

CHAPTER 5

ST. LUCIE COUNTY COMPREHENSIVE PLAN

HOUSING ELEMENT

Prepared by:

St. Lucie County
Board of County Commissioners

St. Lucie County
Department of Growth Management

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**ST. LUCIE COUNTY
HOUSING ELEMENT**

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ST. LUCIE COUNTY HOUSING ELEMENT

INTRODUCTION

The Housing Element of the St. Lucie County Comprehensive Plan documents: existing housing conditions in the unincorporated County, projects future needs and identifies existing and potential deficiencies in the housing supply. By doing so, goals, objectives and policies can be developed which enable the County to meet and exceed the demand for safe and sanitary housing for every economic sector within the community.

St. Lucie County is located two-thirds of the way down the Atlantic Coast of Florida. The County lies approximately 120 miles north of Miami and 225 miles south of Jacksonville. St. Lucie County's 600 square miles contain three municipalities within its boundaries; the City of Ft. Pierce, the City of Port St. Lucie and St. Lucie Village.

The Housing Element for St. Lucie County deals with housing issues in the unincorporated part of the County only. However, in some instances, data for the unincorporated County is compared with data for the municipalities in the County or the State of Florida. Such comparisons are intended to identify similarities or differences between the various locations. Nevertheless, it must be recognized that, overall, the County's housing needs must be met within both the incorporated and the unincorporated areas.

The data in this element is obtained primarily from the 1990 Census and the Affordable Housing Needs Assessment provided to the County by the State of Florida Department of Community Affairs (DCA). This is considered to be the best available data for the Housing Element until the 2000 Census data is available.

The Housing Element is divided into four major sections in addition to the Introduction.

- The first is Housing Inventory. It summarizes the 1990 Census data on current housing conditions in the County. Estimates from the DCA Affordable Housing Needs Assessment supplements the Census data.
- The second section is titled Data Analysis. It builds from the database on existing conditions to make projections for future housing needs.
- The third section of the element, Conclusions, provides a synopsis of future needs and discusses how the County plans to meet those needs.
- The fourth section of the element, Goals, Objectives and Policies, offers specific actions and strategies that can be followed in addressing housing deficiencies in Unincorporated St. Lucie County.

HOUSING INVENTORY

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

HOUSING DISTRIBUTION

Table 5-1 presents total housing unit distribution in St. Lucie County as well as for the cities within the county for 1980, 1985, 1990 and 1995. In 1990, the unincorporated County contained approximately 43.4% of the total housing units in all of St. Lucie County. The remainder of the units were distributed within the three municipalities: Ft. Pierce at 23.4%, City of Port St. Lucie at 32.8% and St. Lucie Village at 0.4%. By 1995, the percentage of housing units located within the unincorporated portion of St. Lucie County had increased to 46.9% of the total County housing units.

| TABLE 5-1 Housing Unit Distribution, 1980 - 1995, St. Lucie County | | | | | | | | |
|--|--------------------------|----------|--------------------------|----------|--------------------------|----------|--------------------------|----------|
| Location | 1980 Total Housing Units | | 1985 Total Housing Units | | 1990 Total Housing Units | | 1995 Total Housing Units | |
| | Number | % County |
| County-wide | 40915 | 100 % | 58035 | 100 % | 73848 | 100 % | 82,256 | 100 % |
| Unincorporated | 19050 | 46.5 % | 28062 | 48.4 % | 32085 | 43.4 % | 38,621 | 46.9 % |
| Ft. Pierce | 15169 | 37.1 % | 17063 | 29.4 % | 17250 | 23.4 % | 15345 | 18.7 % |
| Port St. Lucie | 6410 | 15.7 % | 12910 | 22.2 % | 24241 | 32.8 % | 28038 | 34.1 % |
| St. Lucie Village | 286 | 0.7 % | N/A | N/A | 267 | 0.4 % | 252 | 0.3 % |
| Source: 1980 and 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 | | | | | | | | |

AGE OF HOUSING UNITS

Table 5-2 indicates the age of housing units located within unincorporated St. Lucie County as of 1995. Approximately 6.5% of the units located within unincorporated St. Lucie County were built between April 1990 and 1995. The largest growth of construction with regards to new housing occurred between 1970 and 1979, with 27.5% of the housing stock being constructed in this timeframe.

| TABLE 5-2 Age of Housing Units, 1995 | | |
|---|--------|---------|
| Year Constructed | Number | Percent |
| April 1990 to Dec. 1995 | 2,501 | 6.50% |
| 1985 - March 1990 | 8,168 | 21.10% |

| Year Constructed | Number | Percent |
|-------------------------|---------------|----------------|
| 1980 ■ 1984 | 6,195 | 16.00% |
| 1970 ■ 1979 | 10,617 | 27.50% |
| 1960 ■ 1969 | 3,755 | 9.70% |
| 1950 ■ 1959 | 5,630 | 14.60% |
| 1940 ■ 1949 | 1,193 | 3.10% |
| Before 1939 | 562 | 1.50% |
| Total Units | 38,621 | 100.00% |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995

HOUSING UNIT TYPE

According to the 1990 Census, as summarized in Table 5-3, 49.1% of the Unincorporated St. Lucie County's housing stock consisted of single-family housing units. This compares to 61.9% countywide. Table 5-3 also indicates that in 1990 the Unincorporated County had an equal proportion of multi-family units with the County at large. Mobile homes constituted 29.6% of the housing units in the Unincorporated St. Lucie, compared with 15.6% for the entire County. In 1990, mobile homes constituted approximately 12.5% of the housing stock statewide. The DCA Affordable Housing Needs Assessment estimates housing units for the year 1995 by type as shown in Table 5-3. Single-family housing units in Unincorporated St. Lucie County increased to 54% of the total housing units and multi-family increased to 15.6%. The number of mobile homes within the Unincorporated County increased to 30.5% during the same timeframe.

| St. Lucie County | Single Family | | Multifamily | | Mobile Home | | Total | |
|-------------------------|----------------------|---------------|--------------------|---------------|--------------------|--------------|---------------|---------------|
| | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 |
| Fort Pierce | 8,325 | 7,935 | 7,793 | 7,179 | 1,132 | 231 | 17,250 | 15,345 |
| Port St. Lucie | 22,003 | 26,338 | 1,475 | 1,902 | 763 | 202 | 24,241 | 28,442 |
| St. Lucie Village | 206 | 199 | 32 | 29 | 20 | 24 | 267 | 252 |
| Unincorporated | 15,753 | 16,165 | 6,833 | 4,682 | 9,499 | 9,169 | 32,085 | 30,016 |
| County Total | 46,287 | 50,637 | 16,133 | 13,792 | 11,414 | 9,222 | 73,843 | 74,055 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995

Table 5-4 estimates the number of non-seasonal or permanent units by type for 1995. The 1990 percentage of seasonal units was applied to the 1995 estimate of units

to obtain the number of non-seasonal units. Non-seasonal units are used in estimating the future need for housing by permanent residents.

| TABLE 5-4 Permanent Household Units, 1990 | | | | | | |
|--|--|------|------|-------------------------|-------|------|
| St. Lucie County | 1990 % units (Seasonal, Recreational, Migrants or other) | | | 1995 Non-seasonal units | | |
| | SF | MF | MH | SF | MF | MH |
| Ft. Pierce | 4.1 | 10.4 | 33.4 | 7824 | 6432 | 158 |
| Port St. Lucie | 5.5 | 16.1 | 12.3 | 24889 | 1596 | 669 |
| St. Lucie Village | 6.8 | 9.4 | 24.1 | 180 | 26 | 18 |
| Unincorporated | 7.2 | 34.5 | 24.9 | 15001 | 3067 | 6886 |
| County Total | 5.8 | 21.1 | 24.9 | 47700 | 10882 | 6926 |

Source: 1990 U.S. Census; Shimberg Affordable Housing Needs Assessment, 1995

HOUSING OCCUPANCY

Table 5-5 presents housing occupancy or tenure patterns for the Unincorporated St. Lucie County in 1990 and 1995. The 1995 estimates show that 81.2% of the housing units in the Unincorporated County were owner-occupied. This is a slightly higher percentage than is found countywide (73.5%). Units being occupied by renters comprise a slightly lower percentage in the Unincorporated St. Lucie County than found countywide; 18.8% compared with 26.5%.

| TABLE 5- 5 Households/Units by Tenure, 1990 ■ 1995 | | | | | | | | |
|---|--------|--------|------------|--------|--------|--------|------------|--------|
| | 1990 | | | | 1995 | | | |
| | Number | | Percentage | | Number | | Percentage | |
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter |
| Ft. Pierce | 7736 | 6547 | 54.2% | 45.8% | 7635 | 6819 | 52.8% | 47.2% |
| Port St. Lucie | 16146 | 4617 | 77.8% | 22.2% | 20592 | 6229 | 76.8% | 23.2% |
| St. Lucie Village | 225 | 37 | 85.9% | 14.1% | 205 | 48 | 81.0% | 19.0% |
| Unincorporated | 18739 | 4217 | 81.6% | 18.4% | 21196 | 4893 | 81.2% | 18.8% |
| Total County | 42846 | 15418 | 73.9% | 26.1% | 49628 | 17939 | 73.5% | 26.5% |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995

HOUSING COSTS

Cost of housing in the Unincorporated County involves several variables: rent, value of owner-occupied units, monthly cost of owner occupied units, and rent to income ratio for renter-occupied units.

Table 5-6 presents monthly gross rents of renter-occupied units in the Unincorporated County for the year 1990. In the Unincorporated County, 33.9% of the units paid a monthly rent of \$500.00 - \$749.00, compared with 41.8% countywide. In 1990, the median monthly rent was \$367 for the entire County. This compares with \$512.00 per month in the Unincorporated County.

| TABLE 5-6 Gross Rent - Specified Renter Occupied Units, 1990 | | | | | |
|---|--------------|----------------|-------------------|----------------|---------------|
| Rent Amount (\$) | Ft. Pierce | Port St. Lucie | St. Lucie Village | Unincorporated | Total County |
| < 100 | 208 | 0 | 0 | 13 | 221 |
| 100-149 | 419 | 0 | 0 | 36 | 455 |
| 150 ■ 199 | 330 | 0 | 2 | 54 | 386 |
| 200 ■ 249 | 220 | 9 | 4 | 90 | 323 |
| 250 ■ 299 | 489 | 18 | 0 | 138 | 645 |
| 300 ■ 349 | 761 | 14 | 0 | 264 | 1,039 |
| 350 ■ 399 | 767 | 18 | 10 | 364 | 1,159 |
| 400 ■ 449 | 693 | 70 | 4 | 608 | 1,376 |
| 450 ■ 499 | 715 | 193 | 2 | 727 | 1,637 |
| 500 ■ 549 | 670 | 547 | 6 | 523 | 1,746 |
| 550 ■ 599 | 479 | 850 | 0 | 350 | 1,679 |
| 600 ■ 649 | 260 | 839 | 5 | 302 | 1,406 |
| 650 ■ 699 | 115 | 703 | 0 | 182 | 1,003 |
| 700 ■ 749 | 125 | 561 | 0 | 172 | 858 |
| 750 ■ 999 | 157 | 839 | 0 | 243 | 1,239 |
| 1000 > | 9 | 76 | 0 | 70 | 155 |
| No Cash Rent | 183 | 114 | 0 | 373 | 670 |
| Total | 6,600 | 4,851 | 34 | 4,512 | 15,997 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 | | | | | |

The value of owner-occupied housing units for 1990 in the Unincorporated County is presented in Table 5-7. Value distribution was slightly higher in the Unincorporated County, with the median housing value being \$72,800. In comparison, the median value of owner-occupied housing for the entire County as a whole was \$73,300, and for the State of Florida, \$77,100. Hence, the cost of owner-occupied housing in the Unincorporated County was slightly lower than the median for the state; in addition, St. Lucie County, in its entirety, was slightly below the state median value.

