits, and utility security deposits, depending on their household circumstances. Additional services may include housing stabilization case management, housing navigation, referrals to supportive services, and tenant-based rental assistance.

e. Affordable Housing Advisory Committee (AHAC)

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 also reviews regularly the 11 incentives outlined in the Florida Statutes.

The Committee is appointed by the City Council to make recommendations to the City Council on Affordable Housing Issues. By Ordinance 08-42, t~~T~~he AHAC consists of 9 members who are subject to the provisions of the Sunshine Law and serve on a voluntary basis. The Committee reviews policies, procedures, ordinances, land development regulations, and the adopted local government comprehensive plan, as well as recommends specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value.

f. Affordable Housing Incentives

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

The following is a list of the housing incentives listed in Florida Statutes that have been 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~~.~~ (approved in 1994).
2. The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing~~.~~ (approved in 2009).

~~The allowance of flexibility in densities for affordable housing.~~

~~The reservation of infrastructure capacity for housing for very low-income persons, low income persons, and moderate-income persons.~~

~~The allowance of affordable accessory residential units in residential zoning districts.~~

~~The reduction of parking and setback requirements for affordable housing.~~

~~The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.~~

~~The modification of street requirements for affordable housing.~~

3. 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~~.~~ (approved in 2009 and 2020).

4. The preparation of a printed inventory of locally owned public lands suitable for affordable housing~~.~~ (approved in 2009).

5. The support of development near transportation hubs and major employment centers and mixed-use developments~~.~~ (approved in 2009).

As part of a new initiative in the City's Strategic Plan, City Council recently held a workshop to explore strategies for housing incentive programs aimed at encouraging the development of additional housing options for working professionals. This initiative builds on the City's continuous research into best practices and policies that support economic development and increase in attainable housing options. Staff presented a draft policy framework for the proposed Essential Attainable Housing Incentivation Program (EAHIP), which included a proposed title, mission, vision, and guidelines. The discussion will help refine the policy and incentives, including those proposed in Florida State Statutes, into a tailored program that provides a structure for incentivizing more attainable housing options.

g. Thriving Communities Technical Assistance

On December 22, 2025, the City released documentation related to the Thriving Communities Technical Assistance Grant Program. This effort builds upon the 2024 Housing Needs Assessment, which identified opportunities for the City to encourage the development of affordable housing for essential workers through targeted incentives. The study outlined several potential incentives:

- Bonus density – Minimum 20% for developments or units with permanent or long-term affordability requirements
- Developer fee reductions – Application and approval for the use of available funding to reduce/subsidize or defer fees with permanent or long-term affordability requirements.
- Developer contributions - Minimum contribution of units as part of housing mitigation for future developments, voluntary or mandatory, also referred to as inclusionary zoning with permanent or long-term affordability requirements.
- Zoning reform - Facilitating Essential Attainable Housing Incentivization Program (EAHIP) project requests in targeted areas including transit hubs, CRAs, or economic corridors
- Use of city-owned land - Utilizing City-owned land or facilitating land donation for EAHIP projects, when available.
- Commercial linkage fees - Commercial fees as housing mitigation to support EAHIP projects

The intent of these incentives is to expand housing opportunities for existing residents, new households, and employees working within the City who currently face limited access to affordable housing options in Port St. Lucie. City Council will take these incentives under consideration and evaluate their applicability within the community. The Council may direct staff to prepare and incorporate appropriate amendments to the Comprehensive Plan or other plans to implement these incentives.

Also on December 22, 2025, the City released a Development Community Outreach and Communications Plan to support implementation. The plan recommends that the City compile and share housing program information, policies, and key housing data with developers prior to meetings. This information helps developers better understand the City's housing goals and allow them to compare those goals with their own development experience and project considerations.

K. Community Residential Facilities~~:~~

The US Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in group quarters. There are two types of group quarters: (1) Institutional, which includes correctional facilities, nursing homes, or mental hospitals, and (2) Non-Institutional, which encompasses college dormitories, military barracks, group homes, missions, or shelters.

According to Florida Health Finder ~~www.FloridaHealthFinder.gov~~, there are ~~65 assisted living facilities~~, 6 **nursing homes** with a total of 783 beds and~~,~~ 69 **assisted living facilities** with a total of 630 beds ~~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~~as detailed below.

