

Chapter 6, Housing Element

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Executive Summary

Legislation

The Federal government has created housing programs, beginning with the Housing Act of 1937. The Community Development Block Grant (CDBG) program and the HOME Investment Partnerships Program are important because they make funds available to local governments to assist in low-income housing. In Florida, the 1992 Sadowski Act created a comprehensive funding package for state and local affordable housing programs. The Sadowski Act amended the existing State Housing Initiatives Partnership Act (SHIP). SHIP funds create or preserve affordable housing. This program required Charlotte County to form an Affordable Housing Advisory Committee (AHAC). The mission of AHAC is to propose an Affordable Housing Incentive Plan to review policies, procedures, ordinances, and land development regulations with regard to affordable housing, and to recommend specific initiatives to encourage or facilitate affordable housing. AHAC reviews the Affordable Housing Incentive Plan and the Board of County Commissioners approves it.

Inventory and Comparison of Housing Characteristics

Most of the data in this section is from the 1990 and 2000 U.S. Censuses. The Charlotte County Community Development Department generated some of the information through data available from other county departments. Charlotte County is compared to and contrasted with the six other counties in Southwest Florida, including the coastal counties of Collier, Lee, and Sarasota; and the inland counties of Desoto, Glades, and Hendry. Therefore, the much of the Census data in this report is shown in relation to the data in the region.

- According to the 2000 Census, Charlotte County has, at 5.7% the third highest vacancy rate of all counties in Southwest Florida. The county's vacancy rate is down from 7.3% in 1990.
- About 70% of the dwellings in Charlotte County are single-family units down from 71% in 1990. About 15% of Charlotte County's dwellings are multi-family units, far less than the 29.1% for the seven-county region and 30% state-wide. In 1990, 13% of the county's housing stock consisted of multi-family units.
- Mobile homes make-up 14.6% of Charlotte County's housing stock, compared to the region's 13.9% and the state's 11.6%. In 1990, 16% of the county's housing stock was mobile homes.
- Charlotte County housing stock is relatively new. About 85% of the housing units were constructed since 1970.
- In 2000, 83.7% (53,444 units) of all of Charlotte County's occupied units are owner occupied and 16.3% (10,420 units) are renter occupied. The rate of home ownership increased from 79.6% in 1990. Of the seven counties in the Southwest Florida region, Charlotte County has the lowest percentage of units in the renter occupied category.

- As of 2000, the median home ownership cost in Charlotte County is \$866 per month for homeowners with a mortgage, up from \$612 in 1990. For homeowners without a mortgage, the median home ownership cost is \$298 per month up from \$183 per month in 1990.
- Rental costs are slightly lower in Charlotte County than in the state as a whole. In 2000, Charlotte County's median gross rent was \$626, compared to \$641 state-wide. Within the region, median gross rent varies from \$442 in Desoto County to \$753 in Collier County.
- During the 1990s, median gross rent in the county increased by about 52% from \$412 per month in 1990 to \$626 in 2000. The increase in median gross rent exceeded the rate of inflation. Had median gross rent increased at the rate of inflation during the 1990s it would have been \$543 per month in 2000.
- As of 2006, average monthly rents in Charlotte County are \$1,481 for a studio, \$1,064 for a one-bedroom unit, \$700 for a two-bedroom unit, \$1,112 for three-bedroom units, and \$1,893 for a four-bedroom unit.
- As of 2000, the median value of a housing unit in Charlotte County is \$87,700. This is \$5,500 lower than the state-wide median value of \$93,200. Among Florida's 67 counties, Charlotte County ranks 23rd in the median value of housing and 17th among 32 coastal counties.
- During the 1990s, median value in the county increased by about 15% from \$76,400 in 1990. In 2000, housing is less expensive than it was ten years earlier. Adjusting for inflation, the median price of a home in Charlotte County was \$115,546 in 1990, compared to \$87,800 in 2000.
- Local Realtors report that as of the end of 2005, the average-selling price for a two-bedroom home in Charlotte County is between \$215,000 and \$220,000. Each additional bedroom increases the price by \$15,000. Three-bedroom units range from \$230,000 to \$235,000, and four-bedrooms from \$245,000 to \$250,000.
- The Charlotte County Property Appraisers sales records for the first six months of 2006 show that the median sale price of a single family unit is \$199,000 and the median sale price of a condominium is \$200,000. The median sale price of a mobile home is \$48,500.
- As reported by the Florida Associations of Realtors, the average sale price in Charlotte County is consistently below the price in Lee County, Sarasota County, and the state. From 2000 to 2005, however, the median sale price in Charlotte County increased at a greater percentage than in the adjoining counties, reducing the gap.
- The county has a large inventory of previously platted lands. The county's Community Development Department Land Development Division reports that as of September 2006, there are about 105,500 vacant lots contained within the platted communities of Port Charlotte (Mid and West County), Rotonda West, El Jobean/Riverwood, Harbour Heights, Punta Gorda Isles, and Tropical Acres. Buildable lots without potable water or sewer service

can be purchased for about \$20,000, lots with potable water, but no sewerage start at \$25,000, and lots with both water and sewer are available in the \$35,000 to \$45,000 range. Lots with access to the water sell for considerably more.

- Regulatory costs in Charlotte County are comparable to or lower than other Southwest Florida coastal counties. However, impact fees are generally lower in the cities of Punta Gorda and North Port.
- In 2000, the cost to income ratio among renter households in Charlotte County is 27%, which is within acceptable limits of housing affordability. In 1990, the cost to income ratio among renter households was about 26%. In 2000, 37% of the renter households are cost burdened paying 30% or more of their income for their housing costs. About 93% are low-income households with annual income at or below 80% of area median income. In 1990, 36.5% of the renter households were cost burdened.
- In 2000, the cost to income ratio among owner households in Charlotte County is 18.6%. Among owner households with a mortgage, the cost to income ratio is 24.1% and for households without a mortgage it is 11.6%. Both are within acceptable limits of housing affordability. In 1990, the cost to income ratio among owner households with a mortgage was 23.7% and among those without a mortgage, it was 11.9%. In 2000, 23% of the owner households are cost burdened paying 30% or more of their income for their housing costs. About 78% are low-income households with annual income at or below 80% of median income. In 1990, 14.6% of the owner households were cost burdened.
- Of the 79,758 housing units reported by the 2000 Census, 240 (0.3%) lack complete plumbing and 353 (0.4%) lack a complete kitchen. Of Charlotte County's 64,641 housing units recorded by the 1990 Census, 80 (0.1%) lacked complete plumbing and 169 (0.3%) lacked complete kitchens. Housing units without complete plumbing or complete kitchens are substandard.
- Of the 63,864 occupied housing units recorded by the 2000 Census, 1,105 (1.7%) are overcrowded, meaning that more than 1.01 persons per room occupy the dwelling unit. In 1990, 941 (1.9%) housing units were overcrowded. In 2000, there are 457 (0.7%) occupied units that lack heating. In 1990, there were 252 (0.5%) units in the county with no heating. Overcrowding and lack of heat are also signs of substandard units.
- There are 2.18 persons per household down from 2.23 in 1990.

Inventory of Subsidized Renter Occupied Housing Developments and Group Homes

- There are 2,089 subsidized renter occupied housing units available to low-income households in Charlotte County using federal, state or local subsidies. In 1997, there were just 445 subsidized renter units for low-income households. There are 289 subsidized housing units for low-income renter households planned or under construction in Charlotte County.

- There are 20 group homes with capacity for 1,291 persons in Charlotte County. A group home provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional, and social needs of the residents. In 1997, there were 21 group homes with total licensed capacity of 724 persons.

Inventory of Mobile Homes

- Charlotte County has approximately 6,500 mobile home spaces and 1,900 RV spaces within 44 mobile home parks. The 2000 Census reports 11,611 mobile homes, which are 16.1% of the county's housing stock. The number from the Census reflects the entire mobile home stock, which includes those not located within mobile home and RV parks. Similar numbers of mobile home parks and units were reported in 1990.

Inventory of Housing Construction and Demolition Activity

- Between 2000 and 2005, Charlotte County issued 9,937 single-family building permits, 134 permits for units in duplexes, and 2,194 permits for units in multifamily units. Charlotte County also issued 3,438 permits for mobile homes.
- Charlotte County Building Construction Services reports that from 2000 to 2005 it issued 1,669 permits for the demolition of residential structures. About 1,300 of the demolition permits, or over three-fourths, were issued in 2004 and 2005, largely representing demolition of structures damaged by Hurricane Charley.

Housing Projections

- It is projected that from 2000 to 2020, Charlotte County's permanent population will increase from 141,627 to 251,320. By 2020, Charlotte County will need approximately 120,000 housing units to house the population. It is projected that there is a need to construct up to 49,000 housing units to address the demand through 2020.
- By 2020, there is a need to construct about 16,000 units for low-income households with annual income at or below 80% of area median income. It is projected that by 2020 there will be 37,269 low-income households meaning the remaining 21,004 households will need to be housed in existing units.

I. Introduction

The more than 78,000 housing units in Charlotte County have been constructed with an enormous investment of private money. The single-family home is the primary housing type, representing 69% of all housing units in 2000. It is followed by multi-family housing (15.6%) and mobile homes (14.6%). The greatest concentration of housing is in the Port Charlotte area, although substantial housing construction has occurred since the late 1980's in the area west of the Myakka River. Throughout the county, a number of neighborhoods have developed.

A corresponding investment of public funds has been made for the public facilities required to support the housing stock. Typical infrastructure, including roads, sewer, and water are available to many of the more concentrated developments. Many concentrations of housing are served by on site wastewater treatment and disposal (septic) systems. Expansion of central sewers occurred in some areas, requiring some residential users served by septic systems to convert to the sewer system. The cost of retrofitting infrastructure affects many Charlotte County homeowners.

Besides the familiar infrastructure, Charlotte County's residential community benefits from a vast network of services by for profit and nonprofit providers. Schools, health care facilities, commercial enterprises, and similar land uses have followed the development of housing in Charlotte County, which has responded to conventional market forces. Charlotte County's landscape thus has developed in accordance with the approved zoning and land use regulations, but with limited other direction from local government. The high cost of building and maintaining infrastructure and other service costs suggest reconsideration of this laissez faire approach with one that encourages infill development of new housing in areas currently served by infrastructure. The Urban Service Area (USA) Strategy, described in the Future Land Use Element, links level of service to areas the county will concentrate its capitol improvements dollars in infrastructure and services. The enormous replacement cost of older housing also suggests that local government develop a mechanism to ensure the maintenance of existing units with appropriate standards, plans and procedures.

Data collected during the 2000 census indicates that there is an adequate supply of decent, safe, and sanitary housing to accommodate the housing needs of households living in the community. However, while housing choices are plentiful for middle- and upper-income households, the data reveals a deficit of housing that is affordable to lower income households. Since 2004, housing costs have started to escalate beyond the means of moderate-income households that is those with annual income between 80% and 120% of area median income.

Local government plays a primary role in the housing delivery system pursuant to its constitutional grant of authority over zoning and building regulations. It plays a less obvious, but nonetheless important role ensuring the availability of housing for all of the households who reside, as well as those who are expected to reside, in the community. The Growth Management Act defines this role by requiring local government to "develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate-income and low-income households, group homes, foster care facilities, and households with special housing needs, including rural and farmworker housing". In 1993, the Charlotte County Board of County

Commissioners adopted Ordinance 93-7, which establishes a partnership with the private and nonprofit sector for the purpose of expanding affordable housing opportunities to lower income households. The Ordinance also adopts the definition of housing affordability used by most State and Federal agencies. It states that affordable housing means:

“...that monthly rents or monthly mortgage payments, including taxes and insurance, that do not exceed thirty percent of an amount representing the percentage of the median adjusted gross income for households...”

Data presented in the Housing Element reveals that there are households that are cost burdened, paying 30% or more of their income for their housing. The majority of the cost burdened households are low-income indicating a deficit in the affordable housing units to accommodate all of the low-income households living in the county.

The *Housing Element* includes data that estimates Charlotte County’s population will continue to expand through 2020. The growing population will include additional low-income households. The *Housing Element* anticipates the need to provide adequate affordable housing opportunities to these low-income households, and defines strategies for overcoming existing deficits. It identifies the Federal, State and local resources that are available to address the deficits, and establishes goals, objectives and policies that include:

- The continued commitment to the public-private partnership formed around the State Housing Initiatives Partnership (SHIP).
- The development of a mechanism for adopting standards, plans and principles for the construction, conservation and/or rehabilitation of housing.
- The development of a mechanism for adopting standards, plans, and principles for establishing neighborhood revitalization strategies.
- The concentration of State, Federal and private resources to implement these affordable housing efforts.
- The development and maintenance of an inventory of the special housing needs of the elderly, disabled and other groups of persons residing in Charlotte County whose housing needs are not met.
- An assessment of the condition of Charlotte County’s housing stock, especially those homes that are more than 20 years old for the purpose of minimizing accelerated deterioration of the housing stock.

Purpose of the Element

The purpose of the *Housing Element* is to provide guidance to Charlotte County in developing appropriate plans and policies to meet or exceed projected deficits in the supply of housing. These plans and policies address government activities as well as provide direction and assistance to the efforts of the private sector. The *Housing Element* contains an inventory of housing units by type, owner and renter occupied housing units, group homes and mobile home parks. Historically significant housing structures, normally identified in the *Housing Element*, are identified in Chapter 9, the *Historic Preservation Element*. The *Housing Element* also contains a goal statement along with accompanying objectives and policies that establish the long-term end toward which housing programs and activities are directed. The element is also structured to be consistent with the State Comprehensive Plan, the Southwest Florida Regional Planning Council policy plan, and the requirements of Chapter 9J-5, *Florida Administrative Code*.

The housing goal contained within the State Comprehensive Plan (*F.S. 187.101 (5)(a)*) states:

The public and private sectors shall increase the affordability and availability of housing for low-income and moderate-income persons, including citizens in rural areas, while at the same time encouraging self-sufficiency of the individual and structural quality and cost-effective operations.

To meet the anticipated need for affordable housing for low- and moderate-income households, a combination of strategies and techniques is recommended. These techniques and strategies fall into three major areas:

- Regulation and land use;
- Public-private partnerships and financial incentives; and
- Provision of a coordinating nonprofit housing authority.

Also recommended is the continuing formation of a redevelopment strategy to conserve and rehabilitate selected areas with incentives to encourage private sector efforts. Recommendations concerning group homes focus on meeting their special needs while providing safeguards to ensure the compatibility of such facilities with other residential uses.

Relationship to Other Elements

There are several key linkages between the *Housing Element* and other elements of the Comprehensive Plan that include the following:

- The *Future Land Use Element* identifies land to accommodate the housing needs of the county by designating land for residential use, sufficient amounts of land for related uses and providing for a physically compatible pattern of development.
- The *Transportation Element* addresses the requirements necessary to meet traffic needs resulting from the trips to and from shopping, work, and leisure activities.
- The *Infrastructure Element* addresses the infrastructure needs in providing a safe and sanitary living environment.

- The *Recreation and Open Space Element* addresses the facilities necessary to meet the recreational needs of households.
- The *Capital Improvements Element* addresses the provision, timing, and financing of the various capital improvements needed to maintain or achieve identified levels of service for a variety of public facilities.
- The *Historic Preservation Element* addresses preservation and identification of historic housing in Charlotte County.

II. Legislation

This section assesses Federal, State and local housing programs, identifying opportunities and constraints in terms of information available in September 2006. Such programs are susceptible to the dynamic forces controlling public policy development on the Federal and State levels. Readers are cautioned to check the availability of programs from appropriate implementing agencies.

Existing Federal Programs

The Public Housing Act of 1937 was the first major Federal program designed to address housing on a national level. The Act authorized the development of local Public Housing Authorities that are empowered to own and operate housing units. Public housing units are impacted by fluctuations in Federal housing policy.

In Charlotte County, the Punta Gorda Housing Authority (PGHA) is the only Public Housing Authority authorized to operate in accordance with the Act. It owns and operates 30 units in the City of Punta Gorda. PGHA plans to develop 184 units to replace units destroyed by Hurricane Charley. The condition of the units is maintained by complex Federal rules and regulations that are dependent on annual appropriations by the US Congress. In August 2006, the US Department of Housing and Urban Development (HUD) announced further cuts to public housing authority's operating subsidies. Because of the reductions, PGHA expects that its operating subsidies will go from about \$380,000 to \$65,000.

PGHA also administers 341 Section 8 Public Housing Choice Vouchers, which allow private property owners to receive Federal subsidy of all rental payment (including utilities) that are in excess of 30% of the eligible household's income. Households receiving Section 8 assistance are scattered throughout Charlotte County.

Because of the relatively small number of publicly subsidized units in Charlotte County, the expressed intent of Congress to reduce or eliminate public and assisted housing programs has only a moderate impact on the community. There are, however, other Federally assisted programs that have been used by to build and operate housing for low-income households in Charlotte County.

Federally subsidized apartments have been constructed with assistance from the Section 515 Rental Housing Loan program that is administered by Rural Development (formerly Rural Economic and Community Development, and Farmers Home Administration). The Section 515 program continues to be available from Rural Development. The agency also administers the Section 502 Rural Housing Grants program, which offers assistance to build housing in designated rural areas located south of the Peace River and east of I-75. Other Federal programs used to assist in the construction and operation of housing for low-income households includes the HUD administered Section 202 and Section 811 programs, which address the needs of the elderly and disabled, respectively.

The Community Development Block Grant (CDBG) program, also administered by HUD, enables local jurisdictions to address a broad range of needs that result in improved living

conditions for low-income households. In 2006, communities in Florida received about \$162 million of CDBG funds. Approximately \$133 million of CDBG funds coming to Florida go directly to “Entitlement Communities,” which receive funding based on a formula that considers population and housing characteristics. With a population of less than 200,000, Charlotte County is not an Entitlement Community eligible to receive a direct entitlement of CDBG funds. To receive CDBG funding, Charlotte County must compete for the remaining \$29 million that is available to the 247 other Non-Entitlement Communities through the CDBG Small Cities program administered by the Florida Department of Community Affairs. The City of Punta Gorda receives about \$85,000 of CDBG funds, because it is an incorporated area in a county of more than 100,000 people. CDBG program rules prohibit the use of funds to construct new housing.

The Federal HOME Investment Partnerships Act was established in 1992 to increase the production of housing that is affordable to low-income households. HOME funds are distributed similarly to the CDBG program to Participating and Non- Participating Jurisdictions. Because of its population size, Charlotte County is considered a Non-Participating Jurisdiction, requiring that it compete for approximately \$21.5 million of HOME funds available state-wide. Local units of government, nonprofit or for profit entities, or any combinations thereof may request HOME funds.

The Low Income Rental Housing Tax Credit (LIHTC) Program provides an allocation of Federal tax credits used for the construction or rehabilitation of rental housing that must remain affordable to low-income households for periods of at least 15 years. The program requires no appropriation, and was extended indefinitely by Congress in 1996. More than 86,000 apartments have been constructed state-wide since 1986 using the LIHTC program. There are six developments containing over 1,200 units in Charlotte County developed using LIHTC.

Other tax credit programs are available for affordable housing production in Charlotte County. The Charlotte County Housing Finance Authority issues tax-exempt Multi-family Mortgage Revenue Bonds. These tax-exempt bonds provide financing at lower-than-market rates for affordable multifamily housing developments. Most recently, the Housing Finance Authority has authorized tax-exempt bonds to support development of Murdock Circle Apartments, which consists of 264 rental units for low-income families and Hampton Point Phase 2, which consists of 192 rental units for low-income families. Both developments also received an allocation of LIHTC. The Housing Finance Authority has received \$7 million in tax-exempt authority, which it uses to underwrite a Mortgage Credit Certificate (MCC) program, providing households with a refund, as a federal tax credit, for a percentage of their annual mortgage interest. The MCC program is available to households with annual income up to \$55,000. To assist in hurricane recovery, the Housing Finance Authority issued \$7 million in taxable bonds to guarantee Fannie Mae loans available for home repair and reconstruction. The Charlotte County Housing Finance Authority cooperates with the other housing finance agencies in the southwest region to consider regional allocation of low income housing tax credits.

Existing State Housing Programs

In 1992 the William E. Sadowski Affordable Housing Act became State law. The Act dedicates a source of revenue derived from documentary stamp taxes on real estate transactions providing funds for affordable housing purposes. It includes a formula that entitles each county to receive funds based on population. In 1995, the stamp tax was increased, providing a corresponding increase in revenue available.

The “Sadowski Act” created the State Housing Initiatives Partnership Program (SHIP), which guaranteed all Florida counties a minimum of \$250,000 each year to be used at the discretion of the governing body for affordable housing. The SHIP program is the primary resource available to local government to provide affordable housing opportunities for low-income households. Since its inception, Charlotte County has received the following amounts from the SHIP program:

| State fiscal year | Amount |
|-------------------|-----------|
| 1992 | \$250,000 |
| 1993 | 265,000 |
| 1994 | 273,000 |
| 1995 | 723,000 |
| 1996 | 723,000 |
| 1997 | 723,000 |
| 1998 | 723,000 |
| 1999 | 723,000 |
| 2000 | 1,806,000 |
| 2001 | 1,466,000 |
| 2002 | 1,578,000 |
| 2003 | 1,503,373 |
| 2004 | 1,191,355 |
| 2005 | 4,711,380 |
| 2006 | 1,155,637 |

SHIP funds provide Charlotte County with a dedicated source of revenue that is available exclusively for affordable housing programs. At least 75% of the funds must be used for construction related activity, which is defined to include financing a new or renovated home, adding additional living space or providing for safe and sanitary housing. The statute further requires that at least 65% of the funds be used to further home ownership. Very low-income households must occupy at least 30% of the units assisted, and low-income households must occupy another 30%. No more than 10% of the funds can be used for administrative purposes.

Before it could participate in the SHIP program, the state rule required Charlotte County to adopt an Ordinance that would:

- Appoint an Affordable Housing Advisory Committee (AHAC);
- Establish a Trust Fund for deposits of all affordable housing revenues;
- Assign responsibility for administering the SHIP program; and
- Develop an Affordable Housing Incentive Plan within twelve months.

This requirement was met when the Board adopted Ordinance 93-7.

The SHIP program is the primary State-funded effort to provide counties with revenue to implement affordable housing programs mandated by the Growth Management Act. Other programs include those administered by the Florida Housing Finance Agency and the Florida Department of Community Affairs.

Existing Local Housing Programs

Before the SHIP program existed, there was no source of funding available to address affordable housing needs in Charlotte County. Nonprofit organizations, churches, and other social service agencies filled the void by providing assistance that was largely uncoordinated. The availability of SHIP program funds resulted in the development of a partnership between these agencies, County government and for-profit organizations with interest in the development of housing.

The Charlotte County Board of County Commissioners approved Ordinance 93-7 on April 6, 1993, defining housing affordability at a level that does not exceed more than 30% of a household's income. With the adoption of the Ordinance, the Board appointed the Affordable Housing Advisory Committee (AHAC). AHAC developed the incentive plan required for participation in the SHIP program. It continues to monitor the affordable housing needs of the community, making appropriate recommendations to the Board of County Commissioners.

Based on the recommendation of the AHAC, on April 6, 1993, the Board of County Commissioners approved the Housing Assistance Plan for the use of the SHIP funds that became available on July 1, 1992. The first Housing Assistance Plan was approved by the Florida Housing Finance Agency, authorizing Charlotte County to begin affordable housing assistance to eligible households. The Board of County Commissioners and the Housing Finance Agency have since adopted four additional Housing Assistance Plans, each for a three-year period. Table 6.1, shows how SHIP funds that have been appropriated in Charlotte County by use.

| Table 6.1 State Housing Initiatives Partnership Act (SHIP) Funding* | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|---------------|
| State Fiscal Year | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | Total |
| Down Payment Assistance | 0 | 107 | 103 | 351 | 146 | 146 | 146 | 270 | 329 | 312 | 189 | 189 | 2,288 |
| Housing Construction | 121 | 30 | 30 | 0 | 125 | 125 | 125 | 100 | 162 | 156 | 140 | 150 | 1,264 |
| Housing Rehabilitation | 79 | 56 | 43 | 181 | 200 | 200 | 200 | 388 | 355 | 605 | 500 | 510 | 3,317 |
| Rental Rehabilitation | 0 | 36 | 20 | 0 | 130 | 180 | 180 | 85 | 243 | 150 | 150 | 60 | 1,234 |
| Rental New Construction | n/a | n/a | n/a | n/a | n/a | n/a | n/a | 151 | 243 | 232 | 150 | 150 | 926 |
| Special Needs | 0 | 0 | 43 | 115 | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 208 |
| Transitional Housing | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 |
| Weatherization | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| Administration | 25 | 25 | 26 | 72 | 72 | 72 | 72 | 89 | 134 | 123 | 114 | 114 | 938 |
| Total | 250 | 255 | 265 | 720 | 723 | 723 | 723 | 1,806 | 1,466 | 1,578 | 1,243 | 1,173 | 10,925 |

Source: Charlotte County Human Services

* Amounts are in thousands of dollars.

Eligibility for assistance is open to all households whose incomes are certified to be within the low-income ranges established annually by HUD. The income limits effective March 2006, adjusted for household size, are as shown in Table 6.2.

| Table 6.2 Income Limits Adjusted to Household Size, 2006 | | | | | | | | | |
|---|---------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Classification | Percent of Median Income | Size of Household | | | | | | | |
| | | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
| Extremely low | 0 to 30% | \$10,700 | \$12,000 | \$13,750 | \$15,250 | \$16,450 | \$17,700 | \$18,900 | \$20,150 |
| Very low | 31 to 50% | \$17,800 | \$20,300 | \$22,850 | \$25,400 | \$27,450 | \$29,450 | \$31,500 | \$33,550 |
| Low | 51 to 80% | \$28,450 | \$32,500 | \$36,600 | \$40,650 | \$43,900 | \$47,150 | \$50,400 | \$53,650 |

Source: U.S. Department of Housing and Urban Development, March, 2006

In 1993, AHAC developed an Affordable Housing Incentive Plan that it recommended to the Board of County Commissioners. *Florida Statute* 420-907 required AHAC to consider at least eleven issues related to housing affordability. Plans for ameliorating the effects of at least two of these issues were required to be in the Incentive Plan recommended to the Board of County Commissioners. The Incentive Plan approved by the Board includes recommendations for six of the required actions as follows.

- The definition of affordable housing;
- Expedited processing of permits for affordable housing projects;
- The modification of impact fee requirements;
- The reduction of parking requirements;
- The establishment of a process to review plans that would affect housing Affordability; and
- The preparation of a printed inventory of County-owned land suitable for housing development.

Primarily because of the abundance of platted land in Charlotte County, much of which is served by an existing network of infrastructure, the AHAC chose not to make recommendations related to the following issues:

- Increased density levels;
- The reservation of infrastructure capacity;
- Transfer of development rights;
- The allowance of zero lot line configurations; and
- The modification of street requirements.

Following the approval of the Incentive Plan, the Board of County Commissioners appointed AHAC as the agency responsible for reviewing proposed changes that affect housing affordability. AHAC meets monthly, and provides opportunities for public input in the ongoing development of an affordable housing strategy. AHAC is also the Citizens Advisory Task Force for the CDBG program, and monitors both the CDBG and SHIP programs monthly.

Acting on AHAC’s recommendation, the Board of County Commissioners contracted with the Housing Corporation of Charlotte County, Inc. (HCCC) to implement the SHIP program. HCCC was formed in 1989 by resolution of the Board of County Commissioners for implementing affordable housing programs. It is a tax exempt, nonprofit organization, recognized by the State of Florida and the Internal Revenue Service. Since its initial appointment, HCCC continues implementing SHIP program homeowner activities. It has applied for several other State and Federal grant programs. It has become an instrumental partner in the county’s affordable housing strategy, permitting Charlotte County to identify and address affordable housing needs with a minimum of staff oversight. The partnership that has evolved includes not only HCCC, but also numerous other nonprofit and for-profit organizations involved in the housing industry.

As of September 2006, the Corporation has processed over 2,200 applications for SHIP assistance. 376 households have purchased homes generating over \$20 million in mortgage loans to local lenders using the Cornerstone Program, a down payment assistance program. The Homeowner Rehabilitation Program has helped about 900 households using over \$7.8 million in SHIP funds.

In 2005, the Florida Legislature awarded Charlotte County \$19 million of Hurricane Recovery (HR) funds. HR funds in combination with SHIP funds, Emergency SHIP funds, and CDBG Emergency Set Aside funds have provided vital assistance to home owners and developers to rebuild and repair Charlotte County housing damaged or destroyed by Hurricane Charley. The county has provided direct assistance to over 128 households and has partnered with ten developers to replace and rebuild needed affordable housing. Sums expended for home ownership recovery through September 2006 are as follows.

| | Expended | Households Served |
|--|---------------------|---|
| SHIP (Rehab/New Construction) | \$ 528,119 | 27 |
| Emergency SHIP (Rehab) | \$ 1,635,183 | 40 |
| | | (Additional 67 processing; \$1,425,000) |
| CDBG (Mobile home replacements) | \$ 2,600,000 | 51 (closed) |
| HR (Down Payment funds; layered with SHIP) | <u>\$ 117,800</u> | 5 |
| | | (Additional 38 processing; \$631,402) |
| Total | \$ 4,881,102 | |

HCCC administers about \$2.9 million of HR funds to assist with homeowner initiatives. \$750,000 of the HR funds were used to initiate a Community Land Trust program established by the County Board of Commissioners. Under the Community Land Trust program, HCCC purchases land, which is transferred to a land trust that acts as custodian. The nonprofit trust assumes ownership of the land and housing is built on it. Units are available for purchase by low-income households. The land is available through a long-term lease, thus taking the cost of the land out of the cost of development with the cost largely limited to the cost of construction of the housing unit. As of August 2006, two lots have been purchased.

About \$14 million of the HR funds have been budgeted for construction of multi-family housing for low-income households and the homeless. The multi-family component will fund ten projects creating 751 units.

