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

~~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 ~~Community Services~~ ~~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. The City did not receive these funds for FY10 and FY11). The City utilizes Community Development Block Grant (CDBG) funding in order to assist households on the current repair and rehabilitation waiting list.~~

Home Purchase Assistance

The ~~Community Services~~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. These homes will be resold to income-qualified households.

(Source: City of Port St. Lucie CDBG Action Plan)

~~(The city did not receive these funds for FY10.) The City will be utilizing Neighborhood Stabilization Program (NSP) funding to purchase and repair foreclosed properties. These homes will be resold to income-qualified households.~~

Affordable Housing Advisory Committee

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

The Committee is appointed by the City Council to make recommendations to the City Council on Affordable Housing Issues. The AHAC consists of 944 members who are subject to the provisions of the Sunshine Law and serve on a voluntary basis.

Affordable Housing Incentives

The ~~Community Services~~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.

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

Foreclosure Prevention

State Housing Initiatives Partnership (SHIP)

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

Neighborhood Stabilization Program

~~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.~~

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.

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

Hardest Hit Program

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

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

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

HOUSING INVENTORY

The following is a series of topics which together provide a description of the existing housing conditions in the City of Port St. Lucie. Data from the [2014—2018 American Community Survey and the Shimberg Center for Housing Studies](#) ~~2010 Census have been supplemented with data from the Shimberg Center for Housing Studies~~ (Florida Housing Data Clearinghouse).

Housing Type: The Census data indicates that approximately 90% of the City’s housing units are single family, while multifamily homes made up approximately 8% of the housing stock. A total of ~~686,131~~ mobile homes were identified in the [2014—2018 American Community Survey and the Shimberg Center for Housing Studies](#) ~~2010 US Census~~. Total units and the percentage of housing inventory by type of unit are shown in the table below.

**Table 3-1
Housing Type, ~~2010~~2018**

Housing Type	City of Port St. Lucie		St. Lucie County	
	Estimate	Percent	Estimate	Percent
Single Family:	<u>65,288</u>	<u>90.2%</u>	<u>99,135</u>	<u>70.8%</u>
1, detached	62,933 <u>61,636</u>	86.9% <u>87.5%</u>	94,629 <u>90,410</u>	67.6% <u>66.0%</u>
1, attached	<u>2,355</u> 2,320	<u>3.3%</u> 3.3%	<u>4,506</u> 4,339	<u>3.2%</u> 3.2%
Multi-Family:	<u>5,820</u>	<u>8.1%</u>	<u>28,885</u>	<u>20.7%</u>
2 <u>units</u>	<u>703</u> 57	<u>0.5%</u> 0.1%	<u>3,262</u> 4,017	<u>2.3%</u> 2.9%
3 or 4 <u>units</u>	<u>496</u> 1,089	<u>1.5%</u> 0.7%	<u>4,203</u> 3,042	<u>3.0%</u> 2.2%
5 to 9 <u>units</u>	<u>1,992</u> 1,204	<u>1.7%</u> 2.8%	<u>3,874</u> 5,041	<u>2.8%</u> 3.7%
10 to 19 <u>units</u>	<u>1,845</u> 1,303	<u>1.8%</u> 2.6%	<u>5,537</u> 5,050	<u>4.0%</u> 3.7%

Housing Type	City of Port St. Lucie		St. Lucie County	
	Estimate	Percent	Estimate	Percent
20 or more to 49 units	1,374,867	2.6% 2.0%	12,009,202	8.6% 8.9%
Mobile Homes	1,315,686	1.8% 1.0%	11,853,880	8.5% 9.4%
Boat, RV, Van, Etc.	00	0.0% 0.0%	8757	0.1% 0.0%
Total:	72,423,704	100.00%	139,960,378	100.00%

Source: U.S. Census Bureau, ~~2010 American Community Survey, 2012~~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 2010~~ Census reported ~~78~~76.8.1% of households in Port St. Lucie were owner-occupied. (Statewide, Florida's homeownership rate is ~~67.4~~66%.) The remaining ~~21.9~~23.2 % were renter-occupied households.