Another measure of the cost of housing is monthly owner cost of owner-occupied housing units. Table 5-8 indicates that in 1990 monthly owner costs for the Unincorporated County were generally lower than those countywide. Approximately 68.9% of the mortgaged homes in the Unincorporated County had monthly costs greater than \$500, compared with 74.2% countywide. The median monthly cost in 1990 for mortgaged units in the Unincorporated County was \$650, compared to \$651 countywide. The median monthly cost for non-mortgaged units in the Unincorporated County was \$175 and \$178 countywide.

| Unit Values | Ft. Pierce | Port St. Lucie | St. Lucie Village | Unincorporated | Total County |
|-----------------------|-------------------|-----------------------|--------------------------|-----------------------|---------------------|
| < \$15,000 | 80 | 0 | 0 | 62 | 142 |
| \$ 15,000 - \$19,999 | 79 | 0 | 4 | 31 | 114 |
| \$20,000 - \$24,999 | 169 | 27 | 2 | 85 | 283 |
| \$25,000 - \$29,999 | 160 | 0 | 0 | 163 | 323 |
| \$30,000 - \$34,999 | 209 | 71 | 7 | 175 | 462 |
| \$35,000 - \$39,999 | 262 | 108 | 3 | 366 | 739 |
| \$40,000 - \$44,999 | 455 | 255 | 4 | 571 | 1,285 |
| \$45,000 - \$49,999 | 470 | 495 | 0 | 593 | 1,558 |
| \$50,000 - \$59,999 | 864 | 1,916 | 9 | 1,407 | 4,196 |
| \$60,000 - \$74,999 | 828 | 3,827 | 16 | 2,382 | 7,053 |
| \$75,000 - \$99,999 | 778 | 4,427 | 19 | 2,025 | 7,249 |
| \$100,000 - \$124,999 | 194 | 1,547 | 24 | 874 | 2,839 |
| \$125,000 - \$149,999 | 136 | 936 | 8 | 551 | ,631 |
| \$150,000 - \$174,999 | 70 | 537 | 10 | 397 | 1,014 |
| \$175,000 - \$199,999 | 43 | 168 | 6 | 233 | 450 |
| \$200,000 - \$249,999 | 36 | 90 | 7 | 256 | 389 |
| \$250,000 - \$299,999 | 65 | 58 | 9 | 183 | 315 |
| \$300,000 - \$399,999 | 37 | 34 | 20 | 122 | 213 |
| \$400,000 - \$499,999 | 9 | 0 | 0 | 5 | 14 |
| \$500,000 > | 18 | 0 | 0 | 121 | 139 |
| Total | 4962 | 14,496 | 148 | 10,602 | 30,208 |

| TABLE 5-7 | | | | | |
|---|-------------------|-----------------------|--------------------------|-----------------------|---------------------|
| Specified Owner - Occupied Units by Value Ranges, 1990 | | | | | |
| Unit Values | Ft. Pierce | Port St. Lucie | St. Lucie Village | Unincorporated | Total County |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 | | | | | |

| TABLE 5-8A | | | | | |
|---|--------------------|-----------------------|--------------------------|-----------------------|-------------------|
| Monthly Owner Costs for Owner-Occupied Units, 1990 | | | | | |
| | Fort Pierce | Port St. Lucie | St. Lucie Village | Unincorporated | Countywide |
| MORTGAGED | | | | | |
| < \$300 | 234 | 21 | 1 | 28 | 994 |
| 300 - \$399 | 441 | 496 | 1 | 737 | 1675 |
| 400 - \$499 | 354 | 1265 | 6 | 912 | 2537 |
| 500 - \$599 | 513 | 1439 | 8 | 1112 | 3072 |
| 600 - \$699 | 333 | 2013 | 6 | 1047 | 3399 |
| 700 - \$799 | 226 | 1692 | 11 | 865 | 2794 |
| 800 - \$899 | 168 | 1382 | 15 | 453 | 2018 |
| 900 - \$999 | 112 | 710 | 5 | 422 | 1249 |
| 1000 - \$1249 | 114 | 880 | 9 | 452 | 1455 |
| 1250 - \$1499 | 55 | 231 | 9 | 246 | 541 |
| 1500 - \$1999 | 38 | 595 | 4 | 79 | 180 |
| 2000 > | 43 | 29 | 5 | 148 | 225 |
| Total | 2631 | 10953 | 90 | 7001 | 20139 |

| TABLE 5-8B | | | | | |
|---|--------------------|-----------------------|--------------------------|-----------------------|-------------------|
| Monthly Owner Costs for Owner-Occupied Units, 1990 | | | | | |
| | Fort Pierce | Port St. Lucie | St. Lucie Village | Unincorporated | Countywide |

| NONMORTGAGED | | | | | |
|---|-------------|-------------|-----------|-------------|--------------|
| \$100 | 292 | 205 | 13 | 442 | 952 |
| 100 - \$149 | 615 | 963 | 6 | 1038 | 2622 |
| 150 - \$199 | 582 | 1239 | 15 | 763 | 2599 |
| 200 - \$249 | 310 | 889 | 7 | 506 | 1712 |
| 250 - \$299 | 153 | 439 | 7 | 216 | 815 |
| 300 - \$349 | 117 | 145 | 3 | 210 | 475 |
| 350 - \$399 | 96 | 66 | 0 | 121 | 283 |
| 400 > | 66 | 133 | 7 | 305 | 611 |
| Total | 2331 | 4079 | 58 | 3601 | 10069 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 | | | | | |

HOUSING COST TO INCOME RATIO

The direct comparison between housing cost and income can provide insight into the affordability of housing in the Unincorporated County. Table 5-9 presents the number and percentage of households paying more than 30% of their income for rent and Table 5-10 presents this information by income levels. It is assumed that a household should not pay more than 30% of its income on rent or mortgage payments. As shown in Table 5-9, 36.1% of households in the Unincorporated County paid 30% or more of their income toward rent. Countywide, 40.2% of the households spent more than 30% of their income on rent.

| TABLE 5-9 | | | | | | | | | | |
|---|------------------|-------------|-----------------------|-------------|--------------------------|-------------|-----------------------|-------------|---------------------|-------------|
| Number of Rental Households Paying More than 30% of income for housing costs 1990 ■ 1995 | | | | | | | | | | |
| | Ft Pierce | | Port St. Lucie | | St. Lucie Village | | Unincorporated | | County Total | |
| | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 |
| < \$10,000 | 2274 | 2364 | 307 | 425 | 5 | 5 | 648 | 785 | 3234 | 3579 |
| \$10,000 - \$19,999 | 1224 | 1277 | 730 | 1006 | 5 | 9 | 646 | 744 | 2605 | 3036 |
| \$20,000 - \$29,999 | 148 | 155 | 716 | 948 | 0 | 0 | 203 | 229 | 1067 | 1332 |
| \$30,000 - \$49,999 | 9 | 9 | 9 | 12 | 0 | 0 | 43 | 47 | 61 | 70 |
| \$50,000 > | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 3655 | 3805 | 1762 | 2391 | 10 | 14 | 1540 | 1807 | 6967 | 8017 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 | | | | | | | | | | |

Table 5-10 shows the percentage of households paying more than 30% of their income for rent by income levels. In the Unincorporated County, 15.4% of the households earning between \$20,000 and \$34,999 paid more than 30% of their income for rent, compared with 24.0% countywide.

| TABLE 5-10 | | | | | |
|---|-------------------|-----------------------|--------------------------|-----------------------|---------------------|
| Percentage of Households Paying More than 30% of their income for rent, 1990 | | | | | |
| | Ft. Pierce | Port St. Lucie | St. Lucie Village | Unincorporated | County Total |
| \$10,000 | 85.80% | 100.00% | 100.00% | 94.60% | 88.70% |
| \$10,000 - \$19,999 | 72.30% | 95.80% | 66.70% | 69.80% | 77.00% |
| \$20,000 - \$34,999 | 9.80% | 41.40% | 0.00% | 15.40% | 24.00% |
| \$35,000 - \$49,999 | 2.10% | 0.00% | 0.00% | 5.50% | 2.60% |
| \$50,000 > | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 | | | | | |

Table 5-11 presents the percentage of owner-occupied households paying more than 30% of their income for housing by income level. It is assumed that households should not pay more than 30% of their income on owners costs. 23.1% of owner-occupied households in the Unincorporated County earning between \$20,000 - \$34,999 a year spent more than 30% of their income on housing, compared with 16.2% Countywide.

| TABLE 5-11 | | | | | | | | | | |
|---|-------------------|-------------|--------------------------|-------------|--------------------------|-------------|-----------------------|-------------|---------------------|--------------|
| Owner-Occupied Households Paying 30% or more of income toward housing costs, 1990 ■ 1995 | | | | | | | | | | |
| | Ft. Pierce | | St. Lucie Village | | St. Lucie Village | | Unincorporated | | County total | |
| | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 | 1990 | 1995 |
| < \$10,000 | 812 | 829 | 629 | 802 | 17 | 16 | 1321 | 1555 | 2779 | 202 |
| 10,000 ■ 19,999 | 715 | 705 | 1289 | 1666 | 18 | 18 | 1206 | 1422 | 3228 | 3811 |
| \$20,000 ■ 34,999 | 234 | 230 | 1490 | 1871 | 17 | 17 | 1024 | 1150 | 2765 | 3268 |
| \$35,000 ■ 49,999 | 81 | 79 | 354 | 446 | 0 | 0 | 221 | 244 | 656 | 769 |
| \$50,000 > | 49 | 48 | 63 | 82 | 3 | 2 | 141 | 154 | 256 | 286 |
| Total | 1891 | 1891 | 3825 | 4867 | 55 | 53 | 3913 | 4525 | 9684 | 11336 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Assessment, 1995 | | | | | | | | | | |

CONDITION OF HOUSING

Several measures were used to estimate the condition of housing in the Unincorporated County. Plumbing, heating, kitchen facilities, and over-crowding characteristics were applied to the housing stock in the Unincorporated County. Table 5-12 summarizes the 1990 Census data estimating the condition of housing within the Unincorporated County.

