
HOUSING DATA AND ANALYSIS

INTRODUCTION

This is data and analysis that support the Housing adopted Goals, Objectives and Policies. 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”.

The purpose of the Housing element is to provide guidance to Charlotte County in developing appropriate plans and policies to meet projected needs 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 goal statements 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 (F.A.C.).

The housing goal contained within the State Comprehensive Plan (Ch. 187.201(4)(a)F.S.) 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 assuring environmental 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 2050 PLAN

Within the Future Land Use element, the 2050 Framework supports a diverse range of neighborhoods by protecting and enhancing existing neighborhoods. Neighborhood development policy should promote a mix of housing types and allow County residents to age in place through the design and location of new housing. The Transportation, Infrastructure, Recreation and Open Space, and Capital Improvements elements all address issues concerning timing and construction of both necessities and amenities that are important to residents and families in Charlotte County.

The Goals, Objectives and Policies of the Housing element (HSG Goal 3 and associated objectives and policies) describe the County’s overall goal of encouraging adequate siting and distribution of housing.



LEGISLATION

FEDERAL

- **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.
- **The Community Development Block Grant (CDBG)** program was enacted in 1974 through the Housing and Community Development Act. It enables local jurisdictions to address a broad range of needs that result in improved living conditions for low-income households. 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 (DCA). 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 through 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. There are six developments containing over 1,200 units in Charlotte County developed using LIHTC. Both the LIHTC and HOME funds are administered by the Florida Housing Finance Corporation, as described in the State Programs section.

- **The U.S. Department of Housing and Urban Development (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 percent 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.
- **Both Section 515 and Section 521 Rental Assistance Programs** are administered by the U.S. Department of Agriculture Rural Housing Service. 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. 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.
- **The Neighborhood Stabilization Program** is a Federal program passed by Congress in July 2008. Charlotte County will receive funds indirectly through DCA. The purpose of the program is to create jobs and repopulate homes abandoned during the foreclosure crisis by developing affordable housing for homeownership or rentals. This will be done by purchasing foreclosed properties from banks, rehabilitating them, and then deeding them to a local non-profit for affordable homeownership or rental programs. In addition, the County will use funds from the Neighborhood Stabilization Program to demolish blighted

and/or partially built structures and add properties to a land bank. This land will then be distributed to local non-profits for affordable housing development.

STATE

- 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. 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:

Table HSG-1: SHIP Program Funds Received	
Year	Amount
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
2007	\$1,425,566
2008	\$1,456,592

Source: Charlotte County Human Services, 2009

- **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. Twenty percent of the units are occupied by families with annual incomes at or below 50 percent of area median income; the balance of the units must be occupied by families with income that do not exceed 60 percent of area median. Rent restrictions are also in place.
- **The 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 percent of area median income. Rent restrictions are also in place.

- The Florida Legislature has appropriated one-time **Hurricane Housing Recovery (HHR) funds** to accommodate the different housing needs of each community impacted by 2004 hurricanes. The HHR program was established as a locally-administered program that allocates the funds among 28 qualified counties.
- The **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 percent of units must be set aside for families earning 50 percent or less of area median income. Developments that also have housing credits may use a minimum set-aside of 40 percent of the units for residents earning 60 percent of area median income. There are no rent restrictions.
- The **Multifamily Mortgage Revenue Bond program (MMRB)** uses both taxable and tax-exempt State 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 percent of the units be set aside for households earning at or below 50 percent of the area median income. The developer may also opt to set aside 40 percent of the units for households earning at or below 60 percent of area median. There are no rent restrictions.

LOCAL

- In Charlotte County, the Punta Gorda Housing Authority (PGHA) is the only Public Housing Authority authorized to operate in accordance with the Public Housing Act. It owns and operates 30 units in the City of Punta Gorda. PGHA has developed an additional 171 units to replace units destroyed by Hurricane Charley in 2004. The condition of the units is governed by complex Federal rules and regulations that are dependent on annual appropriations by the US Congress.



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 percent of the eligible household's income. Households receiving Section 8 assistance are scattered throughout Charlotte County.

- 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 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.

- 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 percent 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.

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 in 2009, adjusted for household size, are as shown in Table HSG-2.

Table HSG-2: Income Limits Adjusted to Household Size, 2009							
Size of Household	Percent of Median Income						
	Extremely Low	Very Low		Low		Moderate	
	30 percent	40 percent	50 percent	60 percent	80 percent	100 percent	120 percent
1 Person	\$11,430	\$15,240	\$19,050	\$22,860	\$30,480	\$38,100	\$45,720
2 Person	\$13,050	\$17,400	\$21,750	\$26,100	\$34,800	\$43,500	\$52,200
3 Person	\$14,700	\$19,600	\$24,500	\$29,400	\$39,200	\$49,000	\$58,800
4 Person	\$16,320	\$21,760	\$27,200	\$32,640	\$43,520	\$54,400	\$65,280
5 Person	\$17,640	\$23,520	\$29,400	\$35,820	\$47,040	\$58,800	\$70,560
6 Person	\$18,930	\$25,240	\$31,550	\$37,860	\$50,480	\$63,100	\$75,720

Source: HUD, 2009

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 quarterly, 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.

- Other local organizations who provide homeowner assistance to County residents are **Habitat for Humanity and The Housing Corporation**. Habitat for Humanity has focused its efforts in 2009 on rehabilitation of existing and partially constructed homes to serve low income residents. This organization reports that it had received approximately 30-35 applications per month in 2009 and as of December 2009, was working with 25 families to provide housing. The Housing Corporation reports that as of December 2009, they have a waiting list of 25 families who need housing assistance and 75 percent of their clientele are elderly residents.