III. Inventory and Comparison of Housing Characteristics

As required by Rule 9J-5 this section includes an inventory of the number and distribution of housing characteristics by type, tenure, age, rent, value, monthly cost, and rent and cost-to-income ratio. It also includes a comparison to neighboring counties in Southwest Florida. Much of the information in this section is from the US Census. In 2005, Charlotte County contracted with Novogradac & Company to undertake a *Housing Study Survey*. The report provides updates to housing characteristics since the 2000 Census. A draft of the report was provided to the county in Spring 2006. Data from the report are included throughout this section.

From 1990 to 2000, housing units in Charlotte County increased by 15,117 from 64,641 to 79,758. The 23.3% increase in housing units during the 1990s is less than the 32% increase in households. A greater increase in households than in housing units puts pressure on housing costs to rise faster than the rate of inflation.

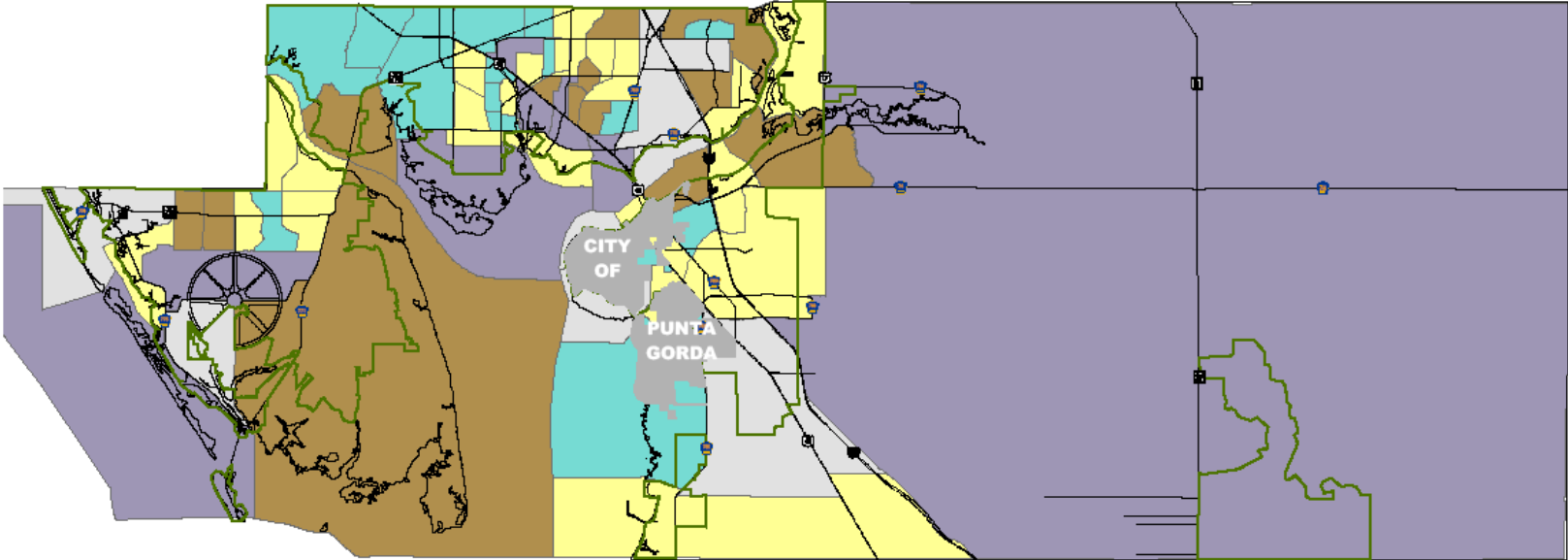
The 2000 Census reports that Charlotte County’s vacancy rate is about 20%. After deducting out units held for seasonal use and other vacant units, the county’s vacancy rate is 5.7%, down from 7.3% in 1990. Charlotte County has the third highest vacancy rate among the seven counties in Southwest Florida. Table 6.3 provides an overview of Charlotte County’s housing in comparison to neighboring Southwest Florida counties. The Table also shows the trends in the three areas of the county and the City of Punta Gorda.

| Table 6.3 Housing Inventory, 2000 | | | | | | | |
|--|----------------------------------|-----------------------|---------------------------------|--|--|--------------------|---------------------------------|
| | Vacant Non-Seasonal Units | Occupied Units | Total Non-Seasonal Units | Vacancy Rate Non-Seasonal Units | Vacant Seasonal, Other, Migrant Units | Total Units | Vacancy Rate Total Units |
| South & East | 595 | 8,331 | 8,926 | 6.7 | 1,925 | 10,851 | 23.3 |
| Mid | 1,426 | 33,303 | 34,729 | 4.1 | 4,431 | 39,160 | 15.0 |
| West | 1,463 | 15,041 | 16,504 | 8.9 | 4,299 | 20,803 | 27.7 |
| City of Punta Gorda | 389 | 7,189 | 7,578 | 5.1 | 1,366 | 8,944 | 19.6 |
| Charlotte | 3,873 | 63,864 | 67,737 | 5.7 | 12,021 | 79,758 | 19.9 |
| Collier | 5,767 | 102,973 | 108,740 | 5.3 | 35,796 | 144,536 | 28.8 |
| Desoto | 536 | 10,746 | 11,282 | 4.8 | 2,326 | 13,608 | 21.0 |
| Glades | 331 | 3,852 | 4,183 | 7.9 | 1,607 | 5,790 | 33.5 |
| Hendry | 556 | 10,850 | 11,406 | 4.9 | 888 | 12,294 | 11.7 |
| Lee | 13,738 | 188,599 | 202,337 | 6.8 | 43,068 | 245,405 | 23.1 |
| Sarasota | 9,020 | 149,937 | 158,957 | 5.7 | 23,510 | 182,467 | 17.8 |
| Region | 33,821 | 530,821 | 564,642 | 6.0 | 119,216 | 683,858 | 22.4 |

Source: US Census Bureau

On the following pages, Map 6.1 illustrates the number of housing units per census tract in 2000; Map 6.2 illustrates the number of occupied housing units by census tract; and Map 6.3 illustrates the number of vacant housing units by census tract.

Map 6.1 Number of Housing Units



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/05/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\MAPS\Chapter_6\Number_Of_Housing_Units.mxd
 ArcMap Version 9.2

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Number of Housing Units
 By Census Block Group

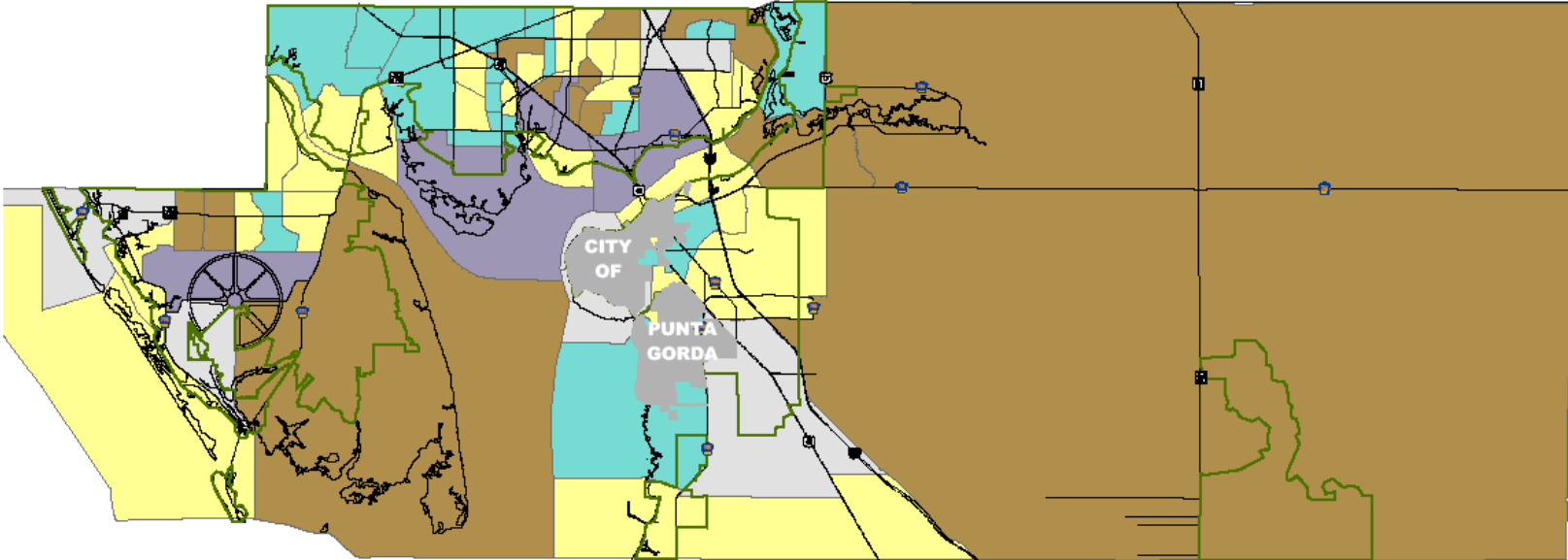
- 254 - 567
- 568 - 940
- 941 - 1336
- 1337 - 1955
- 1956 - 3280

Urban Service Overlay Outline

Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

Map 6.2 Number of Occupied Housing Units



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 09/06/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\MAPS\Chapter_6\Number_Of_Occupied_Housing_Units.mxd
 ArcMap Version 9

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Number of Occupied Housing Units
 By Census Block Group

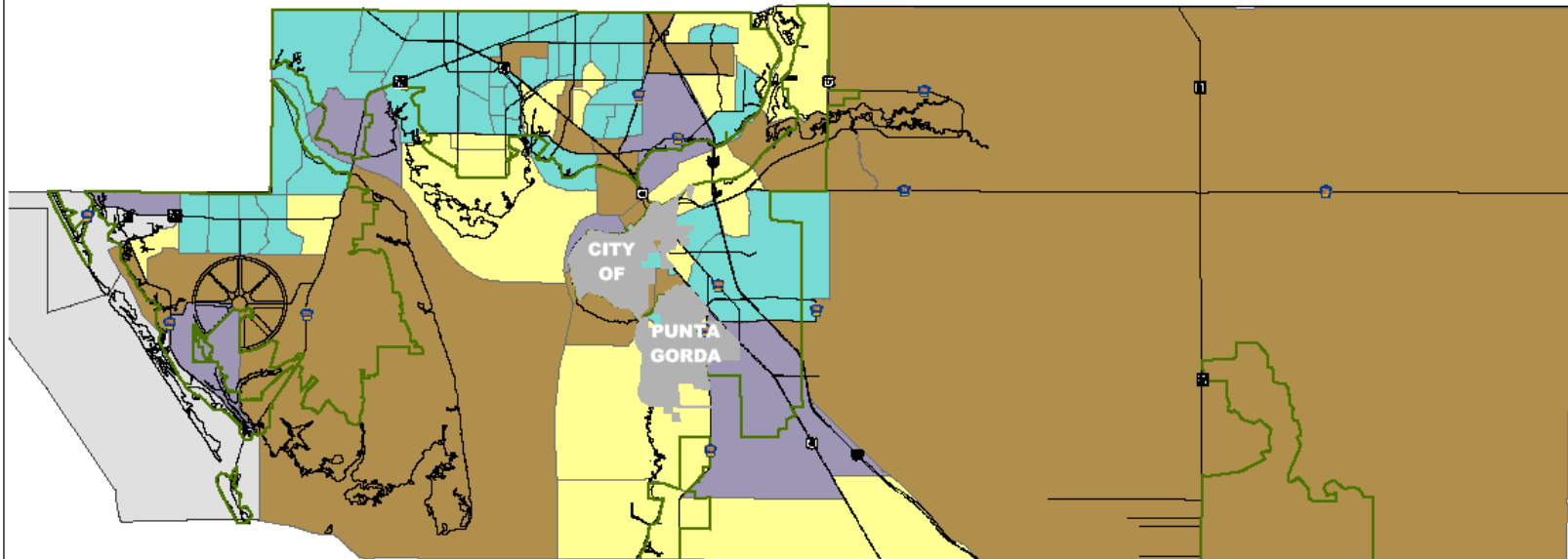
| | |
|-------------|--|
| 230 - 539 | |
| 540 - 829 | |
| 830 - 1212 | |
| 1213 - 1676 | |
| 1677 - 2658 | |

Urban Service Overlay Outline

Scale 1:205,000
 1 inch = 3 miles

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Map 6.3 Number of Vacant Housing Units



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/05/06
 Located: M:\comdev\ig6\Comp_Plan_NEW\
 MAPS\Chapter_6\Number_Of_Vacant_
 Housing_Units.mxd
 ArcMap Version 9.2

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Number of Occupied Housing Units
 tgr12000sf1grp.VACANT

| |
|------------|
| 12 - 111 |
| 112 - 234 |
| 235 - 478 |
| 479 - 919 |
| 920 - 1479 |

Urban Service Overlay Outline

Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

Housing Units by Type

The Census contains information about “Units in Structure” as follows.

- 1-unit, detached is a structure detached from any other houses, that is with open space on all sides and 1-unit, attached is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures and includes row houses, townhouses, double houses, or houses attached to nonresidential structures.
- Multi-family units contain two or more units per structure.
- Mobile homes as defined by the Census are mobile homes to which no permanent rooms have been added and do not include those used for business purposes or for extra sleeping space or those for sale on a dealer’s lot, at the factory, or in storage.
- Other as described by the Census includes boats, RV, vans, or any other living quarters occupied as housing units that does not fit in one of the other categories.

The 2000 Census reports that 69% of all Charlotte County housing units are single-family homes, down from 70% as reported by the 1980 and 1990 censuses. Within the Southwest Florida coastal communities, the dominance of the single-family structure prevails only in Charlotte County due to increased construction of multi-family housing. The 2000 Census reports 12,496 multi-family units in Charlotte County, which is about 16% housing stock up from 13% in 1990. The region’s multi-family housing stock increased between 1980 and 1990 from 11% of all units to 22% and further increased to 29% by 2000. During the same time, single-family homes in the region decreased from 70% to 56%.

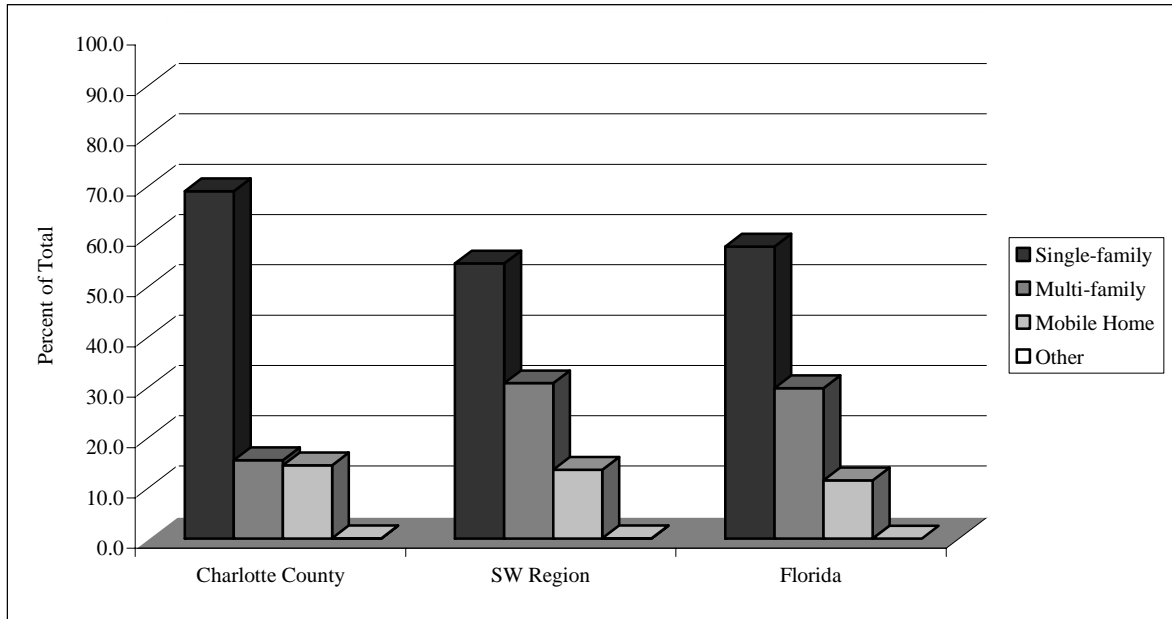
The 2000 Census reports that 14.6% of the county’s housing stock consists of mobile homes, down from 16% in 1990. In the region, about 14% of the housing stock is mobile homes. Table 6.4 provides an overview of Charlotte County’s housing stock by type.

| | Single-family | | Multi-family | | | | Mobile Homes | | Other | | Total Units | |
|------------------|----------------|-------------|---------------------|---------------|----------------|-------------|---------------|-------------|--------------|------------|----------------|--------------|
| | | | Units per Structure | | | Percent | Units | Percent | Units | Percent | Units | Percent |
| | Units | Percent | 2-4 | 5-9 | 10 or more | | | | | | | |
| South & East | 4,977 | 45.8 | 272 | 80 | 70 | 3.9 | 5,020 | 46.3 | 432 | 4.0 | 10,851 | 100.0 |
| Mid | 30,522 | 77.9 | 1,302 | 1,532 | 3,225 | 15.6 | 2,524 | 6.4 | 55 | 0.1 | 39,160 | 100.0 |
| West | 13,592 | 65.3 | 1,292 | 1,053 | 1,484 | 18.4 | 3,369 | 16.2 | 13 | 0.1 | 20,803 | 100.0 |
| Punta Gorda | 6,031 | 67.4 | 512 | 302 | 1,372 | 24.5 | 698 | 7.8 | 29 | 0.3 | 8,944 | 100.0 |
| Charlotte | 55,122 | 69.1 | 3,378 | 2,967 | 6,151 | 15.6 | 11,611 | 14.6 | 529 | 0.7 | 79,758 | 100.0 |
| Collier | 65,362 | 45.2 | 13,525 | 14,402 | 39,355 | 46.5 | 10,772 | 7.5 | 1,120 | 0.8 | 144,536 | 100.0 |
| Desoto | 6,350 | 46.7 | 777 | 406 | 128 | 9.6 | 5,049 | 37.1 | 898 | 6.6 | 13,608 | 100.0 |
| Glades | 2,111 | 36.4 | 201 | 46 | 0 | 4.3 | 3,180 | 54.9 | 252 | 4.4 | 5,790 | 100.0 |
| Hendry | 5,851 | 47.6 | 695 | 120 | 190 | 8.2 | 5,316 | 43.2 | 122 | 1.0 | 12,294 | 100.0 |
| Lee | 134,511 | 54.8 | 20,490 | 14,138 | 36,324 | 28.9 | 38,084 | 15.5 | 1,858 | 0.8 | 245,405 | 100.0 |
| Sarasota | 116,036 | 63.6 | 10,106 | 7,285 | 28,634 | 25.2 | 20,226 | 11.1 | 180 | 0.1 | 182,467 | 100.0 |
| Region | 385,343 | 56.3 | 49,172 | 39,364 | 110,782 | 29.1 | 94,238 | 13.9 | 4,959 | 0.7 | 683,858 | 100.0 |

Source: US Census Bureau

Chart 6.1 displays information from the 2000 US Census, comparing the distribution of dwelling units for Charlotte County, the Southwest Florida region, and the State of Florida. The Southwest Florida region excludes data for Charlotte County.

Chart 6.1 Distribution of Dwelling Units, 2000



Source: US Census Bureau

The Governor’s Hurricane Housing Work Group provides an estimate of housing damaged Charlotte County during the 2004 hurricane season. The estimate is based on households registering for FEMA assistance and data collected through local housing inspections. Because FEMA’s housing assistance programs are mainly targeted to home owners, the Work Group data likely undercount the damage to rental units and, thus, the impact on renters.

The Work Group found that there were 34,077 housing units in Charlotte County damaged by Hurricane Charley. The damaged units represent 48% of the estimated units in the county in 2004. Of the total damaged units, 27,918 are single-family units (53% of the county’s single-family units), 2,384 are multi-family units (23.6% of the county’s multi-family units), and 3,673 are manufactured homes (44.8% of the county’s manufactured homes). The Hurricane Housing Work Group estimates that 17,488 of the damaged housing units, or 51.3% were occupied by households with annual incomes of \$30,000 or less, indicating that many of the damaged housing was occupied by low-income households. The Work Group data provides only a limited perspective on how severely a home was damaged and it is only available on a state-wide basis.

Housing Units by Tenure (Owner or Renter)

The 2000 Census reports 53,444 owner occupied units in Charlotte County, which is 83.7% of the occupied units. The rate of home ownership in the county increased from 80% in 1990. It is similar to the 1980 rate of 83.6%. In the Southwest Region, 77.8% of the occupied units are owner occupied. Charlotte County has the highest percentage of owner occupied housing in the

Southwest Florida region. State-wide, the rate of home ownership is 71%. The continued high rate of home ownership in Charlotte County makes it a challenge to find rental housing in the community.

Table 6.5 illustrates the tenure of housing in Charlotte County and the Southwest Florida region as reported by the 2000 Census.

| | Owner Occupied | Percent Owner Occupied | Renter Occupied | Percent Renter Occupied | Total Occupied Units | Units for Sale Only | Units for Rent Only | Total Rented or Sold Not Occupied |
|------------------|-----------------------|-------------------------------|------------------------|--------------------------------|-----------------------------|----------------------------|----------------------------|--|
| South & East | 7,177 | 86.1 | 1,154 | 13.9 | 8,331 | 235 | 186 | 174 |
| Mid | 27,180 | 81.6 | 6,123 | 18.4 | 33,303 | 611 | 596 | 219 |
| West | 12,907 | 85.8 | 2,134 | 14.2 | 15,041 | 289 | 712 | 462 |
| Punta Gorda | 6,180 | 86.0 | 1,009 | 14.0 | 7,189 | 117 | 173 | 99 |
| Charlotte | 53,444 | 83.7 | 10,420 | 16.3 | 63,864 | 1,252 | 1,667 | 954 |
| Collier | 77,829 | 75.6 | 25,144 | 24.4 | 102,973 | 2,173 | 2,616 | 978 |
| Desoto | 8,026 | 74.7 | 2,720 | 25.3 | 10,746 | 252 | 224 | 60 |
| Glades | 3,145 | 81.6 | 707 | 18.4 | 3,852 | 124 | 149 | 58 |
| Hendry | 7,859 | 72.4 | 2,991 | 27.6 | 10,850 | 198 | 239 | 119 |
| Lee | 144,256 | 76.5 | 44,343 | 23.5 | 188,599 | 4,001 | 7,929 | 1,808 |
| Sarasota | 118,538 | 79.1 | 31,399 | 20.9 | 149,937 | 2,249 | 5,514 | 1,257 |
| Region | 413,097 | 77.8 | 117,724 | 22.2 | 530,821 | 10,249 | 18,338 | 5,234 |

Source: US Census Bureau

Charlotte County's owner occupied dwellings are largely contained in single-family structures followed by mobile homes. In Mid County and West County over five percent of the owner occupied housing is in multi-family dwellings.

| | Single-family | | Multi-family | | | | Mobile Homes | | Other | | Total Units | |
|------------------|---------------|-------------|---------------------|------------|--------------|------------|--------------|-------------|------------|------------|---------------|--------------|
| | | | Units per Structure | | | Percent | | | | | | |
| | Units | Percent | 2-4 | 5-9 | 10 or more | | Units | Percent | Units | Percent | Units | Percent |
| South & East | 4,000 | 55.8 | 15 | 7 | 0 | 0.3 | 3,060 | 42.6 | 95 | 1.3 | 7,177 | 100.0 |
| Mid | 23,784 | 87.5 | 389 | 490 | 1,094 | 7.3 | 1,386 | 5.1 | 37 | 0.1 | 27,180 | 100.0 |
| West | 10,053 | 77.9 | 242 | 236 | 394 | 6.8 | 1,974 | 15.3 | 8 | 0.06 | 12,907 | 100.0 |
| Punta Gorda | 4,877 | 78.9 | 127 | 108 | 603 | 13.6 | 457 | 7.4 | 8 | 0.1 | 6,180 | 100.0 |
| Charlotte | 42,714 | 79.9 | 773 | 841 | 2,091 | 6.9 | 6,877 | 12.9 | 148 | 0.3 | 53,444 | 100.0 |

Source: US Census Bureau

The majority of the County’s rental housing stock is in single-family units or small multi-family dwellings. Of the 10,420 rental units recorded by the 2000 Census, 5,603 (54%) are single-family units and another 1,653 (15.8%) are in small multi-family buildings with two to four units. An additional 598 (6%) are mobile homes.

| | Single-family | | Multi-family | | | | Mobile Homes | | Other | | Total Units | |
|------------------|---------------|-------------|---------------------|------------|--------------|-------------|--------------|------------|----------|------------|---------------|--------------|
| | Units | Percent | Units per Structure | | | Percent | Units | Percent | Units | Percent | Units | Percent |
| | | | 2-4 | 5-9 | 10 or more | | | | | | | |
| South & East | 549 | 47.5 | 177 | 53 | 70 | 26.0 | 307 | 26.5 | 0 | 0.0 | 1,154 | 100.0 |
| Mid | 3,650 | 59.6 | 632 | 385 | 1,348 | 38.6 | 108 | 1.8 | 0 | 0.0 | 6,123 | 100.0 |
| West | 987 | 46.3 | 631 | 187 | 207 | 48.0 | 122 | 5.7 | 0 | 0.0 | 2,134 | 100.0 |
| Punta Gorda | 417 | 41.4 | 215 | 123 | 193 | 52.6 | 61 | 6.0 | 0 | 0.0 | 1,009 | 10.0 |
| Charlotte | 5,603 | 53.8 | 1,655 | 748 | 1,818 | 40.5 | 598 | 5.7 | 0 | 0.0 | 10,420 | 100.0 |

Source: US Census Bureau

Age of Housing

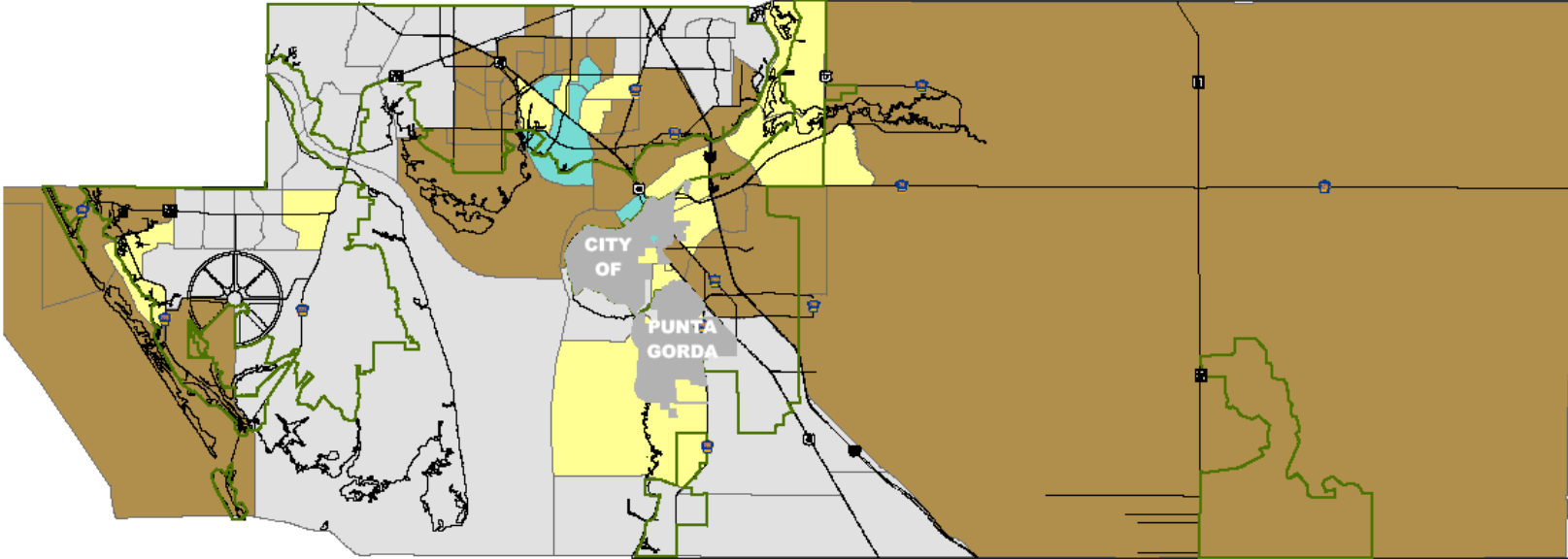
The age of a structure shows the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is the year built with units that are 40 years old or over used as the threshold. The housing stock in Charlotte County, like the housing throughout Southwest Florida is relatively young. The median year of all homes built in Charlotte County is 1983. The 2000 Census reports that 68,068 units, or 85% of the housing units in the county, were built after 1960. The older homes are mostly small, concrete block construction, single-family homes.

| | Total | 1990 – 2000 | | 1980 – 1989 | | 1970 – 1979 | | 1960 - 1969 | | Pre 1960 | |
|------------------|----------------|----------------|-------------|----------------|-------------|----------------|-------------|---------------|-------------|---------------|------------|
| | | Total | % | Total | % | Total | % | Total | % | Total | % |
| | | South & East | 10,851 | 2,390 | 22.0 | 3,193 | 29.4 | 3,156 | 29.1 | 1,129 | 10.4 |
| Mid | 39,160 | 8,588 | 21.9 | 15,449 | 39.6 | 8,673 | 22.1 | 4,209 | 10.7 | 2,241 | 5.7 |
| West | 20,803 | 5,939 | 28.5 | 8,578 | 41.2 | 4,288 | 20.6 | 1,235 | 5.9 | 763 | 3.7 |
| Punta Gorda | 8,944 | 2,794 | 31.2 | 2,962 | 33.1 | 2,058 | 23.0 | 587 | 6.6 | 543 | 6.1 |
| Charlotte | 79,758 | 19,711 | 24.7 | 30,182 | 37.8 | 18,175 | 22.8 | 7,160 | 9.0 | 4,530 | 5.7 |
| Collier | 144,536 | 58,572 | 40.4 | 43,616 | 30.2 | 28,152 | 19.5 | 9,627 | 6.7 | 4,569 | 3.2 |
| Desoto | 13,608 | 3,297 | 24.2 | 3,651 | 26.8 | 3,230 | 23.7 | 1,632 | 12.0 | 1,798 | 13.3 |
| Glades | 5,790 | 1,356 | 23.4 | 1,786 | 30.9 | 1,611 | 27.8 | 571 | 9.9 | 466 | 8.0 |
| Hendry | 12,294 | 3,345 | 27.2 | 3,514 | 28.6 | 2,933 | 23.9 | 1,385 | 11.3 | 1,117 | 9.0 |
| Lee | 245,405 | 69,279 | 28.2 | 81,099 | 33.0 | 56,952 | 23.2 | 24,025 | 9.8 | 14,050 | 5.8 |
| Sarasota | 182,467 | 35,551 | 19.5 | 47,896 | 26.2 | 52,442 | 28.7 | 24,402 | 13.4 | 22,176 | 12.2 |
| Region | 683,858 | 191,111 | 27.9 | 211,744 | 31.0 | 163,495 | 23.9 | 68,802 | 10.1 | 48,706 | 7.1 |

Source: US Census Bureau

Map 6.4 illustrates the 2000 census tract location of housing units by median year built. Based on median year built, the oldest housing units are in CT 208 in Port Charlotte where the median year built is 1965. Port Charlotte also has two census tracts where the median year built is in the 1970s. In CT 206, the median year built is 1972 and in CT 207 the median year built is 1974. In CT 103 in the City of Punta Gorda, the median year built of the housing stock is 1975.