In 1990 there were 53 housing units (0.3%) in the Unincorporated County lacking complete plumbing for exclusive use. This compares with 253 units (0.3%) countywide. Units, which lacked complete kitchen facilities constituted 0.2% of the housing units in the Unincorporated County and 0.3% countywide. In the Unincorporated County 0.5% of the units used no heating fuel as compared to 0.9% of the units countywide. Over-crowded units are defined as those units in which there are more than one person per room. Over-crowded units were less prevalent in the Unincorporated County (2.3%) than countywide (4.5%).

The Unincorporated County uses the following definitions to classify structural conditions:

Standard: a structure with any necessary repair work minor in nature and usually considered as an element of normal maintenance activity. To be considered standard, the structure shall be able to protect the inhabitants from outside elements penetrating through the doors, roofs, floors or walls of the structure.

Substandard: a structure in need of major repairs beyond the scope of normal maintenance activity, such as: a visible exterior deterioration to the main structure and/or additions to the building including, roofs, walls, porches, steps and doors, but is suitable for rehabilitation and, nevertheless, economically feasible.

Dilapidated: a structure in need of major repairs to the extent that the structure is unsafe for habitation or is beyond economically feasible rehabilitation; including but not limited to holes, open cracks or missing materials over large areas of floors, walls or roofs, leaning walls or structures, severely sagging roof lines, damage by fire or weather, structures built of makeshift materials, etc.

| | Persons Per Room | | | | | Heating Fuel | Kitchen Facilities | | Plumbing Facilities | |
|-------------------|------------------|------------|-------------|-------------|--------|--------------|--------------------|---------|---------------------|---------|
| | <0.50 | .51 ■ 1.00 | 1.01 ■ 1.50 | 1.51 ■ 2.00 | 2.01 > | Lacking | Complete | Lacking | Complete | Lacking |
| Ft. Pierce | 8642 | 4147 | 774 | 404 | 204 | 115 | 14112 | 138 | 17113 | 137 |
| Port St. Lucie | 13828 | 6376 | 354 | 104 | 13 | 107 | 24198 | 43 | 24178 | 63 |
| St. Lucie Village | 177 | 61 | 4 | 1 | 0 | 9 | 267 | 0 | 267 | 0 |
| Unincorporated | 16546 | 5773 | 525 | 174 | 67 | 264 | 32031 | 54 | 32032 | 53 |
| Total County | 39193 | 16357 | 1657 | 683 | 284 | 495 | 73608 | 235 | 73590 | 253 |

SUBSIDIZED AND PUBLIC HOUSING

Currently, a small number of subsidized public housing units are available in the Unincorporated County. These units were approved by the St. Lucie County Board of County Commissioners in 1982 and are administered by the Ft. Pierce Housing Authority. Currently, there are 20, four-bedroom, single-family units located on Juanita Avenue. These units are owned by the Housing Authority and subsidized by the Department of Housing and Urban Development's (HUD) Conventional Public Housing Program.

Table 5-13 identifies the subsidized housing projects located within St. Lucie County. The Unincorporated County has four subsidized housing developments, which consists of 478 rental apartments for low to moderate-income families. The apartments were developed under various financing programs as indicated in Table 5-13.

| TABLE 5-13 Subsidized Housing Projects in St. Lucie County | | | |
|---|---------------------|----------------------------------|-----------------|
| Year | Project | Program | Number of units |
| 1990 | Hillmoor Village | Low Income Tax Credit | 120 |
| 1993 | Hillmoor Village II | Low Income Tax Credit | 110 |
| 1996 | Bethany Court | HOME Rental | 60 |
| 1996 | Tiffany Club | Multifamily Housing Revenue Bond | 188 |
| Source: Florida Housing Finance Agency, 1997 | | | |

In addition, the Housing Authority of the City of Fort Pierce provides Section 8 housing under the Housing and Urban Development (HUD) housing assistance program. Under the Section 8 program, the Housing Authority contracts for private housing from the owner who leases to low-income tenants. Under this program, the low-income tenant pays the private landlord 30% of his/her adjusted gross income with the Housing Authority paying the landlord the balance of the rental payment. Currently, the total number of Section 8 units existing in the Unincorporated County is 82.

GROUP HOMES

The Florida Department of Health and Rehabilitation Services (HRS) and Agency for Health Care Administration, license a number of different facilities, which are generally referred to as group homes. These homes, which serve both adult and children, are located throughout the Unincorporated County. Table 14 provides a listing of group homes currently located in the Unincorporated County. Family foster homes also provide housing opportunities; however, this service is located in private homes and, therefore, not listed individually. There are 31 group homes located in the Unincorporated County.

| TABLE 5-14 Residential Homes | | | |
|---|---------------------------------------|-----------------------|-----------------|
| Facility | Location | Jurisdiction | Capacity |
| Rogers Foster Care | 312 23 rd Street North | Ft. Pierce | 2 |
| Marlene Hadden | 204 Essex Drive | Unincorporated County | 4 |
| Living Centers Devcon, Inc. | 111 Caprona Avenue, NE | Unincorporated County | 6 |
| Eloise Chaney | 3408 Mendez Avenue | Unincorporated County | Foster |
| Community Environments, Inc. | 239 7th Street So. | Ft. Pierce | 8 |
| G & N Tree of Life | 5559 U. S. 1, N | Unincorporated County | 14+ |
| Oleander Manor | 4707 Oleander Avenue | Unincorporated County | 22 |
| Wright's Retirement Home | 1210 Hartman Road | Unincorporated County | 6 |
| Flamingo Home for the Elderly | 7002 Lakeland Blvd. | Unincorporated County | 6 |
| Minnie Lee Rolle | 3105 Indiana Court | Ft. Pierce | 3 |
| Kathy L. Dunn | 4220 Sunrise Blvd. | Unincorporated County | |
| Betty L. Bowe Adult Foster Home | 2209 Avenue E | Ft. Pierce | 3 |
| Clara Hadden Adult Foster Home | 805 N 19 th Street | Ft. Pierce | 2 |
| Patricia Dreher Adult Foster Home | 308 S 30 th Street | Ft. Pierce | 3 |
| Bowe's ACLF & Retirement Home | 3211 Cherokee Avenue | Unincorporated County | 6 |
| Bernice McDonald Adult Foster Home | 1701 Woodward Dr. (FKA N Canal Ave) | Unincorporated County | 3 |
| Iona Crumbley Adult Foster Home | 3001 Anderson Drive | Unincorporated County | 3 |
| Mary A. Cox Adult Foster Home | 4501 Juanita Avenue | Unincorporated County | 3 |
| Josephine Hvizdak Adult Foster Home | 189 Camino Del Rio (Spanish Lakes Rd) | Unincorporated County | 1 |
| Sarah M O'Connor | 1001 Landsdowne Avenue SE | Port St. Lucie | 3 |
| Cislynn Phillips ■ Grill Adult Foster | 1550 Broadview Street SW | Port St. Lucie | 2 |
| Joyclyn Miller Adult Foster Home | 701 Longleaf Place SW | Port St. Lucie | 3 |
| Wanilla King | 117 Hilton Drive | Unincorporated County | 3 |
| Cora & Kenneth Brown | 2202 Gaslight Street SE | Port St. Lucie | |
| Shirley Taylor Retirement Home IV | 356 Prima Vista Blvd. | Unincorporated County | 6 |
| Luna Long | 102 NE Lobster Road | Unincorporated County | 4 |
| Duke Hines (The Comrade) | 2804 Juanita Avenue | Unincorporated County | 6 |
| Seminole Acres | 3562 Seminole Road | Unincorporated County | 6 |

| TABLE 5-14 Residential Homes | | | |
|----------------------------------|--------------------|-----------------------|----------|
| Facility | Location | Jurisdiction | Capacity |
| Sunny Days | 101 W. Prima Vista | Unincorporated County | 6 |
| Natures View Manor | 5714 Papaya Drive | Unincorporated County | 6 |
| Elizabeth Murad & Mary Henderson | 2453 Johnston Road | Unincorporated County | 6 |

MOBILE HOMES

Table 5-3 indicates that, in 1990, approximately 29.6% of the total housing units in the Unincorporated County were mobile homes. This compares with 15.5% countywide and 12.5% in the state. Mobile homes offer several advantages to the owner, including a lower cost than site-built housing and ease of maintenance. Table 5-15 indicates the mobile home parks located within the Unincorporated County.

Due to inconsistencies in the database, the County does not have an exact number of mobile homes. Therefore, through a \$10,000 grant with the Department of Community Affairs, the county will be conducting a county-wide mobile home survey to determine the exact number of mobile home units located within the county.

| TABLE 5-15 Mobile Home Developments, St. Lucie County | | | | | | |
|--|------------------------------------|--------------|--------------|----------|------------------|-------------|
| Ref Number | Name of Project | City/ County | Mobile Homes | RV Units | Adult Restricted | Adult Units |
| 2 | B•Tween Waters Mobile Home Park | SLC | 24 | | Y | 24 |
| 3 | Bel Air S/D | SLC | 30 | | N | |
| 4 | Bennet Mobile Home Park | SLC | 22 | 2 | N | |
| 5 | Bentonwood Mobile Home Park | SLC | 52 | 15 | N | |
| 6 | Beverly Mobile Home Park | SLC | 8 | 42 | N | |
| 7 | Causeway Mobile Home Park | FTP | 266 | | Y | 266 |
| 8 | Colony Club Mobile Home Park | SLC | 50 | | N | |
| 9 | Cooks Mobile Home Park | SLC | 10 | | N | |
| 10 | Country Cove Mobile Home Park | SLC | 148 | | N | |
| 11 | D & M Mobile Home Park | SLC | 81 | | N | |
| 12 | Ft. Pierce Cottages & Trailer Park | SLC | 20 | | N | |
| 13 | Glen Oaks Mobile Home Park | SLC | 36 | | Y | 36 |