EXISTING CONDITIONS

INVENTORY

This section includes an inventory of the number and distribution of dwelling units by type, tenure, age, rent, value, monthly owner costs, and rent-to-income ratio. The information in this section is taken from the 2008 American Community Survey (ACS) 1-Year Estimate from the US Census.

Table HSG-3 provides an overview of Charlotte County’s housing inventory. The American Community Survey does not calculate seasonal and nonseasonal units. These units, however, are counted in the decennial census and the 2000 U.S. Census provides the most up-to-date calculations. The 2000 Census reports that 14.9 percent of dwelling units in Charlotte County are seasonal units. Using this percentage, it can be estimated that 15,076 dwelling units are seasonal and that the nonseasonal vacancy rate is 14.1 percent.

Table HSG-3: Housing Inventory, 2008	
Total Housing Units¹	101,181
Occupied Housing Units ¹	73,937
Vacant Housing Units ¹	27,244
percent of total units that are seasonal ²	14.9
Total Seasonal Units	15,076
Total Non-seasonal Units	86,105
Vacant non-seasonal units	12,168
Vacancy Rate (nonseasonal) (percent)	14.1

Source: US Census, American Community Survey, 2008

¹ 2008 ACS data

² 2000 US Census Data

Dwelling Units by Type

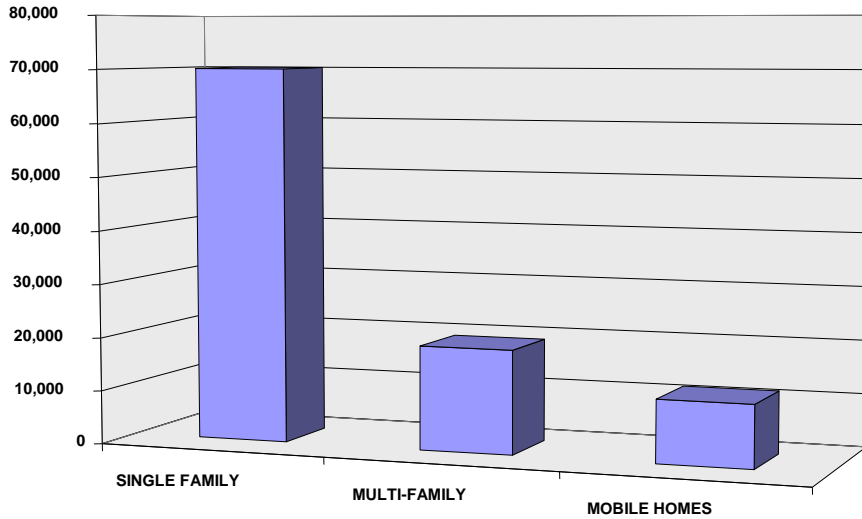
The 2008 ACS reports that 69 percent of all Charlotte County housing units are single-family homes, 19 percent are multi-family homes and 11 percent are mobile homes. Table HSG-4 provides an overview of Charlotte County’s housing stock by type. The Census contains the following definition of dwelling unit types:

- One-unit, detached. This is a one-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.
- One-unit, attached. This is a one-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.
- Two or more units. These are units in structures containing two or more housing units, further categorized as units in structures with two, three to four, five to nine, 10-19 or 20+ units.
- Mobile home. Both occupied and vacant mobile homes to which no permanent rooms have been added are counted in this category. Mobile homes used only for business purposes or for extra sleeping space and mobile homes for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory. In 1990, the category was "mobile home or trailer."
- Other. This category is for any living quarters occupied as a housing unit that does not fit in the previous categories. Examples that fit in this category are houseboats, railroad cars, campers, and vans.

Table HSG-4: Dwelling Units by Type, 2008	
Dwelling Unit Type	Units
Single Family 1 unit detached	68,043
Single Family 1 unit attached	2,039
Multi-Family 2 units	1,831
Multi-Family 3-4 units	3,568
Multi-Family 5-9 units	4,502
Multi-Family 10-19 units	4,223
Multi-Family 20+ units	5,223
Mobile Homes	11,688
Other	64
TOTAL	101,181

Source: American Community Survey, 2008

Dwelling Units by Type



Dwelling Units by Tenure

The 2008 ACS reports 73,937 occupied units in Charlotte County. Table HSG-5 illustrates the tenure of housing as reported by the 2008 ACS.

Table HSG-5: Dwelling Units by Tenure, 2008	
Tenure	Units
Owner Occupied	57,028
Renter Occupied	16,909
TOTAL	73,937

Source: American Community Survey, 2008

Age of Dwelling Unit

The age of a structure shows the time the unit has been in the inventory. The age threshold commonly used to signal a potential deficiency in housing stock is 40 years old or over. Table HSG-6 shows that less than 10 percent of the housing stock in Charlotte County is over 40 years old. Charlotte County Property Appraiser lists 3,962 residences that are over 50 years old. According to the 2008 ACS, 91,753 homes were built between 1970 and 2008. This represents 90.6 percent of the housing stock.

