
HOUSING ELEMENT

A lack of affordable housing is a nation-wide crisis. There are many things that affect housing affordability, including the rising cost of building materials; high interest rates; increased demand for housing caused by the increased population growth seen in Florida since the COVID 19 Pandemic; rising insurance rates; and increased property taxes. A negative impact to economic development that St. Lucie County has been experiencing since the Pandemic in both the private and public sectors is the inability to attract businesses and employees due to the high housing costs for workers. Additionally, wages have not kept up with rising household costs. Many essential workers such as teachers, public works employees, firemen, nurses, and police officers cannot afford to live in the communities they serve. Often individuals are forced to sacrifice essential spending such as food, healthcare, transportation, and higher education because a large portion of the household's income is taken up by housing costs (mortgage/rent, utilities, and other housing needs).

It is important to understand the needs and solutions that are available in order to combat this issue for a particular community. Solutions do not come as “one size fits all” and there is no one solution to this crisis. It is important for the City to consider how to increase its housing stock to serve the current and future population at all levels of affordability. There are several programs and tools that the City can use to accomplish this. One consideration, because the City is not in the business of building homes, is to attract private sector home builders.

In 2023, St. Lucie County and the cities of Fort Pierce and Port St. Lucie collaborated on a housing needs study for the entire county to understand the local and regional housing market. From that effort, the *Housing Needs Assessment and Implementation Plan* was produced. This plan contains a strategic framework around three goals and 12 strategies to address identified housing needs. This report provides valuable information for the City to consider when addressing the shortage of affordable housing for its residents.

HOUSING INVENTORY AND COSTS

The Housing Element data is based on ownership, household size and income levels, and housing stock characteristics and trends. Data provided below has been obtained through sources that include the Shimberg Center for Housing Studies at the University of Florida; the U.S. Census Bureau; U.S. Department of Housing and Urban Development; Bureau of Economic and Business Research at the University of Florida; the American Community Survey; and US Department of Labor.

Table 6-1 shows housing units by type. The 2019-2023 5-Year Estimate, indicates that 45.4% of the City’s housing stock consisted of single-family, 51.8% consisted of multi-family, and 2.8% consisted of mobile homes or other types of housing.

Table 6-1
Housing Units by Type, Summary 2019-2023, 5-Year Estimates

<u>Single-family (1 att./detach.)</u>	<u>Multi-family (2 or more)</u>	<u>Mobile Home</u>	<u>Total</u>
<u>10,318</u>	<u>11,761</u>	<u>629</u>	<u>22,708</u>

Source: U.S. Census Bureau, 2023 American Community Survey 1-Year and 5-Year Estimates

Table 6-2 shows housing units by year built. Almost half (47.7%) of the housing units in the City were built before 1980.

Table 6-2
Year Structure Built

<u>2010- after</u>	<u>2000- 2009</u>	<u>1990- 1999</u>	<u>1980- 1989</u>	<u>1970- 1979</u>	<u>1960- 1969</u>	<u>1950- 1959</u>	<u>1949 or Earlier</u>
<u>1,410</u>	<u>3,464</u>	<u>1,729</u>	<u>5,271</u>	<u>4,638</u>	<u>2,241</u>	<u>2,606</u>	<u>1,349</u>

Source: U.S. Census Bureau, 2023 American Community Survey 1-Year and 5-Year Estimates

Table 6-3 shows the value of owner-occupied housing units in the City in 2023.

Table 6-3
Owner-Occupied Units by Value 2023 Estimates

<u>Less than \$50,000</u>	<u>548</u>
<u>\$50,000 to \$99,999</u>	<u>1,018</u>
<u>\$100,000 to \$149,999</u>	<u>1,097</u>
<u>\$150,000 to \$199,999</u>	<u>1,381</u>
<u>\$200,000 to \$299,999</u>	<u>2,120</u>
<u>\$300,000 to \$499,999</u>	<u>2,001</u>
<u>\$500,000 to \$999,999</u>	<u>742</u>
<u>\$1,000,000 or more</u>	<u>68</u>

Source: U.S. Census Bureau, 2023 American Community Survey 1-Year and 5-Year Estimates

Table 6-4 provides information on substandard housing units within the City. Housing units are considered to be substandard if they are overcrowded (1.01 or more persons per room), do not have heat (no fuel used), or lack complete kitchens or plumbing.