| TABLE 5-15 Mobile Home Developments, St. Lucie County | | | | | | |
|--|--------------------------------------|--------------|--------------|----------|------------------|-------------|
| Ref Number | Name of Project | City/ County | Mobile Homes | RV Units | Adult Restricted | Adult Units |
| 14 | Golden Ponds | SLC | 750 | | N | |
| 15 | Greens Acres | SLC | 30 | | N | |
| 16 | H & H Mobile Home Park | SLC | 20 | | N | |
| 17 | Holiday Out @ St. Lucie | SLC | 0 | 536 | N | |
| 18 | IES Riverpark, LTD | SLC | 64 | 3 | Y | 64 |
| 19 | La Buona Vita | SLC | 170 | | Y | 170 |
| 20 | Lake Manor Mobile Home Park | SLC | 10 | 68 | N | |
| 21 | Modern Trailer Homesites | FTP | 70 | | N | |
| 22 | Morgan Trailer Park | SLC | 8 | | N | |
| 23 | Nettles Island | SLC | 0 | 1,578 | N | |
| 24 | Ocean Resorts | SLC | 0 | 400 | N | |
| 25 | Orchid Acres Mobile Home Park | SLC | 73 | 5 | N | |
| 26 | Palm Vista Mobile Ranch | SLC | 10 | 10 | N | |
| 27 | Pineview Mobile Home Park | SLC | 52 | 12 | N | |
| 28 | Plantation Manor | FTP | 376 | | Y | 376 |
| 29 | Pleasure Cove | FTP | 209 | | N | |
| 30 | Rainbow Park Mobile Home Park | SLC | 15 | | Y | 15 |
| 31 | Ridgecrest Mobile Home Park | SLC | 782 | | Y | 182 |
| 32 | Ridgecrest South Mobile Home Park | SLC | 55 | | Y | 55 |
| 33 | Road Runner Travel Trailer Park | SLC | 0 | 450 | N | |
| 34 | Savanna Club | SLC | 2,300 | | Y | 2,300 |
| 35 | Savanna Rec. Area (County Park Site) | FTP | 3 | 68 | N | |
| 36 | Seminole Mobile Home Park | SLC | 64 | 5 | N | |
| 37 | Spanish Lakes I | SLC | 1,350 | | Y | 1,350 |
| 38 | Spanish Lakes - Country Club Village | SLC | 1,350 | | Y | 1,350 |

| TABLE 5-15 Mobile Home Developments, St. Lucie County | | | | | | |
|--|------------------------------------|--------------|--------------|----------|------------------|-------------|
| Ref Number | Name of Project | City/ County | Mobile Homes | RV Units | Adult Restricted | Adult Units |
| 39 | Spanish Lakes - Fairways | SLC | 1,800 | | Y | 1,800 |
| 40 | Spanish Lakes - Riverfront | SLC | 850 | | Y | 850 |
| 41 | Spanish Lakes - Golf Village | SLC | 750 | | Y | 750 |
| 42 | Sunnier Palms (f/k/a Timberland) | SLC | 0 | 49 | N | |
| 43 | Sunrise Trailer Park | FTP | 10 | 19 | N | |
| 44 | Sunshine (Mantee) Mobile Home Park | FTP | 48 | 32 | N | |
| 45 | Tall Pines Mobile Home Park | SLC | 257 | | Y | 257 |
| 46 | Tangelo Village Mobile Home Park | FTP | 54 | | N | |
| 47 | Tanglewood Mobile Home Park | SLC | 158 | | N | |
| 48 | Tradewinds Mobile Home Park | FTP | 20 | 2 | N | |
| 49 | Tropical Isle | SLC | 450 | | Y | 450 |
| 50 | Valley Lane Mobile Home Park | SLC | 7 | 2 | N | |
| 51 | Venture Harbor | SLC | 36 | | N | |
| 52 | Venture Out @ Indian River | SLC | 0 | 138 | N | |
| 53 | Venture Out @ St. Lucie | SLC | 0 | 174 | N | |
| 54 | Whispering Creek Village | SLC | 246 | | Y | 246 |
| 55 | Windmill Village By-the-Sea | SLC | 0 | 168 | N | |
| 56 | Windsong Mobile Home Park | FTP | 152 | | N | |
| | TOTAL | | 13,467 | 3,778 | | 10,541 |

Source: St. Lucie County Community Development Department

HISTORICALLY SIGNIFICANT HOUSING

Within the entire county, there are nine (9) sites designated on the National Register and Florida Master Site File. Table 5-16 identifies the nine sites found on the National Register based on jurisdiction.

| TABLE 5-16 | | | |
|---|-----------------------------|-------------------|---------------------|
| Historically Significant Sites found in St. Lucie County | | | |
| Facility | Address | City | Jurisdiction |
| Casa Caprona | 2605 St. Lucie Blvd. | Ft. Pierce | St. Lucie County |
| Cresthaven (Boston House) | 239 S. Indian River Drive | Ft. Pierce | City of Ft. Pierce |
| Fort Pierce Site | South Indian River Drive. | Ft. Pierce | City of Ft. Pierce |
| Jules Frere House | 2404 Sunrise Blvd. | Ft. Pierce | City of Ft. Pierce |
| Captain Hammond House | 5775 Citrus Ave. | White City | St. Lucie County |
| Zora Neale Hurston House | 1734 School Ct. | Ft. Pierce | City of Ft. Pierce |
| Immokolee | 8431 Immokolee Rd. | Ft. Pierce | St. Lucie County |
| St. Lucie High School | 1100 Delaware Ave. | Ft. Pierce | City of Ft. Pierce |
| St. Lucie Village Historic District | 2505 ■ 3305 N. Indian River | St. Lucie Village | St. Lucie Village |

Of these nine sites, three are located within the Unincorporated County: Casa Caprona, Captain Hammond House and Immokolee. Casa Caprona was built in 1926. The significance of this site is derived from its prominent role in the County's history and its Spanish-Mediterranean architecture. Today, Casa Caprona, located to the southeast of the St. Lucie International Airport, has been converted to condominiums. The Captain Hammond House was built in the 1900s. The significance of this site is derived from its prominent role in the County's history and the architectural style that resulted from the Spanish-American War. The Immokolee House was built in 1929. The significance of this site is derived from its prominent role in the County's history and its Mediterranean Revival architectural style.

In 1990, St. Lucie County in conjunction with the Historic Properties Associates, Inc., conducted a survey of historical structures located within St. Lucie County. The result of this study included the identification of 209 sites, which have local significance to St. Lucie County. Appendix ■A provides a list of the 209 sites.

RURAL AND MIGRANT FARMWORKER HOUSING

The agricultural industry is an important component of the County's economy. Although actual statistics are difficult to find, the industry requires a substantial number of migrant farmworkers each year. According to the 1995 Shimborg Affordable Housing Needs Assessment 6,730 migrant farmworkers reside within St. Lucie County. Further, there are 1,419 additional persons that accompany the migrant farmworker population within St. Lucie County. This equates to a total of 8,149 migrant farmworker residents needing affordable housing.

HOUSING ACTIVITY

Table 5-17 presents residential building permit activity for the Unincorporated County between 1990 and 1995. It provides the number of permits issued by single-family, multi-family and mobile home placements.

The table indicates that the Unincorporated County issued 4,195 residential permits between 1990 and 1995. In addition for the same period, single-family permits constituted 50.6% of the total number of residential permits issued for the Unincorporated County. The Unincorporated County did not experience the removal of any mobile homes between 1990 and 1995.

| TABLE 5-17 | | | | |
|--|---------------------|--------------------|--------------|--------------|
| Building Permit Activity, St. Lucie County, 1990 - 1995 | | | | |
| Year | Single-family units | Multi-family Units | Mobile Homes | County Total |
| 1990 | 432 | 134 | 354 | 920 |
| 1991 | 301 | 54 | 255 | 610 |
| 1992 | 315 | 68 | 262 | 645 |
| 1993 | 380 | 15 | 259 | 654 |
| 1994 | 355 | 181 | 245 | 781 |
| 1995 | 338 | 111 | 136 | 585 |
| Total | 2121 | 563 | 1511 | 4195 |

Source: St. Lucie County Community Development Department, 1999

Housing construction has increased steadily over the last decade. From 1980 - 1995, new building permits in the Unincorporated County alone, increased by 38%. As indicated in Table 17, between 1990 and 1995, the majority of the building permits (51%) issued in the Unincorporated County were for single-family units. Multifamily units comprised 13.4% of the total residential building permits issued between 1990 and 1995. Further, mobile home permits comprised 36% of the total residential building permits issued between 1990 and 1995.

HOUSING DATA ANALYSIS

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

PROJECTED POPULATION AND HOUSING CHARACTERISTICS

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

High Countywide population projections from the University of Florida, Bureau of Economic and Business Research (BEBR) were used to project housing demand for St. Lucie County. Persons per household were then projected and applied to the total population to determine projected households or occupied housing units for the entire County.

Projections of population, persons per household, and number of households for the Unincorporated County are provided in Table 5-18. The population for the Unincorporated St. Lucie County is projected to be 67,765 in 2000 and 86,671 in 2020. Persons per household are expected to continue to decline, but at a decreasing rate. A projected reduction in persons per household reflects what is occurring in the State and nation.

| TABLE 5-18 | | | | | |
|--|-------------------------------------|-----------------------|------------|---------------|-----------------|
| Projected Population and Housing Counts 1980 - 2010, Unincorporated St. Lucie County | | | | | |
| Year | Unincorporated Permanent Population | Persons Per Household | Households | Housing Units | Occupancy Rates |
| 1980 | 38,097 | 2.69 | 14,171 | 19,336 | 75.7% |
| 1990 | 47,629 | 2.06 | 23,085 | 27,110 | 87.9% |
| 1995 | 61,676 | 2.37 | 26,052 | 30,016 | 87.9% |
| 2000 | 67,765 | 2.29 | 29,664 | 33,747 | 87.9% |
| 2005 | 72,764 | 2.23 | 32,650 | 37,144 | 87.9% |
| 2010 | 77,400 | 2.18 | 35,523 | 40,413 | 87.9% |
| 2015 | 82,036 | 2.18 | 38,397 | 43,682 | 87.9% |
| 2020 | 86,671 | 2.18 | 41,277 | 46,958 | 87.9% |
| source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; St. Lucie County Community Dev. Dept., 2002 | | | | | |

Table 5-19, projects the number of households by size for the years 1990 through 2010 for the unincorporated area of St. Lucie County. As Table 5-19 indicates the total number of households for 1990 is 22,956. By the year 2020, the unincorporated county is projected to have 41,442 households, a 55.42% increase.

| TABLE 5-19 | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|
| Projected Households by Size 1990 - 2010, Unincorporated St. Lucie County | | | | | | | |
| | 1990 | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
| 1 person | 5,045 | 5,939 | 6,983 | 7,912 | 8,779 | 9,646 | 10,514 |
| 2 persons | 10,624 | 12,140 | 14,060 | 15,816 | 17,666 | 19,516 | 21,468 |
| 3 persons | 3,114 | 3,409 | 3,733 | 3,938 | 4,108 | 4,278 | 4,449 |
| 4 persons | 2,376 | 2,550 | 2,708 | 2,748 | 2,739 | 2,471 | 2,718 |

| TABLE 5-19 Projected Households by Size 1990 - 2010, Unincorporated St. Lucie County | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|
| | 1990 | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
| 5 persons | 1,110 | 1,236 | 1,326 | 1,336 | 1,318 | 1,336 | 1,359 |
| 6 persons | 405 | 460 | 501 | 519 | 528 | 537 | 548 |
| 7 persons | 282 | 305 | 337 | 355 | 365 | 375 | 386 |
| Total | 22,956 | 26,039 | 29,648 | 32,624 | 35,503 | 38,519 | 41,442 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; St. Lucie County Community Development Department, 2002 | | | | | | | |