Table HSG-6: Dwelling Units by Age, 2008	
Year built	Units
Built 2005 or later	7,457
Built 2000-2004	14,803
Built 1990-1999	18,655
Built 1980-1989	33,694
Built 1970-1979	17,144

Table HSG-6: Dwelling Units by Age, 2008	
Year built	Units
Built 1960-1969	6,688
Built 1950-1959	2,303
Built 1940-1949	105
Built 1939 or earlier	332
TOTAL	101,181

Source: American Community Survey, 2008

Rental Dwelling Units by Gross Rent Levels

Table HSG-7 shows the number of dwelling units available for rent along with the rental amount as reported by the 2008 ACS. This table shows that approximately 10,113 units rent below \$999 per month. The maximum rent that households with 80 percent of the area median income can afford is \$928. This is based on a median household income of \$46,404 as reported by the 2008 ACS and a housing cost to income ratio of 30 percent of gross income.

Table HSG-7: Gross Rent, 2008	
Rent	Units
Less than \$200	143
\$200 to \$299	253
\$300 to \$499	437
\$500 to \$749	3,906
\$750 to \$999	5,374
\$1,000 to \$1,499	4,959
\$1,500+	534
TOTAL UNITS	15,606
Median Rent	\$932

Source: American Community Survey, 2008

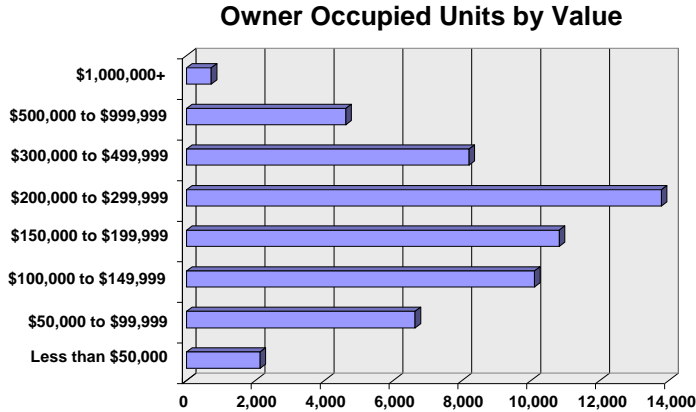
Owner Occupied Dwelling Units by Value

Table HSG-8 shows the value of owner-occupied housing units as reported by the 2008 ACS. Median home value is reported in the 2008 ACS as \$192,700. In May of 2009, the Charlotte County Economic Development Office reported that the median sales price for existing single family homes in the Punta Gorda MSA was \$97,200.

Table HSG-8: Owner Occupied Units by Value, 2008	
Value	Units
Less than \$50,000	2,134
\$50,000 to \$99,999	6,635
\$100,000 to \$149,999	10,108
\$150,000 to \$199,999	10,821
\$200,000 to \$299,999	13,786
\$300,000 to \$499,999	8,202
\$500,000 to \$999,999	4,624

