# HOUSING ELEMENT – DATA AND ANALYSIS

## I. Introduction

Fort Lauderdale's neighborhoods offer residents an opportunity to live near the region's significant cultural facilities, and enjoy a variety of people, architecture, and a sense of community. Neighborhood revitalization of deteriorated elements, and preservation of positive characteristics, is a major policy emphasis because it has a direct impact on the quality of life for Fort Lauderdale's residents. Neighborhood quality includes many factors, including the condition of the City's housing supply, the quality of the environment and the provision of facilities and services such as parks, street improvements, fire and police protection, and health, education and welfare facilities.

## II. Existing Conditions

Detailed information on housing characteristics such as tenure, age, values, and monthly costs are typically as current as the U.S. Census data. Where available, the most recent figures have been included in this Element.

The Workforce Housing Study prepared by Strategic Planning Group, Inc. (SPG), included an overview of the City’s current housing market, examined key factors affecting workforce housing and provided recommendations for numerous policy and strategic changes that could be implemented to increase the supply of workforce housing in the City. These changes are currently under consideration by elected officials.

### Housing Units by Type

According to the U.S. Census, 2005 American Community Survey, in 2005 there were a total of 80,239 year-round housing units in Fort Lauderdale. Multi-family units comprised 60 percent of the total units, while single-family units accounted for less than 40 percent. In Broward County multi-family units comprised of approximately 48 percent, while single family accounted for 49 percent. Housing units by type are shown in Table 1.

**Table 1**
**Housing Units by Type**
**2005**

| Type of Unit | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | **Units** | **Percent** | **Units** | **Percent** |
| SF Detached | 28,389 | 35% | 329,142 | 41.6% |
| SF Attached | 2,841 | 4% | 60,503 | 7.6% |
| MF 2-4 Units | 12,082 | 15% | 61,650 | 7.8% |
| MF 5-19 Units | 10,751 | 13% | 100,447 | 12.7% |
| MF 20 or More Units | 25,526 | 32% | 213,713 | 27% |
| Mobile Home | 602 | Less than 1% | 24,490 | 3% |
| Boat, RV, etc. | 48 | Less than 1% | 363 | Less than 1% |
| **TOTAL** | **80,239** | **100%** | **790,308** | **100%** |

Source U.S. Census, 2005 American Community Survey

**Housing Tenure**
The distribution of housing by tenure is shown in Table 2. Of the City's total housing stock of 80,239 units, 19 percent were classified as vacant in 2005. Approximately 81 percent were occupied year-round. Compared to the County, the City had more vacant housing. As shown in Table 3, according to the 2000 US Census, 59 percent of the City's vacant units were seasonal.

**Table 2**
**Occupancy Status**
**2005**

| | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | **Number** | **Percent** | **Number** | **Percent** |
| **TOTAL** | **80,239** | | **790,308** | |
| Occupied | 64,681 | 81% | 687,331 | 87% |
| Vacant | 15,558 | 19% | 102,977 | 13% |

Source U.S. Census, 2005 American Community Survey

**Table 3**
**Vacancy Demographics**
**2000**

| | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| Total | 12,332 | | 86,598 | |
| For rent | 2,530 | 20.52% | 13,843 | 15.99% |
| For sale only | 1,052 | 8.53% | 12,858 | 14.85% |
| Rented or sold, not occupied | 659 | 5.34% | 5,174 | 5.97% |
| For seasonal, recreational, or occasional use | 7,302 | 59.21% | 49,873 | 57.59% |
| For migrant workers | 0 | 0.00% | 3 | 0.00% |
| Other vacant | 789 | 6.40% | 4,847 | 5.60% |

Source: US Census, 2000

As shown in Table 4, 58 percent of the occupied units are owner-occupied compared to 70 percent for the County as a whole. This percentage rental correlates with the high number of multi-family units (although the City has a large number of condominiums). Forty-two percent are renter-occupied.

**Table 4**
**Housing Tenure of Occupied Units**
**2005**

| | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | **Number** | **Percent** | **Number** | **Percent** |
| **TOTAL** | **64,681** | | **687,331** | |
| Owner Occupied | 37,504 | 58% | 481,133 | 70% |
| Renter Occupied | 27,177 | 42% | 206,198 | 30% |

Source U.S. Census, 2005 American Community Survey

**Age of Housing Units**

The age of the City and County housing stock is shown in Table 5. Approximately five percent of the City's housing was built before 1950 compared to less than two percent for the County as a whole. The City's housing stock is significantly older than the County's. Most of the City's housing was constructed between 1950-79, while less than 20 percent was constructed between 1980-2005.

**Table 5**
**Year Housing Built**
**2005**

| | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | **Number** | **Percent** | **Number** | **Percent** |
| **TOTAL** | **80,239** | | **790,308** | |
| Built 2005 or later | 358 | .4% | 3,872 | .4% |
| Built 2000 to 2004 | 3,966 | 5% | 56,481 | 7% |
| Built 1990 to 1999 | 3,637 | 5% | 136,392 | 17% |
| Built 1980 to 1989 | 5,880 | 7% | 144,554 | 18% |
| Built 1970 to 1979 | 22,437 | 28% | 223,973 | 28% |
| Built 1960 to 1969 | 21,962 | 27% | 136,118 | 17% |
| Built 1950 to 1959 | 17,883 | 22% | 73,856 | 9% |
| Built 1940 to 1949 | 3,253 | 4% | 9,785 | 1% |
| Built 1939 or earlier | 863 | 1% | 5,277 | .6% |

Source U.S. Census, 2005 American Community Survey

As an essentially built-out city, vacant land available for housing construction has become increasingly limited. During the 1960's the annual average number of constructed housing units exceeded 2,400; during the 1980's the number decreased to about 600 units annually, while in the 1990’s, the average number of new units constructed each year, was 375. Due to favorable economic factors, and city policies supporting redevelopment of areas in decline, 5,229 new housing units, or an average of 937 annually, have been granted a certificate of occupancy between May 2000 and December 2005. Over 1,100 units received certificates of occupancy in 2006. New dwelling units, over the last six years, were predominantly multi-family.

## Renter Households

### *Rental Costs*

The Federal Department of Housing and Urban Development (HUD) conducts detailed rental cost surveys of all major metropolitan areas in the United States and publishes the data for local government compliance is using HUD grants. Broward County’s fair market rent (FMR) in 2005 is shown in Table 6. Gross rent for the City and Broward County are provided in Table 7.

**Table 6**
**HUD Fair Market Rents for Broward County**

| Fair Market Year | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
|---|---|---|---|---|---|
| **FY 2005** | $743 | $830 | $998 | $1,380 | $1,752 |

Source: HUD and Strategic Planning Group, Inc. 2005

**Table 7**
**Gross Rent**
**2005**

| Gross Rent | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Renter Occupied Units | 27,177 | | 206,198 | |
| Less than $200 | 964 | 4% | 2,397 | 1% |
| $200 - $299 | 520 | 2% | 2,126 | 1% |
| $300 - $499 | 1,001 | 4% | 5,816 | 3% |
| $500 - $749 | 8,166 | 30% | 36,302 | 18% |
| $750 - $999 | 6,967 | 25% | 65,932 | 32% |
| $1,000 - $1,499 | 5,347 | 19% | 63,363 | 31% |
| $1,500 or more | 2,942 | 11% | 22,788 | 11% |
| No cash rent | 1,270 | 5% | 7,474 | 3% |
| Median Rent (dollars) | $815 | | $951 | |

Source U.S. Census, 2005 American Community Survey

As part of the Workforce Housing Study, SPG obtained a complete listing of all rental apartments within the City by number of rental units available. The vast majority of apartments have less than 100 units. SPG, Inc., conducted a survey of the larger apartment complexes to gauge the current rental market. As shown below, a significant number of the larger apartment complexes had either just converted to condominiums or were in the process of conversion. As there are no federal laws prohibiting the conversion of rental units to condos, and few state or local regulations, this is a continuing trend that is occurring nation-wide, and creates a tighter, generally more expensive, rental market.