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

Occupied Housing Units	Owner-Occupied Housing Units	Percent	Renter-Occupied Housing Units	Percent
<u>63,807</u> 60,902	<u>49,005</u> 47,544	<u>76.8%</u> 78.1%	<u>14,802</u> 13,364	<u>23.2%</u> 21.9%

Source: U.S. Census Bureau, [2014-2018, American Community Survey 5 Year Data Profile 2020](#)
[2010 Census, 2011](#)

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

Occupied Housing Units	Owner-Occupied Housing Units	Percent	Renter-Occupied Housing Units	Percent
<u>112,872</u> 108,523	<u>82,616</u> 80,766	<u>73.2%</u> 74.4%	<u>30,256</u> 27,757	<u>26.8%</u> 25.6%

Source: U.S. Census Bureau, [2014-2018, American Community Survey 5 Year Data Profile 2020](#)

Source: U.S. Census Bureau, [2010 Census, 2011](#)

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

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

Year Structure Built	Port St. Lucie		St. Lucie County	
	Units	Percent	Units	Percent
<u>Built 2014 or later</u> <u>Built 2005 or later</u>	<u>1,582</u> 13,402	<u>2.2%</u> 12.50%	<u>2,096</u> 16,485	<u>1.5%</u> 8.20%
<u>Built 2010 to 2013</u> <u>Built 2000 to 2004</u>	<u>1,174</u> 16,842	<u>1.6%</u> 28.30%	<u>1,888</u> 24,319	<u>1.3%</u> 19.20%
<u>Built 2000 to 2009</u> <u>Built 1990 to 1999</u>	<u>30,974</u> 15,604	<u>42.8%</u> 21.00%	<u>43,452</u> 26,454	<u>31.0%</u> 17.30%
<u>Built 1990 to 1999</u> <u>Built 1980 to 1989</u>	<u>15,100</u> 17,512	<u>20.8%</u> 26.70%	<u>25,935</u> 34,187	<u>18.5%</u> 27.20%
<u>Built 1980 to 1989</u> <u>Built 1970 to 1979</u>	<u>15,888</u> 6,426	<u>21.9%</u> 9.70%	<u>33,286</u> 18,512	<u>23.8%</u> 16.80%
<u>Built 1970 to 1979</u> <u>Built 1960 to 1969</u>	<u>5,508</u> 724	<u>7.6%</u> 4.20%	<u>18,245</u> 8,050	<u>13.0%</u> 5.30%
<u>Built 1960 to 1969</u> <u>Built 1950 to 1959</u>	<u>1,237</u> 142	<u>1.7%</u> 0.40%	<u>6,809</u> 5,997	<u>4.9%</u> 4.00%
<u>Built 1950 to 1959</u> <u>Built 1940 to 1949</u>	<u>484</u> 33	<u>0.7%</u> 0.20%	<u>5,128</u> 1,668	<u>3.7%</u> 1.10%
<u>Built 1940 to 1949</u> <u>Built 1939 or earlier</u>	<u>131</u> 67	<u>0.2%</u> 0.10%	<u>1,122</u> 1,369	<u>0.8%</u> 0.90%
<u>Built 1939 or earlier</u>	<u>345</u>	<u>0.5%</u>	<u>1,999</u>	<u>1.4%</u>

Year Structure Built	Port St. Lucie		St. Lucie County	
	Units	Percent	Units	Percent
Total housing units	72,423		139,960	
Total housing units				

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

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

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

Monthly Housing Rent: ~~The median rent paid in Port St. Lucie was \$1,334 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 three-bedroom, and \$1,907 for a four-bedroom unit.~~

~~The median rent paid in Port St. Lucie was \$1,092 compared to \$922 in St. Lucie County for 2010 per the US Census. The HUD Fair Market Rent in 2010 in St. Lucie County and the surrounding metro area (Port St. Lucie MSA), rent for a typical modest apartment, was \$763 for a studio apartment, \$765 for a one bedroom, \$969 for a two bedroom, \$1,281 for a three bedroom, and \$1,320 for a four bedroom unit.~~

Home Values: ~~The following table shows the value of owner-occupied housing units in Port St. Lucie and St. Lucie County in 2018. The median value for Port St. Lucie was \$180,400 in 2018 compared to \$162,700 in 2017, showing an increase in value.~~

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

**Table 3-5
Home Values, ~~2018~~2010**

Home Value – Owner Occupied				
	City of Port St. Lucie		St. Lucie County	
	# of Units	Percent	# of Units	Percent
Owner Occupied	46,779		78,303	
Less than \$50,000 Less than \$50,000	2,056 1,400	4.2% 3.00%	8,110 7,945	9.8% 10.1%
\$50,000 to \$99,999 \$50,000 to \$99,999	4,579 12,185	9.3% 26.0%	12,267 21,214	14.8% 27.1%
\$100,000 to \$149,999 \$100,000 to \$149,999	9,609 13,327	19.6% 28.5%	14,786 17,879	17.9% 22.8%

\$150,000 to \$199,999 \$150,000 to \$199,999	12,475 10,880	25.5% 23.3%	16,606 13,605	20.1% 17.4%
\$200,000 to \$299,999 \$200,000 to \$299,999	14,693 16,326	30.0% 13.5%	19,688 10,376	23.8% 13.3%
\$300,000 to \$499,999 \$300,000 to \$499,999	4,657 2,509	9.5% 5.4%	8,596 5,146	10.4% 6.6%
\$500,000 to \$999,999 \$500,000 to \$999,999	652 111	1.3% 0.2%	2,002 1,849	2.4% 2.4%
\$1,000,000 or more \$1,000,000 or more	28 441	0.6% 0.1%	56 1289	0.7% 0.4%
Median (dollars) Median (dollars)	\$180,400 136,400	(X) (X)	\$165,700 126,000	(X) (X)

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

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

Monthly Owner-Occupied Housing Unit Costs: The following table shows the sum of payments for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. The table includes information on housing units with a mortgage only. The median monthly cost is \$1,433,140.1, slightly higher than the County median monthly cost of \$1,407,136.2.