Table 6-4
Substandard Housing Conditions
2023 Estimates

<u>> 1.01 Persons Per room</u>		<u>No Fuel Used</u>		<u>Lacking Complete Kitchen Facilities</u>		<u>Lacing Complete Plumbing Facilities</u>	
<u>Number</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>
<u>1,021</u>	<u>5.5%</u>	<u>322</u>	<u>1.7%</u>	<u>438</u>	<u>1.9%</u>	<u>274</u>	<u>1.2%</u>

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Tables 6-5 and 6-6 show Household Incomes for owner- and renter-occupied households based on income related to percentage of area median income.

Table 6-5
Owner-Occupied Households by Income (%AMI)
2010-2050 Estimates and Projections

<u>Year</u>	<u>Household Income as a Percentage of Area Medium Income</u>				
	<u>less than or equal to 30% of AMI</u>	<u>greater than 30% but less than or equal to 50% of AMI</u>	<u>greater than 50% but less than or equal to 80% of AMI</u>	<u>greater than 80% but less than or equal to 100% of AMI</u>	<u>greater than 100% of AMI</u>
<u>2010</u>	<u>895</u>	<u>849</u>	<u>1,747</u>	<u>681</u>	<u>2,634</u>
<u>2020</u>	<u>1,114</u>	<u>1,056</u>	<u>2,175</u>	<u>846</u>	<u>3,277</u>
<u>2023</u>	<u>1,127</u>	<u>1,069</u>	<u>2,201</u>	<u>857</u>	<u>3,318</u>
<u>2025</u>	<u>1,167</u>	<u>1,107</u>	<u>2,279</u>	<u>887</u>	<u>3,435</u>
<u>2030</u>	<u>1,258</u>	<u>1,192</u>	<u>2,456</u>	<u>957</u>	<u>3,701</u>
<u>2035</u>	<u>1,328</u>	<u>1,260</u>	<u>2,595</u>	<u>1,011</u>	<u>3,911</u>
<u>2040</u>	<u>1,386</u>	<u>1,313</u>	<u>2,707</u>	<u>1,054</u>	<u>4,079</u>
<u>2045</u>	<u>1,421</u>	<u>1,348</u>	<u>2,774</u>	<u>1,081</u>	<u>4,182</u>
<u>2050</u>	<u>1,446</u>	<u>1,371</u>	<u>2,824</u>	<u>1,100</u>	<u>4,256</u>

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Table 6-6
Renter-Occupied Households by Income (%AMI)
2010-2050 Estimates and Projections

Year	Household Income as a Percentage of Area Medium Income				
	less than or equal to 30% of AMI	greater than 30% but less than or equal to 50% of AMI	greater than 50% but less than or equal to 80% of AMI	greater than 80% but less than or equal to 100% of AMI	greater than 100% of AMI
<u>2010</u>	<u>2,215</u>	<u>1,561</u>	<u>2,523</u>	<u>1,111</u>	<u>1,316</u>
<u>2020</u>	<u>2,576</u>	<u>1,814</u>	<u>2,933</u>	<u>1,291</u>	<u>1,531</u>
<u>2023</u>	<u>2,694</u>	<u>1,898</u>	<u>3,069</u>	<u>1,351</u>	<u>1,601</u>
<u>2025</u>	<u>2,762</u>	<u>1,946</u>	<u>3,147</u>	<u>1,385</u>	<u>1,642</u>
<u>2030</u>	<u>2,892</u>	<u>2,038</u>	<u>3,294</u>	<u>1,451</u>	<u>1,719</u>
<u>2035</u>	<u>3,019</u>	<u>2,126</u>	<u>3,437</u>	<u>1,514</u>	<u>1,794</u>
<u>2040</u>	<u>3,104</u>	<u>2,187</u>	<u>3,536</u>	<u>1,556</u>	<u>1,845</u>
<u>2045</u>	<u>3,158</u>	<u>2,225</u>	<u>3,597</u>	<u>1,583</u>	<u>1,877</u>
<u>2050</u>	<u>3,191</u>	<u>2,247</u>	<u>3,632</u>	<u>1,599</u>	<u>1,895</u>