**Table 8**
**Apartment Survey**

| Community | Rental/Condo Conversions | Unit Type | # of Units | Square Footage | Rents | Vacancy Rates |
|---|---|---|---|---|---|---|
| **Aspen Willowood LLC**[1] | Rental-Retirement Assisted Living | Studio | 55 | 406 | $2,895-$2,995 | 2% |
| | | 1/1 | 148 | 700, 800, 900 | $2,495-$2,995 | |
| | | 2/1 | 75 | 1,100-1,200 | $2,495-$3,495 | |
| | | Total | 278 | | | |
| **The Tides at Bridgestone Square** | Conversion | Studio | N/A[2] | 640 | Rough estimate | Not relevant[3] |
| | Opening Oct. 2004 | 1/1 | N/A | 755 | of rents | |
| | 100% sold out | 2/1 | N/A | 1,196 | $1,000-$2,500 | |
| | | 3/1 | N/A | 1,510-1,600 | | |
| | | Total | 246 | | | |
| **Falls at Marina Bay Apartments** | Rental[4] | Studio | N/A | 634 | $885-$1,015 | Not Available |
| | | 1/1/1/5 | N/A | 850-1,114 | $1,040-$1,635 | |
| | | 2/2/2.5 | N/A | 1,181-1,330 | $1,400-$1,980 | |
| | | 3/2 | N/A | 1,431 | $1,795-$2,275 | |
| | | Total | 376 | | | |
| **Greentree Apartments** | Rental | 1/1 | 148 | 750 | $865 | 2% |
| | | 2/2 | 148 | 850 & 950 | $990 & $1,040 | |
| | | Total | 296 | | | |
| **Mediterranean Village** | Condo conversion in progress | 2/2 | N/A[5] | 866-1,415 | $1,140-$1,435 | Not relevant[6] |
| | Grand Opening - 10/05 | 3/2 | | 1,086-1,466 | $1,370-$1,585 | |
| | | Total | 265 | | | |
| **New River Village I** | Condo conversion in progress | 1/1 | 55 | 795-897 | $1,198 | Not relevant[7] |
| | Grand Opening - 8/05 | 2/2 | 85 | 1,084-1,330 | $1,400 | |
| | 25% sold (60 units) | 3/2 | 38 | 1,447 & 1,462 | $1,679 | |
| | | Total | 240 | | | |
| **Port Royale I, II & III**[8] | Rental | 1/1 (8 1/1 types) | N/A[9] | 533-853 | $893-$1,390 | 4% |
| | | 2/2 (3 2/2 types) | | 540-957 | $1,571-$1,849 | |
| | | Total | 737 | | | |
| **Regal Trace** | Rental[10] | 1/1 | N/A[11] | 648 | $640-$672 | 2% |
| | | 2/2 | | 860 | $764-$870 | |
| | | 3/2 | | 1,010 | $897-$1,000 | |
| | | Total | 408 | | | |
| **Sailboat Point Apartments** | Condo conversion in progress | 1/1 | 128 | 834 | $900-$960[12] | Not relevant[13] |
| | Grand opening-2/05 | 2/2 | 248 | 1,241 & 1,256 | $1,200-$1,350 | |
| | 100% sold by 9/05 | Total | 376 | | | |
| **Sol'E at Fort Lauderdale** | Condo conversion likely, but could not contact anyone on property at listed phone no; no data available | | | | | |
| **Summit at Las Olas** | Rental | Studio | N/A[14] | 668-685 | $1,415 | 1% |
| | | 1/1 | | 800 | $1,444 | |
| | | 2/2 | | 1,090-1,295 | $1,890 | |
| | | 3/2 | | 1,520 | $2,290 | |
| | | Total | 420 | | | |

## Table 8
## Apartment Survey (continued)

| | | | | | | |
|---|---|---|---|---|---|---|
| **Sunrise Harbor Apartments** | Rental | 1/1 | 140 | 838-1,121 | $1,435-$2,250 | 6% |
| | | 2/2 | 169 | 1,198-1,493 | $1,785-$3,800 | |
| | | 3/2 | 27 | 1,563-1,886 | $3,210-$6,000 | |
| | | Pent. 2/2 | 8 | 1,298 | $2,690 | |
| | | Pent. 3/2 | 8 | 1,805-2,292 | $6,000 | |
| | | Total | 356 | | | |
| **Village Park at Oakland Apts.** | Condo conversion | 1/1 | 96 | 450 | $700[15] | Not relevant[16] |
| | | 2/1 | 136 | 670 | $900 | |

[1]Aspen Willowood charges higher rent for assisted living units which provide some services beyond normal ren

[2]The Tides management would not provide data unit mix.

[3]The Tides management does not track vacancies as community is a condo, nor do they track renting by individual owners.

[4]Falls at Marina Bay management could not be contacted; information above is from websites; assume rental community from data on websites.

[5]Mediterranean Village management would not provide information on unit mix or rents; that info obtained from websites.

[6]Mediterranean Village management does not rent out units as community is converting, nor do they track vacancies by individual owners leasing their units.

[7]New River management does not rent out units as community is converting, nor track vacancies by individual owners leasin

[8]On State list of apartment communities, Port Royale I and III are listed separately, but operate as one community; and are combined for this report.

[9]Port Royale management would not provide information on unit mix or rents. That information is from website

[10]Regal Trace is an income-restricted community, resulting from owners having received subsidies under the Federal Government Low-Income Housing Tax Credit Program

[11]Regal Trace management would not provide information on unit mix or rents. That information is from websit

[12]Sailboat Point management estimate of individual condo owner rents being charged on leas

[13]Sailboat Point management does not rent out units as community is converting. They do not track vacancies by individual owners leasing their units.

[14]Summit at Las Olas management would not provide information on unit mix or rents, but did provide vacancy rate. That information is obtained from websites.

[15]Village Park management estimate of average rent charged by individual owners leasing un

[16]Village Park management does not rent out units as community is condo. They do not track vacancies by individual owners leasing their units.

Source: Strategic Planning Group, Inc. 2005

**Value of Housing**

As reported in the US Census, 2005 American Community Survey, and shown in Table 9, owner occupied housing valued at less than $150,000 is greater in the County than in the City. The City has a proportionally greater share of more expensive housing (valued at $300,000 or more) than the County.

**Table 9**
**Value of Owner Occupied Units**
**2005**

| | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | **Number** | **Percent** | **Number** | **Percent** |
| Owner Occupied Units | 37,504 | | 481,133 | |
| Less than $50,000 | 736 | 2% | 20,634 | 4% |
| $50,000 - $99,999 | 1,594 | 4% | 43,166 | 9% |
| $100,000 - $149,000 | 2,939 | 8% | 51,793 | 11% |
| $150,000 - $199,999 | 3,762 | 10% | 64,235 | 14% |
| $200,000 - $299,999 | 6,366 | 17% | 106,527 | 22% |
| $300,000 - $499,999 | 12,019 | 32% | 131,380 | 27% |
| $500,000 - $999,999 | 7,490 | 20% | 53,990 | 11% |
| $1,000,000 or more | 2,498 | 7% | 9,408 | 2% |
| Median Rent (dollars) | 344,800 | | 245,200 | |

Source U.S. Census, 2005 American Community Survey

**Monthly Cost of Owner-Occupied Housing**

As reported in the US Census, 2005 American Community Survey, and shown in Table 10, 57 percent of city mortgaged housing costs exceeded $1,500 per month. Fifty-three percent of Countywide mortgaged housing costs exceed $1,500 per month. Recent housing trends have made it increasingly difficult to find affordable for-sale housing for lower-income households in Fort Lauderdale and Broward County.