The City has established a process for monitoring group home referred to as "Community Residential Homes" (CHR). Per the City's Code of Ordinances Sec 158.224 the Neighborhood Services Department's Code Compliance Division monitors group homes and their geographic locations. This system allows users to view where CHRs are located and determine whether an address is within 1,000 feet of another CHR for reservation purposes. More information about the process can be viewed at the City's Community Residential Home Program webpage at: https://www.cityofpsl.com/Government/Your-City-Government/Departments/Neighborhood-Services/Community-Residential-Home-Program.

The Florida Department of Children and Families (DCF) provides resources for children who are neglected abused, for families who wish to adopt or provide foster care, as well as other social services. The nearest DCF Circuit office is in the City of Fort Pierce. A private adoption and foster organization, Kids Central, Inc., is also located within the City and provides resources for residents.

Table 3 - 12: Nursing homes, 2024

Nursing Homes	Street Address	Licensed Beds
Ardie R. Copas State Veterans Nursing Home	13000 SW Tradition Parkway	120
Life Care Center of Port St. Lucie	3720 SE Jennings Rd	123
Palm Garden of Port St. Lucie	1751 SE Hillmoor Drive	120
Port St. Lucie Rehabilitation and Healthcare	7300 Oleander Ave	180
Savannas Park Health and Rehabilitation Center	1655 SE Walton Road	120
Tiffany Hall Nursing and Rehab Center	1800 SE Hillmoor Drive	120

Source: Florida Agency for Health Care Administration, 2024 (FloridaHealthFinder | Facility/Provider)

Table 3 - 13: Assisted Living Facilities, 2024

Nursing Homes	Street Address	Licensed Beds
A Bethel Loving Care of The Treasure Coast Inc	1816 SW Brisbane Street	6
A Kee to Paradise LLC	5579 NW Commodore Terr	6

Nursing Homes	Street Address	Licensed Beds
A Loving Hand Facility Care LLC	554 Kilpatrick Ave	6
A Touch of Class Adult Care LLC	537 SW Whitmore Drive	10
Angel of Light Assisted Living Facility, LLC	613 SW Homeland Rd	6
Avalon Family Resort Assisted Living, LLC	160 SW Saratoga Ave	6
B & B Angel's Home LLC	150 SW Port St Lucie Blvd	6
Baxter's Adult Living Facility, Inc	1092 SW Majorca Ave	6
Bay Isles Senior Care	1782 SW Whipple Ave	6
Bayamo Assisted Living Facility, Inc	1199 SW Bayamo Avenue	6
Blessings Assisted Living	2449 SW Humber Ct	6
Brighten Assisted Living Facility LLC	1931 SW McAllister Ln	6
Brightstar Assisted Living LLC	1613 SW Meridian Ave	5
Brooks Manor LLC	2043 SE Watercrest St	6
Browns House Assisted Living Facility LLC	2241 SE Melaleuca Blvd	5
Caring Assisted Living LLC	2588 SW Grotto Circle	4
Comfort Care Home ALF	2402 SW Santana Ave	6
Country Living Assisted Care Center, Inc	1762 SW Arch Street	6
Doricare LLC	2551 SW Choctaw St	5
Elite Care ALF LLC	4702 NW Ever Rd	6
Ellie's Assisted Living LLC	1840 SW Janette Ave	6
Endless Care ALF LLC	1245 SW Fox Ct	5
Fabulous Resort Alf, LLC	1762 SE Carvalho St	6
Faith Care LLC	2562 SW Calder St	6
Future Smiles Senior Living LLC	4645 SW Vahalla St	8
Good Natured Home Care LLC	337 SW Grimaldo Terrace	6
Grace Home	2317 SW Webster Ln	6
Grace House	6755 NW Monoco Ct	6
Grace Manor	221 SW Yager Pl	6
Grandparents House ALF Inc	3890 SW Chaffin Street	5
Heavenly Adult Care LLC	3934 SW Kakopo St	6
Helping Hands Residential Care Home LLC	494 SW Halibut Ave	6
Home Sweet Home Assisted Living by C & A LLC	775 NW Bayard Ave	5
JD Treasure Coast Assisted Living Facility, LLC	2749 SE Eagle Dr	6
JJ Manor Assisted Living LLC	2637 SW Fair Isle Rd	5
Just Like Home ALF LLC	1342 SW Del Rio Blvd	5
K and L Loving Care of Port Saint Lucie ALF Inc	3871 SW Ramspeck St	6
L & C Care LLC	2048 SE Harding St	5
Linx Living LLC	552 SE Volkerts Terr	5
Live, Love, Laugh Assisted Living Inc	1766 SW Columbia St	6
Loving Care of the Treasure Coast, LLC	2102 SW Larchmont Lane	6
Merciful Assisted Living	4112 SW Tumble St	6
Naina's Angelic Hands Assisted Living LLC	6260 NW Topaz Way	6
Nates Health Services LLC	742 SW Saragossa Ave	6