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

A household is defined as cost-burdened if it is spending more than 30% of the household income on housing costs. Families then have limited money and struggle to afford other essential costs such as food, healthcare, and transportation. Often, no discretionary funding for dining out, entertainment, and non-essential goods and services is available. Tables 6-7 and 6-8 show the cost burden for renter- and owner-occupied households in the City based on income related to percentage of area median income.

Table 6-7
Renter Households, Cost Burden by Income, 2023 (by AMI)

<u>Household Income</u>	<u>Housing Cost Burden</u>		
	<u>30% or less</u>	<u>30.1-50%</u>	<u>More than 50%</u>
<u>30% AMI or less</u>	<u>512</u>	<u>267</u>	<u>1,915</u>
<u>30.01-50% AMI</u>	<u>210</u>	<u>1,129</u>	<u>559</u>
<u>50.01-80% AMI</u>	<u>1,764</u>	<u>1,258</u>	<u>47</u>
<u>80.01-100% AMI</u>	<u>1,153</u>	<u>198</u>	
<u>Greater than 100% AMI</u>	<u>1,554</u>	<u>47</u>	

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Table 6-8
Owner-Occupied Households, Cost Burden by Income, 2023 (by AMI)

<u>Household Income</u>	<u>Housing Cost Burden</u>		
	<u>30% or less</u>	<u>30.1-50%</u>	<u>More than 50%</u>
<u>30% AMI or less</u>	<u>185</u>	<u>296</u>	<u>646</u>
<u>30.01-50% AMI</u>	<u>519</u>	<u>328</u>	<u>222</u>
<u>50.01-80% AMI</u>	<u>1,423</u>	<u>667</u>	<u>111</u>
<u>80.01-100% AMI</u>	<u>778</u>	<u>79</u>	
<u>Greater than 100% AMI</u>	<u>3,228</u>	<u>79</u>	<u>11</u>

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Tables 6-9 and 6-10 show the monthly housing costs for renter- and owner-occupied households (with a mortgage) in the City.

Table 6-9
Renter Households by Gross Rent, 2023 Estimates

	<u>Less Than \$500</u>	<u>\$500 - \$999</u>	<u>\$1,000 - \$1,499</u>	<u>\$1,500 - \$1,999</u>	<u>\$2,000 – or more</u>	<u>No Cash Rent</u>
<u>Occupied Units Paying Rent</u>	<u>709</u>	<u>1,538</u>	<u>4,943</u>	<u>1,453</u>	<u>367</u>	<u>278</u>

Source: U.S. Census Bureau, 2023 American Community Survey 1-Year and 5-Year Estimates

Table 6-10
Owner Households by Monthly Housing Costs, 2023 Estimates

	<u>\$800 – \$999</u>	<u>\$1,000 - \$1,249</u>	<u>\$1,250 - \$1,499</u>	<u>\$1,500 - \$1,999</u>	<u>\$2,000 - \$2,499</u>	<u>\$2,500 - \$2,999</u>	<u>\$3,000 - \$3,499</u>	<u>\$3,500 or more</u>
<u>Housing Units with a Mortgage</u>	<u>414</u>	<u>727</u>	<u>578</u>	<u>992</u>	<u>460</u>	<u>367</u>	<u>94</u>	<u>160</u>

Source: U.S. Census Bureau, 2023 American Community Survey 1-Year and 5-Year Estimates

GOALS, OBJECTIVES, AND POLICIES

Goal 6

Maintain and enhance the supply of decent, safe, energy efficient and affordable housing and maximize viable options and opportunities for present and future residents of the City of Fort Pierce.