**Table 10**
**Monthly Cost of Occupied Housing**
**2005**

| Monthly Cost | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Units with a mortgage | 24,261 | | 337,731 | |
| Less than $300 | 0 | 0 | 392 | Less than 1% |
| $300 - $499 | 161 | Less than 1% | 5,070 | 2% |
| $500 - $699 | 988 | 4% | 15,937 | 5% |
| $700 - $999 | 1,879 | 8% | 42,120 | 12% |
| $1000 - $1499 | 7,393 | 30% | 95,718 | 28% |
| $1500 - $1999 | 4,452 | 18% | 78,728 | 23% |
| $2000 or more | 9,388 | 39% | 99,766 | 30% |
| Median (dollars) | 1,675 | | 1,551 | |
| Units without a mortgage | 13,243 | | 143,402 | |
| Less than $100 | 156 | 1% | 1,765 | 1% |
| $100 - $199 | 709 | 5% | 6,194 | 4% |
| $200 - $299 | 958 | 7% | 16,174 | 11% |
| $300 - $399 | 1,778 | 14% | 29,688 | 21% |
| $400 or more | 9,642 | 73% | 89,581 | 63% |
| Median (dollars) | 615 | | 470 | |

Source U.S. Census, 2005 American Community Survey

**Gross Rent as a Percentage of Household Income**

According to the Florida Department of Community Affairs, a family is considered to be paying too high a percentage of their income for housing if the rent-to-income ratio exceeds thirty percent. According to the 2005 American Community Survey, 15,930 renter households 59 percent of all rental housing) spent 30 percent or more of their household income on gross rent. Fifty-six percent of renters in Broward County spent 30 percent or more of their income on housing. Gross rent as a percentage of household income is shown in Table 11.

**Table 11**
**Gross Rent as a Percentage of Household Income**
**2005**

| Percent of Income | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Renter Occupied Units | 27,177 | | 206,198 | |
| Less than 15% | 1,904 | 7% | 12,660 | 6% |
| 15% - 19.9% | 2,638 | 10% | 19,772 | 10% |
| 20% - 24.9% | 2,275 | 8% | 23,342 | 11% |
| 25% - 29.9% | 2,962 | 11% | 23,880 | 12% |
| 30% - 34.9% | 2,659 | 10% | 18,458 | 9% |
| 35% or more | 13,271 | 49% | 97,264 | 47% |
| Not computed | 1,468 | 5% | 10,822 | 5% |

Source U.S. Census, 2005 American Community Survey

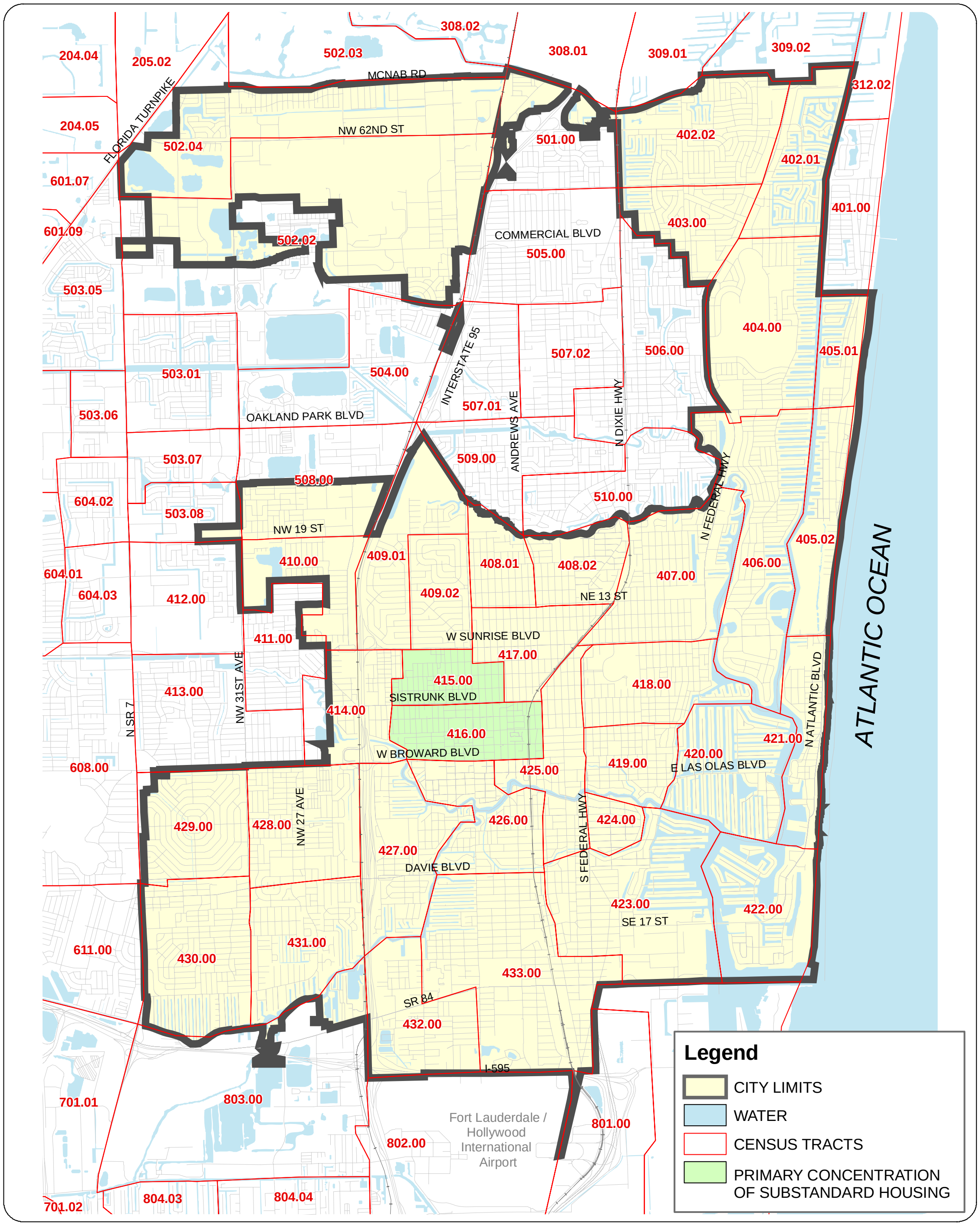
**Substandard Condition of Housing Stock**
While unit-by-unit checks of structural conditions are not feasible, there is US Census data, which provide an indication of housing conditions. Table 12 shows Fort Lauderdale and Broward County figures on units lacking basic amenities and overcrowded housing (over one person per room). Map 1 shows the general location of substandard housing.

The locally accepted definition of substandard units for the purposes of this Element shall be “housing units lacking complete plumbing facilities” as reported in the U.S. Census. While not necessarily a true count of substandard housing, this figure most closely correlates with actual structural conditions. Although prior censuses directly reported standard/substandard-housing conditions, the criteria were considered to be too subjective to be reliable and were dropped in 1980. Since the 1970's, one available measure of adequate (i.e., standard) housing has been the availability of basic plumbing facilities. Basic plumbing includes hot piped water, flush toilet, and a bathtub or shower for exclusive use. There are 62 substandard housing units in the City under this definition.

**Table 12**
**Substandard Housing Indicators**
**2005**

| Category | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| **Total Housing Units** | **80,239** | | **790,308** | |
| Overcrowded Units (over 1 person per room) | 2,241 | 2.8% | 16,200 | 2% |
| Lacking complete plumbing | 62 | .07% | 2,391 | .3% |
| Lacking complete kitchen | 515 | .6% | 2,796 | .3% |
| No telephone service | 5,368 | 7% | 42,890 | 5% |
| No Heating Fuel Used (occupied housing) | 3,327* | 4.9%* | 18,484 | 2.7% |

Source: U.S. Census, 2005 American Community Survey, * 2004 American Community Survey




# GENERALIZED LOCATION OF SUBSTANDARD HOUSING BY CENSUS TRACT

MAP 1

DATA SOURCE: CITY OF FORT LAUDERDALE PLANNING & ZONING DEPARTMENT- JULY, 2006
MAP SOURCE: CITY OF FORT LAUDERDALE PLANNING & ZONING DEPARTMENT- JULY, 2006

**Subsidized Housing**
The City has several thousand subsidized renter housing units. Table 13 shows the number of subsidized units by program.