Nursing Homes	Street Address	Licensed Beds
New Dimension Family Care Inc	849 SW Hamberland Ave	6
Parah Assisted Living Facility LLC	701 SW Tulip Blvd	6
Rose Assisted Living Facility LLC	256 SW Moselle Ave	5
Rosewell Home and Residential Care LLC	3366 SW Vendome St	5
Rosie's House ALF	2073 SE Rainier Rd	5
Rosie's Manor ALF	1910 SE Rainier Rd	5
Royalty First LLC	1733 SE Mariana Rd	6
Royalty First Too LLC	2341 SE Gillette Ave	6
Savorah Alf II LLC	2369 SW Fern Cir	6
Savorah ALF Inc	2314 SW Ranch Ave	5
Senior Paradise LLC	3650 SW Viceroy St	5
Serenity Garden Assisted Living LLC	579 SW Aster Rd	5
Sunshine Family ALF LLC	5817 NW Gerald Cir	6
Superior Living LLC	496 SE Verada Ave	6
The Gardens of Port St Lucie	1699 SE Lyngate Drive	110
The Loving Care Home LLC	1249 SW Byron St	6
The Perfect Place ALF 2 Inc	2666 Ace Rd	5
Toni Mary Home ALF Corp	1662 SW Alvaton Avenue	6
Treasure Coast ALF Inc	642 SW Jacoby Ave	6
Unique Loving Home Care LLC	1221 SW Medina Ave	6
Violet Gardens ALF LLC	372 SW Todd Ave	6
Vitality Resort ALF LLC	1258 SW Ermine Ave	6
Vitality Spring Resort ALF LLC	121 SW Oakridge Dr	6
Vitality Star Resort Alf LLC	591 SW Bradshaw Cir	6
Watercrest of St Lucie West Assisted Living and Memory Care	279 NW California Blvd	132

Source: Florida Agency for Health Care Administration, 2024 (FloridaHealthFinder | Facility/Provider)

~~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~~
~~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~~

~~Name~~	~~Facility Type~~	~~Address~~	~~Licensed Beds~~
~~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~~
~~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~~

~~Name~~	~~Facility Type~~	~~Address~~	~~Licensed Beds~~
~~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~~
~~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~~

~~Name~~	~~Facility Type~~	~~Address~~	~~Licensed Beds~~
~~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~~

L. Farmworker Housing Needs

The Florida Housing Data Clearinghouse (FHDC) does not provide farmworker housing data at the City level, but it provides information for St. Lucie County as a whole (including all the cities). The FHDC estimates that there are currently 470 'Total Unaccompanied Workers' within St. Lucie County, with 228 Department of Health (DOH) permitted camp beds available for these workers. Additionally, the Center also estimates that the County currently contains 308 'Accompanied Migrant & Seasonal Households' and offers these families 74 'Rural Development & Florida Housing Multifamily Units.' Due to the relative low presence of agricultural operations within the City limits, it is assumed that the demand for these units is entirely within the unincorporated part of St. Lucie County. Additionally, it is possible that farm workers are accommodated on private premises throughout the community.

M. Mobile/Manufactured 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.

In 1976, the Department of Housing and Urban Development (HUD) passed the Manufactured Housing Code, which preempted local code standards and began to regulate manufactured housing and modular housing[1]. Modular housing is a form of housing which is built in components, off-site. While the term "mobile home" is often used in reference to manufactured homes, the term technically only applies to homes which were built prior to the HUD regulations adopted in 1976. The term "manufactured homes" refers to all modular housing which is regulated by HUD's Housing Code. Manufactured homes are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis.