6.1 *Objective:*

The City of Fort Pierce shall provide for adequate and affordable housing for existing and future residents and households including households with special housing needs and rural and farmworker households.

6.1.1 Policy:

The City shall support the involvement of private and non-profit sectors, as well as county, regional, state and federal agencies in housing production.

6.1.2 Policy:

~~The City shall continue involvement in the St. Lucie County Attainable Housing Task Force to promote implementation of attainable housing policies and programs. The City shall utilize the data and strategies contained in the *Housing Needs Assessment and Implementation Plan* to address the lack of affordable housing in the City.~~

6.1.3 Policy:

The City will utilize federal, state and local housing subsidy programs such as Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), and State Housing Initiative Partnership (SHIP) program funds as a means to provide housing opportunities for very-low, low and moderate income persons and families.

6.1.4 Policy:

The City shall work to increase homeownership by encouraging projects that address the unique problems of first-time homebuyers.

6.1.5 Policy:

The City shall continue to discharge liens and other title encumbrances on tax reverted County properties for the purpose of providing workforce housing.

6.1.6 Policy:

The City shall promote a variety of housing sizes, types, and price points through its future land use classifications and zoning districts to meet the needs of all population groups including school-age groups, working-age groups, and retirement-age groups.

6.1.7 Policy:

The City shall continue to coordinate with state and federal agencies and other entities to provide for hurricane protection programs and post-hurricane housing repair.

6.1.8 Policy:

The land development code shall be updated to identify methods to streamline the development process and reduce the costs associated with the development of affordable housing.

6.1.9 Policy:

Encourage public and private sector cooperation in the development of rental housing alternatives including housing communities that provide social services including case management, [mental health counseling](#), substance abuse support networks, life skills training, and recreational activities.

6.1.10 Policy:

The City shall develop an incentive program to encourage the development of various types of rental housing for family households.

6.1.11 Policy

The City shall amend the Land Development Code to allow rentals by right in all residential zoning districts.

~~6.1.12 Policy:~~

~~The City shall conduct an affordable housing need study to distinguish the areas of greatest need for affordable housing in the City. The study should include a farmworker housing analysis, a method of prioritizing area need, and funding strategies.~~

6.1.13~~2~~ Policy:

The City shall amend the Land Development Code to require all development to contribute to meeting the affordable housing needs of the City. Strategies could include financial contributions, land dedication, [construction of affordable units](#), or enhancements to public transit.

6.2 *Objective:*

The City shall eliminate substandard housing and blighting influences and improve the structural and aesthetic condition of housing as defined by the City Code of Ordinances and the Florida Building Code.

6.2.1 Policy:

New housing construction and remodeling or rehabilitation of existing residences shall be in conformance with local building requirements. The City shall enforce its zoning regulations, building codes and ordinances to assure conformance.

6.2.2 Policy:

The City, utilizing the latest Census data, City records, and field visits, shall inventory and develop a database of existing housing conditions and housing stock. The database shall include a means to denote structures with active code enforcement citations. The City shall maintain the accuracy of the database throughout the planning horizon.

6.2.3 Policy:
The City shall ensure that provisions exist for relocation of housing for residents displaced by City or CRA sponsored redevelopment efforts.

6.2.4 Policy:
~~The City shall r~~ Require demolition or rehabilitation of unsound housing which poses a threat to the safety and welfare of the community, as provided for by the Florida Building Code, and in accordance with the Historic Preservation Ordinance.

6.2.5 Policy:
The City shall amend the Land Development Regulations to establish a mitigation program that clearly defines criteria needed to receive a reduction in violation fines.