Map 6.4 Housing Units by Median Year Built



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/06/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\MAPS\Chapter_6\Housing_Units_by_Median_Year_Built.mxd
 ArcMap Version 9

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Housing Units by Median Year Built
 By Census Block Group
 1963 - 1974
 1975 - 1979
 1980 - 1985
 1986 - 2000
 Urban Service Overlay Outline


 Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

Rental Housing Units by Gross Rent Levels

Table 6.9 shows the number of housing units available for contract rents within specified limits as reported by the 2000 Census. As defined by the Census, contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.

Table 6.9 shows that in Charlotte County, about 8,600 units, or 83% of the total, rent below \$850 per month. This is the maximum rent that households with 80% of the area median income, or low-income households, can afford. This is based on a housing cost to income ratio of 30% of gross income. In 2000, HUD calculated the median income for a four-person household in Charlotte County was \$42,400 and a low-income four-person household has an annual income of \$33,900. The Shimberg Center for Affordable Housing at the University of Florida estimates that in 2000 there were about 4,600 low-income renter households in Charlotte County.

| Rent | South & East | Mid | West | Punta Gorda | Charlotte | Collier | Desoto | Glades | Hendry | Lee | Sarasota |
|---------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|------------|--------------|---------------|---------------|
| <\$250 | 50 | 360 | 80 | 152 | 642 | 1456 | 408 | 64 | 481 | 2965 | 1532 |
| \$250-499 | 664 | 1,842 | 836 | 325 | 3,667 | 4,120 | 1,528 | 433 | 1,784 | 12,790 | 6,246 |
| \$500-699 | 284 | 2,278 | 757 | 231 | 3,550 | 7,474 | 293 | 60 | 340 | 16,138 | 11,220 |
| \$700-849 | 21 | 534 | 163 | 49 | 766 | 5,483 | 37 | 10 | 45 | 4,992 | 4,768 |
| \$850-999 | 0 | 206 | 32 | 16 | 255 | 1718 | 32 | 0 | 7 | 2,091 | 2,425 |
| \$1,000-1,249 | 12 | 265 | 30 | 99 | 406 | 1,060 | 5 | 0 | 20 | 1,333 | 1,233 |
| \$1,250-1,499 | 0 | 137 | 34 | 26 | 197 | 614 | 7 | 0 | 0 | 467 | 743 |
| \$1,500-1,999 | 0 | 124 | 0 | 7 | 131 | 767 | 5 | 0 | 0 | 860 | 526 |
| \$2,000 > | 0 | 53 | 0 | 0 | 53 | 868 | 0 | 0 | 0 | 436 | 907 |
| No Cash Rent | 104 | 314 | 202 | 104 | 724 | 1,527 | 317 | 138 | 259 | 2,150 | 1,706 |
| Total | 1,135 | 6,113 | 2,134 | 1,009 | 10,391 | 25,087 | 2,632 | 705 | 2,936 | 44,222 | 31,306 |

Source: US Census Bureau

Note: No-cash rent is units owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others.

The 2000 Census reports on median gross rent. Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels. The Census reports that the median gross rent in Charlotte County is \$626 per month. During the 1990s median gross rent in the county increased by about 52% from \$412 per month in 1990. The increase in median gross rent exceeded the rate of inflation. Had median gross rent in the county increased at the rate of inflation during the 1990s it would have been \$543 per month in 2000.

Table 6.10 shows the median gross rent in Charlotte County in comparison to the Southwest Florida region and the State. The median gross rent cost in Charlotte County is lower than the median gross rents in the surrounding coastal counties.

| Table 6.10 Median Gross Rent Comparison of Area Counties and the State of Florida, 2000 | | | |
|--|-------------|-------------|-----------------------|
| | 1990 | 2000 | Percent Change |
| City of Punta Gorda | 434 | 569 | 31.1 |
| Charlotte County | 412 | 626 | 51.9 |
| Collier County | 495 | 753 | 52.1 |
| Desoto County | 272 | 442 | 62.5 |
| Glades County | 417 | 474 | 13.7 |
| Hendry County | 255 | 679 | 166.3 |
| Lee County | 302 | 646 | 113.9 |
| Sarasota County | 458 | 711 | 55.2 |
| State of Florida | 402 | 641 | 59.5 |

Source: US Census Bureau

Owner Housing Units by Value Ranges

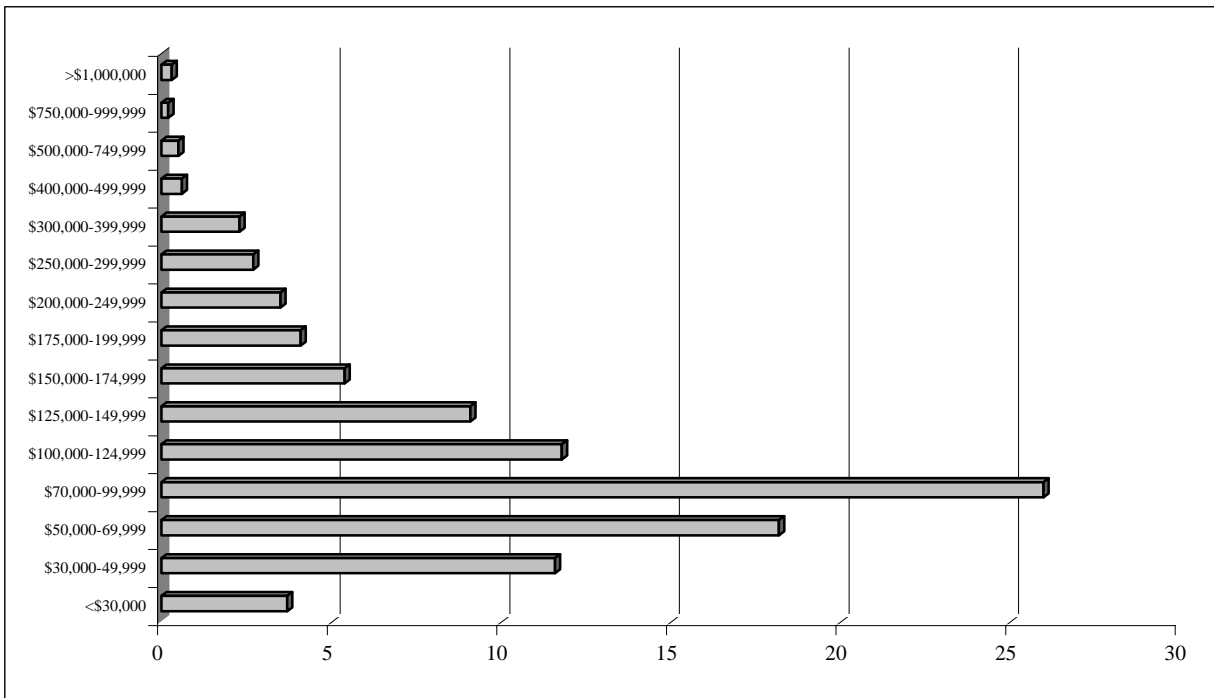
Table 6.11 shows the value of owner occupied housing units in Charlotte County as reported by the 2000 Census. As shown in Chart 6.2, Percent Owner Housing Units by Value, the largest percentage of units are valued in the \$70,000 to \$99,999 range with 26% of units within the range. Using the standard that households are able to purchase a home that is three times their annual income, households with annual income from \$23,333 (55% of the 2000 area median income) to \$33,333 (78.6% of the 2000 area median income) are able to afford the units valued in the range with the largest percentage of units. There are about 31,800 units or nearly 60% of the housing, that are valued at under \$100,000. Based on the values of the owner occupied units reported by the 2000 Census, housing in the county is affordable to low- and moderate-income households.

Table 6.11 Specified Owner Occupied Units by Value Ranges, 2000

| Value | South & East | Mid | West | Punta Gorda | Charlotte | Collier | Desoto | Glades | Hendry | Lee | Sarasota |
|-------------------|--------------|--------|--------|-------------|---------------|---------|--------|--------|--------|---------|----------|
| <\$30,000 | 1,034 | 371 | 305 | 287 | 1,997 | 2,501 | 1,647 | 519 | 1,519 | 8,651 | 4,603 |
| \$30,000-49,999 | 1,708 | 3,180 | 1,020 | 282 | 6,190 | 2,249 | 1,875 | 702 | 1,811 | 13,596 | 5,981 |
| \$50,000-69,999 | 1,289 | 5,839 | 2,387 | 216 | 9,731 | 4,657 | 1,605 | 727 | 1,790 | 19,557 | 12,395 |
| \$70,000-99,999 | 1,398 | 8,335 | 3,662 | 485 | 13,880 | 12,009 | 1302 | 714 | 1529 | 33,858 | 29,370 |
| \$100,000-124,999 | 421 | 3,840 | 1,613 | 459 | 6,333 | 8,905 | 450 | 157 | 377 | 17,410 | 14,455 |
| \$125,000-149,999 | 370 | 2,644 | 1,286 | 542 | 4,842 | 8,962 | 360 | 68 | 271 | 14,762 | 12,723 |
| \$150,000-174,999 | 258 | 1,286 | 817 | 524 | 2,885 | 6,582 | 217 | 139 | 128 | 9,633 | 8,249 |
| \$175,000-199,999 | 194 | 674 | 594 | 737 | 2,199 | 4,799 | 138 | 48 | 137 | 5,677 | 5,522 |
| \$200,000-249,999 | 181 | 448 | 342 | 908 | 1,879 | 6,441 | 116 | 14 | 136 | 6,916 | 7,715 |
| \$250,000-299,999 | 157 | 264 | 243 | 770 | 1,434 | 4,446 | 171 | 13 | 60 | 4,394 | 4,750 |
| \$300,000-399,999 | 70 | 187 | 254 | 734 | 1,245 | 5,554 | 26 | 37 | 26 | 4,351 | 4,890 |
| \$400,000-499,999 | 44 | 49 | 124 | 117 | 334 | 3,201 | 47 | 0 | 33 | 1,779 | 2,553 |
| \$500,000-749,999 | 46 | 24 | 103 | 93 | 266 | 3,520 | 55 | 0 | 18 | 1,918 | 2,804 |
| \$750,000-999,999 | 0 | 20 | 61 | 26 | 107 | 1,605 | 17 | 0 | 0 | 780 | 1,114 |
| >\$1,000,000 | 7 | 19 | 96 | 0 | 122 | 2,398 | 0 | 7 | 24 | 974 | 1,414 |
| Total | 7,177 | 27,180 | 12,907 | 6,180 | 53,444 | 77,829 | 8,026 | 3,145 | 7,859 | 144,256 | 118,538 |
| Median | | | | 185,000 | 87,700 | 149,000 | 55,700 | 60,200 | 56,600 | 96,700 | 112,000 |

Source: US Census Bureau

Chart 6.2 Percent Owner Housing Units by Value, 2000



Source: US Census Bureau

The 2000 Census reports that the median value in Charlotte County is \$87,700. During the 1990s, median value in the county increased by about 15% from \$76,400 in 1990. In 2000,

housing is less expensive than it was ten years earlier. Adjusting for inflation, the median price of a home in Charlotte County was \$115,546 in 1990, compared to \$87,800 in 2000.

Table 6.12 shows that the median value in Charlotte County is lower than the median values in the surrounding coastal counties. Median value also increased at a lower percentage in Charlotte County than in the surrounding coastal counties. Charlotte County ranks 23rd of Florida's 67 counties (17th among 32 coastal counties) in the median value of housing.

| Table 6.12 Median Value Comparison of Area Counties and the State of Florida, 2000 | | | |
|---|---------------|---------------|-----------------------|
| | 1990 | 2000 | Percent Change |
| City of Punta Gorda | 167,000 | 185,000 | 10.8 |
| Charlotte County | 76,400 | 87,700 | 14.8 |
| Collier County | 121,400 | 149,000 | 22.7 |
| Desoto County | 50,300 | 55,700 | 10.7 |
| Glades County | 57,000 | 60,200 | 5.6 |
| Hendry County | 60,000 | 56,600 | -5.7 |
| Lee County | 83,700 | 96,700 | 15.5 |
| Sarasota County | 86,900 | 112,000 | 28.9 |
| State of Florida | 76,500 | 93,200 | 21.8 |

Source: US Census Bureau

Table 6.13 reflects the price level for housing relative to the population weighted state-wide average price level for housing (equal to 100). The data measures the price level differences from place to place in contrast to the consumer price index prepared by the US Bureau of Labor Statistics. In 2003, only Glades County and Hendry County had a lower index than Charlotte County. From 2001 to 2003, Charlotte County increased relative to the adjoining coastal counties of Lee and Sarasota indicating that housing costs in Charlotte County are catching up with the two counties.

| Table 6.13 Housing Price Level Index, 1980, 1986, 1990, 1994, 2001, and 2003 | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|
| County | 1980 | 1986 | 1990 | 1994 | 2001 | 2003 |
| Charlotte | 97.66 | 94.21 | 93.26 | 92.61 | 90.06 | 92.08 |
| Collier | 99.62 | 103.62 | 99.09 | 103.01 | 103.07 | 109.96 |
| Desoto | n/a | 88.73 | 87.48 | 92.22 | 88.58 | 89.01 |
| Glades | 93.91 | 94.03 | 100.25 | 96.39 | 90.66 | 89.32 |
| Hendry | 91.23 | 95.29 | 87.99 | 89.22 | 93.42 | 93.44 |
| Lee | 98.71 | 103.87 | 101.42 | 101.36 | 95.39 | 95.54 |
| Sarasota | 101.21 | 103.48 | 104.54 | 104.46 | 101.54 | 93.16 |

Source: *Florida Statistical Abstract*, Table 24.80 for noted years.

n/a - data not available

Monthly Costs of Owner Occupied Housing Units

Table 6.14 displays the number of owner occupied housing units distributed by monthly costs. The units are separated into two categories, those with a mortgage and those without a mortgage. The 2000 Census reports that home ownership costs for units in Charlotte County with a mortgage are \$866 per month, an increase of 41.5% from \$612 per month in 1990. For units

without a mortgage, the home ownership cost in 2000 is \$298 per month, an increase of 62.8% from \$183 per month in 1990.

Compared to the four coastal counties in the Southwest region, Charlotte County has the lowest cost for home ownership. Monthly costs, however, are higher in Charlotte County than in the inland counties of Desoto, Glades, and Hendry. Home ownership costs are ten to 30% higher in Collier, Lee, and Sarasota Counties down from about double in 1990. Monthly costs in Charlotte County are 20% to 25% higher than in Desoto, Glades, and Hendry Counties, versus about ten percent in 1990.

Table 6.14 also indicates that 46% of all owner occupied housing is mortgaged, a percentage that is seemingly inconsistent with the fact about two-thirds of the units are less than 25 years old. The high percentage of single-family homes without a mortgage reveals the paradox about Charlotte County's housing stock. It is largely owned by retirees who purchased homes with cash derived from lifetime savings and equity from previously owned property. Owners whose fixed incomes have not kept up with escalating housing costs such as insurance, utilities, and taxes occupy units without a mortgage. Although the low monthly payment suggests the home is affordable, in reality, there are elderly persons who have trouble meeting expenses. The 2000 Census reports that about 22% of the elderly owner households are cost burdened paying 30% or more of their annual income toward their housing costs.

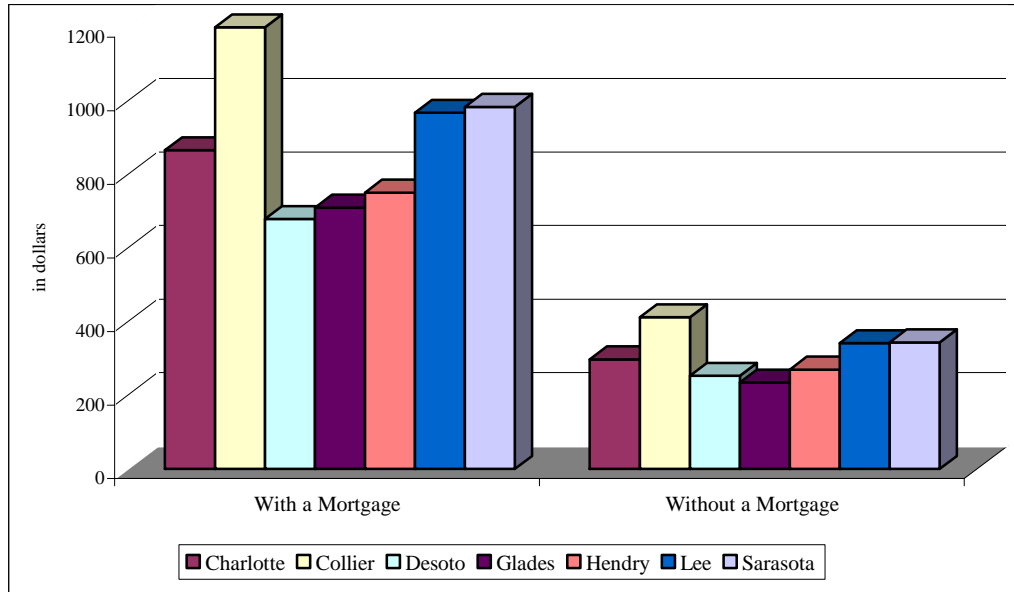
Table 6.14 Monthly Cost of Owner Occupied Units, 2000

| Mortgage Status & Monthly Owner Costs | South & East | Mid | West | Punta Gorda | Charlotte | Collier | Desoto | Glades | Hendry | Lee | Sarasota |
|--|-------------------------|------------|-------------|--------------------|------------------|----------------|---------------|---------------|---------------|------------|-----------------|
| With a Mortgage | 3,373 | 16,196 | 6,781 | 2,660 | 29,010 | 45,656 | 3,854 | 1,520 | 4,940 | 86,064 | 66,636 |
| Less Than \$200 | 18 | 14 | 22 | 0 | 54 | 83 | 52 | 22 | 77 | 307 | 164 |
| \$200-299 | 76 | 80 | 86 | 0 | 242 | 248 | 150 | 36 | 164 | 530 | 352 |
| \$300-399 | 129 | 376 | 119 | 30 | 654 | 518 | 236 | 54 | 184 | 1,616 | 1,151 |
| \$400-499 | 281 | 936 | 301 | 75 | 1,593 | 1,029 | 377 | 150 | 376 | 3,482 | 2,547 |
| \$500-599 | 256 | 1,700 | 589 | 103 | 2,648 | 1,575 | 718 | 149 | 620 | 5,548 | 3,954 |
| \$600-699 | 411 | 2,241 | 853 | 147 | 3,652 | 2,741 | 525 | 208 | 628 | 8,637 | 5,913 |
| \$700-799 | 427 | 2,303 | 829 | 214 | 3,773 | 3,733 | 432 | 170 | 566 | 9,241 | 7,476 |
| \$800-899 | 366 | 2,138 | 800 | 165 | 3,469 | 3,885 | 332 | 202 | 595 | 9,601 | 7,231 |
| \$900-999 | 240 | 1,696 | 737 | 112 | 2,785 | 4,142 | 302 | 113 | 507 | 9,126 | 6,580 |
| \$1,000-1,249 | 493 | 2,527 | 1,297 | 509 | 4,826 | 8,618 | 378 | 198 | 614 | 15,060 | 11,520 |
| \$1,250-1,499 | 362 | 1,154 | 421 | 340 | 2,277 | 5,944 | 202 | 102 | 318 | 8,944 | 6,885 |
| \$1,500-1,999 | 192 | 778 | 514 | 488 | 1,972 | 6,164 | 53 | 102 | 232 | 7,868 | 6,305 |
| \$2,000-2,499 | 66 | 149 | 94 | 255 | 564 | 2,768 | 65 | 2 | 59 | 2,867 | 2,913 |
| \$2,500-2,999 | 25 | 55 | 73 | 103 | 256 | 1,463 | 8 | 12 | 0 | 1,290 | 1,316 |
| \$3,000 or more | 31 | 49 | 46 | 119 | 245 | 2,745 | 24 | 0 | 0 | 1,947 | 2,329 |
| Median | | | | 1,256 | 866 | 1,200 | 679 | 710 | 751 | 968 | 984 |
| Not Mortgaged | 3,804 | 10,984 | 6,126 | 3,520 | 24,434 | 32,173 | 4,172 | 1,625 | 2,919 | 58,192 | 51,902 |
| Less than \$100 | 188 | 89 | 24 | 29 | 330 | 370 | 207 | 81 | 151 | 1,113 | 614 |
| \$100-199 | 1,042 | 1,769 | 1,024 | 148 | 3,983 | 2,974 | 1,057 | 572 | 706 | 7,276 | 5,572 |
| \$200-299 | 1,181 | 4,419 | 2,445 | 375 | 8,420 | 6,154 | 1,560 | 556 | 974 | 13,932 | 12,694 |
| \$300-399 | 676 | 2,872 | 1,410 | 707 | 5,665 | 6,564 | 820 | 235 | 504 | 13,771 | 12,047 |
| \$400-499 | 348 | 921 | 572 | 935 | 2,776 | 4,665 | 309 | 79 | 304 | 9,325 | 7,795 |
| \$500-599 | 132 | 445 | 278 | 624 | 1,479 | 3,164 | 120 | 57 | 154 | 5,925 | 4,839 |
| \$600-699 | 129 | 251 | 103 | 395 | 878 | 2,134 | 61 | 24 | 49 | 2,479 | 2,762 |
| \$700-799 | 15 | 77 | 61 | 195 | 348 | 1,501 | 29 | 21 | 22 | 1,555 | 1,688 |
| \$800-899 | 8 | 50 | 43 | 95 | 196 | 1,179 | 0 | 0 | 9 | 801 | 1,094 |
| \$900-999 | 8 | 6 | 16 | 0 | 30 | 763 | 0 | 0 | 7 | 452 | 643 |
| \$1,000 or more | 77 | 85 | 150 | 17 | 329 | 2,705 | 9 | 0 | 39 | 1,563 | 2,154 |
| Median | | | | 480 | 298 | 412 | 253 | 235 | 270 | 342 | 344 |

Source: US Census Bureau

Chart 6.3 Median Monthly Cost, compares the median monthly cost of owner-occupied units with a mortgage against those without a mortgage. Charlotte County is lower than the coastal counties but higher than the inland counties.

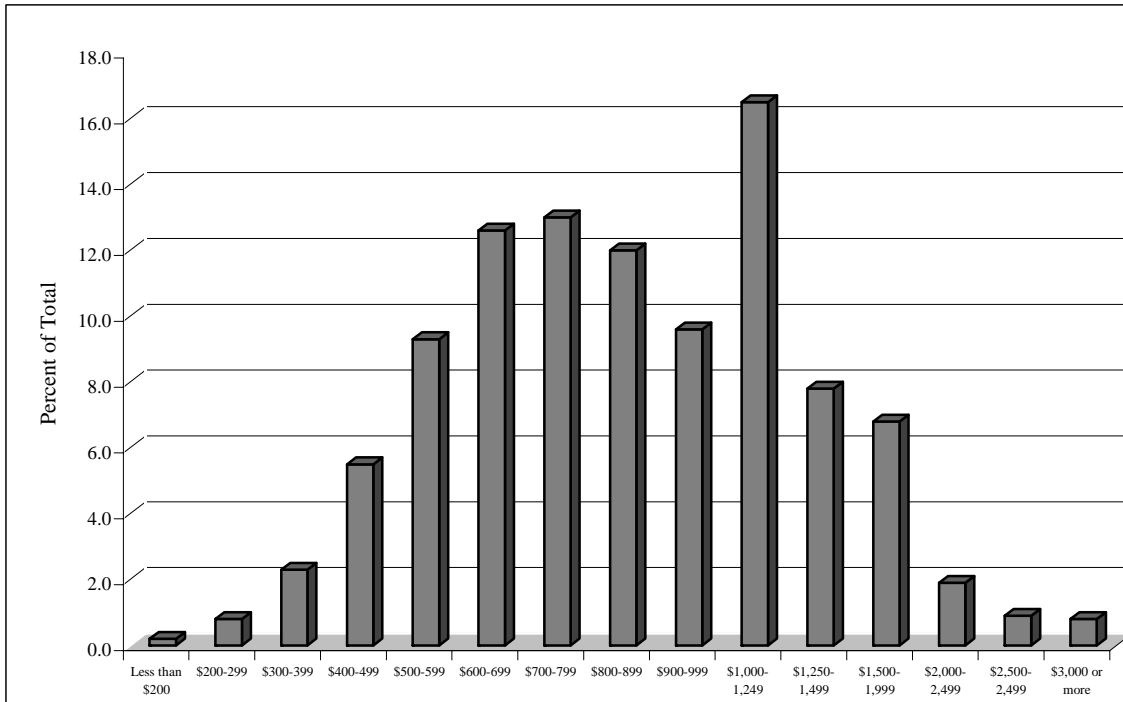
Chart 6.3 Median Monthly Cost of Owner Occupied Units 2000



Source: US Census Bureau

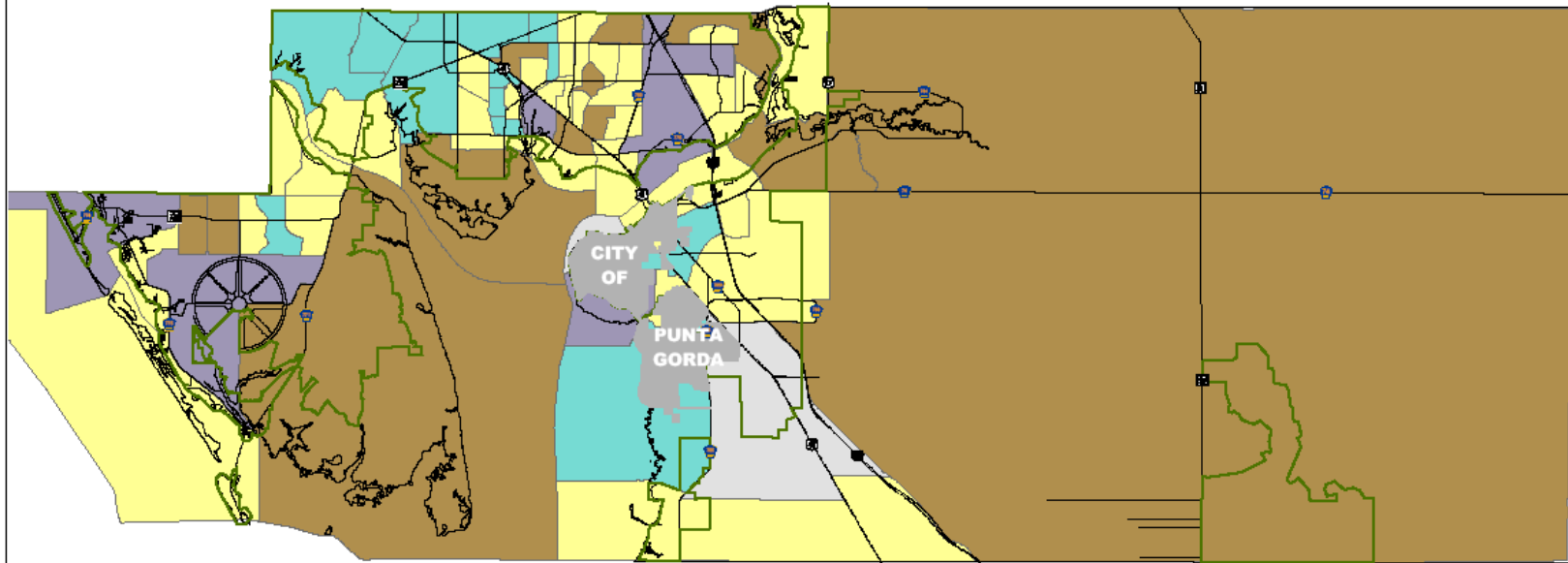
Chart 6.4 Monthly Owner Costs, illustrates the monthly owner costs of a homeowner with a mortgage in Charlotte County. The \$1,000 to \$1,249 monthly mortgage range contains the greatest percentage of homeowners. Map 6.5, illustrates the number of housing units that are owner occupied by census tract.

Chart 6.4 Monthly Owner Costs – Owners with a Mortgage



Source: US Census Bureau

Map 6.5 Number of Housing Units Owner Occupied



Charlotte County Community Development
Land Information Services - MLB
Draft Date: 10/05/06
Located: M:\comdev\igig6\Comp_Plan_NEW\MAPS\Chapter_6\Number_Of_Housing_Units_Owner_Occupied.mxd
ArcMap Version 9.2


Stateplane Projection
Datum NAD83
Units: meters

Source: US Census 2000

Number of Owner Occupied Housing Units
By Census Block Group

| | |
|------------|-------------|
| Light Blue | 177 - 421 |
| Yellow | 422 - 736 |
| Brown | 737 - 1182 |
| Purple | 1183 - 1701 |
| Grey | 1702 - 2398 |

Urban Service Overlay Outline


Scale 1:205,000
1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

Rental Housing Distributed by Rent-to-Income Ratios for Households at Different Income Levels

Table 6.15 shows the distribution of 10,391 Charlotte County renter households among various income ranges. The table shows the following.