\$1,000,000+	718
Median value	\$192,700

Source: American Community Survey, 2008

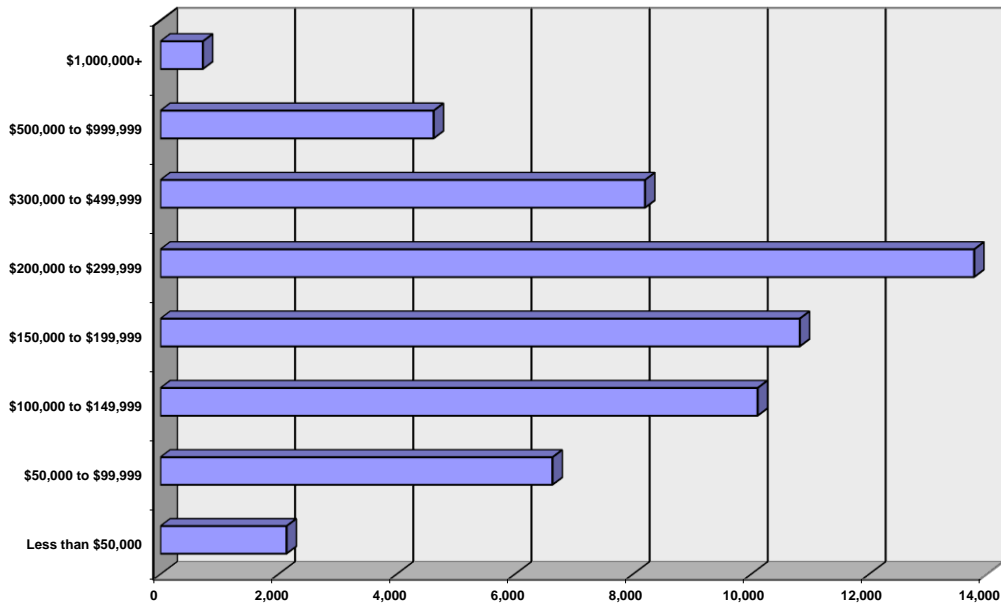


Monthly Costs of Owner Occupied Dwelling Units

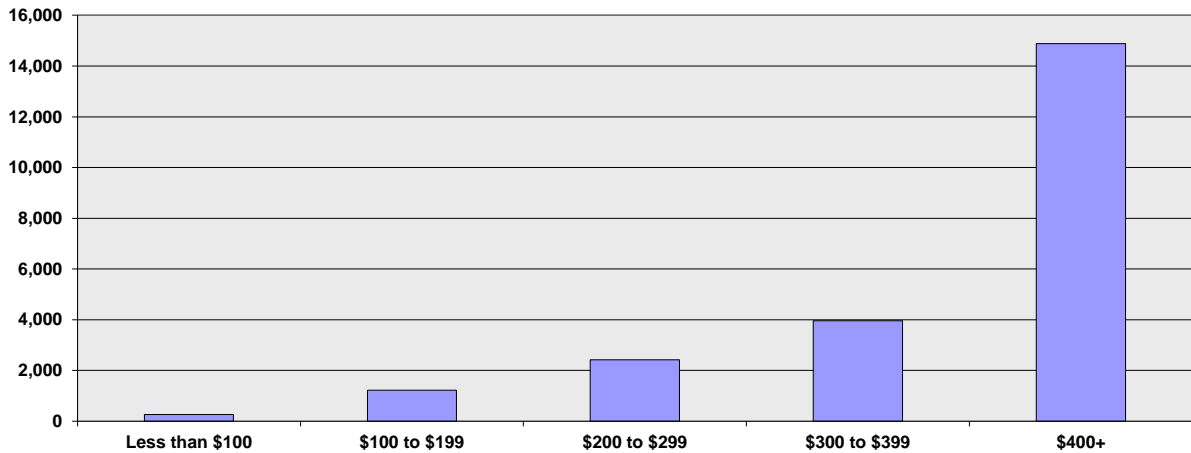
Table HSG-9 displays monthly owner costs as reported by the 2008 ACS. The units are separated into two categories, dwelling units with a mortgage and dwelling units without a mortgage.

Table HSG-9: Monthly Owner Costs, 2008	
Monthly Costs	Units
Dwelling Units with a mortgage	34,291
Less than \$300	61
\$300 to \$499	905
\$500 to \$699	2,170
\$700 to \$999	5,464
\$1,000 to \$1,499	9,282
\$1,500 to \$1,999	7,193
\$2,000+	9,216
Dwelling Units without a mortgage	22,737
Less than \$100	259
\$100 to \$199	1,216
\$200 to \$299	2,423
\$300 to \$399	3,953
\$400+	14,886

Source: American Community Survey, 2008



Monthly Owner Costs for Housing Units without a Mortgage



Gross Rent as a Percentage of Household Income

Table HSG-10 shows the number of units distributed by the gross rent as a percentage of household income according to the 2008 ACS. This table represents 92 percent of total rental households since 1,360 households could not be computed for rent-to-income ratio. When households spend more than 30 percent of their gross income on housing, they are considered cost burdened. In 2008, approximately 54 percent of renters were considered cost burdened.

Table HSG-10: Gross Rent as a percentage of household income, 2008 (rent to income ratios)	
Household Income	Units
Less than 15 percent	1,079
15 to 19.9 percent	1,769
20 to 24.9 percent	2,544
25 to 29.9 percent	1,727
30 to 34.9 percent	1,622
35 percent +	6,808
TOTAL	15,549

Source: American Community Survey, 2008

Substandard Dwelling Units

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 (more than one person per room.)

Table HSG-11 shows the number of units with substandard characteristics according to the 2008 ACS.

Table HSG-11: Dwelling Units Lacking Plumbing Facilities, Kitchen Facilities, Heating Fuel or Overcrowded, 2008	
Characteristic	Units
Lack complete plumbing facilities	91
Lack complete kitchen facilities	660
Lack heating fuel	831
Overcrowded	357
TOTAL	1,939

Source: American Community Survey, 2008

Renter-Occupied Housing Developments

As required by Rule 9J-5, Table HSG-12 includes an inventory of renter-occupied housing developments available to low-income households using Federal, State or local subsidies. The table also shows the number of units and the subsidy program as of September 2009. An explanation of the subsidy program can be found under the Legislation portion.

Table HSG-12: Inventory of Subsidized Renter-Occupied Housing Developments, September 2009		
Development Name	Subsidy Program	Number of Units
Bernice Russell CDC	CDBG	4
Charleston Cay	LIHTC/HHR	128
Charlotte Crossing	LIHTC/HHR	124
Charlotte Towers	Sec. 8/202	97

Table HSG-12: Inventory of Subsidized Renter-Occupied Housing Developments, September 2009		
Development Name	Subsidy Program	Number of Units
Grove City Manor	Sec. 8/202	100
Gulf Breeze	PH/LIHTC/SHIP	171
Hampton Point	LIHTC	284
Harbor Place	HUD 811/HHR	14
Marion Manor	LIHTC/HHR/SHIP/CCHFA Bonds	31
Murdock Circle	LIHTC/CCHFA Bonds	264
Oaktree Village	Public Housing	30
Presbyterian Homes	Sec. 236	120
Presbyterian Villas	RD	70
Rotonda Lakes	LIHTC	176
Taylor Road Apartments	USVA	24
The Pines of Punta Gorda	LIHTC/SHIP	326
Trabue-Woods Estate	CDBG	8
Villa San Carlos	Sec. 202	50
Villa San Carlos II	Sec. 202	54
Williams Place	HUD 811/HHR	12
TOTAL		2,087

Source: Budget & Administrative Services Dept., 2009

Group Homes and Related Facilities

Table HSG-13 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, F.S., 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 licenses 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.