[1] American Planning Association. Factory Housing. https://www.planning.org/policy/guides/adopted/factoryhousing.htm. 2001.

These structures are traditionally provided on individually platted lots or within a mobile home park under unified ownership, where the manufactured home is owned yet the land is leased. Manufactured housing is considered by many to be affordable housing, though studies show that residents owning mobile homes often pay higher rates for their home loans and are unlikely to have a return on their home investment. Manufactured homes are difficult and expensive to transfer to another location, so unless a resident owns the land where the home is, there is the possibility that the land can be sold, displacing the residents from their homes.

There is one large manufactured home development east of US 1 just south of the City's boundary, which is part of a larger development that spans the city limits (Spanish Lakes). The portion within the City contains 740 manufactured homes on individually platted lots, which accounts for approximately 0.75% of the housing stock in Port St. Lucie. Other manufactured home parks have recently been converted into recreational vehicle parks.

~~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~~

N. Historically Significant Housing

The Florida Master Site File (FMSF) serves as the State's official inventory of historical and cultural resources. One of the criteria for recording sites with the FMSF is that they are over 50 years old, regardless of historical significance. A small portion of the housing units in the City ~~were constructed prior to 1970~~are 50 years old or older. ~~Census~~ Shimberg data revealed that ~~212~~ 682 structures exist today that were built prior to ~~1960~~1970. ~~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~~Within the city limits, several historic property surveys have been conducted in the past resulting in the cataloging of 11 sites in the FMSF. They were all found to be ineligible for designation, whether individually or as part of a district.

Of these 11 structures surveyed, only two were originally residential—the 1952 and 1917 Peacock Houses. These historic homes were relocated from their original location along C-24 Canal Road (south of Glades Cut Off Road) to 2456 SE Westmoreland Boulevard, near the southern portion of the Port District, with assistance from the Florida Division of Historical Resources (FDHR). In 2018, they underwent significant renovations, including foundation updates, new shingle roofs, and fresh paint (see **Figure 3-6**).

In 2022, plans were approved to repurpose the homes into a museum and gift shop, along with meeting and office spaces. The Port St. Lucie Historical Society now manages these facilities.

According to the State Historic Preservation Office (SHPO), several resource groups were also surveyed in the past. Resource groups consist of districts, landscapes, building complexes, and linear resources. Among those surveyed were ten canals (e.g., C-23, C-24), eight roadways (e.g., Florida's Turnpike, Indian River Drive, Midway Road), and the FEC railroad– Lake Harbor Branch. The railroad was identified by the surveyor as potentially eligible for listing in the National Register.

Figure 3 - 6. Peacock Houses (before and after relocation and renovation)

III. Short- and Long-Term Housing Needs ~~Assessment~~

The inventory presented above utilizes data from two primary sources, the Census Bureau and the Shimberg Center, with adjustments made to reflect more current population counts. 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~~low-, low-, and moderate-income households.

In projecting future needs, the Shimberg Center (Florida Housing Data Clearinghouse) relies on population projections developed by the Bureau of Economics and Business Research (BEBR) for Florida counties. For cities, population projections are based on the assumption that the city's population is a certain percentage of the county's population, with this share being used to generate local forecasts. The figures in this section are based on Shimberg Center data, but they have been adjusted to align with the population projections prepared by the City, as detailed in the Future Land Use Element.

A. Household Projections

According to the Census, the City had 76,114 households in 2020. By 2025, the number of households was estimated to have increased to 94,324. Using data from Shimberg, the Florida Housing Data Clearinghouse (FHDC) develops household projections. The table below presents household projections in five-year increments, extending through 2050. The household figures differ slightly from the holding capacity calculations in the Future Land Use Element because those were developed by dividing the projected population by the average number of persons per household reported in the most recent American Community Survey.