AGE OF HOUSEHOLDER

One member of a household is considered to be the representative or head of that household and is referred to as the householder. The projected age of the householders for the Unincorporated County is presented in Table 5-20. As Table 5-20 indicates in 1990, 55.94% of the total households fell within the 55 and over age group. By the year 2020, this trend of a having an older head of household, 55 years of age or older, is expected to increase to 72.34% of the total population. This trend will result in an increased need for elderly services by the year 2020. In contrast, Table 5-20 also indicates that by the year 2020, more than 31,498 householders 55 and over will need housing. However, the greatest demand will come from the 75 and over age group.

| TABLE 5-20 Projected Households by Age 1990 - 2010, Unincorporated St. Lucie County | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|
| Age Range | 1990 | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
| 5 - 24 | 719 | 707 | 737 | 782 | 790 | 798 | 806 |
| 25 - 34 | 3,052 | 2,686 | 2,378 | 2,200 | 2,147 | 2,095 | 2,044 |
| 35 - 44 | 3,515 | 3,974 | 4,132 | 3,846 | 3,431 | 3,335 | 3,242 |
| 45 - 54 | 2,886 | 3,598 | 4,605 | 5,261 | 5,481 | 5,711 | 5,951 |
| 55 - 64 | 3,903 | 3,865 | 4,522 | 5,494 | 6,643 | 8,038 | 9,725 |
| 65 - 74 | 5,571 | 6,416 | 6,825 | 7,027 | 8,083 | 9,295 | 10,689 |
| 75 > | 3,439 | 4,806 | 6,465 | 8,040 | 8,948 | 9,959 | 11,084 |
| TOTAL | 23,085 | 26,052 | 29,664 | 32,650 | 35,523 | 39,231 | 43,541 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; St. Lucie County Community Development Department, 2002 | | | | | | | |

HOUSEHOLD INCOME

The Department of Community Affairs Housing Needs Assessment methodology projects the number of households by income ranges. The results are shown in Table 5-21. This table shows that in 1990, just over 29.95% of the population of the Unincorporated Areas of St. Lucie County was earning between \$25,000 and \$34,999. It is projected that by the year 2020 only 18.40% of the population will be within the same income range.

| Income Range | 1990 | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| \$5,000 | 1,045 | 1,235 | 1,452 | 1,642 | 1,803 | 1,964 | 2,125 |
| 5,000 - \$10,000 | 1,864 | 2,213 | 2,588 | 2,925 | 3,240 | 3,554 | 3,867 |
| 10,000 - \$15,000 | 2,148 | 2,519 | 2,960 | 3,356 | 3,718 | 4,099 | 4,480 |
| 15,000 - \$20,000 | 2,478 | 2,908 | 3,361 | 3,746 | 4,110 | 4,480 | 4,850 |
| 20,000 - \$25,000 | 2,226 | 2,551 | 2,873 | 3,137 | 3,434 | 3,743 | 4,052 |
| 25,000 - \$30,000 | 2,521 | 2,816 | 3,136 | 3,386 | 3,673 | 3,967 | 4,261 |
| 30,000 - \$35,000 | 1,899 | 2,114 | 2,388 | 2,618 | 2,858 | 3,115 | 3,372 |
| 35,000 - \$40,000 | 1,669 | 1,835 | 2,043 | 2,205 | 2,378 | 2,568 | 2,758 |
| 40,000 - \$45,000 | 1,583 | 1,737 | 1,939 | 2,117 | 2,283 | 2,466 | 2,648 |
| 45,000 - \$50,000 | 1,109 | 1,257 | 1,446 | 1,579 | 1,676 | 1,777 | 1,878 |
| \$50,000 - \$55,000 | 807 | 887 | 994 | 1,065 | 1,122 | 1,178 | 1,234 |
| \$55,000 - \$60,000 | 614 | 673 | 736 | 774 | 818 | 867 | 916 |
| \$60,000 - \$75,000 | 1,407 | 1,546 | 1,727 | 1,855 | 1,967 | 2,085 | 2,204 |
| \$75,000 - \$100,000 | 842 | 929 | 1,078 | 1,188 | 1,274 | 1,363 | 1,452 |
| \$100,000 - \$125,000 | 255 | 283 | 325 | 354 | 380 | 407 | 434 |
| \$125,000 - \$150,000 | 95 | 102 | 116 | 128 | 134 | 141 | 148 |
| \$150,000 > | 394 | 422 | 492 | 559 | 633 | 709 | 787 |
| Total | 22,956 | 26,027 | 29,654 | 32,634 | 35,501 | 38,483 | 41,466 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995 ;St. Lucie County, 2002

In 1990, the medium household income for the State of Florida was \$27,483 versus \$27,710 for St. Lucie County in its entirety. The median income for the Unincorporated County was 27,500, which is slightly lower than the median income for the entire County.

PROJECTED DEMAND AND NEED FOR HOUSING

The number of housing units that are in demand at any point in time is equal to the number of households plus the number needed to provide an adequate vacant supply for householders to choose from. Therefore, to determine the total number of additional housing units, which will be in demand in the Unincorporated County through the year 2020, the vacancy rate for non-seasonal housing units was applied to the household projection data. The results are shown in Table 5-22. In 1995, the demand for housing units will be 33,648 units and 52,934 by the year 2020.

| TABLE 5-22 Projected Demand For Housing 1995 - 2010 | | | | | | | | | | | | | |
|--|--------------|--------------------------------|---------------|----------------|----------------|----------------|----------------|---|---------------|----------------|----------------|----------------|----------------|
| Jurisdiction | Vacancy Rate | Projection of Total Households | | | | | | Projected Total Demand for Non-seasonal Housing | | | | | |
| | | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
| Ft. Pierce | 10.1% | 15,345 | 16,566 | 16,737 | 16,888 | 17,207 | 17,534 | 16,895 | 18,239 | 18,427 | 18,594 | 18,761 | 18,930 |
| Port St. Lucie | 9.2% | 28,038 | 38,474 | 46,935 | 55,454 | 63,994 | 72,534 | 30,617 | 42,014 | 51,253 | 60,555 | 69,881 | 79,245 |
| St. Lucie Village | 7.3% | 252 | 278 | 283 | 284 | 288 | 292 | 270 | 298 | 304 | 305 | 309 | 313 |
| Unincorporated | 12.1% | 30,016 | 33,749 | 37,144 | 40,413 | 43,686 | 46,962 | 33,648 | 37,833 | 41,638 | 45,303 | 48,968 | 52,934 |
| Total | 10.6% | 73,561 | 89,065 | 101,099 | 113,039 | 125,175 | 137,322 | 81,530 | 98,384 | 111,622 | 124,757 | 137,919 | 151,422 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; St. Lucie County, 2002

In order to determine the projected demand for housing by type, the portion of units by type, including vacant units, calculated for 1995 was applied to the number of units in demand in the projection period. The results are shown in Table 5-23. As this table indicates, a 59.13% increase in the single-family housing stock and a 63.91% increase in the multi-family housing stock will be needed to meet the 2020 housing demands.

| TABLE 5-23 Projected Demand for Housing by type 1995 - 2010 | | | | | | | | | | | | | |
|--|--------|-------|--------|-------|--------|-------|--------|-------|--------|-------|--------|-------|--|
| | 1995 | | 2000 | | 2005 | | 2010 | | 2015 | | 2020 | | |
| | SF | MF | |
| Ft. Pierce | 8,166 | 7,179 | 8,813 | 7,753 | 8,904 | 7,833 | 8,984 | 7,904 | 9,153 | 7,975 | 9,327 | 8,047 | |
| Port St. Lucie | 26,136 | 1,902 | 35,858 | 2,616 | 43,743 | 3,192 | 51,683 | 3,771 | 59,642 | 4,352 | 67,634 | 4,935 | |

| TABLE 5-23 Projected Demand for Housing by type 1995 - 2010 | | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|---------|--------|
| | 1995 | | 2000 | | 2005 | | 2010 | | 2015 | | 2020 | |
| | SF | MF | SF | MF | SF | MF | SF | MF | SF | MF | SF | MF |
| St. Lucie Village | 223 | 29 | 246 | 32 | 250 | 33 | 251 | 33 | 252 | 34 | 253 | 35 |
| Unincorporated | 25,334 | 4,682 | 28,482 | 5,265 | 31,350 | 5,794 | 34,109 | 6,304 | 36,872 | 6,815 | 42,848 | 7,326 |
| Total | 59,859 | 13,792 | 73,399 | 15,666 | 84,247 | 16,852 | 95,027 | 18,012 | 105,919 | 19,176 | 120,062 | 20,343 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; St. Lucie County, 2002 | | | | | | | | | | | | |

The projected demand for households by tenure is shown in Table 5-24. In 1995, 42.7% of the households in the unincorporated county were owned while 27% of the households are rented. In addition, this table indicates a 59.74% increase in the number of homeowner households and a 84.01% increase in home-renter households will be needed to meet the 2020 housing demands.

The projected demand for housing by income and by tenure is shown in Table 5-25. This table includes the maximum affordable housing unit for owners and renters in specified income ranges. It is assumed that households can afford to pay no more than 30 percent of income toward rent.