Table 3-6
Monthly Owner-Occupied Housing Unit Costs, 20182010

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	<u>32,027</u> 34,654		<u>45,029</u> 48,633	
Less than \$500 Less than \$300	<u>2510</u>	<u>0.8%</u> 0.0%	<u>7580</u>	<u>1.7%</u> 0.0%
\$500 to \$999 \$300 to \$499	<u>4,947</u> 4,566	<u>15.4%</u> 1.30%	<u>8,790</u> 1,003	<u>19.5%</u> 2.1%
\$1,000 to \$1,499 \$500 to \$699	<u>13,512</u> 14,740	<u>42.2%</u> 5.0%	<u>17,665</u> 3,117	<u>39.2%</u> 6.4%
<u>\$1,500 to \$1,999</u>	<u>8,477</u>	<u>26.5%</u>	<u>10,707</u>	<u>23.8%</u>

Selected Monthly Owner Costs of Owner-occupied Housing				
	City of Port St. Lucie		St. Lucie County	
	# of Units		# of Units	
Housing units with a mortgage	32,027 34,654	Percent	45,029 48,633	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)
\$1,000 to \$1,499	12,284	35.4%	16,065	33.0%
\$1,500 to \$1,999	8,394	24.2%	11,663	24.0%
\$2,000 or more	7,264	21.0%	9,662	19.9%
Median (dollars)	1,433	(X)	1,407	(X)

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

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

AFFORDABLE HOUSING NEEDS:

Cost Burden: Cost-burdened households pay more than 30% of income for rent or mortgage costs. The data in the following table titled Amount of Income Paid for Housing, 2018, suggests that more than 50.37% 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	62.1%	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	-

units paying rent (excluding units where costs cannot be computed)				
0-29.9%0-30%	6,0185,864	42.1%46.80%	10,67440,368	37.5%40.90%
30% or more30% or more	8,2946,665	58%53.20%	17,76744,948	62.4%59.10%

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

Source: Shimberg Center for Housing Studies, 2012

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

The data in the following table titled Households by Income and Cost Burden, 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.

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

**Table 3-8
Households by Income and Cost Burden, ~~2016~~2011**

A. Owner-Occupied Households, 20112016				
	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 No Cost Burden	6,091,594	1,7304,600	3,9299,772	23,09821,090
At 30% -50% Cost Burden At 30% or More Cost Burden	9,091,151	1,9083,633	3,4292,216	5,4791,038
At 50.1% or More Cost Burden At 50% or More Cost Burden	5,3333,290	3,028945	1,602203	888424
Total Number of Households Total Number of Households	6,8516,035	6,6669,178	8,96012,191	29,46522,249
B. Renter-Occupied Households, 20112016				
	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 No Cost Burden	432359	5941,108	1,1732,701	3,6592,997

<u>At 30% -50% Cost Burden</u> <u>At 30% or More Cost Burden</u>	<u>264622</u>	<u>1,6774,544</u>	<u>1,207247</u>	<u>1,04239</u>
<u>At 50.1% or More Cost Burden</u> <u>At 50% or More Cost Burden</u>	<u>3,5431,598</u>	<u>815126</u>	<u>6896</u>	<u>16-</u>
<u>Total Number of Households</u> <u>Total Number of Households</u>	<u>4,2392,579</u>	<u>3,0862,778</u>	<u>2,4483,044</u>	<u>4,7173,036</u>

Source: Shimberg Center for Housing Studies, Affordability - 2016

Source: Shimberg Center for Housing Studies, 2012

HOUSING CONDITIONS

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

Table 3-9
Substandard Housing, ~~2010~~2018

Substandard Condition	City of Port St. Lucie	City of Port St. Lucie	St. Lucie County	St. Lucie County
	# of Units	Percent	# of Units	Percent
<u>Overcrowded (more than one person per room) (2000)</u> <u>Overcrowded (more than one person per room) (2000)</u>	<u>1,361757</u>	<u>2.2%1.3%</u>	<u>2,7711,457</u>	<u>2.5%1.3%</u>
<u>Lacking complete plumbing facilities (2018)</u> <u>Lacking complete plumbing facilities (2010)</u>	<u>84212</u>	<u>0.1%0.4%</u>	<u>203406</u>	<u>0.2%0.4%</u>
<u>Lacking complete kitchen facilities (2018)</u> <u>Lacking complete kitchen facilities (2010)</u>	<u>175346</u>	<u>0.3%0.6%</u>	<u>391540</u>	<u>0.3%0.5%</u>