Table 3 - 14: Household Projections, 2025-2050

Projections	2030	2035	2040	2045	2050
Owners	86,963	97,179	106,432	114,600	122308
Renters	21,278	23,408	25,139	26,857	28476
Total Households	**108,241**	**120,587**	**131,571**	**141,457**	**150,784**

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

B. Projection~~ed~~ of Cost-Burdened ~~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 the Area Median Income. The following ~~two~~ table~~s~~ lists the number of cost-burdened owner and renter households according to their income bracket (as a percentage of the Area Median Income in ~~2016~~ 2023) and projections for ~~2040~~2050. The 80% of median income figure is a traditional measure of eligibility for housing assistance. For example, all beneficiaries of the federal public housing program and federal HOME program must have incomes below this amount. The estimates and projections can serve as an approximation of the total number of households that would benefit from some type of housing assistance. Such assistance could include the construction of new affordable housing units, but it could also include the provision of subsidies to make current units more affordable.

The projections prepared by Shimberg apply current cost-burden percentages to the owner and renter household projections Based on that assumption~~This analysis of reveals~~, the City can expect to have 19,284 cost burdened and 13,073 severely cost burdened homeowners by 2050. For renters, those figures are 9,147 and 6,198. That means that ~~26%~~ 5.8% and 8.1% of owner ~~occupied~~ households ~~in 2016 were low income residents;~~ and 3.5% and 4.1%~~50%~~ of renter ~~occupied~~ households~~were low income residents~~ will be cost-burdened and severely cost-burdened, respectively. ~~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.~~

With roughly 12% of low-income households projected to continue to be severely cost burdened and 9% forecasted to be cost burdened through the 2050 planning horizon, the City will undertake measures to continue providing residents with greater access to housing programs and affordable housing units. Special attention will be given to providing a variety of housing types within the city, such as attached housing, multifamily rentals, and small houses. While pursuing these types of housing options, the City will encourage and ensure that future development provides a mixture of housing types and costs, rather than creating isolated, homogeneous neighborhoods.

~~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 - 15. Housing Cost Burden Projections for Owners and Renters, 2025-2050

Year	Income Level	30.1-49.9% (cost-burdened)			50% or more (severely cost-burdened)		
		Owners	Renters	Total	Owners	Renters	Total
2030	30% AMI or less	474	31	505	3,550	1,716	5,266
	30.01-50% AMI	2,188	557	2,745	3,206	1,941	5,147
	50.01-80% AMI	3,535	3,309	6,844	1,859	874	2,733
	80.01-100% AMI	3,451	2,273	5,724	559	15	574
	Greater than 100% AMI	4,063	665	4,728	121	85	206
	Total cost burdened households	**13,711**	**6,835**	**20,546**	**9,295**	**4,631**	**13,926**
	Percent of total households	12.7%	6.3%	19.0%	8.6%	4.3%	12.9%
	Low income (<80%) cost burdened	6,197	3,897	10,094	8,615	4,531	13,146
	Percent of total households	5.7%	3.6%	9.3%	8.0%	4.2%	12.1%
2035	30% AMI or less	530	34	564	3,967	1,888	5,855
	30.01-50% AMI	2,445	612	3,057	3,583	2,135	5,718
	50.01-80% AMI	3,950	3,640	7,590	2,078	961	3,039
	80.01-100% AMI	3,856	2,501	6,357	624	17	641
	Greater than 100% AMI	4,540	732	5,272	135	94	229
	Total cost burdened households	**15,321**	**7,519**	**22,840**	**10,387**	**5,095**	**15,482**
	Percent of total households	12.7%	6.2%	18.9%	8.6%	4.2%	12.8%
	Low income (<80%) cost burdened	6,925	4,286	11,211	9,628	4,984	14,612
	Percent of total households	5.7%	3.6%	9.3%	8.0%	4.1%	12.1%
2040	30% AMI or less	581	37	618	4,345	2,028	6,373
	30.01-50% AMI	2,678	658	3,336	3,924	2,293	6,217
	50.01-80% AMI	4,326	3,910	8,236	2,276	1,032	3,308
	80.01-100% AMI	4,223	2,686	6,909	684	18	702
	Greater than 100% AMI	4,972	786	5,758	148	100	248
	Total cost burdened households	**16,780**	**8,077**	**24,857**	**11,377**	**5,471**	**16,848**
	Percent of total households	12.8%	6.1%	18.9%	8.6%	4.2%	12.8%
	Low income (<80%) cost burdened	7,585	4,605	12,190	10,545	5,353	15,898
	Percent of total households	5.8%	3.5%	9.3%	8.0%	4.1%	12.1%
2045	30% AMI or less	625	39	664	4,678	2,167	6,845
	30.01-50% AMI	2,884	703	3,587	4,225	2,450	6,675
	50.01-80% AMI	4,658	4,177	8,835	2,450	1,103	3,553
	80.01-100% AMI	4,547	2,869	7,416	736	20	756
	Greater than 100% AMI	5,354	839	6,193	159	107	266
	Total cost burdened households	**18,068**	**8,627**	**26,695**	**12,248**	**5,847**	**18,095**
	Percent of total households	12.8%	6.1%	18.9%	8.7%	4.1%	12.8%