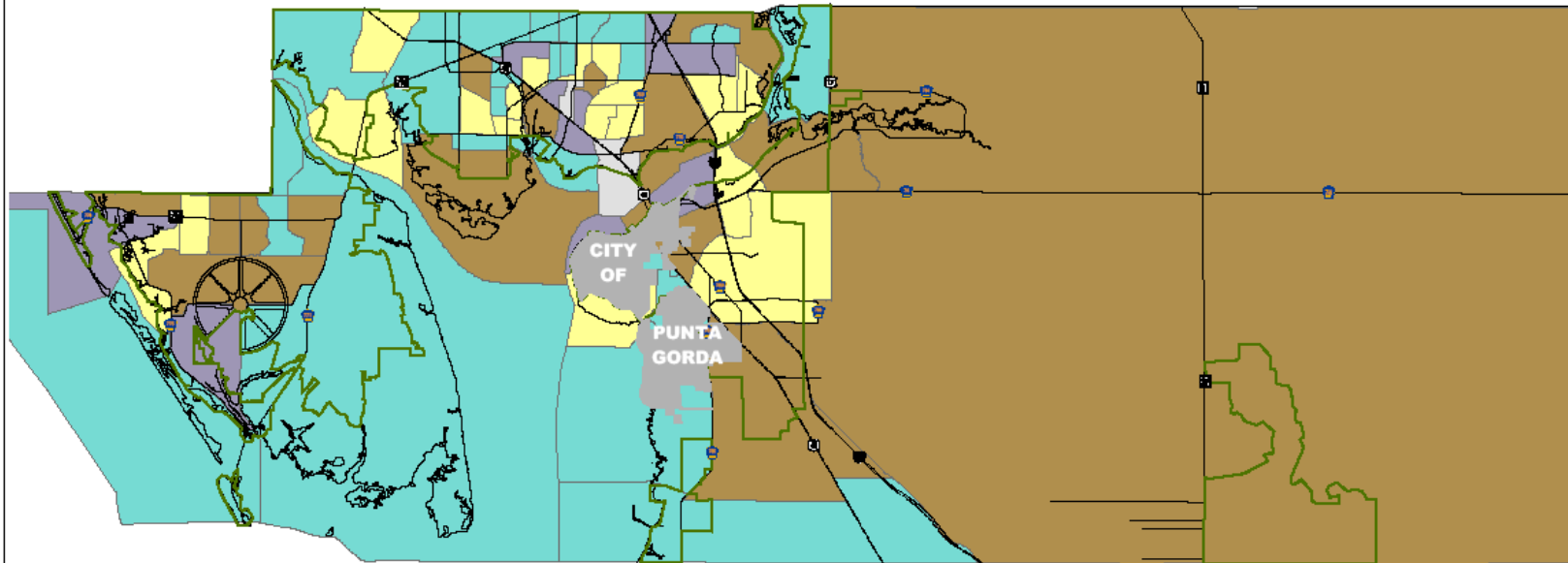
- 3,796 households (36.5%) earn less than 20,000 per year. About 2,800 or 74% pay 30% or more of their income for their housing costs.
- 2,624 (25.3%) are in the \$20,000 to \$34,999 income range. About 900 or 35% pay 30% or more of their income for their housing costs.
- 1,741 or 16.8% earn between \$35,000 and \$49,999 annually. About 100 or 10% pay 30% or more of their income for their housing costs.
- 2,230 (21.5%) have annual income of \$50,000 or more. About 40 or 1.8% pay 30% or more of their income for their housing costs.

| Household Income | Percent of Income to Housing Costs | South & East | Mid | West | Punta Gorda | Charlotte | Desoto | Collier | Glades | Hendry | Lee | Sarasota |
|----------------------|------------------------------------|--------------|-------|------|-------------|--------------|--------|---------|--------|--------|-------|----------|
| Less than \$20,000 | <30% | 49 | 284 | 88 | 81 | 502 | 816 | 228 | 62 | 234 | 1,787 | 1,051 |
| | 30-34% | 31 | 154 | 79 | 93 | 357 | 403 | 149 | 0 | 132 | 955 | 597 |
| | 35%+ | 221 | 1,468 | 566 | 206 | 2,461 | 4,184 | 577 | 139 | 788 | 9,939 | 6,802 |
| | Not Computed | 118 | 150 | 124 | 84 | 476 | 1,131 | 166 | 68 | 187 | 1,711 | 1,362 |
| \$20,000 to \$34,999 | <30% | 198 | 903 | 269 | 110 | 1,480 | 2,260 | 545 | 122 | 551 | 6,434 | 3,432 |
| | 30-34% | 55 | 241 | 81 | 24 | 401 | 1,202 | 60 | 8 | 71 | 1,935 | 1,434 |
| | 35%+ | 25 | 390 | 73 | 31 | 519 | 2,124 | 32 | 11 | 29 | 3,006 | 2,746 |
| | Not Computed | 19 | 130 | 61 | 14 | 224 | 378 | 118 | 40 | 54 | 587 | 444 |
| \$35,000 to \$49,999 | <30% | 267 | 909 | 304 | 123 | 1,519 | 3,876 | 389 | 52 | 331 | 6,964 | 4,602 |
| | 30-34% | 0 | 84 | 15 | 19 | 118 | 303 | 0 | 0 | 0 | 462 | 458 |
| | 35%+ | 7 | 41 | 6 | 0 | 54 | 383 | 0 | 0 | 0 | 426 | 469 |
| | Not Computed | 9 | 32 | 9 | 0 | 50 | 217 | 55 | 8 | 46 | 385 | 169 |
| \$50,000 or more | <30% | 213 | 1,260 | 425 | 194 | 2,092 | 6,864 | 269 | 163 | 469 | 8,989 | 6,972 |
| | 30-34% | 0 | 7 | 0 | 9 | 16 | 163 | 0 | 0 | 0 | 139 | 159 |
| | 35%+ | 0 | 16 | 0 | 9 | 25 | 356 | 0 | 0 | 0 | 138 | 225 |
| | Not Computed | 7 | 44 | 34 | 12 | 97 | 427 | 44 | 32 | 44 | 365 | 384 |

Source: US Census Bureau

Map 6.6 illustrates the number of housing units renter occupied by census tract.

Map 6.6 Number of Housing Units Renter Occupied



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/05/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\
 MAPS\Chapter_6\Number_Of_Vacant_
 Housing_Units.mxd
 ArcMap Version 9.2


Stateplane Projection
 Datum NAD83
 Units: meters

 Source: US Census 2000

Number of Vacant Housing Units
 By Census Block Group

| | |
|------------|-----------|
| Light Blue | 0 - 68 |
| Yellow | 69 - 125 |
| Brown | 126 - 245 |
| Purple | 246 - 467 |
| Grey | 468 - 721 |

Urban Service Overlay Outline


 Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guarantee, implied or otherwise as to its use. This is not a survey or is it to be used for design.

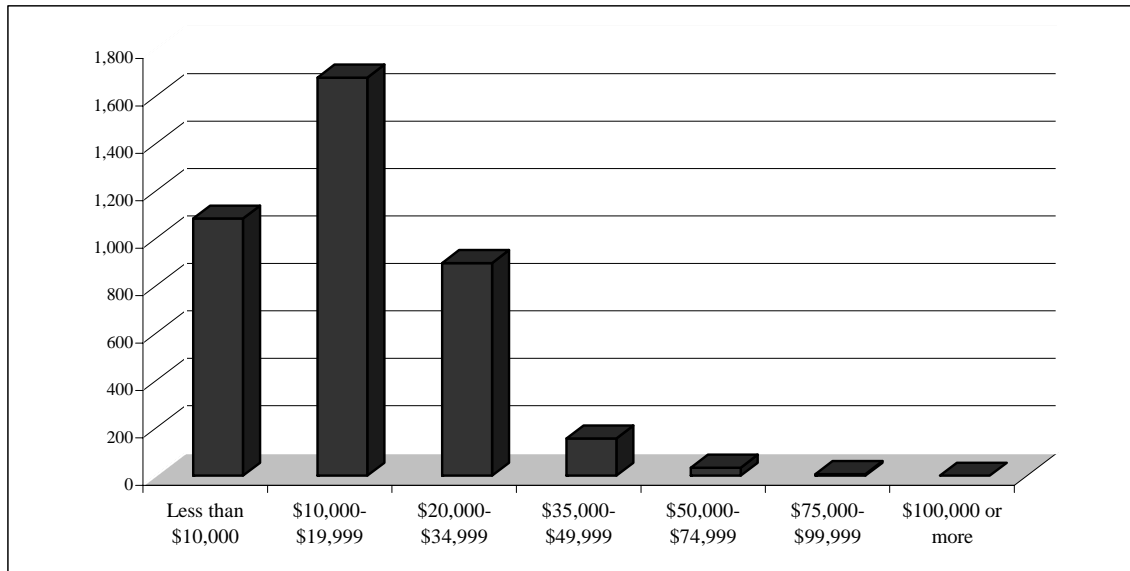
The 2000 Census reports that the cost to income ratio among renter households in Charlotte County is 27%, which is within acceptable limits of housing affordability. When households spend more than 30% of their gross income on housing they are considered excessive and the household is classified as cost burdened. The 2000 Census reports there are 3,859 cost burdened renter households, which is 37% of the renters. When households pay higher proportions of their incomes for housing, they sacrifice other necessities such as food, clothing and health care. Additionally, households that are cost burdened may have trouble maintaining their dwelling. In 1990, 36.5% of the renter households in Charlotte County were cost burdened.

Cost burden is of particular concern among low-income households who have income at or below 80% of the area median income. In 2000, HUD calculated median income for a four-person household in Charlotte County was \$42,400. Median annual income for a low-income four-person household is \$33,900. Table 6.16 shows that about 3,600 of the cost burdened renter households, or about 93%, are low-income with annual incomes of less than \$33,900. About 220 (5.7%) of the cost burdened renter households are moderate-income with annual household incomes between 80% and 120% of the area median income.

| | Total Renters | Cost Burdened | | Annual Household Income In 1999 (\$) | | | | | | |
|-------------------------|---------------|---------------|------------------|--------------------------------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | | Total | % of Total Units | Less than 10,000 | 10,000 - 19,999 | 20,000- 34,999 | 35,000- 49,999 | 50,000- 74,999 | 75,000- 99,999 | 100,000 or more |
| South & East | 1,154 | 339 | 29.4 | 110 | 142 | 80 | 7 | 0 | 0 | 0 |
| Mid | 6,123 | 2,401 | 39.2 | 622 | 1,000 | 631 | 125 | 16 | 7 | 0 |
| West | 2,134 | 728 | 34.1 | 208 | 383 | 131 | 6 | 0 | 0 | 0 |
| Punta Gorda | 1,009 | 391 | 38.8 | 145 | 154 | 55 | 19 | 18 | 0 | 0 |
| Charlotte County | 10,420 | 3,859 | 37.0 | 1,085 | 1,679 | 897 | 157 | 34 | 7 | 0 |

Source: US Census Bureau

Chart 6.5 Charlotte County Cost Burdened Renter Households, 2000



Source: US Census Bureau

As shown in Table 6.17, within the Southwest Region, Charlotte County has a lower rate of cost burdened renter households than the adjoining coastal counties of Lee and Sarasota.

| County | Total Renters | Cost Burdened | |
|------------------|---------------|---------------|------------------|
| | | Total | % of Total Units |
| Charlotte | 10,420 | 3,859 | 37.0 |
| Collier | 25,087 | 9,118 | 35.3 |
| Desoto | 2,632 | 818 | 31.0 |
| Glades | 705 | 158 | 22.4 |
| Hendry | 2,936 | 1,020 | 34.8 |
| Lee | 44,222 | 17,000 | 38.4 |
| Sarasota | 31,306 | 12,890 | 41.2 |

Source: US Census Bureau

Owner-Occupied Housing Distributed by Cost-to-Income Ratios

The Census reports on selected monthly owner costs of owner occupied housing units. Selected monthly owner costs is defined by the Census as the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood.). It also includes, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

Table 6.18 shows the distribution of 41,556 Charlotte County owner-occupied households among various income ranges. The table shows the following.

- 7,346 households (17.7%) earn less than 20,000 per year. About 4,500 or 62% pay 30% or more of their income for their housing costs.
- 9,963 (24%) are in the \$20,000 to \$34,999 income range. About 3,400 or one-third pay 30% or more of their income for their housing costs.
- 8,446 or 20% earn between \$35,000 and \$49,999 annually. About 1,400 or 16.6% pay 30% or more of their income for their housing costs.
- 8,709 (21%) have incomes between \$50,000 and \$74,999. About 1,900 or 22.4% pay 30% or more of their income for their housing costs.
- 7,092 or 17% have annual income of \$75,000 or more. About 100 or 1.5% pay 30% or more of their income for their housing costs.

| Table 6.18 Household Income in 1999 by Selected Monthly Owner Costs as a Percentage of Household Income in 1999 | | | | | | | | | | | | |
|---|------------------------------------|--------------|-------|-------|-------------|--------------|---------|--------|--------|--------|--------|----------|
| Household Income | Percent of Income to Housing Costs | South & East | Mid | West | Punta Gorda | Charlotte | Collier | Desoto | Glades | Hendry | Lee | Sarasota |
| Less than \$20,000 | <30% | 298 | 1,443 | 625 | 107 | 2,473 | 1,048 | 420 | 161 | 224 | 3,697 | 3,995 |
| | 30-34% | 15 | 287 | 113 | 36 | 451 | 162 | 69 | 13 | 85 | 709 | 801 |
| | 35%+ | 330 | 2,469 | 1,004 | 294 | 4,097 | 2,959 | 410 | 133 | 388 | 7,255 | 6,787 |
| | Not Computed | 15 | 224 | 41 | 45 | 325 | 553 | 105 | 16 | 29 | 966 | 654 |
| \$20,000 to \$34,999 | <30% | 645 | 3,840 | 1,650 | 470 | 6,605 | 3,263 | 669 | 195 | 542 | 10,207 | 9,682 |
| | 30-34% | 65 | 567 | 188 | 52 | 872 | 642 | 95 | 26 | 49 | 2,080 | 1,820 |
| | 35%+ | 174 | 1,388 | 702 | 222 | 2,486 | 2,882 | 119 | 26 | 167 | 6,295 | 5,367 |
| | Not Computed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$35,000 to \$49,999 | <30% | 552 | 4,142 | 1,759 | 587 | 7,040 | 4,954 | 803 | 166 | 620 | 14,844 | 12,462 |
| | 30-34% | 32 | 428 | 120 | 44 | 624 | 811 | 23 | 0 | 25 | 1,759 | 1,495 |
| | 35%+ | 50 | 368 | 188 | 176 | 782 | 1,712 | 26 | 19 | 26 | 2,247 | 2,416 |
| | Not Computed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$50,000 to | <30% | 741 | 4,216 | 1,759 | 1,161 | 7,877 | 8,626 | 800 | 226 | 916 | 21,546 | 18,079 |

| Household Income | Percent of Income to Housing Costs | Selected Monthly Owner Costs as a Percentage of Household Income in 1999 | | | | | | | | | | |
|------------------|------------------------------------|--|-------|-------|-------------|-----------|---------|--------|--------|--------|--------|----------|
| | | South & East | Mid | West | Punta Gorda | Charlotte | Collier | Desoto | Glades | Hendry | Lee | Sarasota |
| \$74,999 | 30-34% | 29 | 257 | 111 | 27 | 424 | 811 | 0 | 0 | 11 | 1,036 | 945 |
| | 35%+ | 44 | 158 | 49 | 157 | 408 | 1,136 | 8 | 8 | 9 | 1,172 | 1,180 |
| | Not Computed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 0 |
| \$75,000 or more | <30% | 639 | 3,462 | 1,488 | 1,353 | 6,942 | 15,681 | 487 | 210 | 693 | 24,520 | 22,584 |
| | 30-34% | 23 | 0 | 24 | 8 | 55 | 447 | 0 | 0 | 0 | 411 | 381 |
| | 35%+ | 11 | 0 | 8 | 40 | 59 | 776 | 0 | 0 | 0 | 524 | 552 |
| | Not Computed | 20 | 16 | 0 | 0 | 36 | 30 | 8 | 0 | 2 | 18 | 16 |

Source: US Census Bureau

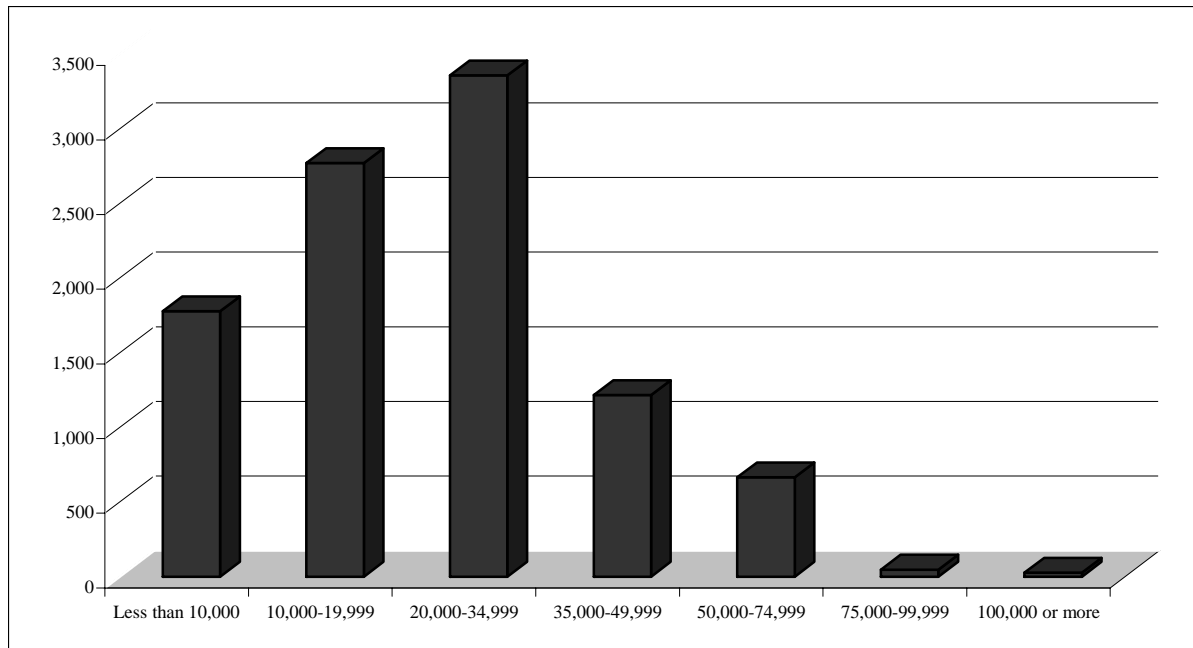
The 2000 Census reports that the cost to income ratio among owner households in Charlotte County is 18.6%. For housing units with a mortgage the cost to income ratio is 24.1% and for housing units without a mortgage the cost to income ratio is 11.6%. Both are within acceptable limits of housing affordability.

The 2000 Census reports that there are 9,862 cost burdened owner households, which is 23% of the owners. HUD calculated median annual income for a four-person household in Charlotte County in 2000 was \$33,900. Table 6.19 shows that about 7,700 of the cost burdened owner households, or 78%, are low-income with annual income of less than \$33,900. About 220 (2.2%) of the cost burdened owner households are moderate-income with annual household income between 80% and 120% of the area median income. In 1990, 14.6% of the owner households were cost burdened.

| | Total Owners | Cost Burdened | | Annual Household Income In 1999 (\$) | | | | | | |
|-------------------------|---------------|---------------|------------------|--------------------------------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | | Total | % of Total Units | Less than 10,000 | 10,000 - 19,999 | 20,000- 34,999 | 35,000- 49,999 | 50,000- 74,999 | 75,000- 99,999 | 100,000 or more |
| South & East | 4,000 | 773 | 19.4 | 157 | 188 | 239 | 82 | 73 | 23 | 11 |
| Mid | 23,784 | 5,922 | 24.9 | 1,022 | 1,734 | 1,955 | 796 | 415 | 0 | 0 |
| West | 10,053 | 2,507 | 24.9 | 461 | 656 | 890 | 308 | 160 | 24 | 8 |
| Punta Gorda | 4,877 | 660 | 13.5 | 138 | 192 | 274 | 30 | 18 | 0 | 8 |
| Charlotte County | 42,714 | 9,862 | 23.0 | 1,778 | 2,770 | 3,358 | 1,216 | 666 | 47 | 27 |

Source: US Census Bureau

Chart 6.6 Charlotte County Cost Burdened Owner Households, 2000



Source: US Census Bureau

As shown in Table 6.20, within the Southwest Region, Charlotte County has a slightly lower rate of cost burdened owner households than the adjoining coastal counties of Lee and Sarasota. The inland counties have lower rates of cost burdened owners.

| County | Total owners | Cost Burdened | |
|------------------|---------------|---------------|------------------|
| | | Total | % of Total Units |
| Charlotte | 42,714 | 9,862 | 23.0 |
| Collier | 46,493 | 12,338 | 26.5 |
| Desoto | 4,042 | 750 | 18.6 |
| Glades | 1,199 | 225 | 18.8 |
| Hendry | 3,786 | 760 | 20.1 |
| Lee | 99,299 | 23,488 | 23.7 |
| Sarasota | 89,216 | 21,744 | 24.4 |

Source: US Census Bureau

Update of Housing Costs since the 2000 Census

Renter-Occupied Housing

To provide an update of rents since the 2000 Census, the *Housing Study Survey* includes a review of rents asked at market rate apartment complexes in Charlotte County. The survey also includes a review of units for rent as published online at Sun-Herald.com. The survey was completed in December 2005 and January 2006. The survey found the rent asked for two-bedroom units is the least. The report notes that the rents for studio and one-bedroom units are inflated due to the small number with the units targeted to the upper-income upscale sector. The survey concludes that there is a significant gap between single-family homes and units in multi-family properties with single-family homes having lower rents. The findings from the survey are in Table 6.21.

| Bedroom Type | Minimum (\$) | Maximum (\$) | Average (\$) |
|---------------------|---------------------|---------------------|---------------------|
| Studio | 1,365 | 1,595 | 1,481 |
| One-bedroom | 650 | 2,375 | 1,064 |
| Two-bedroom | 700 | 700 | 700 |
| Three-bedroom | 900 | 1,650 | 1,112 |
| Four-bedroom | 1,390 | 2,395 | 1,893 |

Source: *Housing Study Survey*, Novogradac & Company, Spring 2006

Using 30% of gross income as the housing affordability standard, the following compares the average rents by bedroom size shown in Table 6.22, to median annual household income adjusted for household size in Charlotte County in 2006 to determine the income level required to afford the units.

- A studio apartment is suitable for a one-person household. The average rent of \$1,481 requires an annual household income of \$59,240, which is 166% of the median annual income of \$35,600 for a one-person household.
- A one-bedroom apartment is suitable for one- and two-person households. The average rent of \$1,064 requires an annual household income of \$42,560, which is 119.6% of the median annual income of \$35,600 for a one-person household and 104.8% of the median annual income of \$40,625 for a two-person household.
- A two-bedroom apartment is suitable for two- and three-person households. The average rent of \$700 requires an annual household income of \$28,000, which is 69% of the median annual income of \$40,625 for a two-person household and 61% of the median annual income of \$45,750 of a three-person household.
- A three-bedroom apartment is suitable for three-, four-, and five-person households. The average rent of \$1,112 requires an annual household income of \$44,480, which is 97% of the median annual income of \$45,750 for a three-person household, 88% of the median annual income of \$50,800 of a four-person household, and 81% of the median annual income of \$54,875 of a five-person household.
- A four-bedroom apartment is suitable for four- and five-person households. The average rent of \$1,893 requires an annual income of \$75,720, which is \$149% of the median annual income of \$50,800 for a four-person household and 138% of the median annual income of \$54,875 for a five-person household.

The Shimberg Center estimates that as of 2005, there are 4,470 cost-burdened renter households in Charlotte County, which is about 39% of the estimated 11,407 renter households. About 3,400 or 76% of the cost-burdened renter households are low-income.

Owner-Occupied Housing

To provide an update of the cost of owner-occupied housing in Charlotte County since the 2000 Census, the *Housing Study Survey* uses information available from the Shimberg Center, a report prepared by Wachovia, and data from local Realtors and the Multiple Listing Service (MLS). The Shimberg Center reports that in 2001, the median sales price for a single family home in the county was \$121,000. According to Realtors, prices increased significantly after Hurricane Charley. The Wachovia report found that in 2004, median price in Charlotte County – North Port was \$167,500 and increased by 29% to \$216,300 in 2005.

The *Housing Study Survey* states that local Realtors report that as of the end of 2005, the average-selling price for a two-bedroom home is between \$215,000 and \$220,000. Each additional bedroom increases the price by \$15,000. Three-bedroom units range from \$230,000 to \$235,000, and four-bedrooms from \$245,000 to \$250,000. The *Housing Study Survey* notes that the findings are consistent with the Charlotte County appraiser's website, which reports that the average home price before Hurricane Charley was \$152,467, increasing by 56% since the Hurricane to \$237,822.

Table 6.22 shows the sales price of existing homes in Charlotte County compared to Lee and Sarasota Counties, the State of Florida, and the nation from 1995 to 2005 as reported by the Florida Association of Realtors. The table illustrates that within the county, the region, and the state, prices went from below the national level to surpass the nation.

Additionally, Table 6.22 shows that the average sale price in Charlotte County is consistently below the price in Lee County, Sarasota County, and the state. From 2000 to 2005, however, the median sale price in Charlotte County increased at a greater percentage reducing the gap. In 2000, median sale price in Charlotte County was 21% less than in Lee County, 36% less than in Sarasota County, and 24% less than the state. In 2005, median sale price in Charlotte County was 15% less than in Lee County, 27% less than in Sarasota County, and 6% less than the state.

Table 6.22 Average Sale Price of Existing Homes, Charlotte County, the Region, the State, and the US, 1995 to 2005

| | Charlotte County | | Lee County | | Sarasota County | | Florida | | US | |
|------|---------------------|----------------|---------------------|----------------|---------------------|----------------|---------------------|----------------|---------------------|----------------|
| | Average Sales Price | Percent Change | Average Sales Price | Percent Change | Average Sales Price | Percent Change | Average Sales Price | Percent Change | Average Sales Price | Percent Change |
| 1995 | 71,000 | | 86,600 | | 98,700 | | 87,900 | | 110,500 | |
| 1996 | 72,700 | 2.4 | 86,600 | 0.0 | 102,400 | 3.7 | 92,300 | 5.0 | 115,800 | 4.5 |
| 1997 | 79,000 | 8.7 | 94,600 | 11.5 | 107,600 | 5.1 | 95,800 | 3.8 | 121,800 | 5.2 |
| 1998 | 81,500 | 3.2 | 100,700 | 6.4 | 117,900 | 9.6 | 99,800 | 4.2 | 128,400 | 5.4 |
| 1999 | 84,900 | 4.2 | 106,600 | 5.9 | 129,400 | 9.8 | 106,900 | 7.1 | 133,300 | 3.8 |
| 2000 | 88,300 | 4.0 | 112,300 | 5.3 | 138,000 | 6.6 | 115,900 | 8.4 | 139,000 | 4.3 |
| 2001 | 101,800 | 15.3 | 129,400 | 15.2 | 151,100 | 9.5 | 126,600 | 8.5 | 147,800 | 6.3 |
| 2002 | 121,600 | 19.4 | 140,400 | 8.5 | 165,900 | 9.8 | 141,700 | 11.9 | 156,200 | 5.7 |
| 2003 | 134,300 | 10.4 | 156,800 | 11.7 | 193,300 | 16.5 | 155,800 | 9.1 | 169,500 | 8.5 |
| 2004 | 167,100 | 24.4 | 192,100 | 22.5 | 244,100 | 26.3 | 183,400 | 17.7 | 185,200 | 9.3 |
| 2005 | 236,600 | 41.6 | 278,200 | 44.8 | 322,700 | 32.2 | 252,300 | 37.6 | 216,600 | 17.0 |

Source: Florida Association of Realtors

The Florida Association of Realtors reports that in August 2006, the median sale price for a home in Charlotte County is \$210,300, down by 6% from \$223,500 in August 2005.

The *Housing Study Survey* lists prices of for sale housing collected from the Charlotte County MLS in January 2006. Table 6.23 shows the number and the percentage of units listed in various price ranges. Table 6.23 also considers the ability of households in the county to purchase the units listed with the Charlotte County MLS in January 2006. The analysis uses the HUD calculated 2006 median income level for a four-person household in Charlotte County. The analysis is based on the following presumptions.

- Minimum monthly income based on a ratio of monthly housing expense to income of 30%.
- Households would have a mortgage value of 95% and an interest rate of 7% on a 30-year loan.
- Closing costs excluding points total 3% of the sale price.
- Monthly housing expense includes principal and interest, mortgage insurance, taxes and hazard insurance. Taxes and hazard insurance are at 1.825% of sale price. Mortgage insurance premium rates are 0.78%.

Table 6.23 shows that about 375 of the listed units, or 26.6%, are affordable to households in Charlotte County with income at or below 120% of area median income. The Shimberg Center estimates that of the 69,395 households in Charlotte County in 2005, about 39,400 or 57% have income at or below 120% of the area median.