6.2.6 Policy:
The City shall continue to seek grants and external funding programs to establish neighborhood block programs and area redevelopment plans.

6.2.7 Policy:
The City shall consider the creation of Housing Conservation Districts that require inspections [for building code and fire safety requirements](#) when there is a sale of a residential building or when there is a change of tenant in a residential rental unit to better conserve the existing affordable housing supply.

6.2.8 Policy
The City shall consider the addition of new code enforcement officers to help enforce existing housing code requirements.

6.2.9 Policy:
The City shall consider amending the Land Development Regulations to include provisions that prevent overcrowding and strengthen enforcement capabilities.

6.2.10 Policy:
The City shall conduct a general survey to evaluate the external housing conditions in the City.

6.3 *Objective:*
The City shall provide adequate sites and distribution of housing for very-low income, low income and moderate income households.

6.3.1 Policy:

The City may utilize job training, job creation and economic solutions to address a portion of its affordable housing concerns by continuing to attract non-residential development.

6.3.2 Policy:

The City shall amend the Future Land Use Map (FLUM) to include land use designations that provide sufficient densities to allow for affordable housing developments to occur.

6.3.3 Policy:

The City will incorporate density bonuses for the provision of affordable housing within the Land Development Code.

6.3.4 Policy:

The City shall allow a variety of housing types including manufactured and mobile homes that are certified for hurricane protection and consistent with Section 320.8285 and Section 553.382, Florida Statutes, in residential land use and zoning categories to meet the needs of very low, low, and moderate income homes.

6.3.5 Policy:

The City shall support improvement and expansion of public transit and encourage the development of higher density mixed-use developments and affordable housing in locations best served by transit.

6.3.6 Policy:

~~The City shall consider the development of a~~ When updating the Downtown Master Plan, ~~the City should focus that focuses~~ on increasing residential development in the downtown for residents of all income levels.

6.3.7 Policy:

The City shall work with for profit and non-profit builders such as Habitat for Humanity to provide infill housing in existing neighborhoods consistent with the existing community fabric.

6.4 *Objective:*

The City shall provide adequate sites in residential areas or areas of residential character for group homes and foster care facilities licensed or funded by the Florida Department of Children and Families.

6.4.1 Policy:

Support the involvement of the City with private and non-profit agencies to improve coordination among participants involved in housing production through expedited plan review.

6.4.2 Policy:

Support the provision of adequate sites for Florida Department of Children and Families licensed or funded group and foster homes on a regional housing market basis (as mandated by Chapter 419, F.S.), to foster non-discrimination in housing and to encourage effective, healthful, residential alternatives to inappropriate institutionalization.

6.4.3 Policy:
Florida Department of Children and Families licensed or funded group and foster homes shall be permitted uses under all residential future land use designations except those located in the Coastal High Hazard Area.

6.4.4 Policy:
The City shall support the location of community residential facilities dispersed among the regional housing market to serve persons with special housing needs, disabilities or handicaps.

6.4.5 Policy:
The City shall allow the development of accessory dwelling units in all low and medium density zoning districts to increase the availability of affordable housing within existing residential neighborhoods.

6.4.6 Policy:
Group homes and assisted living facilities shall be prohibited within the Coastal High Hazard Area.

6.5 *Objective:*
The City shall provide for identification, conservation, and rehabilitation of historically significant housing in order to maintain its unique history and neighborhood character.

6.5.1 Policy:
Promote the conservation and rehabilitation of existing housing as a means of maintaining or improving residential conditions and reducing the waste of valuable resources.

6.5.2 Policy:
Historic structures shall be preserved as important components of the neighborhood to encourage infill and revitalization efforts.

6.5.3 Policy:
Preserve historically significant housing through such techniques as historic preservation ordinances, historic overlay zones, building code provisions, transfer of development rights, and preferential tax treatment.

6.5.4 Policy:
Establish principles and standards to guide techniques and strategies for conservation, rehabilitation and demolition programs.