Year	Income Level	30.1-49.9% (cost-burdened)			50% or more (severely cost-burdened)		
		Owners	Renters	Total	Owners	Renters	Total
	Low income (<80%) cost burdened	8,167	4,919	13,086	11,353	5,720	17,073
	Percent of total households	5.8%	3.5%	9.3%	8.0%	4.0%	12.1%
2050	30% AMI or less	667	41	708	4,993	2,297	7,290
	30.01-50% AMI	3,078	745	3,823	4,509	2,597	7,106
	50.01-80% AMI	4,972	4,429	9,401	2,615	1,169	3,784
	80.01-100% AMI	4,853	3,042	7,895	786	21	807
	Greater than 100% AMI	5,714	890	6,604	170	114	284
	Total cost burdened households	**19,284**	**9,147**	**28,431**	**13,073**	**6,198**	**19,271**
	Percent of total households	12.9%	6.1%	19.0%	8.8%	4.2%	12.9%
	Low income (<80%) cost burdened	8,717	5,215	13,932	12,117	6,063	18,180
	Percent of total households	5.8%	3.5%	9.3%	8.1%	4.1%	12.2%

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024

~~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 Households~~				
~~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.~~

~~Table 3-14~~

~~Households by Tenure & Income (% AMI) 2016~~

~~A. Owner-Occupied Households, 2016~~						
~~Household Income as a Percentage of Area Median Income (AMI)~~						
	~~30% or Less~~	**~~30.1 – 50%~~**	**~~50.01 – 80%~~**	**~~80.01 – 120%~~**	**~~120.01% +~~**	**~~TOTAL~~**
	~~3,243~~	~~3,608~~	~~6,666~~	~~8,960~~	~~29,465~~	~~51,942~~
~~Percent~~	~~6.24%~~	~~6.95%~~	~~12.83%~~	~~17.25%~~	~~56.73%~~	~~26.02% Low income~~
~~B. Renter-Occupied Households, 2016~~						
~~Household Income as a Percentage of Area Median Income (AMI)~~						
	~~30% or Less~~	**~~30.1 – 50%~~**	**~~50.01 – 80%~~**	**~~80.01 – 120%~~**	**~~120.01% +~~**	**~~TOTAL~~**
	~~2,167~~	~~2,072~~	~~3,086~~	~~2,448~~	~~4,717~~	~~14,490~~
~~Percent~~	~~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-Occupied Households, 2040~~						
~~Household Income as a Percentage of Area Median Income (AMI)~~						
	~~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~~
~~Percent~~	~~6.15%~~	~~7.16%~~	~~13.08%~~	~~17.44%~~	~~56.17%~~	~~26.39% Low income~~
~~B. Renter-Occupied Households, 2040~~						
~~Household Income as a Percentage of Area Median Income (AMI)~~						
	~~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~~
~~Percent~~	~~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~~

C. Projection of Total Population by Age

Projections were created by applying the age distribution data provided by Shimberg to the projections for permanent households in five-year increments through 2050. According to projections from the Shimberg Center in the following table titled Projection of Total Population by Age,~~Households by Age~~, ~~the number of retirees will remain proportionally the same through the short term planning timeframe. However, there will be a slight increase over the long term planning timeframe possibly due to baby boomers reaching retirement age at that time.~~ the population aged 75 and older is expected to grow significantly (nearly double), followed by the 55-59 and 50-54 age groups. The City will need to take into account the housing preferences of these age groups when making housing-related decisions.