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

Source: US Census, 2010 American Community Survey, 2012

Subsidized Housing: The following table provides an inventory of federal, state, and/or local assisted rental housing within the City. The table shows a total of ~~4,156~~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
<u>Cove at Saint Lucie</u>	<u>4400 NW Cove Circle</u>	<u>144</u>	<u>Housing Credits 9% Section 207/223 State HOME</u>	<u>Elderly</u>
<u>Grove Park</u>	<u>9800 Lenard Road</u>	<u>210</u>	<u>Extremely Low Income Housing Credits 4% Local Bonds SAIL</u>	<u>Family; Link; Persons with Disabilities</u>
<u>Peacock Run Apartments</u>	<u>5502 East Torino Parkway</u>	<u>264</u>	<u>Extremely Low Income Housing Credits 4% State Bonds</u>	<u>Family; Link</u>
<u>Saint Andrews Pointe</u>	<u>2550 NW Hatches Harbor Road</u>	<u>184</u>	<u>Housing Credits 4% SAIL State Bonds</u>	<u>Family</u>
<u>Sanctuary at Winterlakes</u>	<u>5410 Rabbit Run</u>	<u>284</u>	<u>Housing Credits 4% State Bonds</u>	<u>Family</u>
<u>Villa Seton</u>	<u>3300 SW Chartwell Street</u>	<u>49</u>	<u>Rental Assistance/HUD Section 202 Capital Advance State HOME</u>	<u>Elderly</u>

[Source: Shimberg Center for Housing Studies – Assisted Housing Inventory, 2020.](#)

[Source: Shimberg Center for Housing Studies, 2011.](#)

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.](#)

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

**Table 3-11
Community Residential Facilities**

<u>Name</u>	<u>Facility Type</u>	<u>Address</u>	<u>Licensed Beds</u>
<u>A TOUCH OF CLASS #1 ADULT CARE LLC</u>	<u>Assisted Living Facility</u>	<u>658 NW AVENS ST</u>	<u>5</u>
<u>A TOUCH OF CLASS ADULT CARE LLC</u>	<u>Assisted Living Facility</u>	<u>537 SW WHITMORE DRIVE</u>	<u>10</u>
<u>ADULT ACTIVITY CENTER OF THE TREASURE COAST INC</u>	<u>Adult Day Care Center</u>	<u>579 NW LAKE WHITNEY PL STE 104</u>	<u>22</u>
<u>ALCIME ASSISTED LIVING LLC</u>	<u>Assisted Living Facility</u>	<u>450 SW VIOLET AVE</u>	<u>5</u>
<u>ALCIME PROFESSIONAL CARE LLC</u>	<u>Assisted Living Facility</u>	<u>2419 SW SANSOM LN</u>	<u>6</u>
<u>ALZHEIMERS COMMUNITY CARE INC</u>	<u>Adult Day Care Center</u>	<u>295 NW PRIMA VISTA BLVD</u>	<u>39</u>
<u>ANGEL OF LIGHT ASSISTED LIVING FACILITY LLC</u>	<u>Assisted Living Facility</u>	<u>613 SW HOMELAND RD</u>	<u>6</u>
<u>ANTOINE FRANCOISE</u>	<u>Adult Family Care Home</u>	<u>1342 SW DEL RIO BLVD</u>	<u>5</u>
<u>ATRIA PORT ST LUCIE</u>	<u>Assisted Living Facility</u>	<u>9825 S US HIGHWAY 1</u>	<u>120</u>
<u>AVALON FAMILY RESORT ASSISTED LIVING LLC</u>	<u>Assisted Living Facility</u>	<u>160 SW SARATOGA AVE</u>	<u>6</u>
<u>BAXTER'S ADULT LIVING FACILITY INC</u>	<u>Assisted Living Facility</u>	<u>1092 SW MAJORCA AVE</u>	<u>6</u>
<u>BAYAMO ASSISTED LIVING FACILITY INC</u>	<u>Assisted Living Facility</u>	<u>1199 SW BAYAMO AVENUE</u>	<u>6</u>
<u>BLESSINGS ASSISTED LIVING</u>	<u>Assisted Living Facility</u>	<u>2449 SW HUMBER CT</u>	<u>6</u>
<u>BROWNS HOUSE ASSISTED LIVING FACILITY LLC</u>	<u>Assisted Living Facility</u>	<u>2241 SE MELALEUCA BLVD</u>	<u>5</u>
<u>CARING ASSISTED LIVING LLC</u>	<u>Assisted Living Facility</u>	<u>2588 SW GROTTO CIRCLE</u>	<u>5</u>
<u>COMFORT CARE HOME ALF</u>	<u>Assisted Living Facility</u>	<u>2402 SW SANTANA AVE</u>	<u>6</u>
<u>COMON MARTINE</u>	<u>Adult Family Care Home</u>	<u>1032 SW LONGFELLOW RD</u>	<u>4</u>
<u>COTIN-VALCIN CHARITE</u>	<u>Adult Family Care Home</u>	<u>238 NW FERRIS DR</u>	<u>4</u>
<u>COUNCIL ON AGING OF ST. LUCIE INC</u>	<u>Adult Day Care Center</u>	<u>2501 SW BAYSHORE BLVD.</u>	<u>55</u>
<u>COUNTRY LIVING ASSISTED CARE CENTER INC</u>	<u>Assisted Living Facility</u>	<u>1762 SW ARCH STREET</u>	<u>6</u>
<u>CUNNINGHAM MONICA</u>	<u>Adult Family Care Home</u>	<u>2366 SW WEBSTER LN</u>	<u>5</u>
<u>EMERALD HEALTH CARE CENTER</u>	<u>Nursing Home</u>	<u>1655 SE WALTON ROAD</u>	<u>120</u>
<u>FABULOUS RESORT ALF LLC</u>	<u>Assisted Living Facility</u>	<u>1762 SE CARVALHO ST</u>	<u>6</u>
<u>FLORIDA MENTOR</u>	<u>Intermediate Care Facility for the Developmentally Disabled</u>	<u>111 NE CAPRONA AVENUE</u>	<u>6</u>
<u>FLORIDA MENTOR</u>	<u>Intermediate Care Facility for the Developmentally Disabled</u>	<u>2318 RICH STREET</u>	<u>6</u>

