2040

City of Punta Gorda Comprehensive Plan

Housing Element

Amended Resolution

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I. EXECUTIVE SUMMARY

In 1884, surveyor Kelley B. Harvey platted out streets and blocks along the Peace River according to instructions from Isaac Trabue, the founder of the subdivision that would become the City of Punta Gorda. All waterfront property was designated as parks and the streets were to run perpendicular and parallel to the Peace River in a grid pattern. The Town of Trabue, a subdivision, was recorded on February 24, 1885; however, by 1887 enough residents in Trabue objecting to Trabue's efforts to control the town's destiny were able to outvote him and revert the name to Punta Gorda during the incorporation process. Thirty-four (34) men, including four (4) African-American citizens and carpenters stranded here after building the old Hotel Punta Gorda, met at the Tom Hector Building in Hector's Pool Hall and drafted the incorporation papers.

The adequacy of the housing stock is addressed in terms of the following:

- Condition of Structures
- The availability and distribution of units at different levels of cost and affordability, including special housing needs of those with low and moderate incomes, and other groups
- The ability of the housing production system to meet the various needs of the community.

The Housing Element is designed to provide an inventory of housing within the City, including historically significant and special housing. The element analysis of the inventory includes

Housing needs (present and future) for various segments of the population. The analysis portion reviews the supply of housing, substandard housing, sites for housing, household income levels, mobile homes, group homes and foster care facilities and conservation of historically significant neighborhoods. Evaluation of this analysis leads to certain principles that are addressed in the Goals, Objectives and Policy Section. To achieve those goals policies are formulated to guide implementation and specific steps are then designed to measure success of the policies.

This Element is based on the aggregation of best available data from Census 2000 and 2010, the American Community Survey 2008-2012, the Shimberg Center for Affordable Housing at the University of Florida, Charlotte County, and the City of Punta Gorda.

II. INTRODUCTION

In 1884, surveyor Kelley B. Harvey platted out streets and blocks along the Peace River according to instructions from Isaac Trabue, the founder of the subdivision that would become the City of Punta Gorda. All waterfront property was designated as parks and the streets were to run perpendicular and parallel to the Peace River in a grid pattern. The Town of Trabue, a subdivision, was recorded on February 24, 1885; however, by 1887 enough residents in Trabue objecting to Trabue's efforts to control the

town's destiny were able to outvote him and revert the name to Punta Gorda during the incorporation process. Thirty-four (34) men, including four (4) African-American citizens and carpenters stranded here after building the old Hotel Punta Gorda, met at the Tom Hector Building in Hector's Pool Hall and drafted the incorporation papers.

Today, Punta Gorda boasts a small town atmosphere approximately twenty-two (22) square miles located on the southwestern coast of Florida about one hundred (100) miles south of Tampa and twenty-five (25) miles north of Fort Myers.

In 2004 the City of Punta Gorda received a direct landfall hit from Hurricane Charley. The cost of Hurricane Charley included a significant loss in the City's affordable and low-income housing which fundamentally altered the physical characteristics of the City.

The City of Punta Gorda has seen an extensive rebuild of single family, multi-family and commercial structures over the past decade. However, due to increased construction and land costs it continues to struggle with overall housing affordability.

Purpose

The purpose of this element is to assist and guide our local governments to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate-income, low income, and very low income households, group homes, foster care facilities, and households with special housing needs.

The Housing Element of the City of Punta Gorda's Comprehensive Plan will act as the guide to local decision makers in their efforts to enact policy that will affect the housing needs of the City's residents.

The Element examines existing household characteristics and existing housing quality to determine current (short-term) needs while population projections and housing trends will be considered when determining future (long-term) needs.

It is important to note that the Housing Element addresses needs which will primarily be dealt with by the private sector. The City, due to its small size, builds no housing itself; however, the City actively engages in the creation of a regulatory environment that is supportive or innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations and applicable building codes, guide the private sector in the development and construction of housing.