~~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~~

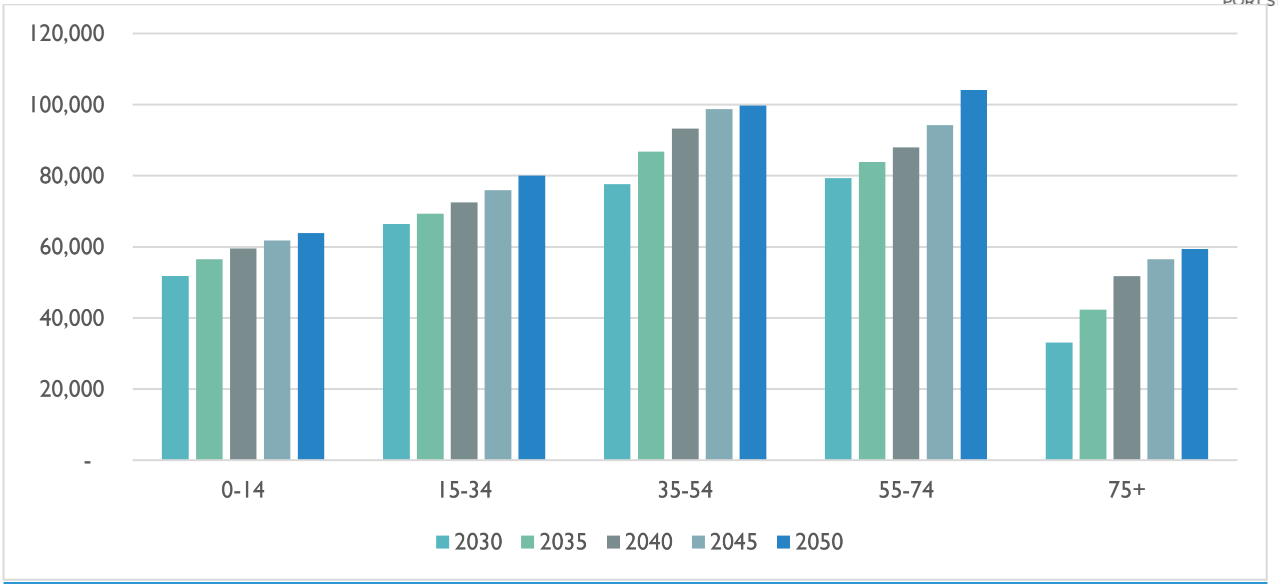
~~2016~~	~~42,461~~	~~23.8%~~	~~71,452~~	~~40.1%~~	~~29,122~~	~~16.4%~~
~~2020~~	~~48,202~~	~~23.9%~~	~~80,127~~	~~39.7%~~	~~33,905~~	~~16.8%~~
~~2025~~	~~54,712~~	~~23.7%~~	~~88,813~~	~~38.5%~~	~~42,438~~	~~18.4%~~
~~2030~~	~~58,628~~	~~22.8%~~	~~97,737~~	~~38.0%~~	~~51,018~~	~~19.8%~~
~~2035~~	~~62,534~~	~~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~~

Table 3 - 16: Projection of Total Population by Age, 2025-2050

Age	2030	2035	2040	2045	2050	20-Yr Percent Change
0-4	16,818	18,010	18,618	19,388	20,310	20.8%
5-9	17,576	19,051	20,080	20,626	21,324	21.3%
10-14	17,425	19,455	20,836	21,796	22,205	27.4%
15-19	16,484	17,581	19,073	20,217	21,025	27.6%
20-24	15,041	15,134	15,852	17,286	18,247	21.3%
25-29	15,983	17,315	17,086	17,988	19,421	21.5%
30-34	18,986	19,338	20,482	20,371	21,320	12.3%
35-39	21,348	22,128	22,852	24,449	24,137	13.1%
40-44	19,344	23,759	24,420	24,686	26,207	35.5%
45-49	19,135	21,055	24,717	24,646	24,737	29.3%
50-54	17,747	19,837	21,229	24,924	24,647	38.9%
55-59	18,500	19,634	21,857	23,697	27,548	48.9%
60-64	19,613	20,208	21,317	24,102	25,931	32.2%
65-69	21,818	21,772	22,769	24,064	27,117	24.3%
70-74	19,408	22,303	21,980	22,425	23,575	21.5%
75+	33,120	42,380	51,717	56,442	59,472	79.6%
Total	**308,346**	**338,960**	**364,885**	**387,106**	**407,221**	**32.1%**