<u>Name</u>	<u>Facility Type</u>	<u>Address</u>	<u>Licensed Beds</u>
<u>GARDENS OF PORT ST LUCIE THE</u>	<u>Nursing Home</u>	<u>1699 SE LYNGATE DRIVE</u>	<u>30</u>
<u>GRACE MANOR</u>	<u>Assisted Living Facility</u>	<u>221 SW YAGER PL</u>	<u>6</u>
<u>GRANDPARENTS HOUSE ALF INC</u>	<u>Assisted Living Facility</u>	<u>3890 SW CHAFFIN STREET</u>	<u>5</u>
<u>HARBOR PLACE AT PORT ST LUCIE THE</u>	<u>Assisted Living Facility</u>	<u>3700 SE JENNINGS RD</u>	<u>128</u>
<u>HEAVENLY ADULT CARE LLC</u>	<u>Assisted Living Facility</u>	<u>3934 SW KAKOPO ST</u>	<u>6</u>
<u>JAMAICA SHORES</u>	<u>Assisted Living Facility</u>	<u>171 SW EULER AVE</u>	<u>6</u>
<u>JOHANNA'S ASSISTED LIVING INC</u>	<u>Assisted Living Facility</u>	<u>1958 DORADO LANE</u>	<u>4</u>
<u>K AND L LOVING CARE OF PORT SAINT LUCIE ALF INC</u>	<u>Assisted Living Facility</u>	<u>3871 SW RAMSPECK ST</u>	<u>6</u>
<u>K AND L LOVING CARE OF PORT SAINT LUCIE II ALF INC</u>	<u>Assisted Living Facility</u>	<u>1243 SW FOX CT</u>	<u>5</u>
<u>LESALDO HOUSE ALF</u>	<u>Assisted Living Facility</u>	<u>2073 SE RAINIER RD</u>	<u>5</u>
<u>LIFE CARE CENTER OF PORT ST. LUCIE</u>	<u>Nursing Home</u>	<u>3720 SE JENNINGS RD</u>	<u>123</u>
<u>LIVE LOVE LAUGH ASSISTED LIVING INC</u>	<u>Assisted Living Facility</u>	<u>1766 SW COLUMBIA ST</u>	<u>6</u>
<u>LOVING CARE OF THE TREASURE COAST LLC</u>	<u>Assisted Living Facility</u>	<u>2102 SW LARCHMONT</u>	<u>5</u>
<u>LOVING CARE OF THE TREASURE COAST II LLC</u>	<u>Assisted Living Facility</u>	<u>1816 SW BRISBANE STREET</u>	<u>6</u>
<u>MORNINGSIDE ALF</u>	<u>Assisted Living Facility</u>	<u>2233 SE MORNINGSIDE BLVD</u>	<u>8</u>
<u>NAINA'S ANGELIC HANDS ASSISTED LIVING LLC</u>	<u>Assisted Living Facility</u>	<u>6260 NW TOPAZ WAY</u>	<u>6</u>
<u>NEW DAY ASSISTED LIVING LLC</u>	<u>Assisted Living Facility</u>	<u>1931 SW MCALLISTER LN</u>	<u>6</u>
<u>NEW DIMENSION FAMILY CARE INC</u>	<u>Assisted Living Facility</u>	<u>849 SW HAMBERLAND AVE</u>	<u>6</u>
<u>NEW LIFE ASSISTED LIVING FACILITY</u>	<u>Assisted Living Facility</u>	<u>2133 SE SHELTER DR</u>	<u>6</u>
<u>PALM GARDEN OF PORT ST. LUCIE</u>	<u>Nursing Home</u>	<u>1751 SE HILLMOOR DRIVE</u>	<u>120</u>
<u>PALMS OF ST LUCIE WEST (THE)</u>	<u>Assisted Living Facility</u>	<u>501 NW CASHMERE BLVD</u>	<u>80</u>
<u>PARADISE CARE COTTAGE</u>	<u>Assisted Living Facility</u>	<u>2277 SE LENNARD RD</u>	<u>50</u>
<u>PARAH ASSISTED LIVING FACILITY LLC</u>	<u>Assisted Living Facility</u>	<u>701 SW TULIP BLVD</u>	<u>6</u>
<u>PERSONAL TOUCH FAMILY HOME LLC</u>	<u>Assisted Living Facility</u>	<u>4702 NW EVER RD</u>	<u>6</u>
<u>PHILLIPS CLIVE</u>	<u>Adult Family Care Home</u>	<u>6755 NW MONOCO CT</u>	<u>5</u>
<u>PORT ST. LUCIE REHABILITATION AND HEALTHCARE</u>	<u>Nursing Home</u>	<u>7300 OLEANDER AVE</u>	<u>180</u>
<u>RANGER MICHELLE A</u>	<u>Adult Family Care Home</u>	<u>797 SW SAIL TERR</u>	<u>5</u>
<u>RETREAT ON BYWOOD THE</u>	<u>Assisted Living Facility</u>	<u>990 SE BYWOOD AVE</u>	<u>5</u>
<u>ROSE ASSISTED LIVING FACILITY LLC</u>	<u>Assisted Living Facility</u>	<u>256 SW MOSELLE AVE</u>	<u>5</u>