Table HSG-13: Licensed Group Homes, 2009			
Group Home	Type	Location	Capacity
Baird, Phyllis	Adult Family Care	Port Charlotte	6
Brighter Living Home Care LLC	Intermediate Care	Port Charlotte	5
Chery's Adult Family Care	Adult Family Care	Port Charlotte	5
Courtyard Assisted Living	ALF	Port Charlotte	50

Table HSG-13: Licensed Group Homes, 2009			
Group Home	Type	Location	Capacity
Delchon, Mertella	Adult Family Care	Port Charlotte	4
European Manor of Port Charlotte	ALF	Port Charlotte	8
EYAS	Intermediate Care	Punta Gorda	8
H & S Manors	Adult Family Care	Port Charlotte	5
Harborview Acres	ALF	Port Charlotte	25
Harbour Terrace (Health Center)	ALF	Port Charlotte	280
Home of The Rising Sun, Inc.	Adult Family Care	Port Charlotte	5
Jackson, Claudette	Adult Family Care	Port Charlotte	4
Janet Jones Group Home, Inc.	Adult Family Care	Punta Gorda	5
Jeanette Gadsden Place	Adult Family Care	Port Charlotte	4
Lamy, Jean & Lynn #2	Adult Family Care	Port Charlotte	4
Lamy, Lynne & Jean	Adult Family Care	Punta Gorda	2
Lexington Manor	ALF	Port Charlotte	110
Liz's Adult Care Garden Home	ALF	Port Charlotte	6
McKay, Julliet Jackson	Adult Family Care	Port Charlotte	4
Morris, Lillith	Adult Family Care	Punta Gorda	4
Mullins Group Home & Training Center	Intermediate Care	Port Charlotte	8
Nelson, Sharon Marcia	Adult Family Care	Port Charlotte	5
Our Place Group Homes Inc. (Harbor)	Intermediate Care	Port Charlotte	6
Parkes, Rosylin & Wayne	Adult Family Care	Port Charlotte	5
Pascal, Apold (Polo)	Adult Family Care	Punta Gorda	4
Peace River Manor Inc.	ALF	Charlotte Harbor	10
Progressive Home Care - Grand	Intermediate Care	Port Charlotte	5
Progressive Home Care - Winsom	Intermediate Care	Port Charlotte	4
Punta Gorda Elderly Care Center	ALF	Punta Gorda	56
R.A. Alf, Inc DbA Kimberly Place	ALF	Punta Gorda	16
Regents Club, LLC	ALF	Charlotte Harbor	105
Rowe, Gwendolyn	Adult Family Care	Port Charlotte	4
Royal Palm Retirement Center	ALF	Port Charlotte	182
Sandhill Gardens Retirement Ctr. Inc.	ALF	Punta Gorda	88
Sealy, Lesa	Adult Family Care	Punta Gorda	5
Sterling House of Englewood	ALF	Rotonda West	60
Sterling House PC	ALF	Port Charlotte	60
Sterling House PG	ALF	Punta Gorda	60
Stuart, Betty	Adult Family Care	Port Charlotte	4
Sumpter, Marie	Adult Family Care	Port Charlotte	2
Time Out Respite Care House	Intermediate Care	Port Charlotte	6
Van Amburg Adlt Foster Care	Adult Family Care	Port Charlotte	8
Village Place	ALF	Port Charlotte	110
Welcome Home	Adult Family Care	Port Charlotte	8

Table HSG-13: Licensed Group Homes, 2009			
Group Home	Type	Location	Capacity
Young At Heart Adult Care Center	ALF	Port Charlotte	31
TOTAL CAPACITY			1,396

Source: Charlotte County Health Department, 2009

Mobile Home Parks

Mobile home and recreational vehicle (RV) parks provide land for various residential purposes. Mobile homes account for 11.5 percent of the dwelling units within Charlotte County. In most cases, RV parks provide short-term seasonal homes for winter visitors. Table HSG-14 displays information on mobile home and RV spaces in Charlotte County.

Table HSG-14: Mobile Home Parks, 2009				
Park Name	Location	Mobile Home Spaces	RV Spaces	Total Spaces
Bay Palms Mobile Home Park	Punta Gorda	45	0	45
Blue Heron Pines	Punta Gorda	331	0	331
Burnt Store Colony MHP	Punta Gorda	236	0	236
Buttonwood Village	Punta Gorda	270	0	270
Charlotte County Fairgrounds	Port Charlotte	0	66	66
Charlotte Harbor RV Park	Charlotte Harbor	0	29	29
Eagle Point Homeowners Inc.	Punta Gorda	248	0	248
Emerald Lake Manufactured Home Community	Punta Gorda	201	0	201
Gasparilla Mobile Estates	Placida	179	0	179
Gulf To Bay Cooperative Inc.	Englewood	108	1	109
Gulfview-Encore RVP	Punta Gorda	1	203	204
Harbor Lakes	El Jobean	3	525	528
Harborview Mobile Home Park	Charlotte Harbor	147	0	147
Holiday Travel Park Condo Assn	Englewood	0	392	392
Homeowners of Alligator Park Inc. Db a Alligator Park	Punta Gorda	238	166	404
Indigo Isles MHP	Englewood	72	0	72
Lakewood Village MHP	Punta Gorda	218	0	218
Lazy Lagoon Mobile Park	Punta Gorda	151	5	156
Maple Leaf Golf & Country Club	Port Charlotte	1112	0	1112
Mary Lu Mobile Home Park	Port Charlotte	104	0	104
Oyster Creek Mobile Home Park	Englewood	42	58	100
Palmetto Mobile Home Park	Port Charlotte	117	0	117
Palms and Pines Inc.	Punta Gorda	91	22	113
Paradise Park Condo. Assn	Punta Gorda	314	24	338
Park Pointe Mobile Home Villas	Englewood	54	0	54
Parkhill Inc.	Punta Gorda	177	7	184
Peace River Fish Camp	Punta Gorda	20	10	30
Pelican Harbor	Punta Gorda	142	0	142