As shown in Table 6.12, the 2000 Census reports that about 60% of the housing units in Charlotte County are valued below \$100,000. The values from the 2000 Census are very affordable to low-income households, particularly those with income from 50% to 80% of area

median income. Table 6.23 shows that households with income at 80% of area median can afford just 19% of the units listed with the Charlotte County MLS in January 2006.

| Table 6.23 List Prices Charlotte County, 2006 | | | | | | | |
|--|--------------------------------|---------------------------|----------------------------|-----------------------------|----------------------------|---|---|
| Minimum Sale Price (\$) | Maximum Sale Price (\$) | Port Charlotte | | South Central County | | Minimum Income to Afford Minimum and Maximum Sale Price (\$) | Percentage of Median Household Income (\$50,800) |
| | | Number of Listings | Percent of Listings | Number of Listings | Percent of Listings | | |
| 0 | 100,000 | 6 | 0.5 | 13 | 15.3 | 33,840 | 66.7 |
| 100,000 | 200,000 | 385 | 29.2 | 29 | 34.1 | 33,840 to 67,668 | 66.7 to 133.2 |
| 200,000 | 300,000 | 452 | 34.3 | 11 | 12.9 | 67,668 to 101,508 | 133.2 to 199.8 |
| 300,000 | 400,000 | 213 | 16.2 | 18 | 21.2 | 101,508 to 135,336 | 199.8 to 266.4 |
| 400,000 | 500,000 | 120 | 9.1 | 7 | 8.2 | 135,336 to 169,776 | 266.4 to 334.2 |
| 500,000 | 1,000,000 | 122 | 9.3 | 6 | 7.1 | 169,776 to 338,352 | 334.2 to 666.0 |
| 1,000,000 | 2,850,000 | 19 | 1.4 | 1 | 1.2 | 338,352 to 964,296 | 666.0 to 1,898.2 |
| Total | | 1,317 | 100.0 | 85 | 100.0 | | |

Source: *Housing Study Survey*, Novogradac & Company, Spring 2006, Charlotte County Community Development, July 2006

The Shimberg Center estimates that as of 2005, there are 11,093 cost-burdened owner households in Charlotte County, which is 19% of the estimated 57,988 owner households. About 7,300 or 66% of the cost-burdened owner households are low-income.

The Shimberg Center has created a Housing Affordability Indicator. The indicator provides a comparison of industries with each other in terms of the percentage of income spent for a 2-bedroom apartment at HUD's Fair Market Rents (FMR) or the affordability of a median-priced single-family home by someone earning median-level wages in Charlotte County.

- For rental housing, values of 30% or less mean that a 2-bedroom apartment at FMR is affordable at that wage level. Values over 30% indicate that the apartment is not affordable.
- For owner-occupied housing, the indicator uses the median sale price of a single-family dwelling in Charlotte County. The maximum affordable single-family sale price reflects the price that requires 25% of income to pay the mortgage, assuming a 5% down payment. A value over 25% indicates that the house is not affordable.

The Shimberg Center completed the analysis in 2003, when the median sale price of a single-family dwelling was \$137,900. The qualifying income to purchase the median sale price unit was \$36,975. Table 6.24 shows the Housing Affordability Indicator for Charlotte County.

Table 6.24 Housing Affordability Indicator, 2003

| Industry | Renter Units | | Owner Units | |
|---|--|-------------------------|---|---|
| | % of Income Spent, for 2-Bedroom Apartment at FMR by Someone Earning Mean Wage by Industry | Maximum Affordable Rent | % of Income Spent On Mortgage for Median-Priced Single Family Home by Someone Earning Mean Wage by Industry | Maximum Affordable Single-Family Sale Price |
| Limited-service eating places | 76.42 | 262 | 86.93 | 39,656 |
| Taxi and limousine service | 65.88 | 304 | 74.78 | 46,105 |
| Drinking places, alcoholic beverages | 64.17 | 312 | 72.69 | 47,425 |
| Food services and drinking places | 62.54 | 320 | 75.84 | 45,456 |
| Accommodation and Food Services | 58.70 | 341 | 71.34 | 48,328 |
| Full-service restaurants | 57.88 | 346 | 72.26 | 47,709 |
| Child day care services | 56.28 | 356 | 66.23 | 52,057 |
| Clothing stores | 56.01 | 358 | 63.42 | 54,358 |
| Leisure and Hospitality | 55.86 | 359 | 68.17 | 50,573 |
| Scenic and sightseeing transportation | 54.89 | 365 | 59.44 | 58,002 |
| Miscellaneous store retailers | 49.96 | 401 | 58.24 | 59,199 |
| Community care facilities for the elderly | 48.82 | 410 | 53.91 | 63,955 |
| Social assistance | 48.55 | 413 | 57.68 | 59,770 |
| Traveler accommodation | 47.50 | 422 | 66.91 | 51,524 |
| Department stores | 44.56 | 450 | 52.82 | 65,267 |
| Arts, Entertainment, and Recreation | 44.46 | 451 | 52.82 | 65,271 |
| Accommodation | 44.41 | 451 | 56.74 | 60,758 |
| Beer, wine, and liquor stores | 43.95 | 456 | 55.05 | 62,631 |
| Religious organizations | 43.11 | 465 | 53.81 | 64,066 |
| Crop production | 43.08 | 465 | 56.65 | 60,859 |
| General merchandise stores | 42.28 | 474 | 49.87 | 69,131 |
| Food manufacturing | 41.37 | 484 | 44.76 | 77,015 |
| Other Services (Except Public Administration) | 39.40 | 509 | 49.36 | 69,847 |
| Agriculture, Forestry, Fishing and Hunting | 38.53 | 520 | 51.65 | 66,744 |
| Retail Trade | 35.20 | 569 | 42.76 | 80,633 |
| Nursing and residential care facilities | 34.70 | 578 | 43.08 | 80,033 |
| Natural Resources and Mining | 34.64 | 578 | 48.91 | 70,485 |
| Trade, Transportation, and Utilities | 32.01 | 626 | 38.53 | 89,480 |
| Rental and leasing services | 31.67 | 633 | 48.46 | 71,138 |
| Nondurable Goods Manufacturing | 31.56 | 635 | 37.34 | 92,333 |
| Nursing care facilities | 31.45 | 637 | 41.31 | 83,464 |

Table 6.24 Housing Affordability Indicator, 2003

| Industry | Renter Units | | Owner Units | |
|---|--|-------------------------|---|---|
| | % of Income Spent, for 2-Bedroom Apartment at FMR by Someone Earning Mean Wage by Industry | Maximum Affordable Rent | % of Income Spent On Mortgage for Median-Priced Single Family Home by Someone Earning Mean Wage by Industry | Maximum Affordable Single-Family Sale Price |
| Death care services | 30.47 | 658 | 30.72 | 112,234 |
| Admin & Support & Waste Mgmt. & Remediation Service | 29.81 | 672 | 40.21 | 85,746 |
| Automotive repair and maintenance | 29.78 | 673 | 37.63 | 91,628 |
| Real estate | 29.74 | 674 | 38.95 | 88,506 |
| Real Estate and Rental and Leasing | 29.68 | 675 | 39.02 | 88,361 |
| Offices of real estate agents and brokers | 27.75 | 722 | 35.23 | 97,860 |
| Service-Providing | 27.00 | 742 | 33.25 | 103,682 |
| Goods-Producing | 25.10 | 799 | 30.69 | 112,346 |
| Manufacturing | 25.06 | 800 | 30.89 | 111,603 |
| Professional and Business Services | 24.42 | 821 | 29.83 | 115,575 |
| Construction | 24.27 | 826 | 28.92 | 119,208 |
| Durable Goods Manufacturing | 24.16 | 829 | 29.96 | 115,083 |
| Offices of other health practitioners | 23.80 | 842 | 27.63 | 124,765 |
| General freight trucking | 23.06 | 869 | 32.23 | 106,953 |
| Information | 22.97 | 872 | 29.37 | 117,395 |
| Hospitals | 22.19 | 903 | 28.32 | 121,725 |
| Insurance agencies, brokerages | 21.92 | 914 | 29.38 | 117,343 |
| Education and Health Services | 21.63 | 926 | 26.64 | 129,405 |
| Merchant wholesalers, durable goods | 21.45 | 934 | 25.34 | 136,069 |
| Health Care and Social Assistance | 21.43 | 935 | 26.21 | 131,523 |
| Financial Activities | 21.38 | 938 | 26.76 | 128,834 |
| Wholesale Trade | 21.37 | 938 | 25.66 | 134,350 |
| Nonstore retailers | 21.27 | 942 | 32.14 | 107,258 |
| Professional and technical services | 21.19 | 946 | 25.13 | 137,199 |
| Professional, Scientific and Tech Services | 21.19 | 946 | 25.13 | 137,199 |
| Transportation and Warehousing | 20.67 | 970 | 26.15 | 131,825 |
| Merchant wholesalers, nondurable goods | 20.64 | 971 | 25.15 | 137,088 |
| Motor vehicle and parts dealers | 20.36 | 984 | 25.13 | 137,188 |
| Nonresidential building construction | 20.29 | 988 | 23.42 | 147,195 |
| Insurance carriers and related activities | 20.00 | 1,002 | 24.62 | 140,053 |

| Table 6.24 Housing Affordability Indicator, 2003 | | | | |
|---|---|--------------------------------|--|--|
| Industry | Renter Units | | Owner Units | |
| | % of Income Spent, for 2-Bedroom Apartment at FMR by Someone Earning Mean Wage by Industry | Maximum Affordable Rent | % of Income Spent On Mortgage for Median-Priced Single Family Home by Someone Earning Mean Wage by Industry | Maximum Affordable Single-Family Sale Price |
| Construction of buildings | 19.68 | 1,018 | 25.26 | 136,506 |
| Residential building construction | 19.57 | 1,024 | 25.64 | 134,481 |
| Mining | 19.54 | 1,026 | 16.97 | 203,101 |
| Offices of dentists | 17.91 | 1,119 | 21.50 | 160,382 |
| Finance and Insurance | 17.41 | 1,151 | 20.84 | 165,421 |
| Automobile dealers | 16.67 | 1,202 | 21.55 | 159,968 |
| Management of Companies and Enterprises | 14.63 | 1,370 | 20.64 | 167,006 |
| Legal services | 14.32 | 1,400 | 17.01 | 202,702 |
| Offices of physicians | 12.89 | 1,555 | 15.61 | 220,880 |
| Securities, commodity contracts, investments | 10.37 | 1,932 | 13.44 | 256,501 |
| Office administrative services | 4.65 | 4,314 | 5.61 | 614,341 |
| Total, All Industries | 26.70 | 751 | 32.88 | 104,849 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

The *Housing Study Survey* finds that Charlotte County has a healthy economy with relatively low unemployment and a growing workforce. Employment is predicted to grow 19% through 2014. The main industry of persons employed in Charlotte County is health care/social assistance services comprising about 18% of the employed. In addition, retail trade, which employs 15% of the workforce, and construction, which employs 11.5% of the workforce, drives the economy. The *Housing Study Survey* finds that the largest employment sectors in Charlotte County are also the lowest paying. The highest paying employment categories are finance, insurance, real estate (FIRE), wholesale, and manufacturing. These jobs comprise just 5% of the total employment in Charlotte County. Average salaries in Charlotte County lag the state by 22%. As previously noted, in recent years the median sale price in Charlotte County increased at a greater percentage than median sale price state-wide negating the effect of lower salaries among the local workforce.

IV. Inventory of Substandard Housing

In agreement with Rule 9J-5, this section contains an inventory of substandard dwelling units. Rule 9J-5 notes that substandard units are those that fail to meet the applicable building code, the minimum housing code, or that lack complete plumbing, lack complete kitchens, lack central heating, or are overcrowded.

Housing conditions relate to the structural quality or soundness of a housing unit including components such as foundation, interior wall, roof structure, and the availability of basic facilities such as complete plumbing facilities, central heat, and kitchen facilities. The size of a dwelling in relation to the size of the household occupying it is also a factor to consider in relation to housing quality.

Housing Unit Condition

The county does not have a record of units that fail to meet the applicable building or housing code. As of September 1, 2006, however, Charlotte County Building Construction Services reports that based on the Standard Unsafe Building Abatement Code (SUBAC), there are 79 housing units that need to be demolished. The buildings are generally those that sustained damage from Hurricane Charley.

As of January 2006, the Charlotte County appraiser records report 81,382 housing units in the county. The Damage Assessment Report completed by the Charlotte County Appraiser reports, that as of January 2006, about 10,300 units, or 12.7% of the units are unusable due to damage from Hurricane Charley. Unusable units were determined through drive-by inspections conducted by county tax assessors or reported to the county by the homeowner. It is not known how many are damaged beyond repair.

To identify substandard housing, Charlotte County uses indicators of housing deficiency available from the 2000 Census as allowed by Rule 9J-5. The indicators used are as follows.

- Exclusive use of plumbing. The sharing of facilities between households is used as an index of deficient housing conditions. The 2000 Census identifies 240 units, or 0.3% of the county's housing lack complete plumbing. Of the total units without complete plumbing, 93 are owner-occupied, 51 are renter-occupied, and 144 are vacant. In 1990, 80 units in the county lacked complete plumbing.
- Lack of complete kitchen. Units without a sink with piped water, a range or cooking stove, and a refrigerator, all located in the structure are considered deficient. The 2000 Census reports that there are 353 housing units, or 0.4% of the units, lacking a complete kitchen. Of the total units without a complete kitchen, 61 are owner occupied, 219 are renter occupied, and 73 are vacant. In 1990, 169 units in the county lacked a complete kitchen.
- No heating. Lack of heating as indicated by no fuel, is an indicator of housing deficiency. The 2000 Census reports 457 occupied units or 0.7% had no heating. In 1990, there were 252 units in the county with no heating.
- Crowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01) is used as the threshold for defining living conditions as overcrowded. The 2000 Census reports 1,105 housing units, representing 1.7 percent of

the county's occupied housing stock, with more than one person per room. There are 546 crowded owner occupied housing units and 559 crowded renter occupied housing units. In 1990, 941 housing units were overcrowded.

Table 6.25 shows the Census derived indicators of deficiency. The information is presented by Census designated place (CDP), which is a statistical entity comprising a densely settled concentration of population that is not within an incorporated place, but is locally identified by a name. Map 6.7 shows the locations of the CDPs in Charlotte County.

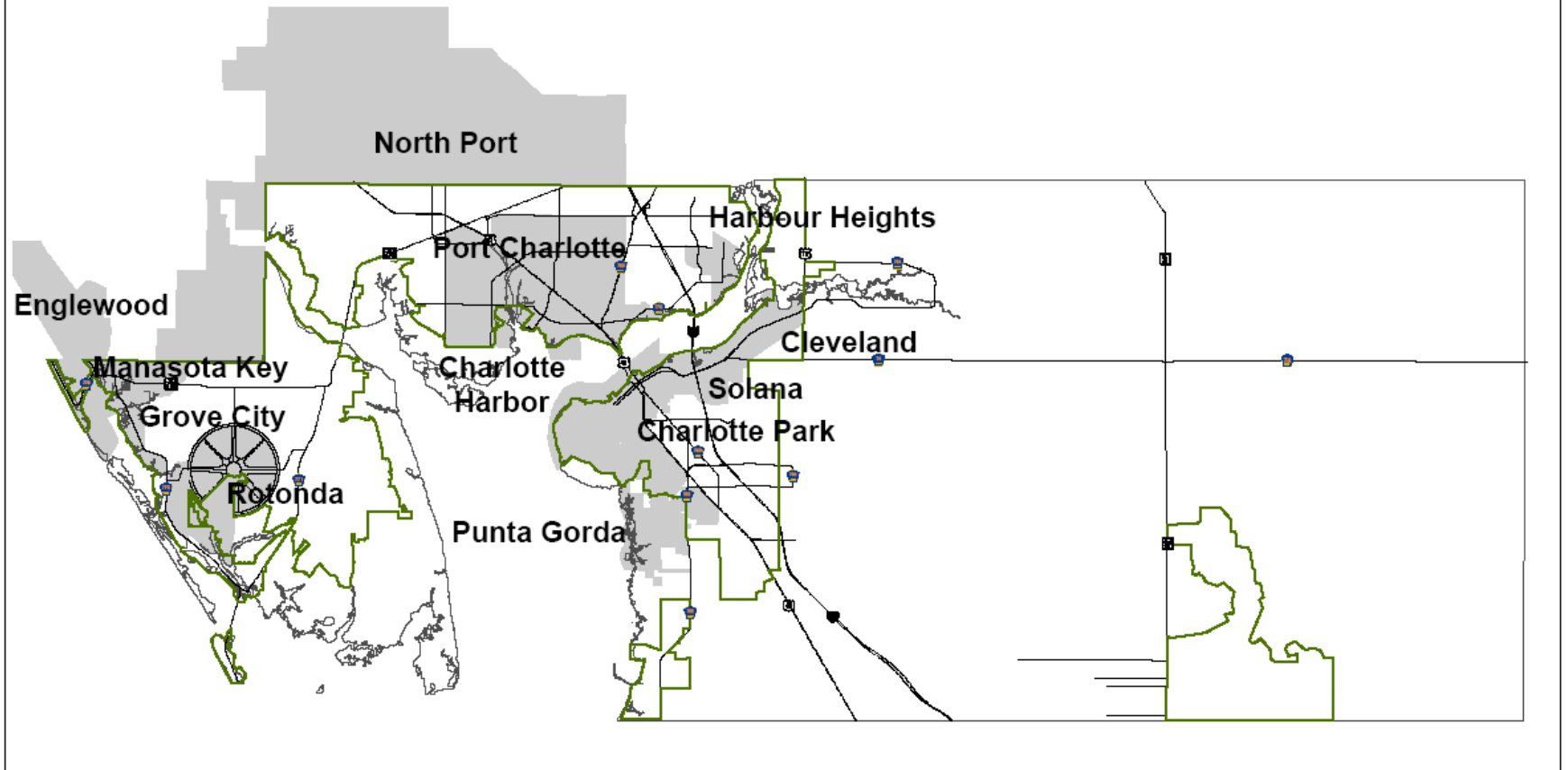
| Table 6.25 Housing Units Lacking in Plumbing, Kitchen, and Heating Facilities; Crowded Housing, 2000 | | | | | | | | | | |
|---|---------------|------------------------|------------------------|-----------------------|------------------------|----------------|---------------------|---------------------------|------------|---------------------------|
| Location | Total Units | Lack Complete Plumbing | | Lack Complete Kitchen | | Occupied Units | Substandard Heating | | Crowded | |
| | | Total | Percent of Total Units | Total | Percent of Total Units | | Total | Percent of Occupied Units | Total | Percent of Occupied Units |
| Englewood CDP | 3,985 | 9 | 0.2 | 9 | 0.2 | 2,865 | 44 | 1.5 | 41 | 1.4 |
| Grove City CDP | 1,472 | 0 | 0.0 | 0 | 0.0 | 1,074 | 0 | 0.0 | 34 | 3.2 |
| Manasota Key CDP | 1,917 | 0 | 0.0 | 0 | 0.0 | 771 | 0 | 0.0 | 0 | 0.0 |
| Rotonda CDP | 3,987 | 15 | 0.4 | 49 | 1.2 | 3,195 | 8 | 0.3 | 58 | 1.8 |
| Remainder of Grove City-Rotonda CCD | 9,442 | 15 | 0.2 | 15 | 0.2 | 7,136 | 62 | 0.9 | 104 | 1.5 |
| Total Grove City-Rotonda Division | 20,803 | 39 | 0.2 | 73 | 0.4 | 15,041 | 114 | 0.8 | 237 | 1.6 |
| Charlotte Harbor CDP | 2,200 | 16 | 0.7 | 19 | 0.9 | 1,781 | 16 | 0.9 | 101 | 5.6 |
| Harbour Heights CDP | 1,434 | 5 | 0.3 | 0 | 0.0 | 1,304 | 0 | 0.0 | 19 | 1.5 |
| Port Charlotte CDP | 23,325 | 84 | 0.3 | 172 | 0.7 | 20,465 | 164 | 0.8 | 381 | 1.9 |
| Remainder of Port Charlotte CCD | 12,201 | 0 | 0.0 | 7 | 0.05 | 9,753 | 30 | 0.3 | 144 | 1.5 |
| Total Port Charlotte Division | 39,160 | 105 | 0.3 | 198 | 0.5 | 33,303 | 210 | 0.5 | 645 | 1.6 |
| Charlotte Park CDP | 1,548 | 0 | 0.0 | 0 | 0.0 | 1,209 | 5 | 0.4 | 0 | 0.0 |
| Cleveland CDP | 1,978 | 0 | 0.0 | 0 | 0.0 | 1,573 | 21 | 1.3 | 24 | 1.5 |
| City of Punta Gorda | 8,944 | 48 | 0.5 | 48 | 0.5 | 7,189 | 66 | 0.9 | 76 | 1.1 |

| Table 6.25 Housing Units Lacking in Plumbing, Kitchen, and Heating Facilities; Crowded Housing, 2000 | | | | | | | | | | |
|---|------------------------|-----------------------------------|---------------------------------------|----------------------------------|---------------------------------------|---------------------------|----------------------------|--|----------------|--|
| Location | Total Units | Lack Complete Plumbing | | Lack Complete Kitchen | | Occupied Units | Substandard Heating | | Crowded | |
| | | Total | Percent of Total Units | Total | Percent of Total Units | | Total | Percent of Occupied Units | Total | Percent of Occupied Units |
| Solana CDP | 583 | 0 | 0.0 | 9 | 1.5 | 474 | 8 | 1.7 | 9 | 1.9 |
| Remainder of Punta Gorda CCD | 6,742 | 48 | 0.7 | 25 | 0.4 | 5,075 | 33 | 0.7 | 114 | 2.2 |
| Total Punta Gorda Division | 19,795 | 96 | 0.5 | 82 | 0.4 | 15,520 | 133 | 0.9 | 223 | 1.4 |
| Charlotte County Total | 79,758 | 240 | 0.3 | 353 | 0.4 | 63,864 | 457 | 0.7 | 1,105 | 1.7 |

Source: US Census Bureau

To provide up to date information regarding substandard housing allowing a timely response to improving conditions, the county will investigate integrating its permitting, GIS, and Property Appraiser's databases to identify substandard housing.

Map 6.7 Census Designated Places (CDPs)



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/05/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\
 MAPS\Chapter_6\Census_Designated_
 Placed.mxd
 ArcMap Version 9.2

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Census Designated Places

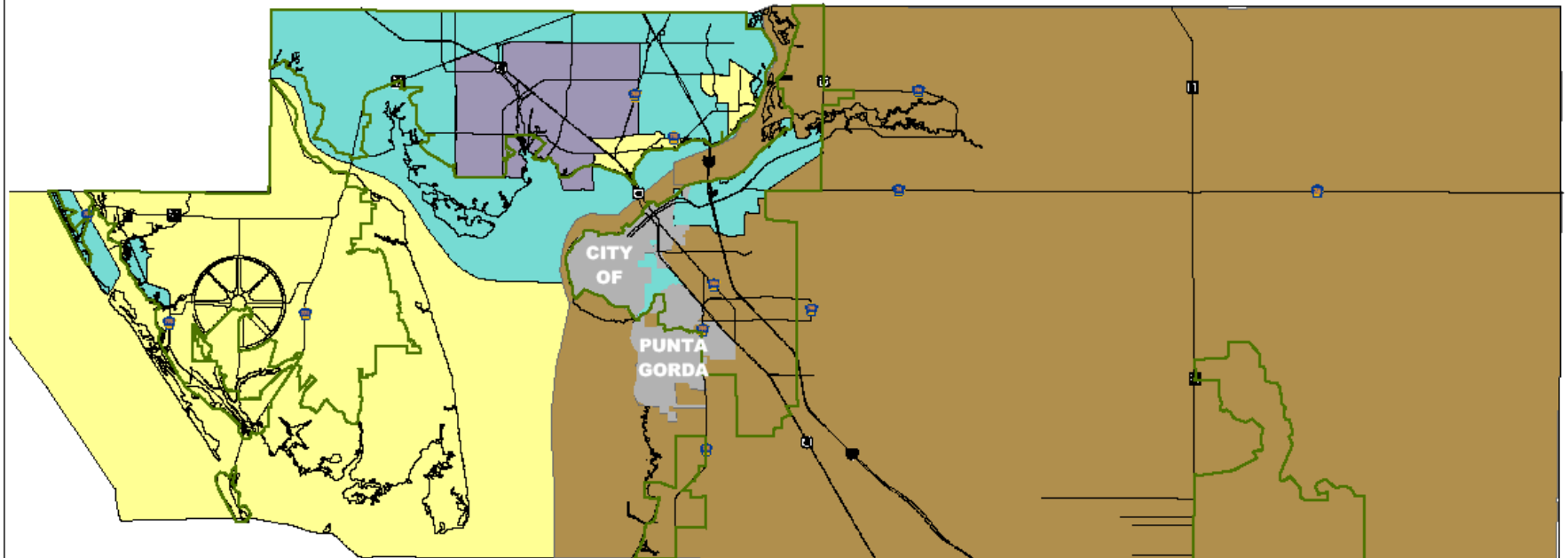
- Census Place
- Coastline
- Urban Service Overlay Outline



Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

Map 6.8 Number of Housing Unit with Incomplete Plumbing



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/05/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\MAPS\Chapter_6\Number_Of_Housing_Units_With_Incomplete_Plumbing.mxd
 ArcMap Version 9

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Housing Units with Incomplete Plumbing

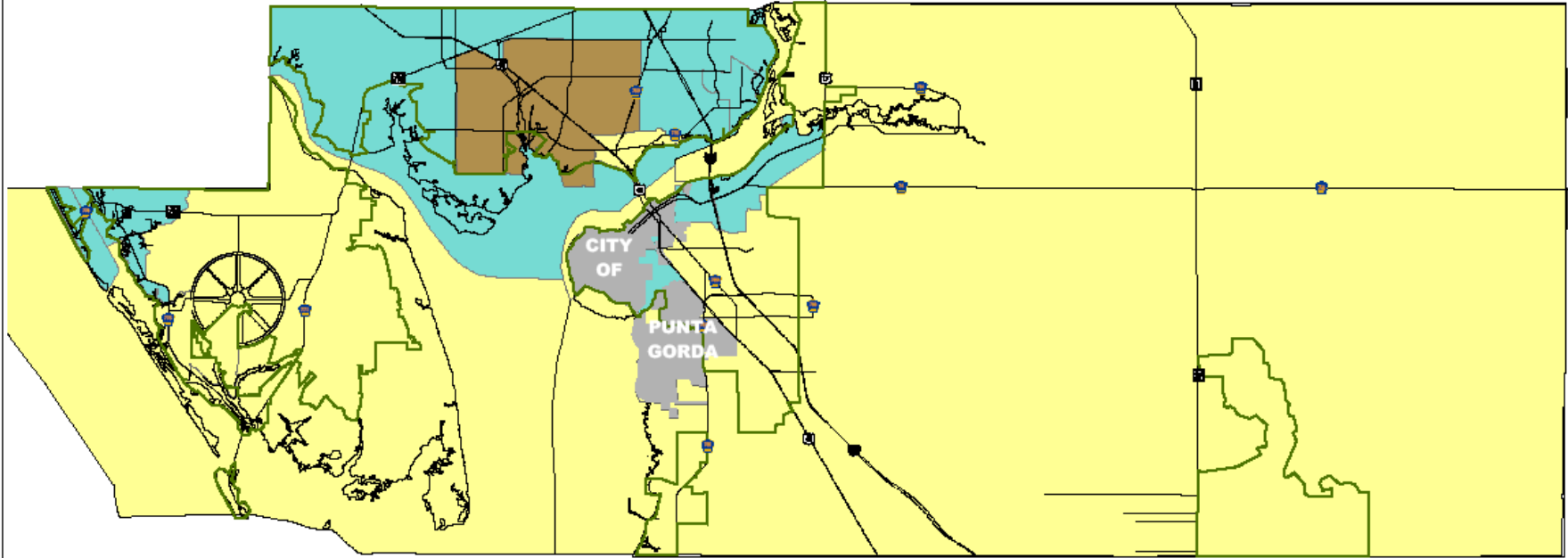
- 0
- 1-20
- 21-50
- 51 and above
- Urban Service Overlay Outline



Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

Map 6.9 Number of Housing Units with Incomplete Kitchens



Charlotte County Community Development
 Land Information Services - MLB
 Draft Date: 10/06/06
 Located: M:\comdev\gig6\Comp_Plan_NEW\
 MAPS\Chapter_6\Number_Of_Housing_Units
 With_Incomplete_Kitchens.mxd
 ArcMap Version 9.2

Stateplane Projection
 Datum NAD83
 Units: meters
 Source: US Census 2000

Housing Units with Incomplete Kitchens

- 0-9
- 10-50
- 50 and above
- Urban Service Overlay Outline



Scale 1:205,000
 1 inch = 3 miles

This map is a representation of compiled public information. It is believed to be an accurate and true depiction for the stated purpose, but Charlotte County and its employees make no guaranties, implied or otherwise as to its use. This is not a survey or is it to be used for design.

A housing unit may fall into more than one category among the Census indicators of deficiency. Adding the units across the four categories together, therefore, results in an over-estimation of substandard units. The Census does not report the number of units falling into multiple categories. The Shimberg Center calculates units considered substandard. The information is only available for the unincorporated areas of Charlotte County and the City of Punta Gorda. Table 6.26 shows 1,345 substandard units in Charlotte County. This is 1.7% of the 78,758 housing units reported by the 2000 Census.

| Table 6.26 Substandard Housing, 2000 | |
|---|-----------------------|
| Place | Occupied Units |
| Punta Gorda | 141 |
| Charlotte-Unincorporated | 1,204 |
| Charlotte County Total | 1,345 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

V. Inventory of Renter-Occupied Housing Developments

As required by Rule 9J-5, this section includes an inventory of renter-occupied housing developments available to low-income households in Charlotte County using federal, state or local subsidies. The review also shows the number of units and the subsidy program.