The number of housing units, which will be needed by type and tenure, is represented by the difference between supply and demand. The supply is considered to be the number of units existing in 1995, which is subtracted from the demand projections to estimate housing need as shown in Table 5-26. As this table indicates 7,990 additional units will be needed by the year 2005 to meet the housing demand and an additional 18,996 units will be needed to meet the 2020 housing demand.

| TABLE 5-24 Projected Demand for Households by Tenure, 1995 - 2010 | | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 1995 | | 2000 | | 2005 | | 2010 | | 2015 | | 2020 | |
| | Owner | Renter |
| Ft. Pierce | 7,635 | 6,819 | 8,032 | 6,851 | 8,228 | 6,809 | 8,438 | 6,735 | 8,649 | 6,661 | 8,860 | 6,587 |
| Port St. Lucie | 20,592 | 6,229 | 26,971 | 7,962 | 33,210 | 9,409 | 39,556 | 10,795 | 45,901 | 12,177 | 52,235 | 13,559 |
| St. Lucie Village | 205 | 48 | 11 | 46 | 215 | 47 | 217 | 46 | 219 | 45 | 221 | 44 |
| Unincorporated | 21,196 | 4,843 | 24,493 | 5,153 | 27,279 | 5,348 | 30,013 | 5,487 | 32,744 | 5,626 | 35,475 | 5,765 |
| Total | 49,628 | 17,939 | 59,707 | 20,012 | 68,932 | 21,613 | 78,224 | 23,063 | 87,513 | 24,509 | 96,791 | 25,955 |
| Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; St. Lucie County, 2002 | | | | | | | | | | | | |

**TABLE 5-25
Householders by Income by Tenure, Unincorporated St. Lucie County, 1995 - 2010**

| | Max. Affordable Housing Unit \$ | | 1995 | | 2000 | | 2005 | | 2010 | | 2015 | | 2020 | |
|--------------|---------------------------------|--------|---------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter |
| | 0 - 5K | 10,550 | 125 | 887 | 348 | 1,073 | 379 | 1,246 | 396 | 1,397 | 406 | 1,548 | 416 | 1,699 |
| 5 - 10K | 21,100 | 250 | 1,731 | 482 | 2,071 | 517 | 2,374 | 551 | 2,659 | 581 | 2,944 | 611 | 3,229 | 641 |
| 10 - 15K | 31,656 | 375 | 2,023 | 496 | 2,432 | 528 | 2,804 | 552 | 3,147 | 571 | 3,490 | 590 | 3,833 | 609 |
| 15 - 20K | 42,200 | 500 | 2,338 | 570 | 2,764 | 597 | 3,142 | 604 | 3,499 | 611 | 3,856 | 645 | 4,213 | 679 |
| 20 - 25K | 52,750 | 625 | 1,982 | 569 | 2,268 | 605 | 2,512 | 625 | 2,796 | 638 | 3,080 | 651 | 3,364 | 664 |
| 25 - 30K | 63,300 | 750 | 2,243 | 573 | 2,539 | 597 | 2,783 | 603 | 3,072 | 601 | 3,361 | 599 | 3,650 | 597 |
| 30 - 35K | 73,850 | 875 | 1,767 | 347 | 2,025 | 363 | 2,242 | 376 | 2,471 | 387 | 2,700 | 398 | 2,929 | 409 |
| 35 - 40K | 84,400 | 1,000 | 1,405 | 430 | 1,574 | 469 | 1,707 | 498 | 1,859 | 519 | 2,011 | 540 | 2,163 | 561 |
| 40 - 45K | 94,950 | 1,125 | 1,475 | 262 | 1,680 | 259 | 1,863 | 254 | 2,034 | 249 | 2,205 | 244 | 2,376 | 239 |
| 45 - 50K | 105,500 | 1,250 | 1,061 | 196 | 1,234 | 212 | 1,365 | 214 | 1,461 | 215 | 1,557 | 216 | 1,653 | 217 |
| 50 - 55K | 116,050 | 1,375 | 777 | 110 | 876 | 118 | 94 | 124 | 996 | 126 | 1,051 | 128 | 1,102 | 130 |
| 55 - 60K | 126,600 | 1,500 | 604 | 69 | 663 | 73 | 700 | 74 | 741 | 77 | 782 | 80 | 823 | 83 |
| 60 - 75K | 158,250 | 1,875 | 1,292 | 254 | 1,452 | 275 | 1,560 | 295 | 1,654 | 313 | 1,748 | 331 | 1,842 | 349 |
| 75 - 100K | 211,000 | 2,500 | 840 | 89 | 966 | 112 | 1,061 | 127 | 1,139 | 135 | 1,217 | 143 | 1,295 | 151 |
| 100 - 125K | 236,750 | 3,125 | 253 | 30 | 290 | 35 | 316 | 38 | 342 | 38 | 368 | 38 | 394 | 38 |
| 125 - 150K | 316,500 | 3,750 | 102 | 0 | 116 | 0 | 128 | 0 | 134 | 0 | 140 | 0 | 146 | 0 |
| 150,000 + | 316,500+ | 3,750+ | 408 | 14 | 475 | 17 | 538 | 21 | 610 | 23 | 682 | 25 | 754 | 27 |
| Total | | | 21,138 | 4,839 | 24,498 | 5,156 | 7,282 | 5,352 | 30,011 | 5,490 | 32,740 | 5,655 | 35,465 | 5,820 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995, SLC Planning Dept., 2002

**TABLE 5-26
Projected Need for Housing, 2000 - 2020**

| Jurisdiction | 1995 Total Non-Seasonal Units | Projected Total Demand for Non-Seasonal Housing Units | | | | | Projected Need Non-Seasonal Housing Units | | | | |
|--------------|-------------------------------|---|------|------|------|------|---|------|------|------|------|
| | | 2000 | 2005 | 2010 | 2015 | 2020 | 2000 | 2005 | 2010 | 2015 | 2020 |
| | | | | | | | | | | | |

| TABLE 5-26 Projected Need for Housing, 2000 - 2020 | | | | | | | | | | | |
|---|-------------------------------|---|--------|--------|--------|--------|---|--------|--------|--------|--------|
| Jurisdiction | 1995 Total Non-Seasonal Units | Projected Total Demand for Non-Seasonal Housing Units | | | | | Projected Need Non-Seasonal Housing Units | | | | |
| | | 2000 | 2005 | 2010 | 2015 | 2020 | 2000 | 2005 | 2010 | 2015 | 2020 |
| Ft. Pierce | 16,895 | 1,221 | 1,392 | 1,543 | 1,862 | 2,189 | 1,344 | 1,533 | 1,699 | 1,852 | 2,410 |
| Port St. Lucie | 30,617 | 10,436 | 18,897 | 27,416 | 35,956 | 44,496 | 11,396 | 20,636 | 9,938 | 39,264 | 48,590 |
| St. Lucie Village | 270 | 26 | 31 | 32 | 36 | 40 | 28 | 33 | 34 | 36 | 43 |
| Unincorporated | 33,648 | 3,731 | 7,128 | 10,397 | 13,607 | 16,946 | 4,182 | 7,990 | 11,655 | 15,253 | 18,996 |
| Total | 98,384 | 15,414 | 27,448 | 39,388 | 51,461 | 63,671 | 16,950 | 30,192 | 43,326 | 56,405 | 70,039 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995, SLC Planning Dept. 2002

To take the analysis one step further, the Shimberg Affordable Housing Needs Assessment estimates the projected housing need by construction type as indicated in Table 5-27. As this table indicates, an additional 6,016 single-family units and 1,112 multi-family units will be needed to meet the 2005 housing demands and an additional 15,058 single-family units and 2,783 multi-family units will be needed to meet the 2020 housing demands.

| TABLE 5-27 Projected Need for Housing by Construction Type, 2000 - 2020 | | | | | | | | | | |
|--|--------|-------|--------|-------|--------|-------|--------|-------|--------|-------|
| Jurisdiction | 2000 | | 2005 | | 2010 | | 2015 | | 2020 | |
| | SF | MF |
| Ft. Pierce | 647 | 574 | 738 | 654 | 818 | 725 | 900 | 798 | 990 | 878 |
| Port St. Lucie | 9,722 | 714 | 17,607 | 1,290 | 25,547 | 1,869 | 33,467 | 2,448 | 43,842 | 3,207 |
| St. Lucie Village | 23 | 3 | 27 | | 28 | 4 | 29 | 4 | 30 | 5 |
| Unincorporated | 3,148 | 583 | 6,016 | 1,112 | 8,775 | 1,622 | 11,495 | 2,125 | 15,058 | 2,783 |
| Total | 13,540 | 1,874 | 4,388 | 3,060 | 35,168 | 4,220 | 45,891 | 5,375 | 59,920 | 6,873 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; SLC Planning Dept. 2002

The Shimberg Affordable Housing Needs Assessment further analyzed the county's housing data by completing a comparison of the affordable units within the unincorporated area of the county. The results of this comparison are indicated in Table 5-28. As this table indicates by the year 2020, the Unincorporated County will have a severe deficit of affordable units for homeowners in all income ranges. In addition, there appears to be sufficient affordable rental units to meet the demands for the individuals earning between \$15,000.00 and \$40,000.00. Further, this table indicates that there will be a deficit in affordable rental units for those individuals earning less than \$15,000.00 and over \$40,000.00.

| | 2000 | | 2005 | | 2010 | | 2015 | | 2020 | |
|---------------------|--------|--------|---------|--------|---------|--------|---------|--------|---------|--------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter |
| 0 - \$5,000 | -1,073 | -344 | -1,246 | -361 | -1,397 | -371 | -1,51 | -382 | -1,722 | -393 |
| \$ 5,000 - 10,000 | -2,763 | -681 | -3,239 | -732 | -3,675 | -772 | -4,16 | -811 | -4,610 | -852 |
| \$10,000 - 15,000 | -7,072 | -1,261 | -8,602 | -1,399 | -9,997 | -1,509 | -11,397 | -1,615 | -12,993 | -1,729 |
| \$15,000 - 20,000 | -8,022 | 613 | -10,329 | 455 | -12,466 | 323 | -14,585 | 229 | -16,773 | 163 |
| \$20,000 - 25,000 | -5,500 | 2,255 | -8,317 | 2,058 | -11,013 | 1,904 | -13,711 | 1,762 | -17,070 | 1,630 |
| \$ 25,000 - 30,000 | -3,359 | 2,438 | -6,670 | 2,217 | -9,945 | 2,053 | -13,227 | 1,901 | -17,592 | 1,760 |
| \$30,000 - 35,000 | -2,195 | 2,110 | -5,969 | 1,872 | -9,752 | 1,702 | -13,555 | 1,546 | -18,841 | 1,410 |
| \$35,000 - 40,000 | -1,892 | 1,533 | -5,893 | 1,248 | -9,999 | 1,039 | -14,099 | 862 | -19,880 | 715 |
| \$40,000 - 45,000 | -2,778 | -632 | -7,195 | -1,024 | -11,651 | -1,300 | -16,078 | -1,573 | -20,901 | -1,840 |
| \$45,000 - 50,000 | -3,502 | -632 | -8,175 | -1,024 | -12,821 | -1,300 | -17,437 | -1,573 | -21,971 | -1,573 |
| \$50,000 - 55,000 | -2,040 | -316 | -4,483 | -512 | -6,895 | -650 | -9,308 | -787 | -11,728 | -921 |
| \$55,000 - 60,000 | -2,216 | -316 | -4,696 | -512 | -7,149 | -650 | -9,580 | -787 | -11,975 | -921 |
| \$60,000 - 75,000 | -2,524 | -316 | -5,112 | -512 | -7,659 | -650 | -10,186 | -787 | -12,733 | -921 |
| \$75,000 - 100,000 | -2,876 | -316 | -5,559 | -512 | -8,184 | -650 | -10,802 | -787 | -13,503 | -921 |
| \$100,000 - 125,000 | -2,912 | -301 | -5,621 | -512 | -8,272 | -650 | -10,919 | -787 | -13,649 | -921 |
| \$125,000 - 150,000 | -2,901 | -316 | -5,622 | -512 | -8,279 | -650 | -10,928 | -787 | -13,660 | -921 |
| \$150,000 + | -3,334 | -316 | -6,118 | -512 | -8,841 | -650 | -11,670 | -787 | -14,588 | -921 |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995; SLC Planning Dept. 2002

The income groups are based on certain percentages of the median income, which are used by the U. S. Department of Housing and Urban Development (HUD) to establish income eligibility standards for various housing programs and are as follows:

- a. less than 30% of Median Income
- b. 30% to 50% of Median Income (HUD's Very Low Income Household is less than 50%)
- c. 50% to 80% of Median Income (HUD's Other Low Income Household income group)
- d. 80% to 120% of Median Income (HUD's Moderate Income is 80 to 95%).