**Table 13**
**Public or Public Subsidized Housing**

| Program or Project | Units 2007 |
|---|---|
| **I. Public Housing Projects** | |
| Auburn Gardens | 24 |
| Dixie Court | 72 |
| Dr. Kennedy Home | 132 |
| Everglades Heights | 53 |
| Lakeview Gardens | 0 |
| Oak Park | 84 |
| Roosevelt Glen | 10 |
| Sailboat Bend | 105 |
| Sistrunk Gardens | 38 |
| Suncrest Court | 66 |
| Sunnyland Homes | 84 |
| Sunnyreach Acres | 129 |
| **TOTAL** | 797 |
| **II. Mortgage Tax Exempt Revenue Bond Program** | |
| In Apartments | 108 |
| Palm Island Club Apartments | 215 |
| Lake Park Apartments | 240 |
| **TOTAL** | 563 |
| **III. HUD Insured Rentals (Section 221d)** | |
| Alan Apartments | 72 |
| Broward Gardens | 96 |
| Federal Apartments | 164 |
| Harlem Gardens | 126 |
| LA Lee Terrace Apartments | 65 |
| New Citrus Park | 68 |
| Mt. Olive Apartments | 60 |
| North Fork Gardens | 65 |
| **TOTAL** | 716 |
| **IV. HUD 202 Projects** | |
| Gateway Terrace | 257 |
| Hillmont Gardens | 127 |
| **TOTAL** | 384 |

Source: City of Fort Lauderdale and Broward County

**Group Homes/Quarters**

Table 14 contains an inventory of group homes, such as homeless, other special needs population and assisted living facilities licensed by the Florida Department of Health and Rehabilitative Services. There were a total of 2,422 beds in the group quarters. Over 35 percent were in assisted living facilities. Group home facilities are shown on Map 2.

**Table 14**
**Group Homes**

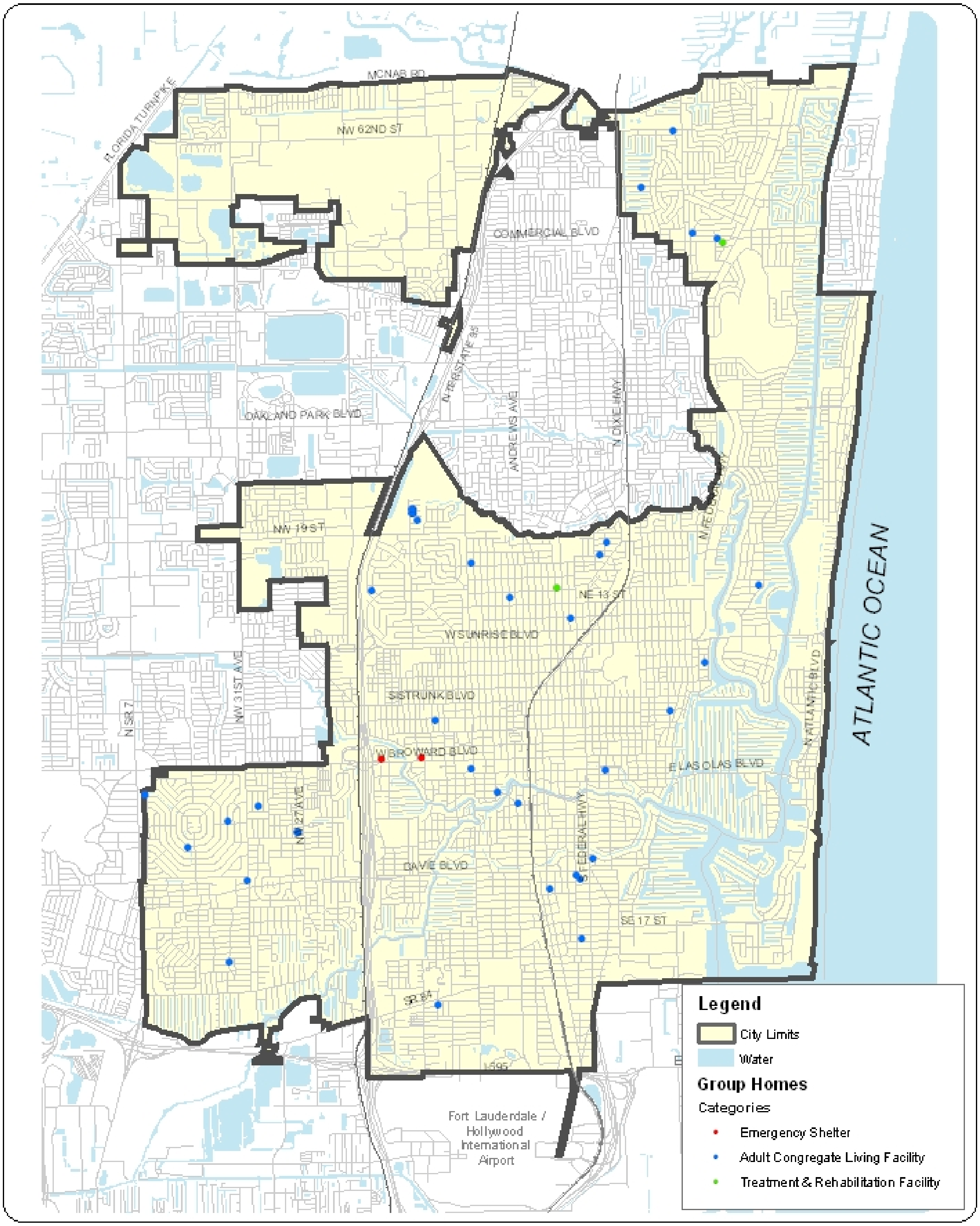
| Facility | Capacity |
|---|---|
| Transitional Housing | |
| Broward County Human Services | 40 |
| Special Needs | |
| Covenant House | 104 |
| Faith Farm | 155 |
| Outreach Broward – Ed Millis Center | 12 |
| Outreach Broward – Solomon Center Boys | 12 |
| Outreach Broward – Solomon Center Girls | 12 |
| Salvation Army Adult Rehabilitation Center | 99 |
| Women in Distress | 70 |
| Nursing Homes | |
| Broward Nursing and Rehabilitation Center (a.k.a. Broward Convalescent) | 198 |
| Deen's Retirement Home | 33 |
| Fort Lauderdale Health and Rehabilitation Center | 169 |
| Harbor Beach Nursing and Rehabilitation Center | 59 |
| Mercy Manor North (a.k.a. Mount Vernon Manor) | 29 |
| National Healthcare Center | 253 |
| Manor Oaks Nursing Home | 116 |
| Manor Pines Convalescent Center | 206 |
| Assisted Living Facilities | |
| A&J ALF of Florida | 8 |
| Adams Retirement Home | 6 |
| Annie's Retirement Home | 9 |
| Aspen Willowwood | 110 |
| Bayview Retirement Home | 12 |
| Broward House | 60 |
| Caring Place | 6 |
| Eagles Cove Villa | 6 |
| EJL Assisted Living Facility | 6 |
| Fort Lauderdale Retirement Home | 81 |
| Fort Lauderdale Retirement Home Annex | 28 |
| Garden of Health | 7 |
| Gateway Retirement Manor | 14 |
| Golden Touch Care | 6 |

**Table 14**
**Group Homes (continued)**

| Facility | Capacity |
|---|---|
| Horizon Retirement Home | 47 |
| Inn on Park | 14 |
| Jenkins Harmony Home | 7 |
| Kelly's Assisted Living Facility | 33 |
| King and Queen Boarding Home | 4 |
| Kings Manor | 13 |
| Lakeview Retirement Residence | 24 |
| Lulu's Boarding Home | 13 |
| Merrick Homes | 29 |
| Merrick Homes Annex | 18 |
| New River Villas | 35 |
| Ocean View Retirement Home | 32 |
| Royal Palms Senior Residence | 34 |
| Safe Harbour Assisted Living Facility | 35 |
| Tara's Home | 6 |
| Towers Retirement Home Management | 80 |
| Villa Rio Vista | 50 |
| Xanadu Retirement Residence | 22 |
| **TOTAL CAPACITY** | **2,422** |

**Mobile Home Parks**
As shown in Table 15, there are seven mobile home parks licensed by the Florida Department of Health and Rehabilitative Services located in the City. These parks have a total of 1,100 units. The capacity of these parks is estimated at 2,013 residents. There are no mobile home cooperatives or subdivisions in the City. Mobile home parks are shown on Map 3.

Since the 1990 Census, the City annexed the 144 unit Cypress Creek Trailer City Mobile Home Park. Two parks were demolished since the last Plan amendment: Green Acres made way for redevelopment: adjacent to Downtown, and Cheroke Park was demolished, and residents relocated, to provide a clear zone for the FLL-Hollywood International Airport.