Subsidized Rental Units

As shown in Table 6.27, there are 2,089 subsidized rental units in Charlotte County. Three of the developments containing 242 units, are in the City of Punta Gorda. Slightly more than half the units are in Mid County. Three-fourths of the units are available to family households, which consists of persons under age 62, including children and 23% are for elderly persons age 62 and over. One of the developments containing 12 units, is for persons with disabilities. In 1997, there were just 445 subsidized renter occupied housing units in unincorporated Charlotte County supported by various Federal aid programs.

| Table 6.27 Inventory of Subsidized Renter Occupied Housing, 2006 | | | | |
|---|-----------------------------|--------------|---------------------------|---|
| Development Name and Area of County | Street Address | Units | Households Served | Housing Program |
| <i>South & East</i> | | | | |
| Pines of Punta Gorda | 1200 Slash Pine Cir. | 336 | family | HOME / LIHTC |
| Sandy Pines Manor | 24500 Airport Rd. | 44 | family | LIHTC / Section 515 |
| <i>Mid</i> | | | | |
| Charlotte Towers | 2295 Aaron St. | 97 | elderly | Section 202 / Rental Assistance/HUD |
| Presbyterian Homes Of Port Charlotte | 2295 Aaron St. | 120 | elderly | Section 236 |
| Presbyterian Villas Of Port Charlotte | 2285 Aaron St. | 70 | elderly | Section 515 / Rental Assistance/RHS |
| Villa San Carlos | 2550 Easy St. | 50 | elderly | Section 202 / Rental Assistance/HUD |
| Villa San Carlos II | 22250 Vick St. | 54 | elderly | Section 202 / Rental Assistance/HUD |
| Charleston Cay | 23390 Harbor View Rd. | 128 | family | LIHTC |
| Hampton Point | 2511 Luther Rd. | 284 | family | Guarantee / LIHTC / Section 542 / State Bonds |
| Murdock Circle | 17800 Murdock Cir. | 264 | family | LIHTC / Local Bonds / SAIL |
| <i>West</i> | | | | |
| Grove City Manor | 6433 Gasparilla Pines Blvd. | 100 | elderly | Section 202 / Rental Assistance/HUD |
| Rotonda Lakes Apartments | 100 Rotonda Lake Cir. | 176 | family | LIHTC |
| <i>City of Punta Gorda</i> | | | | |
| Gulf Breeze Apartments | 730 Hazel St. | 184 | family | HR / SAIL |
| Her Of Punta Gorda | 1300 E. Henry St. | 46 | family | Section 515 / Rental Assistance/RHS |
| William Place | 218 West William St. | 12 | persons with disabilities | Section 811 / Rental Assistance/HUD |
| <i>Location not Available</i> | | | | |
| Charlotte Crossing | not available | 124 | family | HR / SAIL / State Bonds |
| County Total | | 2,089 | | |

Source: Shimberg Center for Affordable Housing at the University of Florida

Description of Programs Reported on in the Assisted Housing Inventory

Programs Administered by HUD

Rental Assistance/HUD: HUD provides project-based rental subsidies for units in multifamily developments under programs such as Section 8 Loan Management Set-Aside (LMSA), and the rental assistance components of Section 202 (for elderly) and Section 811 (for persons with disabilities). Rental assistance is typically restricted to households with incomes between 0 and 50 percent of area median income. It provides a subsidy so that income-qualified households do not spend more than 30% of their monthly gross income on rent and utilities. Many rental assistance contracts are renewed annually, subject to Congressional appropriations (i.e. Section 8 LMSA).

Section 202 Supportive Housing for the Elderly Program' provides interest-free capital advances to private, nonprofit sponsors to finance development, rehabilitation or acquisition of supportive housing for very low-income elderly persons (at least 62 years of age). The program generally serves households at 0 to 50 percent of area median income.

Section 236 provides a monthly interest reduction payment subsidy, which reduces the interest rate to one percent and therefore lowers the monthly mortgage interest payments on a multifamily development. Income limits are set at 80 percent of area median income.

Section 811 Supportive Housing for Persons with Disabilities' provides interest-free capital advances to nonprofit organizations for construction, rehabilitation or acquisition of rental housing with the availability of supportive services for very low-income adults with disabilities. The program generally serves individuals with incomes between 0 and 50 percent of area median income.

Programs Administered by the U.S. Department of Agriculture Rural Housing Service (RHS)

Section 515 is a direct mortgage loan program that provides capital financing to nonprofit and for-profit developers to build rural multifamily rental housing for very low-, low-, and moderate-income tenants (i.e. families, elderly, persons with disabilities, and farm workers). This program can be combined with Rental Assistance. Tenants must be income eligible.

Rental Assistance/RHS: Section 521 Rental Assistance is a project-based tenant subsidy program that is used in conjunction with Section 515. It imposes both income and rent restrictions.

Programs Administered by the Florida Housing Finance Corporation (FHFC)

HOME Investment Partnerships Program provides non-amortized, low interest loans to developers for acquisition and new construction or rehabilitation of affordable rental housing to low income families. 20% of the units are occupied by families with annual incomes at or below 50% of area median income; the balance of the units must be occupied by families with income that do not exceed 60% of area median. Rent restrictions are also in place.

Low Income Housing Tax Credit (LIHTC) Program – provides a dollar-for-dollar tax credit over ten years against federal tax liability in exchange for the new construction or acquisition and substantial rehabilitation of affordable rental housing units by nonprofit and for-profit organizations. This is a non-competitive allocation of tax credits. Tenants must have household incomes no greater than 60% of area median income. Rent restrictions are also in place.

Hurricane Recovery (HR). The Florida Legislature has appropriated one-time hurricane housing recovery funds to accommodate the different housing needs of each community impacted by 2004 hurricanes. The HR program was established as a locally administered program that allocates the funds among 28 qualified counties.

State Apartment Incentive Loan (SAIL) program provides low-interest loans on a competitive basis to affordable housing developers to bridge the gap between the development's primary financing and the total cost of the development. SAIL is funded through the State Housing Trust Fund. A minimum of 20% of units must be set aside for families earning 50% or less of area median income. Developments that also have housing credits may use a minimum set-aside of 40% of the units for residents earning 60% of area median income. There are no rent restrictions.

State Bonds: The Multifamily Mortgage Revenue Bond program (MMRB) uses both taxable and tax-exempt bonds to provide below market-rate loans to nonprofit and for-profit developers who set aside a certain percentage of their apartment units for low income families. The program requires that at least 20% of the units be set aside for households earning at or below 50% of the area median income. The developer may also opt to set aside 40% of the units for households earning at or below 60% of area median. There are no rent restrictions.

Program Administered by Charlotte County Housing Finance Authority

Local Bonds: The Charlotte County Housing Finance Authority issues tax-exempt Multifamily Mortgage Revenue Bonds. These tax-exempt bonds provide financing at lower-than-market rates for affordable multifamily housing developments. Income restrictions are imposed, but no rent restrictions.

The Punta Gorda Housing Authority (PGHA) administers 30 public housing units in the City of Punta Gorda. PGHA plans to develop 184 units to replace units destroyed by Hurricane Charley. PGHA also administers 341 Section 8 Public Housing Choice Vouchers. Under this program, payments are made to private landlords on behalf of an eligible low-income household. Households throughout the county participate in the Section 8 program.

Table 6.28 shows that as of September 2006, there are 289 subsidized housing units for renter households planned or under construction in Charlotte County.

| Table 6.28 Inventory of Planned Subsidized Renter Occupied Housing, 2006 | | | | |
|---|-----------------------|--------------|--------------------------|------------------------|
| Development Name and Area of County | Street Address | Units | Households Served | Housing Program |
| <i>Mid</i> | | | | |
| Charlotte Crossings | Sandhill Blvd. | 124 | elderly | LIHTC |
| Charleston Cay | Harborview Rd. | 120 | family | LIHTC |
| Ellicott Circle (Goodwill Industries) | Ellicott Circle | 14 | disabled | Section 811 / SHIP |
| Marian Manor | Vick St. | 31 | family | Local |
| County Total | | 289 | | |

Source: Charlotte County Human Services

The *Housing Study Survey* contains a market analysis of 12 rental apartment developments in Charlotte County. The survey was completed in December 2005 and January 2006. The analysis surveyed nine developments with subsidized units and three with market rate units. The analysis considered annual turnover of units, vacancy rates, and changes in rent. Table 6.29 identifies the surveyed developments. The following is a review of the findings.

- The annual turnover rate in Charlotte County is low to moderate. The LIHTC income restricted properties have the highest turnover rate at 30%. The Section 8 properties, all of which are restricted to the elderly, have the lowest with no turnover. The Section 8 units are typically occupied by households with income at or below 30% of area median income. These households have few choices and therefore do not move once they find decent affordable housing. Turnover among the market rate apartments is moderate at 21%.
- Only Villa Sans Souci reported a vacancy. All the other properties are full and property managers report that they typically maintain full occupancy. At the time of the survey, the Lakes of Tuscana was coming onto the market and the majority of the units had not been occupied. Sixty-one of the units were leased before the property opened.
- Because of high demand, none of the properties offer discounted rental rates or other concessions.
- Eight of the properties reported a change in their rents during the previous year. The rents for the LIHTC properties decreased, with the exception of Hampton Pointe, where 200 units were recently added and rents for those were increased. The other LIHTC properties decreased rents to provide affordable rents after Hurricane Charley.

| Table 6.29 Analysis of Rental Developments, 2006 | | | | | | |
|---|--------------------|--------------|-----------------|--------------|------------------|-------------|
| Property Name | Rent Structure | Turnover (%) | Overall Vacancy | | | Rent Change |
| | | | Total Units | Vacant Units | Vacancy Rate (%) | |
| <i>Subsidized Apartments</i> | | | | | | |
| Murdock Circle | LIHTC @ 60% | 47 | 284 | 0 | 0.0 | 3% increase |
| Pines of Punta Gorda | LIHTC @ 60% | 17 | 265 | 0 | 0.0 | 2% decrease |
| Hampton Point | LIHTC @ 60% | varies | 336 | 0 | 0.0 | 3% decrease |
| Rotunda Lakes Apts. | LIHTC @ 35%, @ 60% | 27 | 176 | 0 | 0.0 | 1% decrease |
| Charlotte Towers | HUD Section 202 | 0 | 97 | 0 | 0.0 | no change |
| Grove City Manor | HUD Section 202 | 0 | 100 | 0 | 0.0 | no change |
| Presbyterian Villas of Port Charlotte | Section 515 | 17 | 70 | 0 | 0.0 | no change |
| Villa San Carlos I & II | HUD Section 202 | 18 | 54 | 0 | 0.0 | no change |
| <i>Market Rate Apartments</i> | | | | | | |
| Royal Palm | Market | 6 | 182 | 0 | 0.0 | 7% increase |
| Lakes of Toscana | Market | varies | 272* | 211* | 77.6 | N/A |
| Villa Sans Souci | Market | 35 | 84 | 2 | 2.4 | no change |

Source: *Housing Study Survey*, Novogradac & Company, Spring 2006

Based on the market analysis, the *Housing Study Survey* finds that there appears to be a shortage of multi-family rental properties in Charlotte County. There are very few vacancies and market rate rents continue to increase. Local property managers indicate there is an adequate supply of rental units for households at 60% of area median income. There is, however, a need for lower income households and households earning 80% to 120% of area median income. The low vacancy rates restrict the options for low- and moderate-income households.

VI. Inventory of Group Homes and Related Facilities

Table 6.30 is an inventory of the group homes licensed by the Department of Children and Family Services. A group home is defined in Rule 9J-5.003(55) as “a facility that provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional, and social needs of the residents.” Assisted Living Facilities (ALFs) are comparable in size to group homes, which also are included in this definition. The definition does not include nursing homes. Group homes must be consistent with the principles and criteria found within Chapter 419, *Florida Statutes*, for guiding the location of group homes and foster care facilities licensed or funded by the Department of Health.

The Department of Children and Family Services license ALFs to provide services to their residents. The services include housing, food service, and personal services, such as assistance or supervision of eating, bathing, grooming, dressing, and supervision of self-administered medication.

There are 20 group homes in Charlotte County with capacity for 1,291 persons. Two of the group homes with capacity for 115 persons are in the City of Punta Gorda. Seventeen of the group homes with capacity for 1,116 are in Mid County.

| Table 6.30 Licensed Group Homes, 2006 | | |
|--|--------------------|-----------------|
| Name | Street | Capacity |
| <i>Mid</i> | | |
| Alterra Sterling House PC | Toledo Blade Blvd. | 60 |
| C C M H S Bldg B | Education Ave. | 16 |
| Country Comfort | Nelson Ave. | 6 |
| The Courtyard | Rampart Blvd. | 50 |
| European Manor of Port Charlotte | Midway Blvd. | 8 |
| Harborview Acres | Harbor View Rd. | 25 |
| Harbour Health Center | Westchester Blvd. | 280 |
| Lexington Manor | Veterans Blvd. | 110 |
| Liz's Adult Care Garden Home | Zinnea St. | 6 |
| New Horizons Assisted Living | Capricorn Blvd. | 16 |
| R.A. Alf, Inc Dba Kimberly | Northern Cross Rd. | 15 |
| Regents Club, LLC | Vick St. | 105 |
| Royal Palm Retirement Center | Aaron St. | 182 |
| Sandhill Gardens Retirement Center | Sandhill Blvd. | 88 |
| Village Place Alf, LLC | Toledo Blade Blvd. | 110 |
| Welcome Home | Midway Blvd. | 8 |
| Young At Heart Adult Care Center | Sandhill Blvd. | 31 |
| <i>West</i> | | |
| Alterra Sterling House | Rotonda Blvd. W. | 60 |
| <i>Punta Gorda</i> | | |
| Alterra Sterling House | Bal Harbor Blvd. | 60 |
| Punta Gorda Elderly Care Center | 2295 Shreve St. | 55 |
| County Total | | 1,291 |

Source: Florida Department of Children and Family, June 2006

VII. Inventory of Mobile Homes

Mobile home and recreational vehicle (RV) parks provide land for various residential purposes. Mobile homes make up a significant portion (14.6%) of the dwelling units within Charlotte County. In most cases, RV parks provide short-term seasonal homes for winter visitors to Charlotte County. Table 6.31 displays information on concentrated mobile home, RV parks and mobile home subdivisions found in Charlotte County. Mobile homes are also dispersed individually throughout the county and are not shown in Table 6.31.

| Table 6.31 Mobile Home & Recreational Vehicle Parks Licensed by Florida Department of Children and Family Services, 2006 | | | |
|---|---------------------------|------------------|---------------------|
| Name & Location | Mobile Home Spaces | RV Spaces | Total Spaces |
| <i>South & East</i> | | | |
| Anchorage Mobile Home Park, 24420 Airport Dr, Punta Gorda, FL 33950 | 8 | 0 | 8 |
| Bay Palms RV Park, 25163 Marion Ave. #34, Punta Gorda, FL 33950 | 45 | 0 | 45 |
| Biehl's Slit Nor Mobile Home Park, 1601 Tamiami Trail, Punta Gorda, FL 33950 | 43 | | 43 |
| Blue Heron Pines, 29200 Jones Loop Rd., Punta Gorda, FL 33950 | 331 | 0 | 0 |
| Burnt Store Colony MHP, 15550 Burnt Store Road, Punta Gorda, FL 33955 | 236 | 0 | 236 |
| FEMA Airport MH Site, 26551 Airport Rd., Punta Gorda, FL 33950* | 349 | 0 | 349 |
| Harbor Oaks, 11311 Tamiami Trail, Punta Gorda, FL 33950 | 6 | 0 | 6 |
| Lakewood Village, 5601 Duncan Road, Punta Gorda, FL 33950 | 218 | 0 | 218 |
| Lazy Lagoon Mobile Park, 8320 Riverside Drive, Punta Gorda, FL 33982 | 151 | 5 | 156 |
| Palms & Pines Trailer Park, 5400 Riverside Drive, Punta Gorda, FL 33982 | 91 | 22 | 113 |
| Paradise Park, 46900 Bermont Road, Punta Gorda, FL 33950 | 0 | 24 | 24 |
| Parkhill Estates, 10101 Burnt Store Road, Punta Gorda, FL 33950 | 177 | 7 | 184 |
| Peace River Fish Camp, 29208 Snook Circle, Punta Gorda, FL 33982 | 20 | 10 | 30 |
| Pelican Perch RV Park, 11255 Tamiami Trail, Punta Gorda, FL 33950 | 10 | 19 | 29 |
| Ponderosa Mobile Home Park, 5041 Duncan Road, Punta Gorda, FL 33982 | 9 | 2 | 11 |
| Port Charlotte Village, 1000 King's Hwy, Pt. Charlotte, FL 33980 | 436 | 0 | 436 |
| Punta Gorda RV Resort, 3701 Baynard Drive, Punta Gorda, FL 33950 | 0 | 221 | 221 |
| River Forest Village, Inc., 4300 Riverside Drive, Punta Gorda, FL 33982 | 204 | 0 | 204 |
| Riverhaven Mobile Home Park, 10100 Burnt Store Road, Punta Gorda, FL 33950 | 144 | 0 | 144 |
| Riverside Oaks MHP, 27205 Jones Loop Road, Punta Gorda, FL 33982 | 100 | 0 | 100 |
| Royal Court, 11134-11168 Royal Road, Punta Gorda, FL | 5 | 0 | 5 |
| Shell Creek Park Campground, 35711 Washington Loop Road, Punta Gorda, FL33982 | 30 | 185 | 215 |
| Shell Creek Terrace, 35711 Washington Loop Road, Punta Gorda, FL33982 | 23 | 0 | 23 |
| Sun-N-Shade Campground Inc., 14880 Tamiami Trail, Punta Gorda, FL | 0 | 191 | 191 |

| Table 6.31 Mobile Home & Recreational Vehicle Parks Licensed by Florida Department of Children and Family Services, 2006 | | | |
|---|---------------------------|------------------|---------------------|
| Name & Location | Mobile Home Spaces | RV Spaces | Total Spaces |
| 33955 | | | |
| Tropical Palms, 17100 Tamiami Trail, Punta Gorda, FL 33955 | 297 | 0 | 297 |
| Ventura Lakes, 27110 Jones Loop Rd., Punta Gorda, FL 33982 | 306 | 0 | 306 |
| Water's Edge Cooperative, Inc., 6800 Golfcourse Blvd., Punta Gorda, FL 33982 | 0 | 171 | 171 |
| Windmill Village at Punta Gorda, Inc., 215 Rio Villa Drive, Punta Gorda, FL 3950 | 454 | 0 | 454 |
| Mid | | | |
| Charlotte Harbor RV Park, 4838 Tamiami Trail, Charlotte Harbor, FL 33980 | 0 | 29 | 29 |
| Doltzer Activity Center, 22801A Bayshore Road, Pt. Charlotte, FL | 0 | 18 | 18 |
| Encore RV Park, 10205 Burnt Store Rd, Punta Gorda, FL 33950* | 1 | 203 | 204 |
| Harbor View Mobile Home Park 24325 Harborview Rd. Pt. Charlotte, FL 33980 | 147 | 0 | 147 |
| Maple Leaf Estates, 2100 King's Hwy. Pt. Charlotte, FL 33980 | 1,112 | 0 | 1,112 |
| Mary Lu Mobile Home Park, 24437 Harborview Rd. Charlotte Harbor, FL 33980 | 104 | 0 | 104 |
| Palmetto Mobile Home Park, 4135 King's Hwy, Pt. Charlotte, FL 33952 | 117 | 0 | 117 |
| West | | | |
| Gasparilla Mobile Estates, 2001 Gasparilla Rd., Placida, FL 33946 | 179 | 0 | 179 |
| Park Pointe Mobile Home Villas, 7500 Park Pointe Dr., Englewood, FL 34224 | 50 | 0 | 54 |
| Vizcaya Lakes, 3939 Hollis Avenue, Port Charlotte, FL 33953 | 114 | 0 | 0 |
| Punta Gorda | | | |
| Alligator Park, 6400 Taylor Road, Punta Gorda, FL 33950* | 234 | 180 | 414 |
| Buttonwood Village, 701 Aqui Esti Drive, Punta Gorda, FL 33950* | 270 | 0 | 270 |
| Charlotte County Fairgrounds, 2333 El Jobean Rd., Port Charlotte, FL 33948 | 0 | 66 | 66 |
| Eagle Point Homeowners, Inc., 10303 Burnt Store Road, Punta Gorda, FL 33950 | 248 | 0 | 248 |
| Emerald Lake Manufactured Home, 24300 Airport Road* | 201 | 0 | 201 |
| Encore Super Park, 3737 El Jobean Rd., El Jobean, FL 33953 | 3 | 525 | 528 |
| County Total | 6,481 | 1,878 | 8,359 |

Source: Florida Department of Children and Family Services, July 2006.

* FEMA expects to move all tenants out by September 2006.

VIII. Inventory of Historically Significant Housing

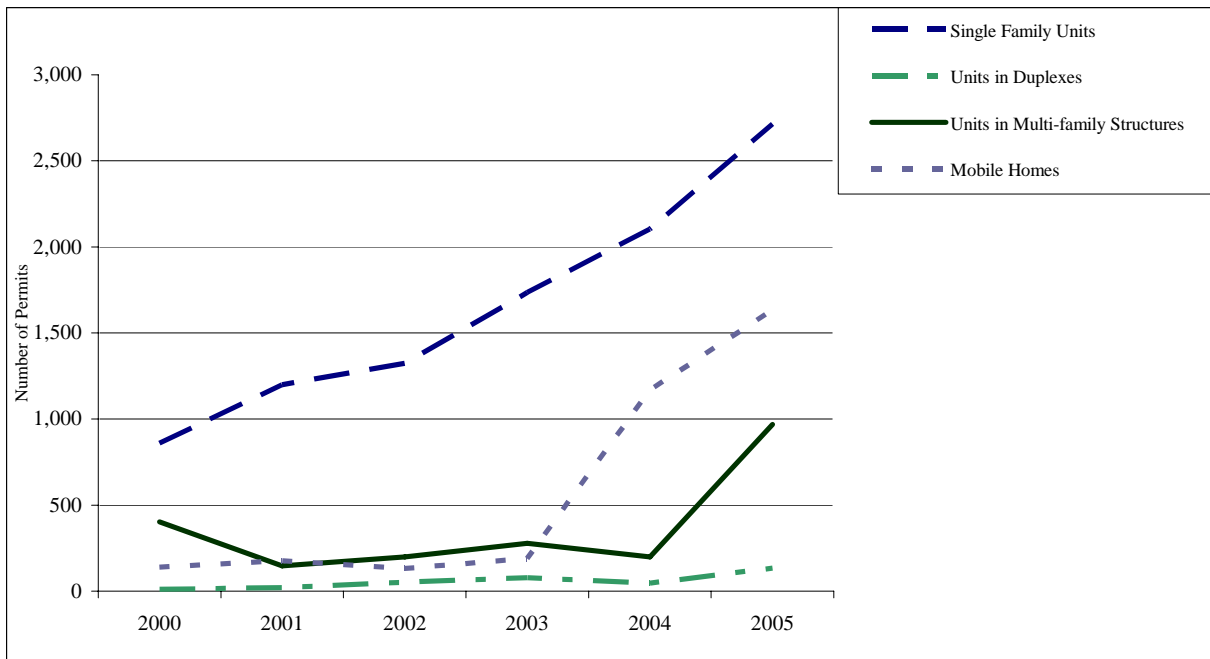
This section mandated by Rule 9J-5.010 (1)(g) requires an inventory of historically significant housing listed on the Florida Master Site File, National Register of Historic Places, or designated as historically significant by or in accordance with a local ordinance. Unincorporated Charlotte County has no historically significant housing listed on the Florida Master Site File or designated as historically significant by or in accordance with a local ordinance. Unincorporated Charlotte County does have one site listed on the National Register of Historic Places, the Knights Building on 22900 Bayshore Road in Charlotte Harbor. For a complete list of historically significant housing and structures, please see Chapter 9, the *Historic Preservation Element*.

IX. Inventory of Housing Construction Activity

This section includes an inventory of the amount of housing construction activity affecting changes in the number of housing units within the local government’s jurisdiction based on new construction, conversions, mobile home placements, and removals, in the number of units for the years since the 2000 US Census. Chart 6.7 Charlotte County Building Permits, summarizes the building permits issued from 2000 to 2005. Table 6.32 also displays building permit data.

Due to economic conditions that have been favorable for housing development since 2002, there has been substantial development in Charlotte County. Because of the recovery from the hurricane in August 2004, not all of building permits issued for new housing represent additional units beyond those recorded by the 2000 Census with a portion of the units representing replacement housing. The Governor’s Hurricane Housing Work Group estimates that there were 34,077 housing units in Charlotte County damaged by Hurricane Charley. The damaged units represent 48% of the estimated units in the county in 2004. Of the total damaged units, 27,918 are single-family units (53% of single-family units), 2,384 are multi-family units (23.6% of multi-family units), and 3,673 are manufactured homes (44.8% of manufactured homes). As further reported in this part, there was a substantial increase in demolitions in 2004 and 2005.

Chart 6.7 Charlotte County Building Permits, 2000 to 2005



Source: Charlotte County Building Construction Services

| Table 6.32 Building Permits, 2000 to 2005 | | | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| | 2000 | 2001 | 2002 | 2003 | 2004* | 2005* | Total |
| Units in Single Family Structures | 860 | 1,199 | 1,324 | 1,735 | 2,104 | 2,715 | 9,937 |
| Units in duplexes | 12 | 20 | 52 | 78 | 46 | 134 | 342 |
| Units in Multi-family structures | 403 | 147 | 198 | 279 | 198 | 969 | 2,194 |
| Mobile Homes | 139 | 177 | 132 | 189 | 1,168 | 1,633 | 3,438 |
| County Total | 1,414 | 1,543 | 1,706 | 2,281 | 3,516 | 5,451 | 15,911 |

Source: Charlotte County Building Construction Services

*After Hurricane Charley in August 2004, FEMA sited 552 mobile homes in the county and due to the large number of damaged mobile homes, there were many replacement units sited.

Housing Demolitions

Charlotte County Building Construction Services reports that from 2000 to 2005 it issued 1,669 permits for the demolition of residential structures. About 1,300 of the demolition permits, or over three-fourths, were issued in 2004 and 2005, largely representing demolition of structures damaged by Hurricane Charley.

Conversion Activity

Conversion activity refers to the conversion of a rental apartment project to for-sale condominiums, the conversion of motel or hotel to rental apartments or a for-sale condominium, or the conversion of a house to duplex or office use. The Charlotte County Building Construction Services does not separate conversions from miscellaneous activity. It is estimated that conversions are less than five per year.

Older Housing Stock Alternatives

There are 12,732 Charlotte County housing units that were constructed before 1970, representing 20% of the total housing units in the community. Many of these older homes are the small concrete block structures that were built in the Port Charlotte area, with another major concentration within the City of Punta Gorda. The Port Charlotte structures are largely two-bedroom, single-family homes with less than one thousand square feet of space under roof. Although many of the older homes are located on lots that are relatively small when compared to more recently constructed homes, they are within the urban service area, where roads, sewers, sidewalks and other urban services are already in place.

The Port Charlotte area includes a relatively higher concentration of rental housing. The 2000 Census reports that about 59% of Charlotte County's rental housing is located in the area. The median gross rent in the area at that time was \$662, about \$40 more than the county's median rent and over \$100 more a month than the median rent in other areas of the county. The Census Bureau's population characteristics of the area indicate that 8.4% of the households are categorized as living in poverty, with over half of the county's households below the poverty level living in the area. About 22% of area's population is disabled. The housing in the Port Charlotte area also sustained extensive damage from Hurricane Charley in 2004.

The Port Charlotte area is ideally located in Charlotte County, close to highways, and other infrastructure, services, and jobs. The area could benefit from a comprehensive neighborhood preservation strategy that would focus on the rehabilitation of the older homes as well as infill development as a source of affordable housing. Coupled with suitable design and construction control standards, the effort could conserve the initial housing investment and ensure an aesthetically pleasing neighborhood. Rehabilitation of the existing housing stock will control neighborhood blight and foster community pride and a sense of place for those who live and work there.

A concerted effort to revitalize the Port Charlotte area could be made by the housing partnership that has resulted in Charlotte County because of the SHIP program.

Distribution of Housing Units by Type and Sales Price

As of January 2006, the Charlotte County appraiser records report 81,382 housing units in the county. This is an increase of 10,568 units or 14.9% from the 70,814 units recorded by the 2000 Census in the unincorporated area of Charlotte County. The Damage Assessment Report completed by the Charlotte County Appraiser reports that as of January 2006, about 10,300 units, or 12.7% of the dwellings are unusable due to damage from Hurricane Charley. Unusable units were determined through drive-by inspections conducted by the county tax assessors or reported to the county by the homeowner. It is not known how many are damaged beyond repair. The appraiser records show that 50,408 (61.9%) of the housing units receive the Homestead Exemption, which is an indicator of units occupied by permanent year round households. The appraiser records show housing units by type as shown in Table 6.33.

| Table 6.33 Dwelling Units by Type, 2006 | | | | |
|--|--------------------|-------------------------------|-----------------|-------------------------|
| Type | Total Units | Percent of Total Units | Unusable | Percent of Units |
| Single family | 60,238 | 74.0 | 6,529 | 10.8 |
| Multi-family | 1,029 | 1.3 | 208 | 20.2 |
| Condominium | 13,107 | 16.1 | 1,706 | 13.0 |
| Cooperative | 4,079 | 5.0 | 7 | 0.2 |
| Mobile Home | 2,929 | 3.6 | 1,847 | 63.1 |
| Total | 81,382 | 100.0 | 10,297 | 12.7 |

Source: Charlotte County Property Appraiser

Table 6.34 shows the sale price of units in Charlotte County for the first half of 2006. The review identifies median sale price and average sale price. The review includes only sales of \$10,000 or more, to exclude deed transfers between relatives or other transactions in which the price did not reflect the market. The greatest percentage of the single family units sold for \$150,000 to \$199,999. To avoid cost burden, households require an annual income of about \$51,000 to purchase a unit for \$150,000. \$51,000 is comparable to the county's 2006 median income of \$50,800 for a four person household. A \$199,999 unit requires an annual income of \$67,668, which is 133.2% of area median income. Households at 80% of area median income can afford units up to about \$120,000. Just 17% of the single family units sold in Charlotte County during the first half of 2006 sold for \$120,000 or less.

| Table 6.34 Units Distributed by Sale Price, January 1, to June 30, 2006 | | | | | | |
|--|----------------------------|-------------------------------|--------------------------|-------------------------------|---------------------|-------------------------------|
| Sale Price Range | Single Family Units | | Condominium Units | | Mobile Homes | |
| | Units Sold | Percent of Total Units | Units Sold | Percent of Total Units | Units Sold | Percent of Total Units |
| Less than \$25,000 | 30 | 1.5 | 4 | 0.7 | 21 | 14.7 |
| \$25,000 to \$49,999 | 80 | 4.0 | 6 | 1.1 | 50 | 35.0 |
| \$50,000 to \$74,999 | 70 | 3.5 | 11 | 2.0 | 20 | 14.0 |
| \$75,000 to \$99,999 | 76 | 3.8 | 29 | 5.2 | 18 | 12.6 |
| \$100,000 to \$124,999 | 108 | 5.4 | 60 | 10.7 | 15 | 10.4 |
| \$125,000 to \$149,999 | 181 | 9.1 | 61 | 10.8 | 12 | 8.4 |
| \$150,000 to \$199,999 | 451 | 22.7 | 67 | 11.8 | 4 | 2.8 |
| \$200,000 to \$249,999 | 324 | 16.4 | 73 | 13.0 | 1 | 0.7 |
| \$250,000 to \$299,999 | 205 | 10.3 | 54 | 9.6 | 0 | 0.0 |
| \$300,000 to \$349,999 | 106 | 5.3 | 42 | 7.5 | 2 | 1.4 |
| \$350,000 to \$399,999 | 106 | 5.3 | 26 | 4.6 | 0 | 0.0 |
| \$400,000 to \$449,999 | 41 | 2.1 | 36 | 6.4 | 0 | 0.0 |
| \$450,000 to \$499,999 | 43 | 2.2 | 38 | 6.7 | 0 | 0.0 |
| \$500,000 to \$749,999 | 102 | 5.1 | 25 | 4.4 | 0 | 0.0 |
| \$750,000 to \$999,999 | 28 | 1.4 | 19 | 3.4 | 0 | 0.0 |
| \$1,000,000 or more | 38 | 1.9 | 12 | 2.1 | 0 | 0.0 |
| Total | 1,989 | 100.0 | 563 | 100.0 | 143 | 100.0 |
| Median Sale Price | \$199,000 | | \$200,000 | | \$48,500 | |
| Average Sale Price | \$266,739 | | \$285,708 | | \$67,285 | |

Source: Charlotte County Property Appraiser, 2006

X. Estimates of Need

In agreement with Rule 9J-5, this section looks forward to the year 2020 to forecast the number of households that may be purchasing a house and allocates those households by anticipated size and income range. The difference between those household forecasts and the housing inventory (after allowing for a normal vacancy rate) equals the basic construction need for additional housing.