This method of calculation of need assumes that a household in a given income range is buying or renting a unit in the current year. It does not take into consideration households that may no longer have a mortgage or that may have sold a house elsewhere and were able to purchase a house for cash or with a substantial down payment. It also does not take into consideration roommates sharing expenses or the possible under-reporting of income.

St. Lucie County on the whole has a median income of \$27,710.00. Table 5-29 indicates the distribution of housing based upon being owned or rented utilizing the HUD categories for housing affordability. The projected affordability gaps do not reflect either market construction or strategies, which may have been adopted by a local government to address housing needs. The numbers therefore overstate the projected need likely to exist within the Unincorporated County.

| TABLE 5-29 Housing Need By Income Category, Unincorporated St. Lucie County, 1995 - 2020 | | | | | | | | | | | | |
|---|--------------|-------------|-------------|-------------|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|
| Income Category | Owner | | | | | | Renter | | | | | |
| | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
| 30% Median (\$8,313) | -1860 | -2297 | -2693 | -3055 | -3422 | -3833 | -511 | -566 | -609 | -642 | -674 | -708 |
| 50% Median (\$13,855) | -2428 | -3292 | -4075 | -4795 | -5370 | -6014 | -402 | -492 | -562 | -616 | -659 | -705 |
| 80% Median (\$22,168) | -1724 | -3213 | -4540 | -5797 | -6667 | -7667 | 1143 | 996 | 902 | 829 | 763 | 702 |
| 120% Median (\$33,252) | 1103 | -988 | -2823 | -4664 | -5364 | -6169 | 1165 | 974 | 859 | 775 | 713 | 656 |
| 200% Median (\$55,420) | 637 | -2047 | -4338 | -6603 | -7593 | -8732 | 1 | -316 | -512 | -650 | -780 | -936 |
| | | | | | | | | | | | | |

Source: 1990 U. S. Census; Shimberg Affordable Housing Needs Assessment, 1995, SLC Planning Dept. 2002

LAND REQUIREMENTS FOR FUTURE HOUSING

The Unincorporated County has developed within an urban geographic pattern with some fingers of sprawl outside of the urban boundaries. New residential development in the Unincorporated County has occurred at approximately 4 dwelling units per gross acre for single-family units and 8 dwelling units per acre for multi-family units. This includes areas for recreation/open space, transportation and utilities. Table 5-30 projects the amount of land that will be required for future development in the Unincorporated County through the year 2010. The figures in Table 5-30 are derived from the additional housing units that the Unincorporated County will require as illustrated in Table 5-23.

| TABLE 5-30 Acreage Required For Future Housing Needs, Unincorporated St. Lucie County, 1995 - 2020 | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Housing Types | 1995 | 2000 | 2005 | 2010 | 2015 | 2020 |
| Single-Family | 6,334 | 7,121 | 7,838 | 8,527 | 9,218 | 10,712 |
| Multi-Family | 585 | 658 | 724 | 788 | 852 | 916 |
| Total | 6,919 | 7,779 | 8,562 | 9,315 | 10,070 | |

As noted in Table 5-18, the Unincorporated County expects a population of 86,671 by the year 2020. This translates into the need for an additional 16,942 housing units. These units can easily be accommodated within the existing residentially zoned properties within the Unincorporated County.

METHODS OF PROVIDING SITES TO MEET VARIOUS HOUSING NEEDS

Numerous innovative zoning techniques exist which could be utilized by the County to assure the provision of adequate sites for housing for low and moderate income families. The methods the County will use to provide sites will include density bonuses, fast-track processing, maintaining the current supply of land designated and zoned for high density development and maintaining a minimum twenty-five percent (25%) surplus of vacant residential land within the Urban Services Area Boundary. A density bonus system can be valuable to meet the demands for higher density developments. This process allows the County to avoid across-the-board changes. Under the density bonus system, there is normally a trade-off between the County and the developer, the County grants a density bonus, which is specified as a percentage of the total density allowable under existing zoning regulations.

Fast-track processing is another process the County will use in the attempt to provide adequate low and moderate income housing. Fast-track processing is a means of expediting the staff's response. Fast-track processing can be defined as special, accelerated treatment of selected proposals or types of proposals. This process speeds the approval process especially for minor, noncontroversial applications.

The current supply of land designated for high density residential development will be maintained or increased on the Future Land Use Map. This Residential High (RH) designation will contribute to the reduction of housing costs for low and moderate income housing by increasing density and reducing lot sizes. The benefits of increased density include:

1. The promotion of affordable housing through savings in the cost of raw land per housing unit and by spreading overall project costs over a greater number of units.
2. Increased density may preserve land resources such as farmland and environmentally sensitive areas by reducing the amount of raw land needed for development.
3. Increased density cuts the per unit cost of providing amenities such as recreational areas and community centers.

At least annually the plan will be reviewed and amended to add RH designated acreage comparable to the amount that has been developed during the previous year.

The County will also maintain a twenty-five percent (25%) surplus of vacant land designated for residential use on the Future Land Use Map and inside the Urban Service Area boundary, in order that an adequate choice of sites for low and moderate income housing is available at all times. At least annually the plan should be amended to provide for this surplus if the surplus falls below twenty-five percent (25%) during the previous year.

MEANS OF PROVIDING INFRASTRUCTURE, CONSERVING HOUSING, AND ELIMINATING SUBSTANDARD HOUSING

Providing Infrastructure: Infrastructure needs for the existing and anticipated population are analyzed extensively, regardless of income, in the infrastructure sub-elements. The preparation and implementation of regulations and standards will include those which will encourage development, especially development of low and moderate income housing, in those areas of the county that are adequately serviced by public facilities. In particular, the nonprofit housing corporation envisioned to be

the primary implementing mechanism for this element will be encouraged to produce new housing units only where centralized water and sewer systems are available or are anticipated to be available in the future, as shown in the master water and sewer plans to be prepared in the next few years.

Conserving Housing: Table 5-17 exhibits the number of units constructed by year for the unincorporated area of the County. This data shows that approximately 78.8% of the units in the unincorporated County were built between 1960 and 1980, representing a fairly new housing stock. As represented in the Condition of Housing segment of this element, a very small percentage of the housing stock in the unincorporated area is estimated to be substandard.

Periodic code inspections will be implemented in order to assure the structural and aesthetic quality of housing in the unincorporated County. The County has adopted the 1988 Southern Standard Building Codes. This action will promote maintenance of the existing and future housing stock.

Eliminating Substandard Housing: The County's goal is to eliminate all substandard housing units. To aid in the attainment of this goal, the County will perform a survey in order to locate and assess substandard housing units in the unincorporated County.

After all substandard units are located, the nonprofit housing corporation will eliminate substandard, dilapidated housing through demolition or removal at a minimum elimination rate of twenty-five percent (25%) per five (5) year period. It will be County policy that any person displaced will be relocated to a unit that meets code, and does not cost the resident more than thirty percent (30%) of their income.

HOUSING DELIVERY SYSTEM

The housing delivery system in the Unincorporated County involves a complex mix of public and private sector interests. The private sector provides virtually all of the labor and materials required in meeting the diverse needs of the available housing market. The public sector is given the task of ensuring the public health, safety, and welfare through the preparation and implementation of regulations and standards. The Unincorporated County is also providing financial assistance through the State Housing Initiatives Partnership (SHIP) and Community Development Block Grant (CDBG) programs.

X Private Sector Involvement:

According to the St. Lucie County Building Department, in 1995 approximately \$36 million of residential building permit activity took place in the Unincorporated County with 349 residential building permits being issued. At the present time, all housing in the Unincorporated County points toward the continuation of 100% private sector provision of this need through 2020, as identified in Tables 5-22 through 5-24.

X Public Sector Involvement:

Public sector involvement in the supply of housing in the Unincorporated County is three-fold. The first area of involvement deals with the distribution of public monies for housing assistance through the Housing Authority of the City of Fort Pierce. The second area deals with the distribution of public monies for housing assistance through the CDBG and SHIP programs. The third area of public sector involvement is in the form of preparing and implementing standards and regulations in an attempt to guarantee public health, safety and welfare.

The Housing Authority for the City of Fort Pierce was formed in February of 1959 as a non-profit public corporation created under the laws of the State of Florida. The Authority has five commissioners, appointed for four-year terms by the mayor of Fort Pierce. An appointed Executive Director administers the daily operations of the

Authority. The primary purpose of the Authority is to develop, administer and maintain public housing and Section 8 housing for persons of low income. The Authority also owns, operates and maintains low-rent housing developments within the City of Fort Pierce. Nearly all assistance from the Authority is directed toward the residents of Fort Pierce, although 82 Section 8 units are located within the Unincorporated County.

The Unincorporated County began participation in the Small Cities CDBG program in 1992 and in the SHIP program in 1993. CDBG funds have been used to install water and sewer lines, street paving and street lights. The SHIP program provides down payment assistance to very-low, low and moderate-income homebuyers. Assistance is also provided for repair and rehabilitation for very-low income households, emergency repair for very-low and low income, and water/sewer hookup assistance for very-low, low and moderate-income households.

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

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

- X difficulty that low-income residents have in paying the down payment, closing costs and impact fees;
- X land and development costs limit the development of housing affordable to the low-income;
- X difficulty that very low and low-income home owners have paying for their homes;
- X Habitat for Humanity of St. Lucie County is the only non-profit sponsor interested in developing affordable housing and there are currently no for-profit entities interested;
- X the shortage of program funds; and
- X lack of economic development and jobs.

The Unincorporated County has the opportunity to aid the private sector in the provision of affordable housing through the Community Services Division. This department administers the SHIP and CDBG programs. The staff also pursues new grants and program funds and work to establish new public/private partnerships. In addition, the Economic Development Department pursues public/private partnerships with regard to the creation of a stable tax base and has been tasked with the goal to increase the total number of jobs within the entire county.

CONCLUSIONS

The above analysis indicates that the housing stock in the Unincorporated County is generally divided into two categories: recently developed and soon to be developed.

Barely 29% of the housing units in the Unincorporated County in 1995 were constructed prior to 1970. The number of housing units has increased 86% since 1985 alone, from 11,140 to 38,621. The Unincorporated County continues to be comprised overwhelmingly of single-family dwelling units (44%), with 16% of the units being multi-family units and 30% of the units being mobile homes.