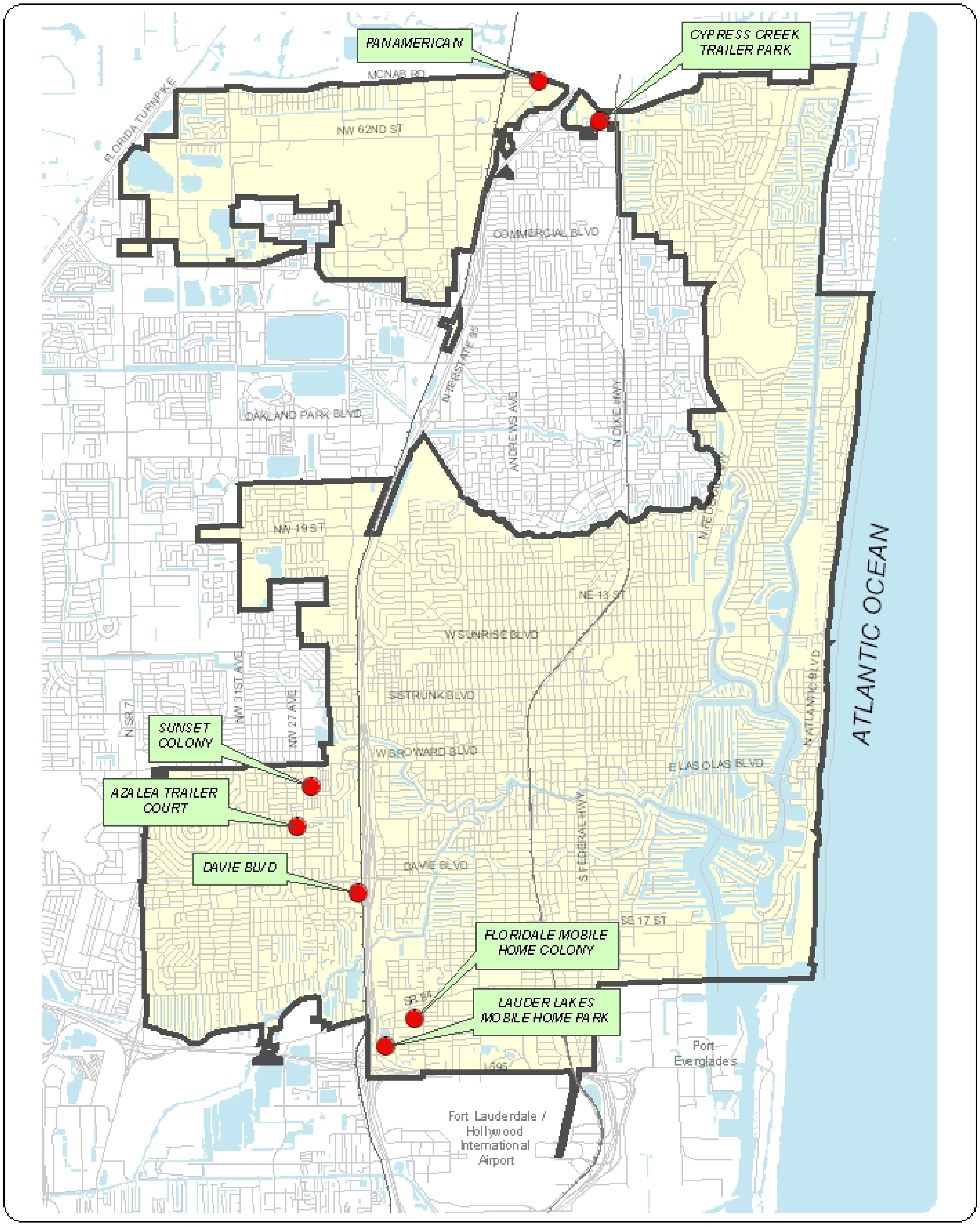

# GROUP HOMES

MAP 2

N

0 0.5 1 2 Miles

DATA SOURCE: CITY OF FORT LAUDERDALE PUBLIC SERVICES DIVISION
MAP SOURCE: CITY OF FORT LAUDERDALE PLANNING & ZONING DEPARTMENT- JULY, 2006




# MOBILE HOME PARKS

MAP 3

N

0 0.5 1 2 Miles

DATA SOURCE: CITY OF FORT LAUDERDALE PLANNING & ZONING DEPARTMENT - JULY 2006
MAP SOURCE: CITY OF FORT LAUDERDALE PLANNING & ZONING DEPARTMENT - JULY, 2006

**Table 15**
**Mobile Homes**

| Mobile Home Park | Units | Residents |
|---|---|---|
| Azalea Trailer Court | 43 | 65 |
| Cypress Creek Trailer Park | 144 | 196 |
| Floridale Mobile Home Colony | 85 | 128 |
| Lauderdale Lakes Mobile Home Park | 102 | 153 |
| Pan American | 239 | 717 |
| Sunset Colony | 410 | 615 |
| Davie Blvd | 77 | 139 |
| **TOTAL** | **1,100** | **2,013** |

### Housing Construction Activity

Substantial housing construction has occurred over the last few years. Most of it has been multi-family development in the City's urban core. Of the 1,169 certificates of occupancy issued in 2006 only 100 were for single family homes. Due to current market conditions, residential development is expected to slow down over the next few years.

### Demolitions

Demolitions have been a minor factor affecting the availability of housing in the City. In recent years, most of the demolitions were of substandard housing. Approximately 128 demolitions occurred in the last quarter of 2006. Most of this housing was replaced with redevelopment and infill multi-family residential projects.

### Historically Significant Housing

In the Sailboat Bend area to the southwest of downtown there are some noteworthy historic housing structures and the City has a Sailboat Bend Historic District established to preserve and maintain the character of these structures. Citywide, 59 buildings are designated historic. Among the well known are Bonnet House (Fort Lauderdale Beach) and Stranahan House (near downtown, off Las Olas Boulevard). Both of these homes are listed on the National Register of Historic Places. One archeological site is also designated historic. The Historic Preservation Element provides a complete inventory of historic housing, including methods for the preservation of these structures.

## III. Future Conditions

### Population Projections

The most important base data for preparing projections of housing demand is population data. The difference between households and the dwelling unit inventory is an adjustment for vacancies. Vacancy rates serve as a measure of the number of choices available to households. A sufficient vacancy rate is necessary to allow people to find different housing as their needs change. Too low a vacancy rate is generally considered to inhibit mobility. A high vacancy rate may be indicative of several factors. For example, communities, which attract a significant number of seasonal residents, may have an unusually high vacancy rate due to the survey terminology employed by the U.S. Bureau of the Census, which classifies "seasonal homes" as vacant.

The City of Fort Lauderdale worked very closely with Broward County to develop population projections. Broward County uses the Broward County Population Forecasting Model to project population. The Model employs a cohort-survival methodology to project population. By letter dated May 2, 1988, the Florida Department of Community Affairs found that the Model complies with the population projection methodology requirements of Chapter 9J-5, FAC. For purpose of the City's analysis the Broward County Model was used as the base.

The Model used six different methods to project the population of jurisdictions in Broward County, including the Unincorporated Area. The highest and lowest projections developed through use of these six methods were dropped and the projections from the four remaining methods were averaged. Finally, the results were adjusted to sum to the County total, which was obtained from the University of Florida's Bureau of Economic and Business Research. Table 16 contains the population projections developed by the City and Broward County in the spring of 2006.

**Table 16**
**Population Projections**

| 2005 | 2006 | 2007 | 2010 | 2015 | 2020 | 2025 | 2030 |
|---|---|---|---|---|---|---|---|
| 177,635 | 178,642 | 181,095 | 186,287 | 198,983 | 212,571 | 227,225 | 237,920 |

Source: Fort Lauderdale Water and Wastewater Master Plan and Broward County

### Household Size Projections

As shown in Table 17, Broward County's household size projections show an increase in household size for both the City and Broward County.

**Table 17**
**Household Size**

| | 2006 | 2010 | 2015 | 2020 | 2025 | 2030 |
|---|---|---|---|---|---|---|
| Fort Lauderdale | 2.26 | 2.29 | 2.33 | 2.38 | 2.40 | 2.42 |
| Broward County | 2.53 | 2.58 | 2.62 | 2.66 | 2.68 | 2.68 |

Source: Broward County

**Dwelling Unit and Household Projections**
Table 18 describes the total dwelling unit projections for the City. Future household projections for Fort Lauderdale are shown in Table 19. Households were determining by subtracting vacant units from the dwelling unit projections. As illustrated in Table 19, occupied units are expected to increase to 98,449 in the year 2030.