6.5.5 Policy:
The City shall review its conservation and preservation measures to determine if they are creating an unnecessary burden to infill and redevelopment efforts in historic districts. Depending on results of the review, the City shall consider introducing alternative measures such as transfer of development rights (TDR) or relocation of historic structures to the conservation and preservation measures.

6.6 *Objective:*

The City shall preserve existing affordable housing, rehabilitate substandard housing, and stabilize neighborhoods in order to enhance the City's affordable housing stock.

6.6.1 Policy:
Residential building permit and demolition data shall be maintained by the Building Department.

6.6.2 Policy:
Wherever economically feasible, substandard housing should be rehabilitated and renovated rather than removed.

6.6.3 Policy:
The City shall continue to support the Community Redevelopment Agency's administration of the Neighborhood Revitalization Strategy and strategic use of CDBG funds.

6.6.4 Policy:
The City shall create a dedicated funding source to undertake physical upgrades to existing public housing units to improve the living conditions of residents.

6.6.5 Policy:
Pursue a multi-faceted program between local government, non-profit organizations, and neighborhood organizations in order to improve and maintain neighborhoods.

6.6.6 Policy
Continue ~~the Neighborhood Enhancement Action Team and other~~ neighborhood planning programs that combine relevant City departments to address multiple issues in the Fort Pierce community.

6.6.7 Policy:
The City shall cluster investment within specific neighborhoods to increase homeownership and property values.

6.6.8 Policy:
The City of Fort Pierce shall undertake special area plans to stabilize and revitalize existing neighborhoods.

6.6.9 Policy:
The City will continue to strengthen coordination efforts with the Housing Authority, Community Services, and the ~~Fort Pierce Redevelopment Agency. FPRA.~~

6.6.10 Policy:
The City shall consider using funding programs which are supported by private sector resources for the development of owner-occupied housing over the development of renter-occupied housing when both are an option to service a particular housing market population.

6.7 *Objective:*
All residential development and mixed-use development with residential components that require site plan review shall be required to incorporate energy efficient standards in design and construction.

6.7.1 Policy:
Site selection shall be compatible with the size and type of project.

6.7.2 Policy:
Site analysis shall include the following natural factors:

1. Existing drainage pattern;
2. Geology;
3. Topography (slope analysis for drainage areas and road and pathway location);
4. Hydrography (streams, lakes, swamps);
5. Vegetation (ecological basis for choosing plant materials for landscaping);
6. Wildlife and habitat;
7. Climate factors (solar orientation, seasonal winds, humidity, precipitation),
8. Soil (type, suitability bearing capacity).

6.7.3 Policy:
Site design and construction shall be consistent with, but not limited to, the following standards:

1. Merging topography and natural features into design;
2. Limitation of ecological and environmental impact of design;
3. Orientation and form of the structures based upon site analysis;
4. Use of passive solar architecture; harnessing solar energy;
5. Appropriate plant species selection for location and water efficiency;
6. Use of bio-swales and rain gardens;
7. Selection of trees related to purpose, such as for shade;
8. Use of low impact building materials such as recycled materials, including reclaimed lumber, and low VOC (volatile organic compound)-emitting materials

6.7.4 Policy:
Development shall minimize paved areas, utilize porous paving materials and limit the use of curb cuts to reduce the amount of stormwater runoff and demand on the City's storm drainage system.

6.7.5 Policy
The City shall adopt a Green Ordinance to include guidelines to facilitate green buildings and to be consistent with the Leadership and Environmental Design (LEED) rating system administered by the United States Green Building Council, the Florida Green Building Coalition standards, or other nationally recognized green building system.

6.7.6 Policy:

The City shall not prohibit the appropriate placement of photovoltaic panels. The City shall develop and adopt review criteria to establish the standards for the appropriate placement of photovoltaic panels.

6.7.7 Policy:

The City shall require in all rehabilitation and replacement projects use of green, energy efficient materials as appropriate.