Sources: Shimberg Center for Housing Studies, 2023; City of Port St. Lucie, 2024



~~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.~~

IV. ~~Conclusions~~Future Considerations

The Housing Data and Analysis presented in this document highlights Port St. Lucie's predominantly suburban character, with a housing stock largely composed of newer single-family homes. However, several emerging trends pose challenges in meeting future housing demands. These include rapid population growth, escalating home prices and insurance costs, incomes that are not increasing at the same pace, a constrained housing supply, low vacancy rates, and a projected significant increase in residents aged 75 and older. Collectively, these factors may limit access to affordable housing for both current residents and those seeking to return or relocate to Port St. Lucie.

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, particularly in the very low, low-, and moderate-income brackets. Additionally, ~~T~~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 local, state, and federal ~~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~~

To address these challenges and support future housing needs, the City will implement the following strategies through the planning timeframe of this Plan:

1. **Residential Density.** Revise some future land use categories to allow for increased density in exchange for affordable housing. This would be most appropriate in areas like the Walton & One site, which includes several land use categories. Applying a single mixed-use land use category to sites like this one and offering development incentives for affordable housing would facilitate the development of cohesive, affordable developments.

2. **Density bonuses for affordable housing.** With support from the HUD "Thriving Communities" grant, the City is collaborating with a Washington D.C.- based consultant to develop an ordinance and housing initiatives that address transportation and community challenges. This includes creating ways to incentivize the provision of affordable housing.

   As part of these efforts, the City will look at encouraging the development of low and medium-rise multi-family and mixed-use buildings along key commercial corridors such as US 1. These corridors offer opportunities for transit-oriented development that provide greater access to public transportation and reduce reliance on private vehicles. This approach can provide affordable housing options for both renters and homeowners while enhancing the vibrancy and walkability.

Additionally, it fosters economic development opportunities by supporting local businesses and attracting new investments through an expanded customer base. Integrating residential units with ground-floor retail, dining, and services will activate commercial corridors that create a more dynamic, pedestrian-friendly environment. To further promote the development of affordable housing in these areas, the City will also consider additional incentives, such as expedited permitting processes, density bonuses, and reduced parking requirements.

3. **Housing Diversity.** Update some future land use categories to allow a broader range of housing types. This includes permitting multi-family units, townhouses, and accessory dwelling units (ADUs) in certain areas, which help accommodate a diverse range of household sizes and income levels. By facilitating a wider variety of housing options, the City can better address the growing demand for affordable and accessible housing.

   The City is committed to continuing to allow ADUs within new Planned Unit Developments (PUDs), recognizing the numerous benefits they offer. These benefits include, but are not limited to, increasing the diversity of housing stock and affordable housing within single-family neighborhoods, generating rental income, and reducing resource consumption. However, in the older parts of the City (original platted areas), the constraints of smaller lot sizes and limited infrastructure present challenges to the introduction of ADUs. Even when lots may be of sufficient size, many are not served by central utilities or adequately sized streets, which further complete their potential implementation.

4. **Support Rental Assistance and Affordable Housing Development.** Continue providing support for programs that offer rental assistance, which can help lower-income residents maintain housing stability. Additionally, prioritize the development of affordable and workforce housing projects to ensure that all income groups have access to safe and affordable living options. Collaborating with local developers, non-profit organizations, and state and federal agencies help secure the resources needed to expand the affordable housing stock.

5. **Expand Housing Options for Aging-in-Place.** Given the significant growth of the elderly population in the region, it is crucial to promote housing solutions that enable seniors to age in place comfortably. This includes developing more age-friendly housing options, such as accessible single-level homes, senior housing communities, and assisted living facilities. Moreover, supporting home modification programs that help seniors adapt their existing homes to meet their needs will ensure that aging residents can remain in their communities as they age.

By proactively implementing these strategies, Port St. Lucie can better align its housing market with the needs of its evolving population, ensuring that all residents have access to affordable, suitable, and sustainable housing options in the years to come.