**Table 18**
**Dwelling Unit Projections**

| | 2006 | 2010 | 2015 | 2020 | 2025 | 2030 |
|---|---|---|---|---|---|---|
| Dwelling Units | 93,461 | 94,833 | 97,949 | 101,612 | 105,856 | 108,806 |

Source: Fort Lauderdale Water and Wastewater Master Plan and Broward County

**Table 19**
**Household Projections**

| | 2006 | 2010 | 2015 | 2020 | 2025 | 2030 |
|---|---|---|---|---|---|---|
| Households | 79,217 | 81,256 | 85,059 | 89,456 | 94,522 | 98,449 |

Source: Fort Lauderdale Water and Wastewater Master Plan and Broward County

**Vacant Housing Units**
In order to maintain the satisfactory movement of buyers and sellers, a certain amount of vacancies are necessary. To determine the number of future units necessary for an adequate vacancy rate, a vacancy rate was used to forecast future additional vacant rental units. The resulting projected units for vacancy maintenance are shown in Table 20.

**Table 20**
**Vacant Housing Units**

| | 2006 | 2010 | 2015 | 2020 | 2025 | 2030 |
|---|---|---|---|---|---|---|
| Dwelling Units | 93,461 | 94,833 | 97,949 | 101,612 | 105,856 | 108,806 |
| Households | 79,217 | 81,256 | 85,059 | 89,456 | 94,522 | 98,449 |
| Percent Vacant | 15% | 14% | 13% | 12% | 11% | 10% |

Source: Fort Lauderdale Water and Wastewater Master Plan and Broward County

**Housing Units By Type And Tenure**
The types of dwelling units to be added to the existing housing stock are influenced by real estate conditions within the City. There are no large undeveloped portions of the City suitable for new residential subdivisions. Land requirements for future housing will be primarily provided through redevelopment of parcels with existing structures or the development of infill parcels throughout the City. The low supply of vacant land and rising land costs will necessitate the development of primarily multi-family units. Future construction of single-family residences will likely occur as infill

development of parcels within established neighborhoods. This will amount to only a small number of new units. The net increase or decrease will be largely dependent upon the number of demolitions or use-conversions of the current stock.

Any sizeable increase in mobile homes is not expected. The City's code allows mobile homes only in mobile home parks located in Mobile Home Parks (MHP) zones. Because the establishment of new mobile home parks within City boundaries is not likely, any change in the total number of mobile home units will be experienced as the expansion or contraction of existing parks. The future of mobile homes near the Fort Lauderdale/Hollywood International Airport may be in question as airport expansion plans are implemented.

**Projected Housing Needs**
Due to the fact that Broward County is built-out, the County's most recent population and housing projections show a shift in new housing from western cities to older eastern cities. Table 21 describes the anticipated growth in dwelling units.

**Table 21**
**Dwelling Units Projections**

| | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 |
|---|---|---|---|---|---|---|
| Additional Dwelling Units | 1,169 | 753 | 530 | 702 | 680 | 680 |

Source: City of Fort Lauderdale and Broward County

**Land Area Requirements for Future Housing Needs**
Land requirements for future housing will be provided through redevelopment of parcels with existing structures or the development of infill parcels in support of Eastward Ho!, Sustainable South Florida objectives, the Downtown Master Plan and other master plans along transit corridors. Minimal new single family housing construction is expected to occur in the City. All of it is anticipated to occur as infill development within established neighborhoods. The primary type of housing construction is expected to be multi-family. Multi-family housing has occurred as a result of redevelopment of residential sites with higher density housing and as part of infill-development.

Vacant land designated for residential development on the City's Future Land Use Map does not accurately depict the Land Use Map's capacity for future residential development. The growth management system established by Broward County for its municipalities allows for the development of residential units on land designated for Commercial and Employment Center development on the City's Future Land Use Map. These are called "Flexibility and Reserve Units. The City currently has a supply of 23,457 flexibility and reserve units. Ten percent of these units must be dedicated to affordable housing. The City's Unified Land Development Code establishes the process for allocating these units. Additionally, the City has substantial vested capacity in the NWRAC and DRAC. Given this capacity the City should have no problem meeting project housing demand (15,345 units) through 2030.

**Replacement of Substandard Units**
While new household formations have the most impact on new construction needs, the replacement of deteriorating units and other sound units demolished for redevelopment are a consideration for future construction needs.

A Replacement Housing Program is available to income eligible owner occupants of substandard units to replace those structures. Based on actual activity over the last two years, the City has completed the demolition and reconstruction of approximately six units per year, which has assisted in the elimination of slum and blighting influences.

## IV. Affordable and Workforce Housing

One of the major issues in defining affordable and/or workforce housing is determining what income group or cohort to use. The definition most used to define the “affordable group” are those households earning less than 80 percent of the area’s Average Median Income (AMI) while Workforce Housing extends that definition to 120 percent or 140 percent AMI. The problem encountered is that the US Department of Housing and Urban Development (HUD) defines AMI in terms of “family income” which no longer represents the majority of households in most communities and which is usually higher than the overall median household income. According to the 2000 Census, in 1999 the average household income for Broward County was $37,887 yet HUD’s AMI for that year calculated the median family income at $50,531 (Table 22), which was 133 percent higher than the household income. By using HUD’s AMI figure, which most if not all communities do, the affordability issue is understated e.g. in 2005 Broward County’s (Ft. Lauderdale) AMI is $58,200 while Strategic Planning Group, Inc. (SPG) estimates that the median household income should be around $43,500.

**Table 22**
**Average Median Income**

| County | 1999 | 2005 | Percent Growth |
|---|---|---|---|
| Broward | $50,531 | $58,100 | 14.9% |
| Miami-Dade | $40,260 | $46,350 | 15.3% |
| Palm Beach | $53,701 | $62,100 | 15.6% |

Source: US Census and Strategic Planning Group, Inc. 2005

The other main issue in defining affordable and workforce housing is the difference between ownership and rental households

**Owner Households**

HUD defines affordable as households paying 30 percent or less of their income on housing although lending institutions have begun to increase this level and Florida

Housing Finance Corporation now uses 40 percent as its cost burden. It is difficult to accurately define affordability for homeowners using this definition for a host of reasons. First, most homeowners tend to maximize their monthly payments (subject to financing) in order to buy the "most" they can afford. This is due to the fact that housing is perceived as a long-term investment as well as a potential tax deduction. Older households, especially those that have recently moved into the area, may perceive the local housing market a bargain compared to other parts of the County. If they have sold their previous residents for a large profit, they tend to "over invest" by building or purchasing a larger home with more amenities then their previous residents. Some may even have the money to pay cash but choose to take a mortgage.

The last major problem with ownership affordability is the definition of "income" verse wealth, which is partially addressed above. One major group, senior citizens (65 years old and older) fall into this cohort. In many cases, the elderly have limited income (defined as living at or below the poverty line – see discussion below) yet have sizeable wealth. The relatively new use of reverse mortgages is an attempt to deal part of this issue.

Poverty is another measure of affordability (especially using HUD guidelines of 80 percent AMI or less) of home ownership given the direct relationship of income to affordability. According to the 2000 Census, the City had 3,008 owner households living below the poverty level. Householders aged 65 and older accounted for 1,054 or 35 percent of owner households living below poverty.

Finally, those that currently own housing have for the most part reached the "American Dream". The only true question of affordability are those that can not support the ownership and are subject to having to sell or could lose ownership due to financial or other hardships – a number that can not currently be estimated.

**Renter Households**

Renter households are a good indicator of affordability. For most Americans, the ultimate "dream" is homeowner; therefore if all could "afford" and qualify for ownership, the rental market would be expected to be limited. Traditionally, the main reasons for rental housing are recent migrants to the area, new household formation usually caused by separation or divorce, and new younger aged households (couples or unrelated individuals). However, do to a host of financial reasons including high priced housing, many households cannot "afford" ownership. These factors include: lack of credit, insufficient down payment, or lack of income. Unlike owner housing, the 2000 Census does provide some measures of affordability.