Population and Household Projections

Table 6.35 reflects total population projections from 1990 through 2020 using data supplied by the Shimberg Center, adjusted to address the 22% seasonal population.

| Table 6.35 Charlotte County Total Population, 1990 – 2020 | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Place | 1990 | 2000 | 2002 | 2005 | 2010 | 2015 | 2020 |
| Punta Gorda | 10,878 | 14,433 | 16,087 | 21,879 | 25,533 | 29,395 | 33,423 |
| Charlotte-Unincorporated | 100,097 | 127,194 | 131,295 | 171,709 | 187,601 | 203,137 | 217,897 |
| Charlotte County | 110,975 | 141,627 | 147,382 | 193,588 | 213,134 | 232,532 | 251,320 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.36 shows the estimated households in Charlotte County in 2002. Households represent the fundamental unit of demand for housing. Taking the total number of residents for 2002 and dividing it by the number of households indicates that the average number of members in each household is 2.21 persons.

| Table 6.36 Charlotte County Households, 2005 | | |
|---|-------------------|------------------------------|
| | Households | Persons Per Household |
| Punta Gorda | 10,940 | 2.00 |
| Charlotte-Unincorporated | 76,656 | 2.24 |
| Charlotte County | 87,596 | 2.21 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Different age groups have varied housing demands. Younger age groups need small starter homes and rental units. Middle-aged households create stronger demand for move-up homes and renovations. Among elderly households, some are seeking to downsize to smaller units, while others are looking for larger homes where their families can visit. Additionally, some elderly households seek active communities with recreational opportunities, while other elderly households have the need for home-based services and adaptive modifications that enable them to age in place. The elderly also create the demand for alternative forms of assisted living at a variety of prices.

Table 6.37 shows projections by age in Charlotte County through 2020. From 2005 to 2020 total households in the county will increase by 25,942 or 29.6% from 87,505 to 113,447. By 2020, 14.3% of the county's households will live in the City of Punta Gorda, up from 12.5% in 2005. The following provides a review of the change in households in Charlotte County by age group from 2005 to 2020.

- The youngest age group consisting of households age 15 to 24 will increase by 9.1% from 1,956 to 2,134.
- Households age 25 to 34 will increase by 41.1% from 5,908 to 8,337.
- Households age 35 to 54 will decrease by 3% from 22,688 to 21,997.
- Households age 55 to 64 will increase by 46.5% from 16,976 to 24,870
- Households age 65 to 74 will increase by 65.1% from 19,253 to 31,791.
- Households age 75 and over will increase by 17.4% from 20,724 to 24,337.

| Table 6.37 Households by Age, 1990 to 2020 | | | | | | | | | | | | |
|---|--------------------------|---------------|---------------|---------------|---------------|---------------|--------------------------|---------------|---------------|---------------|---------------|---------------|
| Age Category | Owners Households | | | | | | Renter Households | | | | | |
| | 1990 | 2000 | 2005 | 2010 | 2015 | 2020 | 1990 | 2000 | 2005 | 2010 | 2015 | 2020 |
| <i>Punta Gorda</i> | | | | | | | | | | | | |
| 15-24 | 14 | 8 | 16 | 16 | 16 | 15 | 96 | 49 | 90 | 97 | 96 | 91 |
| 25-34 | 84 | 111 | 125 | 125 | 145 | 145 | 194 | 123 | 141 | 139 | 165 | 170 |
| 35-54 | 626 | 894 | 1,293 | 1,296 | 1,220 | 1,070 | 321 | 324 | 463 | 465 | 439 | 387 |
| 55-64 | 937 | 1,459 | 2,489 | 3,139 | 3,494 | 3,503 | 174 | 136 | 234 | 293 | 327 | 330 |
| 65-74 | 1,572 | 2,176 | 3,084 | 3,766 | 4,829 | 5,744 | 201 | 136 | 189 | 233 | 299 | 358 |
| 75 or older | 842 | 1,564 | 2,534 | 2,877 | 3,303 | 3,922 | 114 | 175 | 282 | 321 | 365 | 437 |
| Total | 4,075 | 6,212 | 9,541 | 11,219 | 13,007 | 14,399 | 1,100 | 943 | 1,399 | 1,548 | 1,691 | 1,773 |
| <i>Charlotte County Unincorporated</i> | | | | | | | | | | | | |
| 15-24 | 272 | 381 | 640 | 655 | 713 | 711 | 741 | 721 | 1,210 | 1,330 | 1,346 | 1,317 |
| 25-34 | 2,337 | 2,529 | 3,282 | 4,084 | 4,442 | 4,666 | 2,530 | 1,817 | 2,360 | 2,763 | 3,191 | 3,356 |
| 35-54 | 6,887 | 12,062 | 16,387 | 15,062 | 16,383 | 16,060 | 2,825 | 3,347 | 4,545 | 4,681 | 4,542 | 4,460 |
| 55-64 | 6,852 | 8,340 | 12,813 | 16,367 | 17,802 | 18,910 | 570 | 938 | 1,440 | 1,758 | 2,004 | 2,127 |
| 65-74 | 11,213 | 12,388 | 14,911 | 18,756 | 20,401 | 23,971 | 750 | 888 | 1,069 | 1,197 | 1,463 | 1,718 |
| 75 or older | 7,101 | 11,540 | 15,544 | 14,684 | 15,970 | 17,341 | 1,245 | 1,755 | 2,364 | 2,413 | 2,429 | 2,637 |
| Total | 34,662 | 47,240 | 63,577 | 69,608 | 75,711 | 81,659 | 8,661 | 9,466 | 12,988 | 14,142 | 14,975 | 15,616 |
| <i>Charlotte County Total</i> | | | | | | | | | | | | |
| 15-24 | 286 | 389 | 656 | 671 | 729 | 726 | 837 | 770 | 1,300 | 1,427 | 1,442 | 1,408 |
| 25-34 | 2,421 | 2,640 | 3,407 | 4,209 | 4,587 | 4,811 | 2,724 | 1,940 | 2,501 | 2,902 | 3,356 | 3,526 |
| 35-54 | 7,513 | 12,956 | 17,680 | 16,358 | 17,603 | 17,130 | 3,146 | 3,671 | 5,008 | 5,146 | 4,981 | 4,847 |
| 55-64 | 7,789 | 9,799 | 15,302 | 19,506 | 21,296 | 22,413 | 744 | 1,074 | 1,674 | 2,051 | 2,331 | 2,457 |
| 65-74 | 12,785 | 14,564 | 17,995 | 22,522 | 25,230 | 29,715 | 951 | 1,024 | 1,258 | 1,430 | 1,762 | 2,076 |
| 75 or older | 7,943 | 13,104 | 18,078 | 17,561 | 19,273 | 21,263 | 1,359 | 1,930 | 2,646 | 2,734 | 2,794 | 3,074 |
| Total | 38,737 | 53,452 | 73,118 | 80,827 | 88,718 | 96,058 | 9,761 | 10,409 | 14,387 | 15,690 | 16,666 | 17,389 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Householder by Age and Tenure Projections

Household size determines the size of the unit needed to avoid overcrowding. Size of the unit is measured by the number the number of bedrooms. One and two person households can generally live in one- or two-bedroom units. Three and four person households generally need a minimum of three-bedrooms. Households with five or more persons need at least three-bedrooms but likely are more comfortable with four-bedrooms adjusted up for increases above five persons.

Another determinate in housing need is the household's income in relation to the area median income. Low-income households with annual incomes at or below 80% of the area median often require assistance to rent or purchase a home. Households at the lowest income levels generally need the deepest subsidies over the longest period. Moderate-income households with annual incomes from 80% to 120% of area median may be able to afford a unit, particularly a rental unit. To purchase a unit, especially in a market experiencing rapid price appreciation, moderate-income households often need assistance with down payments or closing costs due to their limited ability to save while also paying rent. Households with income above 120% of median typically do not need assistance.

Table 6.38 shows total households projected in Charlotte County from 2005 to 2020. The households are shown by size and income as a percentage of area median income. As previously noted, households will increase by 25,942 or 29.6% from 87,505 to 113,447. Table 6.38 shows that by size, households will change as follows.

- One and two person households will increase by 34% from 66,749 to 89,475. This corresponds with the data regarding population by age, which shows that the increase will be among households age 55 and over with a slight decrease in households age 35 to 54.
- Three and four person households will increase by 17% from 16,493 to 19,293.
- Households with five or more persons will increase by 7.5% from 4,354 to 4,679.

Table 6.38 shows that by income as a percentage of area median income, households will change from 2005 to 2020 as follows.

- Households at or below 30% of area median will increase by 28.2% from 4,999 to 6,409.
- Households with income from 30% to 49.9% of area median will increase by 26.7% from 8,970 to 11,364.
- Households with income from 50% to 79.9% of area median will increase by 32.6% from 14,700 to 19,496.
- It is projected that in 2020 there will be 37,269 low-income households with annual income at or below 80% of area median up from 28,669 in 2005. The 30% increase in low-income households is comparable to the 29.6% increase in total households from 2005 to 2020.
- Households with income from 80% to 119.9% of area median will increase by 31.5% from 21,061 to 27,703.
- Households with income at or above 120% of area median will increase by 28% from 37,866 to 48,475.

Table 6.38 Households by Size and Income as Percentage of Area Median, 2005 to 2020

| | Punta Gorda | | | Charlotte County Unincorporated | | | Total Charlotte County | | |
|--------------|---------------|--------------|------------|---------------------------------|---------------|--------------|------------------------|---------------|--------------|
| | 1 to 2 | 3 to 4 | 5 or more | 1 to 2 | 3 to 4 | 5 or more | 1 to 2 | 3 to 4 | 5 or more |
| 2005 | | | | | | | | | |
| < 30% | 635 | 17 | 12 | 3,856 | 361 | 118 | 4,491 | 378 | 130 |
| 30% - 49.9% | 1,126 | 32 | 26 | 6,841 | 541 | 404 | 7,967 | 573 | 430 |
| 50% - 79.9% | 1,715 | 151 | 39 | 9,838 | 2,194 | 763 | 11,553 | 2,345 | 802 |
| 80% - 119.9% | 2,389 | 261 | 37 | 14,029 | 3,575 | 770 | 16,418 | 3,836 | 807 |
| 120% or more | 3,743 | 641 | 116 | 22,577 | 8,720 | 2,069 | 26,320 | 9,361 | 2,185 |
| Total | 9,608 | 1,102 | 230 | 57,141 | 15,391 | 4,124 | 66,749 | 16,493 | 4,354 |
| 2010 | | | | | | | | | |
| < 30% | 741 | 19 | 14 | 4,196 | 392 | 131 | 4,937 | 411 | 145 |
| 30% - 49.9% | 1,317 | 35 | 27 | 7,317 | 590 | 433 | 8,634 | 625 | 460 |
| 50% - 79.9% | 2,032 | 176 | 42 | 10,821 | 2,435 | 820 | 12,853 | 2,611 | 862 |
| 80% - 119.9% | 2,809 | 300 | 39 | 15,342 | 3,902 | 819 | 18,151 | 4,202 | 858 |
| 120% or more | 4,418 | 680 | 118 | 24,976 | 9,402 | 2,174 | 29,394 | 10,082 | 2,292 |
| Total | 11,317 | 1,210 | 240 | 62,652 | 16,721 | 4,377 | 73,969 | 17,931 | 4,617 |
| 2015 | | | | | | | | | |
| < 30% | 843 | 20 | 14 | 4,516 | 417 | 145 | 5,359 | 437 | 159 |
| 30% - 49.9% | 1,520 | 36 | 27 | 7,801 | 619 | 452 | 9,321 | 655 | 479 |
| 50% - 79.9% | 2,374 | 188 | 44 | 11,904 | 2,613 | 855 | 14,278 | 2,801 | 899 |
| 80% - 119.9% | 3,299 | 313 | 39 | 16,910 | 4,157 | 831 | 20,209 | 4,470 | 870 |
| 120% or more | 5,133 | 731 | 117 | 27,546 | 9,750 | 2,170 | 32,679 | 10,481 | 2,287 |
| Total | 13,169 | 1,288 | 241 | 68,678 | 17,556 | 4,453 | 73,194 | 18,844 | 4,694 |
| 2020 | | | | | | | | | |
| < 30% | 928 | 19 | 13 | 4,869 | 430 | 150 | 5,797 | 449 | 163 |
| 30% - 49.9% | 1,729 | 34 | 26 | 8,487 | 631 | 457 | 10,216 | 665 | 483 |
| 50% - 79.9% | 2,662 | 187 | 40 | 13,027 | 2,710 | 870 | 15,689 | 2,897 | 910 |
| 80% - 119.9% | 3,711 | 314 | 36 | 18,526 | 4,293 | 823 | 22,237 | 4,607 | 859 |
| 120% or more | 5,649 | 716 | 108 | 29,887 | 9,959 | 2,156 | 35,536 | 10,675 | 2,264 |
| Total | 14,679 | 1,270 | 223 | 74,796 | 18,023 | 4,456 | 89,475 | 19,293 | 4,679 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.39 identifies the number of households that are low-income (income at or below 80% of area median) and severely cost-burdened (paying 50% or more for mortgage costs or rent). Table 6.39 provides the estimates and projections of the number of these households by tenure for the years 2002 to 2020. This indicator encompasses a broad range of households likely experiencing distress because of their housing costs. With their low incomes, the large portion of income taken up by housing costs is likely to limit these households' ability to afford other necessities. Moreover, the 80% of median income figure is a traditional measure of eligibility for programmatic housing assistance. The need indicator serves 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.

Table 6.39 Number of Severely Cost Burdened (50%+) Households with Income Less than 80% AMI by Tenure

| Place | Owner | | | | | Renter | | | | |
|--------------------------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|
| | 2002 | 2005 | 2010 | 2015 | 2020 | 2002 | 2005 | 2010 | 2015 | 2020 |
| Punta Gorda | 441 | 614 | 714 | 801 | 869 | 144 | 193 | 213 | 229 | 248 |
| Charlotte Unincorporated | 3,080 | 4,060 | 4,425 | 4,731 | 5,035 | 1,336 | 1,750 | 1,879 | 1,969 | 2,066 |
| Charlotte County | 3,521 | 4,674 | 5,139 | 5,532 | 5,904 | 1,480 | 1,943 | 2,092 | 2,198 | 2,314 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

XI. Projected Need for Housing

This section projects the housing needs of the current and anticipated future residents of Charlotte County, including affordable housing estimates, and separate estimates of the need for farmworker households. The projections are by number, type (single-family and multi-family), need by household income as a percentage of area median income, tenure (owner versus renter), and other special housing needs such as housing for the elderly. In addition, the projections include estimates for the replacement of housing units removed and for the maintenance of an adequate vacancy rate. The needs are projected through 2020.

Projected Demand for Housing

Table 6.40 illustrates the projected total demand housing in Charlotte County through 2020. The demand considers the projected total households by age shown in Table 6.37 and households by size and percentage of area median income as shown in Table 6.38. Table 6.40 also shows the projected construction need in Charlotte County through 2020. Construction need is based on the projected number of future households and the number of existing housing units. The projection shows the number of units that need to be constructed between a base year, in this case 2002, and a given year in order to meet the expected expansion in the number of households (plus an assumed vacancy rate, which is from the 2000 Census).

As shown in Table 6.40, it is projected that through 2020, there will be the need for about 120,000 housing units in Charlotte County. The number of units exceeds the number of households reported in Table 6.37 and Table 6.38. Units in excess of households provides replacements for housing that will be demolished and supports a 5.7% vacancy rate to handle movements within the housing market in the sale and rental of properties. The 5.7% vacancy rate is the same as the percentage of total occupied units that were for sale or for rent or awaiting occupancy at the time of the 2000 Census. This percentage falls within the customary range for active housing markets. The inclusion of units to compensate for demolitions and to provide for vacancies is required by the Affordable Housing Needs Assessment methodology of Rule 9J-5.

The projections show that through 2020, there is a need to construct about 49,000 housing units to address the demand.

| Table 6.40 Forecasted Demand and Need, 2005 to 2020 | | | | | | | | | | |
|--|---------------------------------------|------------------|---------|---------|---------|-----------------------------|--------|--------|--------|-----------------|
| | 2002 Estimated Housing Units | Projected Demand | | | | Projected Construction Need | | | | Vacancy Rate |
| | | 2005 | 2010 | 2015 | 2020 | 2005 | 2010 | 2015 | 2020 | |
| Punta Gorda | 8,414 | 11,498 | 13,418 | 15,448 | 16,997 | 3,084 | 5,004 | 7,034 | 8,583 | 5.1 |
| Charlotte- Unincorporated | 62,590 | 81,006 | 88,608 | 95,946 | 102,917 | 18,416 | 26,018 | 33,356 | 40,327 | 5.8 |
| Charlotte County | 71,004 | 92,504 | 102,026 | 111,394 | 119,914 | 21,500 | 31,022 | 40,390 | 48,910 | 5.7 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.41 expands on Table 6.40, showing the forecasted demand and forecasted construction need by housing type (single-family units and multi-family housing). Single-family units consist of both conventional site built units and mobile homes. The rationale for combining the categories is that local conditions will determine the mix between conventional site built housing and mobile homes in meeting the projected demand for detached units. Table 6.41 shows that of the approximately 49,000 units projected to be constructed through 2020, 42,000 or about 85% will be single-family units.

Table 6.42 shows the forecasted demand and forecasted construction need by tenure (owner occupied versus renter occupied). Table 6.42 shows that of the approximately 49,000 units that need to be constructed in Charlotte County through 2020, 21,798 or about 84% will be for occupancy by owner households.

Table 6.41 Forecasted Demand and Projected Construction Need for Housing By Building Type, 2005 to 2020

| | Est. Housing Units By Type | | Projected Demand By Type | | | | | | | | Projected Construction Need by Type | | | | | | | |
|--------------------------|----------------------------|--------------|--------------------------|--------|--------|--------|--------|--------|---------|--------|-------------------------------------|-------|-----------|-------|-----------|-------|-----------|-------|
| | 2002 | | 2005 | | 2010 | | 2015 | | 2020 | | 2002-2005 | | 2002-2010 | | 2002-2015 | | 2002-2020 | |
| | Single Family | Multi-Family | SF | MF | SF | MF | SF | MF | SF | MF | SF | MF | SF | MF | SF | MF | SF | MF |
| Punta Gorda | 6,579 | 1,835 | 8,991 | 2,507 | 10,493 | 2,925 | 12,080 | 3,368 | 13,291 | 3,706 | 2,414 | 670 | 3,915 | 1,089 | 5,502 | 1,532 | 6,713 | 1,870 |
| Charlotte-Unincorporated | 54,318 | 8,272 | 70,313 | 10,693 | 76,912 | 11,696 | 83,282 | 12,664 | 89,332 | 13,585 | 16,078 | 2,338 | 22,620 | 3,398 | 28,979 | 4,377 | 35,024 | 5,303 |
| Charlotte County | 60,897 | 10,107 | 79,304 | 13,200 | 87,405 | 14,621 | 95,362 | 16,032 | 102,623 | 17,291 | 18,492 | 3,008 | 26,535 | 4,487 | 34,481 | 5,909 | 41,737 | 7,173 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.42 Forecasted Demand and Projected Construction Need Housing By Tenure, 2005 to 2020

| | Est. Housing Units By Tenure | | Projected Demand By Tenure | | | | | | | | Projected Construction Need by Tenure | | | | | | | |
|----------------------------|------------------------------|--------|----------------------------|--------|--------|--------|--------|--------|---------|--------|---------------------------------------|--------|-----------|--------|-----------|--------|-----------|--------|
| | 2002 | | 2005 | | 2010 | | 2015 | | 2020 | | 2002-2005 | | 2002-2010 | | 2002-2015 | | 2002-2020 | |
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter |
| Punta Gorda | 7,326 | 1,088 | 9,993 | 1,505 | 11,661 | 1,757 | 13,426 | 2,022 | 14,773 | 2,224 | 2,613 | 471 | 4,314 | 690 | 6,082 | 952 | 7,433 | 1,150 |
| Charlotte - Unincorporated | 52,080 | 10,510 | 67,405 | 13,601 | 73,731 | 14,877 | 79,837 | 16,109 | 85,638 | 17,279 | 15,340 | 3,076 | 21,630 | 4,388 | 27,741 | 5,615 | 33,543 | 6,784 |
| Charlotte County | 59,406 | 11,598 | 77,398 | 15,106 | 85,392 | 16,634 | 93,263 | 18,131 | 100,411 | 19,503 | 17,953 | 3,547 | 25,944 | 5,078 | 33,823 | 6,567 | 40,976 | 7,934 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.43 shows the construction need through 2020 by household income as a percentage of the area median income. The data shows the additional units that need to be constructed to keep pace with the growth in households by annual income as a percentage of area median. Ensuring that all of these units are built at appropriate price or rent levels ensures new households entering or forming do not face undue cost burdens. This addresses potential growth in affordable housing need. Table 6.43 shows that by 2020 there is a need to construct about 16,300 units, or 33% of the total, for low-income households with annual income at or below 80% of area median income. It is projected that by 2020 there will be 37,269 low-income households meaning the remaining households will need to be housed in existing units.

| Table 6.43 Projected Construction Need for by Households by Income as a Percentage of Area Median Income, 2005 to 2020 | | | | |
|---|---------------|---------------|---------------|---------------|
| | 2005 | 2010 | 2015 | 2020 |
| <i>Punta Gorda</i> | | | | |
| 30% of Median | 222 | 319 | 417 | 504 |
| 50% of Median | 389 | 562 | 770 | 994 |
| 80% of Median | 572 | 925 | 1,308 | 1,600 |
| Total Construction need for Low Income Households | 1,183 | 1,806 | 2,495 | 3,098 |
| 119% of Median | 697 | 1,203 | 1,764 | 2,210 |
| Over 120% of Median | 1,204 | 1,995 | 2,775 | 3,275 |
| Total | 3,084 | 5,004 | 7,034 | 8,583 |
| <i>Charlotte County Unincorporated</i> | | | | |
| 30% of Median | 1,236 | 1,503 | 1,838 | 2,236 |
| 50% of Median | 1,878 | 2,167 | 2,689 | 3,574 |
| 80% of Median | 3,172 | 4,621 | 6,047 | 7,357 |
| Total Construction need for Low Income Households | 6,286 | 8,291 | 10,574 | 13,167 |
| 119% of Median | 3,785 | 6,039 | 8,212 | 10,143 |
| Over 120% of Median | 8,345 | 11,688 | 14,570 | 17,017 |
| Total | 18,416 | 26,018 | 33,356 | 40,327 |
| <i>Charlotte County Total</i> | | | | |
| 30% of Median | 1,458 | 1,822 | 2,255 | 2,740 |
| 50% of Median | 2,267 | 2,729 | 3,459 | 4,568 |
| 80% of Median | 3,744 | 5,546 | 7,355 | 8,957 |
| Total Construction need for Low Income Households | 7,469 | 10,097 | 13,069 | 16,265 |
| 119% of Median | 4,482 | 7,242 | 9,976 | 12,353 |
| Over 120% of Median | 9,549 | 13,683 | 17,345 | 20,292 |
| Total | 21,500 | 31,022 | 40,390 | 48,910 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.43 shows the construction need for all households at each income level, not just those who are projected to pay more than 50% of income for housing as shown in Table 6.39.

Therefore, the totals are higher than the total growth in cost-burdened households. In other words, it is expected that existing private market construction and housing programs will address a portion of the housing need for these households, particularly those in the higher income ranges. Not all new low-income households are destined to face a severe cost burden.

Projected Demand for Migrant and Seasonal Farmworker Housing

According to Table 6.44, there are 981 unaccompanied migrant and seasonal households in Charlotte County and 329 accompanied migrant and seasonal households. There are no Department of Health permitted camps for migrant and seasonal persons in Charlotte County. The negative figures in Table 6.44 indicate a need for 981 beds for single persons and 329 family units.

| Table 6.44 Demand for Seasonal and Farmworker Housing, 2004 | | | | | |
|--|------------------------------------|------------------------------------|--|---|------------------------------|
| Unaccompanied Migrant & Seasonal Households | Supply: DOH-Permitted Camps | Need for Single Person Beds | Accompanied Migrant & Seasonal Households | Supply: Section 514/516 and FHFC-Assisted Family Units | Need for Family Units |
| 981 | 0 | -981 | 329 | 0 | -329 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Projected Demand for Housing by the Elderly

Table 6.45 shows that from 2005 to 2020, elderly households consisting of persons age 65 and over, will increase by about 44% from 39,840 to 57,289. By 2020 there will be about 21,200 low-income elderly households. About 7,900 or 13.7% will be cost burdened paying 30% or more of their household income toward their housing costs. Table 6.45 shows the total elderly households in Charlotte County through 2020 and the projected low-income and cost burdened elderly households.

| Table 6.45 Low-Income and Cost Burdened Elderly Households, 2005 to 2020 | | | |
|---|---------------------------------|-------------------|----------------------|
| | Total Elderly Households | Low Income | Cost Burdened |
| <i>Punta Gorda</i> | | | |
| 2005 | 6,117 | 2,329 | 828 |
| 2010 | 7,326 | 2,768 | 993 |
| 2015 | 9,117 | 3,391 | 1,220 |
| 2020 | 11,046 | 4,183 | 1,475 |
| <i>Charlotte Unincorporated</i> | | | |
| 2005 | 33,723 | 13,389 | 4,827 |
| 2010 | 35,978 | 1,411 | 5,126 |
| 2015 | 40,363 | 15,418 | 5,944 |
| 2020 | 46,243 | 17,013 | 6,417 |
| <i>Charlotte County</i> | | | |
| 2005 | 39,840 | 15,718 | 5,655 |
| 2010 | 43,304 | 4,179 | 6,119 |
| 2015 | 49,480 | 18,809 | 7,164 |
| 2020 | 57,289 | 21,196 | 7,892 |

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 6.27 shows that there are 491 subsidized rental units in Charlotte County for low-income elderly households. The market analysis contained in the *Housing Study Survey* finds that turn over of the subsidized rental units is very low and the developments have long wait lists for an available unit.

Increasing numbers of cost burdened low-income elderly households will result in demand for decent safe affordable housing in convenient locations. For those who are able to continue residing in their existing unit, there will be the need for home maintenance assistance, including minor home repairs and supportive housing services. Cost burdened low-income elderly households will also have the need for assistance with adaptive modifications that allow them to remain in their homes as their physical conditions change.

XII. Land Requirements for the Estimated Housing Need

As required by Rule 9J-5, this section considers the land requirements for the total estimated housing need in Charlotte County. As shown in Table 6.40, through 2020 it is estimated that total need is 119,941 units. The number of units exceeds the number of households. This provides for replacement of housing units that will be demolished and allows vacant units to be available to handle movements within the housing market in the sale and rental of properties. It is projected that through 2020, there is a need to construct about 49,000 units to address housing need. Within the unincorporated portion of Charlotte County, total demand through 2020 is 102,917 including the need to construct about 40,300 units. The projected construction need in the unincorporated portion of Charlotte County includes 35,024 single-family units and 5,303 multi-family units.

In Charlotte County, the vast majority of dwelling units are built on quarter-acre sized lots. To construct 40,300 units on quarter-acre lots requires approximately 10,100 acres. More than half (52.95%) of the County's vacant land (112,547.59 acres) occurs within the Urban Services Area Overlay District (USAOD). About 86,200 acres within the USAOD have a residential future land use designation. To ensure a varied supply of land for a diversity of housing needs, the county has designated several ranges of residential densities. Low Density Residential lands may be developed at a density from one to five dwelling units per acre. Medium Density Residential lands are designated for urban residential uses and may be developed at a density from five to ten dwelling units per acre. High Density Residential lands are for urban residential uses and may be developed at a density from ten to 15 dwelling units per acre. The medium and high density sites are distributed throughout the urban areas of the County. Uses on land designated for residential uses include single-family residential dwelling units, multi-family residential dwelling units, and manufactured residential dwelling units.

XIII. Housing Need Met by Private Sector

As required by Rule 9J-5, this section considers the portion of the housing need that is projected to be met by the private sector within current market conditions.

Private sector providers responding to the availability of relatively inexpensive land and the demand from retirees willing to invest substantial equity into new homes have historically met Charlotte County's housing needs. Despite rising land costs and increased construction costs, it is expected that the private market will continue to provide the majority of the housing in Charlotte County, particularly for moderate- and upper-income households.

As part of two large scale development projects, Charlotte County has negotiated agreements requiring that the private developers provide a set aside of affordable housing for low- and moderate-income households. The development agreements are as follows.