Table HSG-14: Mobile Home Parks, 2009				
Park Name	Location	Mobile Home Spaces	RV Spaces	Total Spaces
Pelican Perch R.V. Park	Punta Gorda	10	19	29
Ponderosa Village Inc.	Punta Gorda	9	2	11
Port Charlotte Village	Port Charlotte	436	0	436
Punta Gorda RV Park Resort	Punta Gorda	0	221	221
River Forest Village Inc.	Punta Gorda	204	0	204
River Haven Inc.	Punta Gorda	144	0	144
Riverside Oaks	Punta Gorda	100	0	100
Royal Court Mini Park Inc.	Punta Gorda	5	0	5
Seneca Oaks	Charlotte Harbor	6	0	6
Shell Creek Resort Inc.	Punta Gorda	30	185	215
Shell Creek Terrace	Punta Gorda	23	0	23
Sun-N-Shade Campground	Punta Gorda	0	191	191
Tropical Palms	Punta Gorda	297	0	297
Ventura Lakes	Punta Gorda	306	0	306
Vizcaya Lakes	Port Charlotte	270	0	270
Water's Edge Cooperative Inc.	Punta Gorda	0	171	171
Windmill Village At P.G.	Punta Gorda	454	0	454
TOTAL		6,915	2,297	9,212

Source: Charlotte County Health Department, 2009

Historically Significant Housing

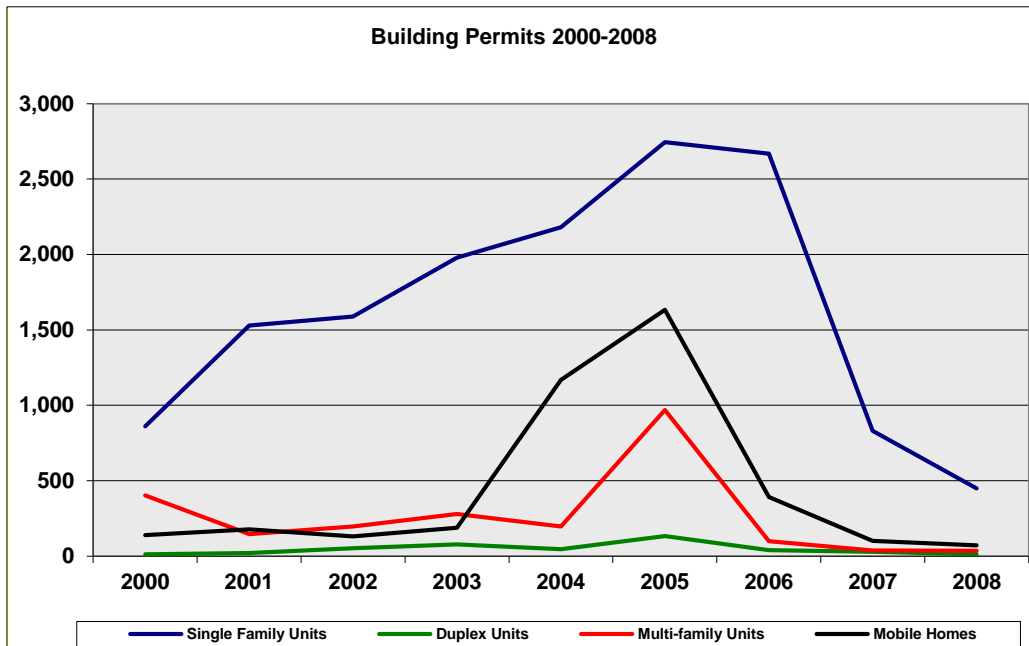
This section requires an inventory of historically significant housing listed on the Florida Master Site File, National Register of Historic Places, or designated as historically significant by or in accordance with a local ordinance. The Florida Master Site File listing contains 1,854 structures in Charlotte County as of November 2009. This list is included as HSG Data and Analysis Appendix A. The Historical Division of the Parks, Recreation and Cultural Resources Department, along with the Human Services and Growth Management Departments, are working to identify historically significant housing that can be reused or rehabilitated as elderly housing.

Housing Construction Activity

This section includes an inventory of the amount of housing construction activity since the 2000 US Census. Table HSG-15 displays building permit data from 2000 to 2008.

Table HSG-15: Building Permits, 2000-2008									
Units	2000	2001	2002	2003	2004	2005	2006	2007	2008
Single Family Units	860	1,529	1,589	1,979	2,181	2,744	2669	832	450
Duplex Units	12	20	52	78	46	134	39	29	12
Multi-family Units	403	147	198	279	198	969	99	37	35
Mobile Homes	139	177	132	189	1,168	1,633	392	102	71
TOTAL	1,414	1,873	1,971	2,525	3,593	5,480	3,199	1,000	568

Source: Charlotte County Building Construction Services, 2009



Charlotte County Building Construction Services estimates that from 2000 to 2008 it issued approximately 550 permits for the demolition of residential structures. Since the housing stock in Charlotte County is relatively young, the approximately 60 residential demolitions per year are typically dwelling units that are in disrepair or have been damaged by fire.

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 Department does not separate conversions from miscellaneous activity. It is estimated that conversions are less than five per year.

FUTURE CONDITIONS

DEMAND

Estimates of Need

In agreement with Rule 9J-5, this section projects housing needs to the year 2030 based on a projected number of households, and allocates those households by anticipated size and income range.

Projected Need for Housing

This section projects the housing needs of the current and anticipated future residents of Charlotte County, including affordable housing need 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. The needs are projected through 2030.