As shown in Table 23, income is the major indicator of affordability especially those household that experience a cost burden of 35 percent or greater as shown on the next page. Approximately 74 percent of households with incomes between $10,000 - $19,999 in 1999 spent more than 35 percent of their household incomes on housing compared to only 4 percent of households with incomes between $35,000 - $49,999.

**Table 23**
**Housing Costs by Income**

| | Fort Lauderdale | | Broward County | |
|---|---|---|---|---|
| Total: | 30,503 | | 199,565 | |
| Less than $10,000: | 5,632 | | 28,786 | |
| Less than 20 percent | 75 | 1.33% | 305 | 1.06% |
| 20 to 24 percent | 104 | 1.85% | 409 | 1.42% |
| 25 to 29 percent | 226 | 4.01% | 806 | 2.80% |
| 30 to 34 percent | 186 | 3.30% | 571 | 1.98% |
| 35 percent or more | 3,567 | 63.33% | 18,570 | 64.51% |
| Not computed | 1,474 | 26.17% | 8,125 | 28.23% |
| $10,000 to $19,999: | 5,914 | | 34,887 | |
| Less than 20 percent | 259 | 4.38% | 1,131 | 3.24% |
| 20 to 24 percent | 161 | 2.72% | 701 | 2.01% |
| 25 to 29 percent | 299 | 5.06% | 1,212 | 3.47% |
| 30 to 34 percent | 577 | 9.76% | 1,942 | 5.57% |
| 35 percent or more | 4,404 | 74.47% | 28,189 | 80.80% |
| Not computed | 214 | 3.62% | 1,712 | 4.91% |
| $20,000 to $34,999: | 7,708 | | 50,492 | |
| Less than 20 percent | 704 | 9.13% | 3,214 | 6.37% |
| 20 to 24 percent | 1,553 | 20.15% | 6,406 | 12.69% |
| 25 to 29 percent | 1,734 | 22.50% | 9,386 | 18.59% |
| 30 to 34 percent | 1,427 | 18.51% | 9,349 | 18.52% |
| 35 percent or more | 2,151 | 27.91% | 20,710 | 41.02% |
| Not computed | 139 | 1.80% | 1,427 | 2.83% |
| $35,000 to $49,999: | 5,069 | | 35,135 | |
| Less than 20 percent | 2,223 | 43.85% | 9,777 | 27.83% |
| 20 to 24 percent | 1,280 | 25.25% | 10,685 | 30.41% |
| 25 to 29 percent | 885 | 17.46% | 8,051 | 22.91% |
| 30 to 34 percent | 270 | 5.33% | 3,203 | 9.12% |
| 35 percent or more | 209 | 4.12% | 2,581 | 7.35% |
| Not computed | 202 | 3.99% | 838 | 2.39% |
| $50,000 to $74,999: | 3,484 | | 29,707 | |
| Less than 20 percent | 2,448 | 70.26% | 18,397 | 61.93% |
| 20 to 24 percent | 561 | 16.10% | 6,872 | 23.13% |
| 25 to 29 percent | 243 | 6.97% | 2,063 | 6.94% |
| 30 to 34 percent | 38 | 1.09% | 913 | 3.07% |
| 35 percent or more | 78 | 2.24% | 739 | 2.49% |
| Not computed | 116 | 3.33% | 723 | 2.43% |
| $75,000 to $99,999: | 1,366 | | 10,894 | |
| Less than 20 percent | 1,191 | 87.19% | 9,249 | 84.90% |
| 20 to 24 percent | 124 | 9.08% | 1,009 | 9.26% |
| 25 to 29 percent | 18 | 1.32% | 249 | 2.29% |
| 30 to 34 percent | 0 | 0.00% | 94 | 0.86% |
| 35 percent or more | 13 | 0.95% | 64 | 0.59% |
| Not computed | 20 | 1.46% | 229 | 2.10% |
| $100,000 or more: | 1,330 | | 9,664 | |
| Less than 20 percent | 1,218 | 91.58% | 9,113 | 94.30% |
| 20 to 24 percent | 59 | 4.44% | 288 | 2.98% |
| 25 to 29 percent | 18 | 1.35% | 54 | 0.56% |
| 30 to 34 percent | 0 | 0.00% | 33 | 0.34% |
| 35 percent or more | 0 | 0.00% | 9 | 0.09% |
| Not computed | 35 | 2.63% | 167 | 1.73% |

Source: US Census and Strategic Planning Group, Inc. 2005

## Income and Housing Costs

The question of affordable and workforce housing need over the next fifteen year period is dependent on a number of issues. First, will the area's future housing market mirror the past 15 year trend which saw increasing and decreasing markets? Second, will the population shift from west Broward to east Broward continue? Will interest rates continue to rise and if so, to what levels over the next 15 years? Will developers produce more workforce housing as a reaction to market demand? Will State, County and/or City governments enact policies and measures that might increase either the demand (income) or supply of workforce housing? By addressing these questions, it is apparent that too many factors are present to attempt to accurately predict the future; however, certain workforce housing scenarios are possible, and are presented in this section.

At the time of preparing the City's Housing Study, the County's population projections for the City were much higher than City estimates so SPG did their affordability analysis based on three alternatives. The three alternatives are adding: 1) 30,000 new residents 2) adding 66,000 new residents or 3) 102,000 new residents

In calculating "affordability" SPG has used 2005 income figures (2005 held constant) and assumes a constant 2005 relationship between housing prices and income levels. Based on these assumptions, the following need for affordable and workforce housing is presented Table 24.

**Table 24**
**Income and Housing Costs**

| Income Category AMI - $58,100 | Population Growth Alternatives 30,000 | 66,000 | 102,000 | Maximum Home Price Affordable at 30% | Maximum Home Price Affordable at 40% | Maximum Home Price Affordable at 30% | Maximum Home Price Affordable at 40% |
|---|---|---|---|---|---|---|---|
| | Number of Households | | | | | | |
| **Interest Rate** | | | | **5.00%** | **5.00%** | **10.00%** | **10.00%** |
| 50% of AMI | 1,932 | 4,250 | 6,568 | $113,926 | $151,901 | $69,690 | $92,920 |
| 50% to 80% of AMI | 1,674 | 3,682 | 5,691 | $182,281 | $243,042 | $111,504 | $148,672 |
| 80% to 100% of AMI | **995** | **2,188** | **3,382** | **$227,852** | **$303,802** | **$139,380** | **$185,840** |
| 100% to 110% of AMI | **92** | **202** | **313** | **$250,637** | **$334,183** | **$153,318** | **$204,424** |
| 110% to 120% of AMI | **802** | **1,764** | **2,727** | **$273,422** | **$364,563** | **$167,256** | **$223,008** |
| 120% to 140% of AMI | 755 | 1,661 | 2,567 | $318,993 | $425,323 | $195,132 | $260,176 |
| **Total (80% - 120% AMI)** | **1,889** | **4,155** | **6,422** | | | | |

Source: Strategic Planning Group, Inc. 2005

## V. Approach to Providing Housing Opportunities

Quality of neighborhoods and housing is an issue because it has the most direct impact on the quality of life for Fort Lauderdale's residents, and because an adequate supply of standard housing is prerequisite to economic vitality. Neighborhood quality revolves primarily around the condition of the City's housing supply and on the quality of public neighborhood support facilities and services such as parks, streets, and fire and police protection.

It should be noted at the outset that the pursuit of many of the City's housing goals are constrained by the fact that housing construction is predominately a private sector activity, as are housing-related lending rates and practices. Thus, the City's efforts in housing must rely on strong private sector cooperation, and the City's housing strategies must adjust to changing private sector conditions if they are to be successful. Federal and state dollars along with Community Redevelopment Agency (CRA) considerations by area local lenders will be the key factor in meeting the housing needs of lower income households who are not assisted through public subsidies. Some City policies encourage such new construction geared toward upper incomes because it adds greatly to the City's vitality and the desired income-mix of City residents. The encouragement of private sector moderate- and upper income housing should be combined with public programs to subsidize or provide incentives for lower income housing, especially if the goals to eliminate substandard housing are to be achieved.