<u>Name</u>	<u>Facility Type</u>	<u>Address</u>	<u>Licensed Beds</u>
<u>ROSEWELL HOME AND RESIDENTIAL CARE LLC</u>	<u>Assisted Living Facility</u>	<u>3366 SW VENDOME ST</u>	<u>5</u>
<u>ROSIE'S MANOR ALF</u>	<u>Assisted Living Facility</u>	<u>1910 SE RAINIER RD</u>	<u>5</u>
<u>ROSIE'S PLACE ALF</u>	<u>Assisted Living Facility</u>	<u>1102 SW IVANHOE ST</u>	<u>6</u>
<u>SAINT HILAIRE EDOUARD</u>	<u>Adult Family Care Home</u>	<u>298 SW CARTER AVE</u>	<u>5</u>
<u>SALIEN JEAN MARIE</u>	<u>Adult Family Care Home</u>	<u>6817 NW GRANGER AVE</u>	<u>5</u>
<u>SAVORAH ALF II LLC</u>	<u>Assisted Living Facility</u>	<u>2369 SW FERN CIR</u>	<u>6</u>
<u>SAVORAH ALF INC</u>	<u>Assisted Living Facility</u>	<u>2314 SW RANCH AVE</u>	<u>5</u>
<u>SCHAEFFER JOYCE B</u>	<u>Adult Family Care Home</u>	<u>1160 SE PURITAN LANE</u>	<u>5</u>
<u>SENIOR PARADISE LLC</u>	<u>Assisted Living Facility</u>	<u>3650 SW VICEROY ST</u>	<u>5</u>
<u>SEVEN HEAVEN HOME CARE LLC</u>	<u>Assisted Living Facility</u>	<u>554 KILPATRICK AVE</u>	<u>6</u>
<u>SOARING EAGLE INVESTMENT ASSISTED LIVING FACILITY LLC</u>	<u>Assisted Living Facility</u>	<u>1568 SW CALIFORNIA BLVD</u>	<u>5</u>
<u>SPRINGFIELD GARDENS ALF</u>	<u>Assisted Living Facility</u>	<u>588 SW RAY AVENUE</u>	<u>6</u>
<u>ST LUCIE HOPE GARDENS LLC</u>	<u>Assisted Living Facility</u>	<u>337 SW GRIMALDO TERRACE</u>	<u>6</u>
<u>SUNNY DAYS ALF INC II</u>	<u>Assisted Living Facility</u>	<u>4645 SW VAHALLA ST</u>	<u>6</u>
<u>SUNSHINE FAMILY ALF LLC</u>	<u>Assisted Living Facility</u>	<u>5817 NW GERALD CIR</u>	<u>5</u>
<u>SUPERIOR LIVING LLC</u>	<u>Assisted Living Facility</u>	<u>496 SE VERADA AVE</u>	<u>6</u>
<u>THE BRENNITY AT TRADITION</u>	<u>Assisted Living Facility</u>	<u>10685 SW STONY CREEK WAY</u>	<u>97</u>
<u>THE GARDENS OF PORT ST LUCIE</u>	<u>Assisted Living Facility</u>	<u>1699 SE LYNNGATE DRIVE</u>	<u>110</u>
<u>THE HOUSE OF CARES INC</u>	<u>Assisted Living Facility</u>	<u>1042 HALEYBERRY AVE</u>	<u>6</u>
<u>THE PERFECT PLACE ALF 2 INC</u>	<u>Assisted Living Facility</u>	<u>2666 ACE RD</u>	<u>5</u>
<u>TIFFANY HALL NURSING AND REHAB CENTER</u>	<u>Nursing Home</u>	<u>1800 SE HILLMOOR DRIVE</u>	<u>120</u>
<u>TONI MARY HOME ALF CORP</u>	<u>Assisted Living Facility</u>	<u>1662 SW ALVATON AVENUE</u>	<u>6</u>
<u>TOUCH OF GRACE ASSISTED LIVING FACILITY LLC</u>	<u>Assisted Living Facility</u>	<u>3425 SW RIVERA ST</u>	<u>6</u>
<u>TRANQUILITY LIVING CARE</u>	<u>Assisted Living Facility</u>	<u>1609 SOUTHEAST CHELLO LN</u>	<u>6</u>
<u>TRANSITION CARE ASSISTED LIVING FACILITY</u>	<u>Assisted Living Facility</u>	<u>1613 SW MERIDIAN AVE</u>	<u>5</u>
<u>TREASURE COAST ALF INC</u>	<u>Assisted Living Facility</u>	<u>642 SW JACOBY AVE</u>	<u>6</u>
<u>TURENNE WILNIQUE</u>	<u>Adult Family Care Home</u>	<u>4183 SW MACAD STREET</u>	<u>5</u>
<u>UNITY BEHAVIORAL HEALTH LLC</u>	<u>Residential Treatment Facility</u>	<u>2325 SW CARY STREET</u>	<u>24</u>
<u>VALCOURT DJYNIA</u>	<u>Adult Family Care Home</u>	<u>483 SW LAKOTA AVE</u>	<u>5</u>