Housing will continue to be provided by the private sector, while the Municipal Service Providers (FPUA, Port St. Lucie Utility and St. Lucie County Utilities) have undertaken water and sewer expansion programs throughout the county to provide the needed infrastructure to serve new and existing housing units. Residential Lots located throughout the Unincorporated Areas within St. Lucie County may be provided water and sewer by one of the three service providers. In addition, many lots within the Unincorporated County located inside of the urban service boundary and all those outside the urban service boundary are not serviced by any municipal provider.

The Unincorporated County was developed in such a manner that any affordable units can be disbursed throughout the County, thereby, avoiding the concentration of affordable units within one specific area of the unincorporated county.

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

HOUSING CONDITIONS

As noted in the Condition of Housing section of this element, approximately 1% of housing units in the Unincorporated County can be considered substandard, but suitable for rehabilitation. The County's Code Enforcement Division will continue to enforce the property maintenance code and increasing the inspection of housing considered to be substandard and not suitable for habitation. The SHIP program provides assistance for repair and rehabilitation to very-low income households.

SITES FOR VERY-LOW, LOW AND MODERATE-INCOME HOUSING AND MANUFACTURED HOMES

The Unincorporated County has approximately 11,876 single-family lots of which 2,979 lots, approximately 25.1%, are vacant. A vast majority of these lots are relatively inexpensive and will accommodate a modest affordable single-family home as well as manufactured housing. The Strategic Regional Policy Plan acknowledges that there is a large amount of existing affordable housing in the Unincorporated County.

Large tracts of vacant multi-family land are currently available within the unincorporated area of the county. There are 6,343 acres of land designated for multi-family units of which 754 acres are vacant. This vacant land should accommodate the needed multi-family housing units through the year 2020.

MOBILE HOMES

The Unincorporated County's Land Development Code identifies the Residential, Mobile Home ■ 5 (RMH-5) zoning district as being appropriate for the development of mobile home parks. This zoning district is appropriate for the Residential Urban (RU), Residential Medium (RM), Residential High (RH) and Mixed Use (MXD) future land use map designations. The densities within the mobile home parks are limited to a maximum of 5 dwelling units/lots per gross acre.

GROUP CARE AND FOSTER CARE FACILITIES

The Unincorporated County permits foster care and group care facilities that are designated as family residential homes in all residential zoning districts and in the Institutional zoning district. Group care homes and congregate living facilities, accommodating up to six residents are allowed by State Law in all residentially zoning districts. Larger congregate living facilities with a maximum of 14 residents are allowed in the multi-family zoning districts. Facilities having more than 14 residents are only permitted within the Institutional zoning district. Group homes are required by law to not be located within a radius of 1,000 feet of each other, to avoid undue concentration of such facilities.

HISTORICALLY SIGNIFICANT HOUSING, CONSERVATION AND REHABILITATION

As noted earlier, 28% of the housing units in the Unincorporated County were constructed prior to 1970. In addition, 1,755 structures were built prior to 1940. Of these structures, 209 sites exist which have a significance to the Unincorporated County but may not be eligible for the Historical Register. A review of the National Register indicates that nine sites are located within St. Lucie County. Of these nine sites, three are located within the Unincorporated County.

GOALS, OBJECTIVES AND POLICIES

The following Comprehensive Plan Goals, Objectives, and Policies are modifications of portions of the Element as adopted in 1990. The numbering system is consistent with the 1990 plan.

**HOUSING ELEMENT
GOALS, OBJECTIVES AND POLICIES**

- GOAL 5.1** **TO PROVIDE GUIDANCE, BASED ON ACCEPTED PLANNING PRINCIPLES, FOR THE PROVISION OF HOUSING RESOURCES FOR ALL CITIZENS THROUGH PUBLIC/PRIVATE COOPERATIVE ARRANGEMENTS.**
- Objective 5.1.1** **The County shall accommodate a minimum 8,775 new single-family dwelling units and a minimum 1,622 new multifamily dwelling units by the year 2010 in the locations shown on the Future Land Use Map.**
- Policy 5.1.1.1 To provide sufficient land to meet the future housing needs, the Future Land Use Map has designated 1,868 acres to accommodate 9,340 new single-family dwelling units and 754 acres to accommodate a minimum of 6,786 new multifamily dwelling units.
- Policy 5.1.1.2 The County shall continue to permit high density residential development in Planned Mixed Use Development projects
- Objective 5.1.2** **In order to facilitate the development of industries (industrial and commercial) providing numerous positions, the County shall encourage the development of housing conducive to the attraction of these new industries and which have been identified as a need within St. Lucie County.**
- Policy 5.1.2.1 In order to facilitate the location of new commercial and industrial enterprises especially high-tech industries, the county shall designate 1,868 acres of land to accommodate a minimum of 9,340 single-family dwelling units which will encourage the relocation of new businesses.
- Policy 5.1.2.2 The County shall encourage the development of single-family residential dwelling units to be located in the vicinity of new industrial and commercial development
- Objective 5.1.3** **By 2003, the Land Development Regulations shall clearly define incentives to facilitate public and private sector corporation.**
- Policy 5.1.3.1 The County will continue to review ordinances, codes, regulations and the permitting process for the purpose of identifying excessive requirements, and amending or adding other requirements in order to maintain or increase private sector participation in meeting the housing needs, while continuing to insure the health, welfare and safety of the residents.

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Policy 5.1.3.2 The County shall Continue to support incentives including fast track processing to proposed housing developments.

Policy 5.1.3.3 The County shall incorporate land development regulations which insure that high density residential developments incorporate accommodations within the development for public transit facilities.

Policy 5.1.3.4 By December 31, 2003, the Land Development Regulations shall provide private sector and nonprofit organizations incentives for the provision of affordable housing, including density bonuses.

GOAL 5.2 TO PROVIDE AN ADEQUATE MIX OF SAFE AND SANITARY HOUSING WHICH MEETS THE NEEDS OF EXISTING AND FUTURE ST. LUCIE COUNTY RESIDENTS.

Objective 5.2.1 By 2005, the County shall, by using the 2000 Census, analyze the housing needs within the Unincorporated County of all income groups and shall amend the Comprehensive Plan accordingly.

Policy 5.2.1.1 By 2005, the County shall re-examine the housing needs based on the data from the 2000 Census and, as may be necessary, amend the Comprehensive Plan and the Land Development Code to address those needs identified.

Objective 5.2.2 By August 1, 2004, the County shall establish a housing data base which includes updated information from the 2000 Census and other sources about the type, tenure, cost and condition of housing stock in St. Lucie County.

Policy 5.2.2.1 After the housing database is established, the data shall be updated annually to assure that reliable and current data are available.

Policy 5.2.2.2 Using the housing database, the County will provide information, technical assistance, and incentives to the private sector and nonprofit organizations to maintain a housing production capacity sufficient to meet the required demand.

Policy 5.2.2.3 The Land Development Regulations shall not restrict the location of publicly assisted or low and moderate income based housing within single-family neighborhoods.

Rural and farm worker housing locational criteria shall be reviewed for incorporation into the Land Development Regulations by August 1, 2003, according to these

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Policy 5.2.2.4 general guidelines:

- A. Rural and farm worker housing should be located near collectors or arterials leading to work sites, shopping and social services;
- B. It is recognized that rural and farm worker housing often will be dependent on onsite sanitary sewer and potable water supplies.

Objective 5.2.3 The County will develop a comprehensive housing program to address substandard housing.

Policy 5.2.3.1 The County shall update and maintain the survey, which locates and assesses the substandard, dilapidated housing units in the County.

Policy 5.2.3.2 Substandard, dilapidated housing will be eliminated thorough demolition or removal

Policy 5.2.3.3 The County will seek partnerships with cooperative neighborhood and civic groups to further the elimination of substandard dilapidated housing.

Policy 5.2.3.4 Demolition may be undertaken by a public agency, or nonprofit organization set up to meet the goals, objectives and policies of this Element

Objective 5.2.4 By August 1, 2001, the County will establish a Housing Task Force, consisting of public and private sector representatives. This task force will be assigned the task of identifying the housing needs of St. Lucie County for the existing and anticipated populations of St. Lucie County

Policy 5.2.4.1 The Housing Task Force shall include a member of the St. Lucie County School Board, and at least one low-income housing representative, at least one building contractor, at least one person with special housing needs, at least one farm worker or union representative, at least one agricultural employer and at least one social service professional.

Policy 5.2.4.2 The Housing Task Force will assess housing needs, including affordable housing, on a regular basis, research issues, and recommend programs to the Board of County Commissioners to meet the housing needs of St. Lucie County residents and annually prepare a report of its findings.

Policy 5.2.4.3 The Housing Task Force shall research and prepare a set of recommendations as to the economic impact of all housing types and identify the most appropriate location for the housing types.

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- Policy 5.2.4.4 The Housing Task Force shall support the efforts of the Ft. Pierce Housing Authority; and assist in its efforts to determine and develop sites and programs for housing low and moderate-income persons as well as migrant farmworkers.
- Policy 5.2.4.5 The Housing Task Force shall ensure that the provision of affordable housing is sufficient in quantity to serve the needs of the existing and anticipated population of St. Lucie County and households with special housing needs.
- Policy 5.2.4.6 The Housing Task Force shall provide information to private businesses to ensure that appropriate housing is available.
- Policy 5.2.4.7 The Housing Task Force will encourage private business to work with Farmers Home Administration and other nonprofit organizations in the development and management of housing for farm workers and migrant laborers.
- Policy 5.2.4.8 The Housing Task Force shall upon completion of a study of the housing needs within St. Lucie County shall develop and provide for the Board of County Commissioners review and approval locational criteria for the location of affordable and migrant farmworker housing.
- Policy 5.2.4.9 If the Housing Task Force determines that a separate organization to meet farm worker needs will be required, the Task Force shall establish or cause to be established such an organization.

Objective 5.2.5. Sites suitable for low and moderate-income housing shall be maintained in the County to meet the current and projected population needs.

- Policy 5.2.5.1 The County shall maintain or increase the amount of vacant land currently designated on the Future Land Use Map as Residential High (RH) in order to reduce land costs for low and moderate income housing. At least annually the plan shall be amended to add RH designated acreage comparable to the amount that has been developed during the previous year.
- Policy 5.2.5.2 The County shall maintain at a minimum 25% surplus of vacant land designated for high and/or medium density residential use on the Future Land Use Map and inside the Urban Service Boundary, in order that an adequate choice of sites for housing is available at all times. At least annually the plan shall be amended to provide for the surplus.

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Objective 5.2.6 **The County shall continue to provide regulations that permit mobile homes in the county.**

Policy 5.2.6.1 The RMH-5 zoning or a similar classification shall be retained in the Land Development Regulations.

Policy 5.2.6.2 The Land Development Regulations shall provide provisions allowing a Class A mobile home to be located in any residential zoning district.