Fort Lauderdale's housing needs, like its transportation needs, must be explored from both a regional and local perspective. The City must determine how competitive its housing stock is in relation to surrounding municipalities and unincorporated Broward County. Previously Fort Lauderdale lost residents to sprawling communities in western Broward County. Since the adoption of the last set of EAR based amendments, these western communities have become fully developed. Traffic, school overcrowding and other issues in these areas has created the demand for infill housing in Fort Lauderdale. Broward County's most recent housing projections show a shift in development patterns from the western part of the County to older eastern cities, such as Fort Lauderdale.

The City's housing strategy must meet the changing needs and demands of present and future residents. There is strong community support to preserve established single-family neighborhoods, and the City has implemented programs to further this goal. Likewise, the City has recognized the importance of including higher density residential development in its downtown and other parts of the City to generate urban activity in off-hours and weekends, as well as providing an alternative housing choice for more urban lifestyles. A third and equally important concern is social equity in the City's housing policy. Housing policies, which in effect displace lower-income neighborhoods must also include affordable housing opportunities that are fair and in reasonably close proximity to the previous location. Public sentiment and technical issues must be carefully considered in the development of the urban housing strategy. After all factors are weighed and considered, the City should continue to target areas that are to be low density residential, high density residential, mixed-use, and non-residential, and implement housing policies and incentives towards meeting those objectives.

**Housing Strategies:**

a) Providing housing with supporting infrastructure:

The City is a mature one, faced with the issue of how to provide sites for housing with limited vacant land. The City will continue to identify infill sites with available supporting infrastructure to meet the housing need. The WaterWorks 2011 program will provide upgraded sewers and water facilities to areas on septic tanks and other outdated water and sewer facilities.

b) Eliminating substandard housing conditions:

The City continues to promote the elimination of substandard housing through the Office of Housing and Community Development and a strengthened housing code program.

c) Provide adequate sites for income ranges:

The City is providing for lower income housing through neighborhood revitalization programs. Lower income housing continues to be provided through the Office of Housing and Community Development and the Community Redevelopment Agency. Various activities exist to preserve or expand the availability of housing for lower income housing needs.

The City is also undertaking special efforts to assure that affordable housing development would be promoted through use of Federal, State, local and private financing programs that may use different standards for programs specifically designed for low and moderate-income households which are not otherwise in conflict with applicable laws and regulations.

The City places high value on existing middle income neighborhoods and has implemented several programs to preserve and rejuvenate existing neighborhoods. Neighborhood master planning is encouraged to assess problems, needs, and resources for initiating specific short and long term projects. The City continues to promote downtown housing through the Downtown Master Plan.

d) Provide sites for group homes:

The City has a disproportionate share of the region’s group facilities - about 28 percent of the County’s total capacity. They also tend to be concentrated in clusters.

To guide the future development of residential care facilities, the City enacted Ordinance C88-73, which provides for:

- standards for approval of social service residential facilities (SSRF);
- the consideration of SSRF's by five categories based upon number of residents;
- care or service to be provided by type of facility and intensity of care;
- specific zoning districts, which will allow certain SSRF categories or levels of use;
- criteria for the conditional use of SSRF's in certain districts;
- dispersal requirements for certain SSRF's when located within residential zones

Those group home facilities which must comply with SSRF ordinance include foster homes, adult congregate living facilities, residential facilities for alcohol and drug rehabilitation, spouse abuse care, developmentally disabled or handicapped persons, person with mental problems, dependant children, emergency shelters, and juvenile and adult residential halfway houses. Future consideration of group homes/sites must be conducted within the mandates of the Ordinance.

e) Identify conservation, rehabilitation or demolition activities:

To maintain its residential character, the City continues to pursue an urban housing strategy. This strategy protects existing residential housing as well as promoting new forms of housing to replace population lost to less competitive residential areas.

The overall housing strategy may be grouped into the following major categories:

- policies promoting the preservation of existing neighborhoods (including master planning);
- policies assisting in the revitalization of deteriorating neighborhoods;
- the improvement of existing structures through renovation;
- the demolition of unsafe structures;
- policies providing for private sector housing development incentives;
- policies, which promote downtown housing development through incentives and marketing;
- policies which preserve historically significant housing; and
- policies ensuring preservation of historically significant housing or neighborhoods.

## VI. Implementation

**Projected Private Sector Portion Supply of Housing**

It is anticipated that the housing need met by new private sector construction would be primarily for households in moderate- and upper-income ranges. Housing needs for lower-income groups will continue to be provided through government-sponsored programs for homeownership utilizing Community Development Block Grants and Federal Home Investment Partnership Act dollars from the federal level and State Housing Initiatives Partnership Program funds provided by the State. These funds are used in conjunction with reduced rates and costs as provided by local lenders in their efforts to meet their CRA requirements. This joint effort allows an otherwise lower-income household the opportunity to become homeowners. For those lower-income groups not ready for homeownership, rental housing needs will continue to be met by private sector investors and other rental subsidies. Also, housing needs for lower-income groups are provided by existing housing stock, some of which is deteriorated, allowing lower rents. As a whole, the private sector housing industry would continue to be the principal provider of housing units and it is assumed that the new construction would continue to provide predominantly higher cost housing.

**Public Sector Housing Programs**

Florida's State Comprehensive Plan, adopted by the Legislature in 1985, established a goal and accompanying policies aimed at increasing Florida's affordable housing supply. The goal directs that: "the public and private sectors shall increase the affordability and availability of housing for low-income and moderate-income persons..." (187.021 (5), F.S.).

The Florida Affordable Housing Act of 1986 encourages the use of various incentives and the elimination of several disincentives that can affect the provision of low and moderate income housing. Examples of incentives encouraged by the Act are the contribution of public land and buildings, allowance of increased density for low and moderate income housing, and expediting the permit review process.

The City provides for the administration and coordination of several community service programs intended to improve the character of existing neighborhoods, and to provide quality housing for all of its citizens. Some of the services provided by the City's Office of Housing & Community Development include administration, management, and coordination of Community Development Block Grant activities; Rental Rehabilitation Programs; Emergency Shelter Grant Program, and other federal and state programs. Below is a description of some of these programs.

*Purchase Assistance for First Time Homebuyers*

The Purchase Assistance Program provides funding to eligible first time homebuyers to purchase a new or existing home. Funding will be used to pay all or a portion of the costs and/or down payment associated with purchasing a home. To be eligible, a household must meet the income requirements and intend to live in their home as a permanent residence.

*Housing Recovery Program*

The Housing Recovery Program is designed to provide homeownership opportunities to low income families who intend to occupy the property as their principle residence. The program offers financial assistance to first time homebuyers for the purchase and rehabilitation of vacant, boarded-up, single family homes. To be eligible, applicants must meet the income requirements.

*Substantial Rehabilitation Program*

This program provides assistance to low income households to help bring their homes up to minimum standards. If the house is beyond repair, a replacement house may be built. The program is not intended to fund general home improvements. Violations of Housing Quality Standards (City Code) must exist and other requirements may need to be met before a property can be considered. To be eligible, applicants must own their home, live in it as their permanent residence and meet the income requirements.

*Emergency Repair Program*

This program provides assistance to improve the housing and living conditions of eligible low income families by providing assistance to owner occupants to eliminate conditions that may be an imminent threat to their health, safety and/or welfare. It is not a remodeling program. The program provides assistance to single family homes depending on the eligible emergency needs of the property.

*Exterior Home Improvement*

The Exterior Home Improvement Program provides qualified, low income homeowners with grants for exterior improvements. Improvements may include, but are not limited to: painting, fencing, trees, plants, stucco, lawn installation, porch repair, awnings, front doors, sprinkler systems, driveways, roofs and windows. To be eligible, applicants must own their home, live in it as their permanent residence and meet the income requirements.

*Rental Rehabilitation Program*

The Rental Rehabilitation Program is designed to increase the City's supply of affordable rental housing by encouraging investors to acquire and/or renovate existing rental properties, which will be made available to low and moderate income families. Qualified rental property owners receive 20 year zero percent interest loans, which cover up to half the rehabilitation costs necessary to bring the property up to code.  Rents must not exceed the current Section 8 Fair Market Rents as established by HUD on an annual basis.

In addition, the City would be expanding the availability of lower income housing through the construction of new housing units on parcels acquired through the Northwest CRA.