Table HSG-16 projects the number of households by income (column 1) and size (column 2). Column 3 totals the number of households reported in Column 2. The first three columns are projections from the Shimberg Center for Housing Studies at the University of Florida. Columns 4 and 5 are Charlotte County projections. Column 4 shows the household projection calculated by dividing the projected population (determined by Charlotte County) by the average household size of 2.18, as reported by the 2000 U.S. Census. Due to the national trend of decreasing household size, future projections may result in a demand for more households than projected in Table HSG-18. This trend will need to be monitored through the periodic Evaluation and Appraisal Report updates. Column 5 shows the number of projected dwelling units as determined by Charlotte County.

Table HSG-16: Household by Income and Size as Percentage of Area Median Income (AMI), 2010-2030						
HOUSEHOLD INCOME ¹	HOUSEHOLD SIZE ¹			TOTAL HOUSEHOLDS	HOUSEHOLD PROJECTIONS ^{2, 3}	PROJECTED DWELLING UNITS ²
2010	1-2	3-4	5+			
0-30 percent AMI	4,687	597	130	5,414		
30-50 percent AMI	6,990	988	408	8,386		
50-80 percent AMI	10,535	2,078	723	13,336		
80-120 percent AMI	12,968	3,851	1,216	18,035		
120 percent+ AMI	23,277	7,085	1,400	31,762		

Table HSG-16: Household by Income and Size as Percentage of Area Median Income (AMI), 2010-2030						
HOUSEHOLD INCOME ¹	HOUSEHOLD SIZE ¹			TOTAL HOUSEHOLDS	HOUSEHOLD PROJECTIONS ^{2,3}	PROJECTED DWELLING UNITS ²
TOTALS	58,457	14,599	3,877	76,933	73,160	90,323
2015	1-2	3-4	5+			
0-30 percent AMI	5,089	645	139	5,873		
30-50 percent AMI	7,659	1,076	443	9,178		
50-80 percent AMI	11,516	2,259	789	14,564		
80-120 percent AMI	14,118	4,182	1,320	19,620		
120 percent+ AMI	25,188	7,663	1,514	34,365		
TOTALS	63,570	15,825	4,205	83,600	79,631	97,976
2020	1-2	3-4	5+			
0-30 percent AMI	5,494	692	150	6,336		
30-50 percent AMI	8,392	1,162	480	10,034		
50-80 percent AMI	12,607	2,440	852	15,899		
80-120 percent AMI	15,313	4,507	1,425	21,245		
120 percent+ AMI	27,030	8,218	1,621	36,869		
TOTALS	68,836	17,019	4,528	90,383	87,655	107,510
2025	1-2	3-4	5+			
0-30 percent AMI	5,902	740	159	6,801		
30-50 percent AMI	9,211	1,257	520	10,988		
50-80 percent AMI	13,805	2,631	921	17,357		
80-120 percent AMI	16,569	4,840	1,531	22,940		
120 percent+ AMI	28,820	8,749	1,722	39,291		
TOTALS	74,307	18,217	4,853	97,377	97,374	119,090
2030	1-2	3-4	5+			
0-30 percent AMI	6,286	782	170	7,238		
30-50 percent AMI	10,000	1,348	556	11,904		
50-80 percent AMI	14,943	2,812	986	18,741		

Table HSG-16: Household by Income and Size as Percentage of Area Median Income (AMI), 2010-2030						
HOUSEHOLD INCOME ¹	HOUSEHOLD SIZE ¹			TOTAL HOUSEHOLDS	HOUSEHOLD PROJECTIONS ^{2, 3}	PROJECTED DWELLING UNITS ²
80-120 percent AMI	17,767	5,155	1,634	24,556		
120 percent+ AMI	30,489	9,248	1,816	41,553		
TOTALS	79,485	19,345	5,162	103,992	108,450	132,297

Sources:

¹The Shimberg Center for Housing Studies at the University of Florida, 2009

² Charlotte County Growth Management Dept., 2009

³ Total population divided by 2.18

Table HSG-17: Forecasted Demand for Housing by Building Type 2010-2030					
	2010	2015	2020	2025	2030
Single Family	64,319	70,697	78,515	87,918	98,614
Multi-Family	26,004	27,278	28,995	31,171	33,683
TOTALS	90,323	97,975	107,510	119,089	132,297

Source: Charlotte County Growth Management Dept., 2009

Table HSG-19 shows the forecasted demand for housing through 2030 as calculated by Charlotte County in 2008. The table projects a demand for 90,323 housing units in 2010. Table HSG-18 reports that the Shimberg Center forecasts a total of 76,933 households in 2010. Charlotte County projects a total of 73,160 households in 2010. As reported in Table HSG-3, the 2008 American Community Survey estimates that 101,181 housing units currently exist in Charlotte County.

According to Table HSG-18, projections reported from the Shimberg Center show a 14.8 percent vacancy rate, projections reported from the 2008 ACS show a 26.9 percent vacancy rate, the nonseasonal vacancy rate is reported in Table HSG-3 as 14.1 percent and Charlotte County projections assume a 19 percent vacancy rate. Dwelling unit projections include vacant dwelling units while household projections do not.

Using the projections reported in Table HSG-18 and Table HSG-19, there is no immediate need for the construction of additional dwelling units in Charlotte County.