<u>Name</u>	<u>Facility Type</u>	<u>Address</u>	<u>Licensed Beds</u>
<u>VEDA ASSISTED LIVING FACILITY</u>	<u>Assisted Living Facility</u>	<u>1538 SE FACULTY CT</u>	<u>4</u>
<u>VIOLET GARDENS ALF LLC</u>	<u>Assisted Living Facility</u>	<u>372 SW TODD AVE</u>	<u>6</u>
<u>VITALITY RESORT ALF LLC</u>	<u>Assisted Living Facility</u>	<u>1258 SW ERMINE AVE</u>	<u>6</u>
<u>VITALITY STAR RESORT ALF LLC</u>	<u>Assisted Living Facility</u>	<u>591 SW BRADSHAW CIR</u>	<u>6</u>
<u>WATERCREST OF ST LUCIE WEST ASSISTED LIVING AND MEMORY CARE</u>	<u>Assisted Living Facility</u>	<u>279 NW CALIFORNIA BLVD</u>	<u>132</u>

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

Source: <http://www.floridahealthfinder.gov>, 2014

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. ~~2011-2035, presents the very-low, low, and moderate income housing needs estimates and projections through 2035.~~

Table 3-13
Projected Housing Affordability by Income and Tenure, ~~2010-2040~~2011-2035