- Babcock Ranch contains about 91,362 acres, of which 81,499 are within Charlotte County. The site will be developed as a self-contained community containing a mix of commercial, office, services, recreational, and public uses. The development will include up to 17,870 residential units. As part of the development agreement for Babcock Ranch, the county has negotiated an affordable housing set aside with the units developed by the private developer. The agreement requires that 10% of the total housing (1,787 units) constructed shall be for affordable housing. As defined by the agreement, an "Affordable Rental Unit" means a housing unit for which the monthly rent, including utilities, does not exceed 30% of a household's gross income. An "Affordable Ownership Unit" means a housing unit for which the monthly mortgage payment, including taxes and insurance, does not exceed 30% of a household's gross income. All Affordable Units developed must be targeted to households earning less than 120% of the area median income as updated annually by the Florida Housing Finance Corporation. 40% of all affordable units must be targeted to households earning less than 80% of the area median income. At least 10% of all affordable units shall be targeted to households under 50% of area median income. The agreement does not specify type or tenure of developed affordable housing.
- Murdock Village is a project comprised of approximately 1,200 acres of platted residential lots that have remained largely undeveloped over the last 30 years. The redevelopment initiative is focused on addressing many of the undesirable results of the platting of the area. The project consists of a mix of residential, retail commercial, medical, office, public and education facilities, recreational, and institutional redevelopment. The residential portion of Murdock will include 2,869 units. Charlotte County has negotiated with the developer a set aside of 10% of the units as affordable housing for households at or below 100% of area median income. The agreement includes a requirement for long-term affordability ensuring that successive owners or renters are income eligible households. The agreement does not specify type or tenure of developed affordable housing.

The county will continue to look for opportunities to expand development of affordable housing for low-income households through coordination with private sector development. Additionally, Charlotte County will continue to use its local and state resources to support development of housing for low-income households. With the adoption of the William Sadowski Affordable Housing Act in 1992, Charlotte County has been provided with a dedicated source of revenue with which it can create partnerships dedicated to providing affordable housing opportunities for low-income households. That partnership includes as many participants as possible from the private sector who are familiar with the production or preservation of housing. Builders, bankers, Realtors, and insurers are active participants, along with the nonprofit agencies already committed to providing affordable housing and related services.

Charlotte County government plays a significant coordinating role in this partnership. It provides analysis and information from various departments and agencies, projects trends and develops plans responding to the growth management needs of the community. More important, government provides incentives aimed at encouraging the development of affordable housing. Incentives include expedited permitting to zoning relief and cash contributions from grants. The partnership explores every opportunity to develop affordable housing before incentives are provided.

A successful partnership has developed in Charlotte County since the introduction of the SHIP program. It is accessible to the public through the monthly meetings of the Affordable Housing Advisory Committee, which monitors the performance of the partnership at monthly public hearings. The Affordable Housing Advisory Committee also explores emergent affordable housing needs and makes recommendations on all government action that could affect housing affordability.

The Affordable Housing Partnership has broad representation from the “for profit” and “nonprofit” groups involved in the delivery of affordable housing opportunities. The Charlotte County Administrator who delegates the responsibility to specific staff coordinates it. The staff provides oversight of the entire program, with specific responsibility for ensuring appropriate delivery of the SHIP-funded Housing Assistance Plan. The next step in the partnership’s development is the coordination of affordable housing production with plans established by county government to revitalize neighborhoods, or the extension of new housing opportunities within the urban service area. Greater participation from other county agencies will be required to accomplish this task, which will ultimately be delivered by the private sector.

Existing Housing Delivery System

Private Sector

The housing delivery system in Charlotte County includes a number of private housing providers. The majority of the housing developed is for owner occupants, with a relatively small number of investors providing rental housing.

The private housing delivery process in Charlotte County typically responds to the demand for the construction of housing for moderate- and upper-income households. With an abundance of land platted for single-family development, there appears to be an ample private sector capacity in the building trade, finance and insurance sectors to satisfy anticipated demand for most new housing.

Due to continued demand, some developers experience difficulty finding labor within specific trades. The situation may limit the ability of the industry to keep up with the demand for new housing in the coming years.

Ample financing is available to accommodate the anticipated housing development needs of Charlotte County. Residential mortgages are available from all of the banks licensed to operate in Charlotte County. Local banks participate in the Cornerstone Program, a below-market rate, down-payment assistance program that uses SHIP funds to help low-income households buy homes. Some of the banks have their own internal programs aimed at providing financing to help low-income households buy their first homes.

Additional financing for housing construction is available from a number of mortgage agencies operating within the county. Qualified low-income homeowners may be able to access below market rate mortgages that are made available from mortgage revenue bond programs provided by the Florida Housing Finance Agency or the Charlotte County Housing Finance Authority.

Public Sector

The federal programs that are currently in place in Charlotte County are described below.

Public Housing: Punta Gorda Housing Authority. As part of the *Housing Study Survey* an interview was conducted with Ms. Jean Farino, Executive Director of PGHA. PGHA administers 341 Section 8 Public Housing Choice Vouchers. The wait list for a voucher closed in 2004 and the wait for assistance is two years. PGHA also administers 30 public housing units in the City of Punta Gorda. PGHA plans to develop 184 units to replace units destroyed by Hurricane Charley. In August 2006, HUD announced further cuts to public housing authority operating subsidies. Because of the reductions, PGHA expects go from about \$380,000 to \$65,000. The cuts should not affect the rebuilding.

Section 515 Rental Housing Loan Program (Rural Housing). Presbyterian Villas, located in Port Charlotte, was developed using the Section 515 program, which is administered by Rural Development. The property is set aside for elderly households and offers 70 units. It is 100% occupied and maintains a wait list.

Section 202 and Section 811. The Section 202 and Section 811 programs are federally funded programs administered by HUD. The programs target extremely low-income elderly and

disabled households. Tenants pay 30% of their income toward rent. There are four developments with 301 apartments in Charlotte County operated with the Section 202 or Section 811 programs. All the units are occupied.

Community Development Block Grant (CDBG). The CDBG program is a federally funded program administered by HUD. The CDBG program allows local governments to improve housing conditions, infrastructure, and expand economic opportunities for low-income persons. The City of Punta Gorda is an entitlement community receiving an annual allocation. The 2004 allocation was \$302,000. The allocation for 2005 was reduced by over two-thirds to \$93,000. The allocation for 2006 is about \$85,000. Over the next five years, the City of Punta Gorda expects to use the majority of the CDBG funds for streetscape and other infrastructure improvement projects. The projects are targeted to improve the Trabue Woods Neighborhood's ability to attract private investment for redevelopment in both its housing and commercial markets.

Low Income Housing Tax Credit (LIHTC) Program and Tax Exempt Bonds. The LIHTC program provides an allocation of federal tax credits that are used for the construction or rehabilitation of rental housing that must remain affordable to low-income households for 15 years or more. Households' incomes can be no greater than 60% of area median income. Rent restrictions are also in place. Tax-exempt bonds provide below market-rate loans to nonprofit and for-profit developers who set aside a certain percentage of their apartments for low-income households. The program requires that at least 20% of the units be set aside for households earning at or below 50% of the area median income. The developer may also opt to set aside 40% of the units for households earning at or below 60% of area median. There are five projects with 1,260 units in Charlotte County assisted by the LIHTC and Tax Exempt Bond programs. An additional 244 units are planned or under construction.

The state program in place in Charlotte County is described below.

State Housing Initiatives Partnership Program (SHIP). In 1992, the William E. Sadowski Affordable Housing Act became State law. The Act dedicates a source of revenue derived from documentary stamp taxes on real estate transactions to provide funds for affordable housing purposes. It includes a formula that entitles each county to receive funds based on population. The "Sadowski Act" created the State Housing Initiatives Partnership Program (SHIP), which guaranteed all Florida counties a minimum of \$250,000 each year to be used at the discretion of the governing body for affordable housing. The SHIP program is the primary resource available to local government to provide affordable housing opportunities for low-income households. Table 6.46 illustrates the amount of funds that Charlotte County has received.

| Table 6.46 State Housing Initiatives Partnership Program, 1992 to 2005 | |
|---|---------------------------|
| Year | SHIP Funds Awarded |
| 1992 | 250,000 |
| 1993 | 265,000 |
| 1994 | 273,000 |
| 1995 | 723,000 |
| 1996 | 723,000 |
| 1997 | 723,000 |
| 1998 | 723,000 |
| 1999 | 723,000 |
| 2000 | 1,806,000 |
| 2001 | 1,466,000 |
| 2002 | 1,578,000 |
| 2003 | 1,503,373 |
| 2004 | 1,191,355 |
| 2005 | 4,711,380 |
| 2006 | 1,155,637 |

Source: Charlotte County Human Services Department

The Charlotte County Human Services Department is the administrative agent for the SHIP Program. The Charlotte County Board of County Commissioners directed county staff to pursue a local housing partnership in 1992. The Charlotte County Affordable Housing Advisory Committee has monitored the formation of the partnership since that time. A broad range of affordable housing interests have participated in the partnership, including nonprofit corporations, lending institutions, real estate developers and for profit corporations. The effort led to the development of the Cornerstone Program, a down payment and closing cost assistance program that has attracted over \$20 million in first mortgages to low-income homeowners.

A principal participant in the housing partnership is the Housing Corporation of Charlotte County, Inc., a non-profit organization developed by BCC in 1989. The Housing Corporation evolved during the first two years of the SHIP program and has become the implementing agency for SHIP funded activities.

Other partners who have participated in SHIP strategies include Habitat For Humanity and the Homeless Coalition; two non-profit organizations that have provided housing opportunities for low-income households. Creative use of non-SHIP resources has resulted in two non-profit organizations, the aforementioned Homeless Coalition and Charlotte County Mental Health Services collaborating to design and plan a 24-bed Safe Haven for homeless individuals on land owned by the Charlotte County Mental Health Services.

The partnership-building efforts never end. Charlotte County Department of Human Services maintains mailing lists of people interested in receiving housing-related information. Interested parties are informed of meeting agendas, and other information relating to the affordable housing programs and policies.

There are several local housing programs in Charlotte County. Local programs include those operated by the county using SHIP Program funds and nonprofits. The local programs are described below.

Knowledgeable and effective use of the resources of participants in the affordable housing partnership continues to provide a reduction of housing costs for low-income households and persons with special needs. The Charlotte County Collective (C3) was formed in 1999 for coordinating services to the homeless. C3 played a crucial role in assisting in the housing recovery efforts after Hurricane Charley.

Other leveraging of the housing partnership has been accomplished with Habitat for Humanity, which has used SHIP funds to assist in the construction of homes for low-income households. Habitat also provides volunteer counseling services that prepare clients for home ownership responsibilities.

Affordable housing programs supported by SHIP funds in Charlotte County are as follows.

Cornerstone Program provides funds to assist low-income households with down payment assistance in purchasing a new home. Additional funds are available for renovations. Assistance is in the form of a forgivable loan with 0% interest. Additional terms contained in the mortgage render the loan due and payable if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. If the property is sold to an eligible recipient, the county may allow the loan to be assumed. As of September 2006, 376 households have purchased homes generating over \$20 million in mortgage loans to local lenders using the Cornerstone Program.

Charlotte County Homebuyers Club is an educational program operated by the Housing Corporation of Charlotte County, Inc. Members of the club receive individual and group counseling by certified consumer credit counselors designed to help them identify and overcome impediments to home ownership.

Charlotte County Homeowner Rehabilitation Program provides assistance to rehabilitate single family and condominium units. The activity serves low-income homeowners not previously assisted with SHIP funds. The only exception to the prohibition is homeowners required to hook up to new sewer lines after receiving SHIP assistance. Assistance is in the form of a forgivable loan with 0% interest. Additional terms contained in the mortgage render the loan due and payable if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. Through September 2006, the Homeowner Rehabilitation Program has helped about 900 households using over \$7.8 million in SHIP funds.

Single Family Housing Construction is for the costs associated with construction or acquisition/rehabilitation of single-family homes sold to qualified low-income households. Not For Profit developers are selected as sponsors through a competitive process. Selection criteria give priority to proposals with the maximum number of units produced at the lowest per unit SHIP cost, and leveraging provided from other approved private or public funding sources. Sponsors that employ, or agree to employ personnel from the WAGES or Workforce Development Initiatives Program are given preference in the selection process. Households are selected on a first come, first served basis. They must complete the homebuyers training workshop and receive first mortgage approval.

Disaster Recovery involves use of unencumbered Charlotte County SHIP funds to provide emergency replacement of or repairs to homes owned and occupied by low-income households damaged because of a disaster declared by a national or state authority. Applications are accepted from moderate-income families if additional disaster funds are received from the state following any disaster. Emergency repairs not covered by insurance may be eligible for assistance.

Rehabilitation of Rental Housing is for the rehabilitation or construction of public housing units occupied by low-income households. The Housing Authority uses its approved selection policy, which consists of a first come, first served waiting list for apartments.

Rehabilitation of Non-Profit Rental Housing assists in the rehabilitation of rental housing owned and operated by nonprofit organizations for low-income households.

Rental Housing - New Construction assists in the new construction of rental housing. The program provides a source of funds that may be used as local contribution in the HOME Program, the State Apartment Improvement Loan (SAIL) Program, and the Housing Credit Program administered by the Florida Housing Finance Corporation. The activity serves low-income households.

Community Land Trust involves purchase of land by the Housing Corporation of Charlotte County. The land is transferred to a land trust that acts as custodian of the land. The nonprofit trust assumes ownership of the land and a house is built. The house is available for purchase by low-income households. The land is made available through a long-term lease. In 2005, the BCC created the land trust using \$750,000 from a \$9 million Community Development Grant awarded the county for hurricane recovery. As of August 2006, two lots have been purchased.

Hurricane Housing Recovery. In 2005, the state awarded Charlotte County \$19 million of Hurricane Recovery (HR) funds. HR funds in combination with SHIP funds, Emergency SHIP funds, and CDBG Emergency Set Aside (CDBG) funds have provided vital assistance to home owners and developers to rebuild and repair Charlotte County housing damaged or destroyed by Hurricane Charley. The county has provided direct assistance to over 128 households and has partnered with ten developers to replace and rebuild needed affordable housing. The following list shows sums expended for home ownership recovery through September 2006.

| | Expended | Households Served |
|--|---------------------|---|
| SHIP (Rehab/New Construction) | \$ 528,119 | 27 |
| Emergency SHIP (Rehab) | \$ 1,635,183 | 40 |
| | | (Additional 67 processing; \$1,425,000) |
| CDBG (Mobile home replacements) | \$ 2,600,000 | 51 (Closed) |
| HR (Down Payment funds; layered with SHIP) | \$ <u>117,800</u> | 5 |
| | | (Additional 38 processing; \$631,402) |
| Total | \$ 4,881,102 | |

About \$14 million of the HR funds have been allocated for construction of multi-family housing for low-income households and the homeless. The multi-family component will fund ten projects creating 751 units.

The Charlotte County Housing Finance Authority issues tax-exempt Multi-family Mortgage Revenue Bonds to provide financing at lower-than-market rates for affordable multi-family housing developments. Most recently, the Housing Finance Authority has authorized tax-

exempt bonds to support development of Murdock Circle Apartments, which consists of 264 rental units for low-income families and Hampton Point Phase 2, which consists of 192 rental units for low-income families. Both developments also received an allocation of LIHTC. The Housing Finance Authority has received \$7 million in tax-exempt authority to use to underwrite a Mortgage Credit Certificate (MCC) program. The MCC program is available to households with annual income up to \$55,000. The MCC provides households with a refund, as a federal tax credit, for a percentage of their annual mortgage interest. To assist in hurricane recovery, the Housing Finance Authority issued \$7 million in taxable bonds to guarantee Fannie Mae loans available for home repair and reconstruction.

Regulations

There are various regulations and administrative roles of government agencies that identify problems and opportunities' affecting the capacity of Charlotte County's housing delivery system. The objective is to develop effective improvements to the system to increase its efficiency in meeting the goals of the Housing Element. When developing and implementing affordable housing projects, various regulations must be adhered to. On the other hand, incentives exist to encourage the process. While the intent of regulations is to ensure growth management and environmental protection, many add expenses and delays that drive the unit cost for housing out of the reach of low-income households.

The Charlotte County Board of County Commissioners has designated the Affordable Housing Advisory Committee as the entity responsible for reviewing changes to local regulations to determine their impact on housing cost. A public hearing by the Advisory Committee is necessary before any changes that impact housing cost can be implemented.

To ensure regulations do not add excessive costs to units affordable to low-income households, Charlotte County has established administrative procedures to reduce costs of development. In November 1998, Charlotte County adopted two incentives to further the construction and rehabilitation of affordable housing as follows.

- Charlotte County Code Section 3-9-5.2(a) establishes an expedited permitting process for all certified affordable housing development. The Code directs developers to request certification as an Affordable Housing Development from the County Administrator, who appoints an ombudsman to assist the developer in the permit process. The Code also directs all County review agencies to expedite certified Affordable Housing Development applications above all other permit applications.
- Section 3-9-5.2(d) of the Charlotte County Code requires the review of all changes to code, procedure or process that affect the cost of housing, by the Charlotte County Affordable Housing Advisory Committee. County agencies that develop changes to code, procedure or process have been notified that the Affordable Housing Advisory Committee must review all changes before the Board of County Commissioners can consider them.

Through its Transfer of Density Units ordinance, Charlotte County supports the development of affordable housing. A project that proposes to increase density units on a property through a plan amendment or rezoning where at least 50% of the total number of density units built will be available as affordable housing for low-income households is not required to petition the Board

of County Commissioners for a Transfer of Density Unit. The effect of the regulation is to give a bonus density of 50% percent where at least half of the units are available as affordable housing. Other strategies that the county could pursue to expand affordable housing opportunities for low-income households include, but are not limited to reducing or waiving of impact fees and modifying standards. Different strategies can be used based upon the income category that is targeted with the greatest reduction available to those meeting the income group with the most critical need.

XIV. Neighborhood Stabilization

Neighborhoods are stabilized by boundaries, a sense of community, and sometimes through a neighborhood or community group. In Charlotte County, due to the platted lands dilemma, there are not near as many real neighborhoods compared to areas with similar numbers of houses and people.

Community Planning

One way neighborhoods can be stabilized is through the Community Planning Process. Community Planning gives residents an opportunity to provide for their own needs without resorting to incorporation. Community plans have been completed in or are underway in Rotonda West, Charlotte Harbor, South Gulf Cove, Manasota and Sandpiper Key, Harbour Heights, Boca Grande, Don Pedro Island, Little Gasparilla Island, and Grove City. Interest has been expressed in other communities. Community Planning allows the area to adopt higher level-of-service standards for various services, costs borne by residents of the area by any method mutually agreeable between the BCC and residents of the neighborhood. Examples of items included in community plans include:

- landscape design standards for homes and businesses;
- architectural design standards for homes and businesses ;
- traffic calming techniques;
- new-urbanism (old-town style planning and zoning);
- bicycle/pedestrian facilities; and
- community facilities such as parks and playgrounds.

The Community Planning Process involves the community group drafting a project framework and presenting it to the Board of County Commissioners for approval. After these initial steps, the actual Community Planning Process begins. The BCC selects members for the Community Planning Advisory Committee. The committee meets with County staff for reviewing and revising the project framework. At this point, the committee goes through the process of completing the Scope of Work through volunteer, county staff, contract, consultants, or community group representatives. The committee then holds a final round of public meetings and makes recommendations for their Community Plan. The committee then forwards and presents the proposed plan and petitions through the formal public hearing process to the Local Planning Agency and the BCC. Final approval is from the Department of Community Affairs (assuming plan is greater than 10 acres).

XV. Goals, Objectives, and Policies

Goal 1: Charlotte County will promote the availability of a choice of safe, sanitary housing on a nondiscriminatory basis to current and anticipated households of all income levels.

Objective 1.1: The County should work toward making up to 15% of new housing affordable to low-income households (annual income up to 80% of area median income). Charlotte County will assure housing opportunities for very-low, low-, and moderate-income households by allowing varied types including, but not limited to, single family, multi-family, mobile and manufactured homes. This objective is reflected through delineation of land uses on the Future Land Use Map to accommodate different housing types that can accommodate different income groups and groups with special needs such as the elderly, disabled, rural and farm labor, for all current and anticipated future residents. In combination with allowing varied types of housing, the county will examine opportunities to expand affordable housing through changes in the development regulations. Changes to be considered include but are not limited to, deferring of impact fees, reservation of infrastructure capacity, and modifying standards for developments that include a setaside of housing for low-income households that include a requirement for long-term affordability ensuring that successive owners or renters are income eligible households. New affordable housing should reflect the percentage needs by tenure as projected by the Shimberg Center.

Policy 1.1.1: Charlotte County will assure freedom of choice in housing by illustrating a variety of residential densities on the Future Land Use Map and on the Zoning Map.

Policy 1.1.2: Charlotte County will include within the Land Development Regulations (including the Zoning Code) a variety of lot sizes, densities, methods of neighborhood stabilization, and housing types, including single-family, multi-family, patio homes, zero lot line, manufactured, and mobile homes.

Policy 1.1.3: Charlotte County, will review all existing Land Development Regulations, including the Zoning Code as part of its current update of the regulations. As part of this process, Charlotte County will consider the impacts of existing regulations upon the market for very-low, low-, and moderate-income housing.

Policy 1.1.4: Community facilities and infrastructure, whether provided by public or private sources, will be extended to developing areas concurrent with need and consistent with the Future Land Use Map, the Urban Service Area strategy, and the Levels of Service standards embodied in this comprehensive plan. Capital spending required to satisfy Level of Service standards will be reflected in the *Capital Improvements Element* and will be annually updated with the Board of County Commissioners.

Policy 1.1.5: As part of the review of existing Land Development Regulations, Charlotte County will review and will revise the Planned Development (PD) ordinance to assure that the Planned Unit Development (PUD) process accommodates the development of very-low, low-, and moderate-income housing.

Policy 1.1.6: Charlotte County will continue to support efforts by the State and Federal Governments to assist seniors to “Age in Place” by promoting independent living initiatives.

Policy 1.1.7: Charlotte County will require that housing for farm labor households be located in areas that contain infrastructure (including on-lot disposal and wells) necessary for safe and sanitary habitation.

Policy 1.1.8: Charlotte County will continue to allow farm labor housing for accessory on-site use as a conditional use permit within agricultural areas.

Policy 1.1.9: Charlotte County shall continue to make available incentives through the Housing Assistance Plan for the construction and/or rehabilitation for housing of very-low, low-, and moderate-income persons including special needs groups.

Policy 1.1.10: By the year 2010, Charlotte County will review and modify, if necessary, its procedures for affordable housing development for very-low, low, and moderate income households, including groups with unique requirements such as the elderly and disable and for those dependent on the rural economy. Such procedures shall be referenced in the Land Development Regulations.

Policy 1.1.11: Charlotte County will continue the Affordable Housing Partnership, which provides housing assistance to meet the needs of very-low, low, and moderate-income households.

Objective 1.2: Substandard dwelling units will be reduced from the 1.7% measured by the Shimberg Center yearly on an incremental basis. Charlotte County will continue code enforcement efforts and will use SHIP funding or other available funding for the rehabilitation of existing substandard housing.

Policy 1.2.1: In order to assure that existing housing is safely maintained, and to halt or retard deterioration of existing stock, Charlotte County will aggressively enforce the Standard Housing Code, as well as the Unsafe Building Abatement Code and the Existing Buildings Code.

Objective 1.3: Charlotte County will develop and maintain incentives, including but not limited to expedited permitting, reducing or waiving of impact fees, and modifying standards, and will utilize SHIP and other state and federal housing assistance programs for the development, demolition, conservation, and rehabilitation of housing.

Policy 1.3.1: Charlotte County will assign responsibility to appropriately qualified staff to coordinate County efforts with public and private agencies to deliver programs that encourage the production, conservation and rehabilitation of housing for very-low, low, and moderate income households and other groups with special needs, including the elderly and disabled.

Policy 1.3.2: Charlotte County will develop and implement programs that promote conservation and rehabilitation of housing for very-low, low, and moderate income households by:

- a. Aggressively pursuing Federal State, and private resources to support neighborhood conservation and improvement;
- b. Stimulating the increased investment to the production and maintenance of rental property for very-low, low, and moderate income households by providing information and, whenever possible, assist with grant resources;
- c. Encouraging the support of the Charlotte County Housing Finance Authority to provide funding for private investment of housing assistance (including maintenance and repairs) for very-low, low, and moderate income households with tax exempt financing, tax credits and similar mechanisms;
- d. Working cooperatively with neighborhood groups to develop strategies designed to promote comprehensive neighborhood revitalization; and
- e. Continue implementing a Community Redevelopment Area (CRA) plan for the improvement of residential and other land uses in the Charlotte Harbor area. The Charlotte Harbor CRA will serve as a model for the rehabilitation of other areas which the Board of County Commissioners finds to be blighted.

Policy 1.3.3: Charlotte County will direct the demolition of condemned residential structures.

Objective 1.4: Charlotte County shall promote the Fair Housing Code prohibiting discrimination in housing on the basis of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age.

Policy 1.4.1: Charlotte County will designate staff to receive complaints, make investigations and utilize methods of persuasion, conciliation and mediation or informal adjustment of grievances that are contrary to the Fair Housing Code.

Policy 1.4.2: Charlotte County will continue to assure that adequate access is provided to handicapped persons in multi-family developments, as well as commercial, industrial, and public facilities, consistent with the 1992 Americans with Disabilities Act. As part of the review of the existing Land Development Regulations, Charlotte County will examine the impacts of existing regulations upon the mobility and access needs of handicapped persons.

Objective 1.5: Through its development regulations, Charlotte County will consider strategies for mitigating the negative impacts that may result from the intrusion of intensive land uses on residential communities.

Policy 1.5.1: Charlotte County will continue to enforce Land Development Regulations to assure compatibility of land uses within established or planned residential areas.

Policy 1.5.2: Charlotte County will encourage residential development within Infill Areas of the Urban Service Area. Residential development shall be coordinated with existing and planned community services and infrastructure. Through the PUD process, Charlotte County will encourage innovative land uses, such as internal TDRs, zero lot-line construction, and other techniques.

Policy 1.5.3: Charlotte County will continue to use the Development of Regional Impact (DRI) review process, the Future Land Use Map amendment process, and the rezoning and special exemption approval processes to assure that new proposed land uses are compatible with existing residential uses, and will not significantly contribute to the degradation of residential neighborhoods.

Policy 1.5.4: As part of its review of existing Land Development Regulations, the County will determine whether existing regulation adequately protects residential neighborhoods from encroachment by other, more intensive, land uses, and whether existing regulations provide appropriate buffering from more intensive uses.

Policy 1.5.5: Charlotte County will continue to rely upon the Future Land Use Map to identify appropriate residential densities.

Objective 1.6: Charlotte County will provide equitable housing for citizens who must be relocated through government action supported by federal or federal aid funds consistent with Ch. 421.55, *Florida Statutes*.

Policy 1.6.1: Charlotte County will assure that reasonably located, safe, and sanitary housing for very-low, low, and moderate income households is available for citizens through public action prior to displacement, should such redevelopment occur.

Policy 1.6.2: In areas where there is strong community identification, redevelopment will occur in a manner to minimize disruption and relocation.

Policy 1.6.3: As part of a redevelopment plan, consideration will be given to providing opportunities, for those living in the redevelopment area, to move back into their area if it has been redeveloped for residential use.

Goal 2: Charlotte County will promote the construction, conservation and rehabilitation of housing for very-low, low, and moderate income households, and those with special housing needs including the identification of historically significant housing.

Objective 2.1: Charlotte County will facilitate its public/private partnership with the Affordable Housing Partnership and other private and nonprofit programs to increase the supply of housing for very-low, low, and moderate-income households appropriately distributed throughout the community. This objective is measured by the number of mortgages, loans, new and rehabilitated homes made available for very-low, low, and moderate-income households.

Policy 2.1.1: Charlotte County will assist public and private housing providers to supplement the efforts of the private sector by providing information and assisting in the application process for State and Federal grants and aid to increase the supply of housing for very-low, low, and moderate income households and special needs groups.

Policy 2.1.2: Charlotte County will continue the Affordable Housing Partnership that has emerged as a result of the State Housing Initiatives Partnership (SHIP) program.

Policy 2.1.3: Charlotte County will promote the construction of housing for very-low, low, and moderate income households with innovative land development regulations.

Policy 2.1.4: The Future Land Use Map will continue to illustrate lands sufficient to support a broad variety of housing choices for very-low, low, and moderate income households.

Policy 2.1.5: Land Development Regulations adopted pursuant to this comprehensive plan will continue to provide criteria for the siting of mobile homes.

Policy 2.1.6: As a part of the review of the Land Development Regulations, the County will consider the potential damage of catastrophic hurricanes and tornadoes, based upon Florida's experiences with various hurricanes and with other disastrous storm events. The Board of County Commissioners will revise the Land Development Regulations, if appropriate, to protect the safety of the residents.

Policy 2.1.7: Housing opportunities for very-low, low, and moderate income households shall be dispersed throughout various geographical areas in Charlotte County and not concentrated or clustered in relatively few locations.

Policy 2.1.8: Charlotte County will continue to utilize its Affordable Housing Partnership for researching programs and actions that may streamline the permitting process and minimize costs and delays for housing, especially housing for very-low, low, and moderate income households.

Goal 3: Charlotte County will promote the availability of foster care facilities group homes, and Assisted Living Facilities (ALFs).

Objective 3.1: Provide for sufficient sites throughout the county in the residential areas or areas of residential character for group homes and foster care facilities licensed or funded by the State of Florida.

Policy 3.1.1: Land Development Regulations permit Assisted Living Facilities (ALFs) in residential areas that are generally compatible with neighboring uses. Regulations will provide for:

- a. The availability of sufficient parking;
- b. Aesthetically pleasing external appearance of ALF facilities; and

- c. That ALFs will be treated as a residential use, allowable as a principal permitted use on lands zoned for multi-family use.

Policy 3.1.2: The Land Development Regulations shall allow for the continued operation of existing group homes licensed as Assisted Living Facilities in their present locations.

Policy 3.1.3: Land Development Regulations, including the Zoning Code, will continue to allow ALFs in areas close to professional and medical services.