Table HSG-20 identifies the number of households that are low-income (income at or below 80 percent of area median) and severely cost-burdened (paying 50 percent or more for mortgage costs or rent). This table provides the estimates and projections of the number of these households by tenure for the years 2010 to 2030. The 80 percent of median income figure is a traditional measure of eligibility for housing assistance. The need indicator serves as an

approximation of the total number of households that would benefit from some type of housing assistance. Table HSG-12 reports that 2,139 subsidized rental housing units exist in Charlotte County as of November 2009. Table HSG-20 reports that a total of 7,580 households in 2010 will need some form of housing assistance. This results in an immediate need for 5,441 housing units available to severely cost-burdened, low income households.

Table HSG-18: Affordable Housing Need Summary 2010-2030					
Tenure	2010	2015	2020	2025	2030
Renter	2,108	2,286	2,452	2,619	2,781
Owner	5,472	5,932	6,400	6,867	7,302
TOTALS	7,580	8,218	8,852	9,486	10,083

Source: The Shimberg Center for Housing Studies at the University of Florida, 2009

Projected Need for Migrant and Seasonal Farmworker Housing

Table HSG-19: Need for Farmworker Housing Units by Type, 2007					
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
557	0	557	204	0	204

Source: The Shimberg Center for Housing Studies at the University of Florida, 2009

Projected Need for Elderly Housing

Table HSG-22 shows the projected number of households age 65 and over who will be cost burdened (paying over 30 percent of their income for housing needs) from 2010-2030.

Table HSG-20: Cost Burdened Elderly Households, 2010-2030			
2010	Owner	Renter	TOTAL
0-30 percent AMI	1326	437	1,763
30-50 percent AMI	1928	566	2,494
50-80 percent AMI	1837	377	2,214
80-120 percent AMI	911	89	1,000
120 percent+ AMI	474	176	650
TOTALS	6,476	1,645	8,121
2015	Owner	Renter	TOTAL
0-30 percent AMI	1484	490	1,974
30-50 percent AMI	2157	633	2,790
50-80 percent AMI	2057	422	2,479
80-120 percent AMI	1020	100	1,120
120 percent+ AMI	530	196	726
TOTALS	7,248	1,841	9,089
2020	Owner	Renter	TOTAL

Table HSG-20: Cost Burdened Elderly Households, 2010-2030			
2010	Owner	Renter	TOTAL
0-30 percent AMI	1696	558	2,254
30-50 percent AMI	2464	722	3,186
50-80 percent AMI	2348	482	2,830
80-120 percent AMI	1164	114	1,278
120 percent+ AMI	605	224	829
TOTALS	8,277	2,100	10,377
2025	Owner	Renter	TOTAL
0-30 percent AMI	1957	643	2,600
30-50 percent AMI	2845	832	3,677
50-80 percent AMI	2712	554	3,266
80-120 percent AMI	1344	131	1,475
120 percent+ AMI	699	258	957
TOTALS	9,557	2,418	11,975
2030	Owner	Renter	TOTAL
0-30 percent AMI	2210	725	2,935
30-50 percent AMI	3213	938	4,151
50-80 percent AMI	3062	625	3,687
80-120 percent AMI	1517	147	1,664
120 percent+ AMI	790	292	1,082
TOTALS	10,792	2,727	13,519

Source: The Shimberg Center for Housing Studies at the University of Florida, 2009

Consideration will need to be given to the large elderly and retiree population in Charlotte County and their future housing needs. In *Aging Baby Boomers and the Generational Housing Bubble*, published in the Journal of the American Planning Association in December of 2007, Dowell Myers and SungHo Ryu report that large-lot suburban homes may meet housing needs through 2025, but that aging baby boomers will eventually begin to demand more compact residential development.



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. Since there is no immediate need for additional housing, land requirements will not need to be calculated at this time. Charlotte County has an abundance of land that was prematurely platted for residential construction. As of 2009, Charlotte County is estimated to be approximately 33 percent built out. Future land developments will be encouraged to use the 2050 Framework as outlined in the Future Land Use element to build compact mixed-use developments and provide infill development to utilize existing infrastructure.

IMPLEMENTATION

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. 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.

All developments of regional impact (DRIs) are required to provide a set-aside of ten percent of the residential units for workforce housing for households at or below 120 percent of area median income. Also, 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 91,361 acres, of which 81,499 are within Charlotte County. Within the Charlotte County portion of Babcock Ranch is a development called Babcock Charlotte, containing 13,630 acres. The site will be developed as a self-contained community containing a mix of commercial, office, services, recreational, and public uses. The development will also include up to 17,870 residential units. The County has negotiated an affordable housing agreement that sets aside affordable units developed by the private developer. The agreement requires that ten percent of the total housing (1,787 units) constructed shall be for affordable housing. As committed by the agreement, an affordable unit must be targeted to households meeting the appropriate County, State, or Federal definitions for affordable housing, which are currently the Florida Housing Finance Corporation at the State level, and the U.S. Housing and Urban Development agency at the Federal level. All restrictions on resales, maximum sales and rental prices, and control periods are to be determined by the County, State, or Federal program under which financing is provided for the units. The developer is also required to situate the units so as not to be in less desirable locations than the market rate units.
- 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. As owner of the

property, Charlotte County intends to require a set aside of ten percent of the units as workforce housing for households at or below 120 percent of area median income and intends to include a requirement for long-term affordability ensuring that successive owners or renters are income eligible households but 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 importantly, government provides incentives aimed at encouraging the development of affordable housing. Incentives include expedited permitting, 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 quarterly meetings of the Affordable Housing Advisory Committee, which monitors the performance of the partnership at public hearings. The AHAC 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 2050 Framework. 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 future demand for new housing.

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 Corporation or the Charlotte County Housing Finance Authority.