A. Owner-Occupied Households				
	Household Income as a Percentage of Area Median Income (AMI)			
	0-50% AMI	50.01-80% AMI	80.01-120% AMI	120.01+% AMI
Year	Very-Low	Low	Moderate	Above Moderate
2010 2011	6,260 6,035	6,084 9,178	8,195 12,191	27,002 20,247
2016 2015	6,851 6,991	6,666 10,688	8,960 14,190	29,465 25,918
2020 2016	7,814 7,251	7,610 11,213	10,234 14,872	33,585 27,074
2025 2020	9,048 8,793	8,854 13,314	11,892 17,602	38,643 31,699
2030 2025	10,193 14,425	10,015 15,719	13,418 20,707	42,235 36,991
2035 2030	11,182 12,304	10,999 18,393	14,714 24,086	47,310 42,477
2040 2035	12,157 13,458	11,946 20,142	15,930 26,408	51,312 46,709
B. Renter-Occupied Households				
Year	Very-Low	Low	Moderate	Above Moderate
2010 2011	3,908 2,479	2,843 2,778	2,258 3,044	4,352 3,036
2016 2015	4,239 3,050	3,086 3,301	2,448 3,604	4,717 3,587
2020 2016	4,835 3,176	3,507 3,437	2,786 3,743	5,382 3,727
2025 2020	5,547 3,680	4,008 3,980	3,187 4,300	6,154 4,285
2030 2025	6,160 4,267	4,446 4,618	3,535 4,950	6,815 4,939
2035 2030	6,698 4,789	4,833 5,160	3,845 5,488	7,408 5,494
2040 2035	7,156 5,275	5,188 5,682	4,126 6,062	7,931 6,067

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

Source: Shimberg Center for Housing Studies, 2012

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.

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

Projected Low-Income Households by Tenure and (Owners and Renters) Cost Burden

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

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

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

Table 3-14
Projected Households by Tenure, Income, and Cost Burden, 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% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01% + AMI	TOTAL
Percent	3,243	3,608,609	6,666,730	8,960,929	29,465,098	51,942
	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
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

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

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

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

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

Source: Shimberg Center for Housing Studies, 2012

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

A. Owner-Occupied Households, 2040						
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
	<u>5,621</u>	<u>6,536</u>	<u>11,946</u>	<u>15,930</u>	<u>51,312</u>	<u>91,345</u>
	<u>6.15%</u>	<u>7.16%</u>	<u>13.08%</u>	<u>17.44%</u>	<u>56.17%</u>	<u>26.39% Low income</u>

B. Renter-Occupied Households, 2040						
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
	<u>3,626</u>	<u>3,530</u>	<u>5,188</u>	<u>4,126</u>	<u>7,931</u>	<u>24,401</u>
	<u>14.86%</u>	<u>14.47%</u>	<u>21.26%</u>	<u>16.91%</u>	<u>32.50%</u>	<u>50.59% Low income</u>

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

**Table 3-15
Projected Households by Tenure, Income, and Cost Burden, 2040**

A. Owner-Occupied Households, 2040				
	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
<u>No Cost Burden</u>				
<u>At 30%–50% Cost Burden</u>				
<u>At 50.1% or More Cost Burden</u>				
<u>Total Number of Households</u>	12,157	11,946	15,930	51,312
B. Renter-Occupied Households, 2040				
	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
<u>No Cost Burden</u>				
<u>At 30%–50% Cost Burden</u>				
<u>At 50.1% or More Cost Burden</u>				
<u>Total Number of Households</u>	7,156	5,188	4,126	7,934

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

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

A. Owner-Occupied Households, 2035				
	Median Income (AMI)			
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	3,677	10,467	21,414	44,240
At 30% or More Cost Burden	2,661	7,675	4,583	2,226
At 50% or More Cost Burden	7,120	2,000	411	243
Total Number of Households	13,458	20,142	26,408	46,709
B. Renter-Occupied Households, 2035				
	Median Income (AMI)			
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	741	2,241	5,361	5,985
At 30% or More Cost Burden	1,273	3,172	493	82
At 50% or More Cost Burden	3,261	269	208	-
Total Number of Households	5,275	5,682	6,062	6,067

Source: Shimberg Center for Housing Studies, 2012

Age

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

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

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

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

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

Source: Shimberg Center for Housing Studies, 2012

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.

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

Table 3-17
Number of Housing Units

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

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

Table 3-17
Number of Housing Units

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

Source: US Census, 2014

Land Requirements for Future Housing

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

Housing Delivery System

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

CONCLUSIONS

Housing ~~Conditions~~ 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. will be foreclosures and home values. The City Grant Program provides through foreclosure programs such as the Neighborhood Stabilization Program, rental and mortgage payment assistance to families who have encountered job or wage loss from the short-term closing of local businesses. Hardest Hit Program and The City will also continue to facilitate~~ economic development activities ~~is actively seeking~~ 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 ~~Rehabilitation~~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 receiving up to \$2 million for its residents. The City ~~is proposing to start~~ developed a neighborhood planning program as discussed in the Future Land Use Element of this plan. The neighborhood planning program ~~will place an emphasis on working with residents on programs to preserve neighborhoods and protect property values-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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Objective 3.1.6: Enforce the property maintenance code.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Policy 3.1.10.6: The City may ~~require allow flexibility in densities to facilitate affordable housing. residential future land use amendments to include an affordable housing component.~~

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

~~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.~~

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

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

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

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

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

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

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