Relationship to the City's Comprehensive Plan

The Housing Element is closely related to several other elements in the City's Comprehensive Plan:

- The *Future Land Use Element* identifies land to accommodate the housing needs of the City by designating land for single family and multi-family residential, mixed-use, sufficient amounts of land for related uses, and providing for compact and contiguous pattern of development.

- The *Transportation Element* addresses the requirements necessary to meet traffic needs resulting from trips to and from shopping, work, and leisure activities while addressing alternative modes to reduce auto-dependency.
- The *Infrastructure Element* addresses public facilities and services needs necessary for housing development.
- The *Recreation and Open Space Element* addresses the facilities necessary to meet the recreational and quality of life needs of households.
- *The Capital Improvement Element* addresses the provision, timing and financing of the various Capital Improvements needed to maintain or achieve identified levels of service (LOS) to households for the various kinds of public facilities.

III. LEGISLATION

Federal Regulations

The Public Housing Act of 1937

This legislation was the first Federal program designed to address housing on a national level. The Act allows for creation of the local Public Authorities to own and operate housing units.

The Federal HOME Investment Partnerships Act

This Act was established in 1992 to increase the production of housing that is affordable to low-income households. HOME funds are distributed to participating and non-participating jurisdictions. Local units of government, for profit or non-profit agencies may request HOME funds.

IV. STATE REGULATIONS

Florida Statutes

The William E. Sadowski Affordable Housing Act 1992

This Act creates a dedicated source of revenue by increasing the documentary stamp taxes on real estate transactions. These funds are then provided for affordable housing purposes. This Act also created the State Housing Initiatives Partnership (SHIP) Program which allows for a minimum amount of money each year to be used at the discretion of the governing body for affordable housing.

The City no longer receives SHIP funds directly from the State of Florida. Charlotte County does receive funding for the entirety of the county.

Chapter 163.3178

The Statutes also include the ability to increase density within the Coastal High Hazard Area (CHHA) provided the criteria for mitigation for a comprehensive plan amendment in a coastal high-hazard area is defined as subsection (9). (The coastal high-hazard area is the area below the elevation of the Category 1 storm surge line as established by a Sea, Lake, and Overland Surges from

Hurricanes (SLOSH) computerized storm surge model.) Application of mitigation and the application of development and redevelopment policies, pursuant to s. 380.27(2), and any rules adopted thereunder, shall be at the discretion of local government. This is critical to an area such as the City of Punta Gorda where the need for various housing types is needed but the boundaries are so that the majority of the City falls within a Category 2 or less. At the discretion of the local government, allowances for increased density may be made under the Planned Development process where there is a commitment to provide affordable housing, to preserve wetlands or other resources, to provide land for needed public facilities, or to reduce the allowable density in a coastal high hazard area that results in a net reduction in the number of units allowed in such areas within the City, or when density can be reallocated from the downtown district to other areas within the CHHA's that satisfy FS Chapter 163.3178 (9)(a) or (b). This allows the local government to identify the appropriate type of mitigation provided, and requires proposed density increases in the Coastal High Hazard Area must ensure that for a category 5 storm event (as measured on the Saffir-Simpson scale) a minimum 16-hour'adopted level of service for out-of-county hurricane evacuation is maintained, or that a 12-hour evacuation time to shelter and shelter space reasonably expected to accommodate the residents of the development, contemplated by a proposed comprehensive plan amendment, is available.

Local Regulations

City Ordinance - Land Development Regulations (LDR) Chapter 26 City of Punta Gorda Code of Ordinances

Article 2 - Purpose and Intent

Promote infill development and affordability through housing opportunities to smaller households, discouraging urban sprawl through the use of existing infrastructure and reduced auto dependency.

Article 3 - Regulating Districts

The City of Punta Gorda regulates the density and configuration of new residential construction. There are three (3) zoning districts which allow mixed use developments. Additionally the article allows accessory dwelling units in the Neighborhood Residential (NR) Zoning District.

The City's LDRs allow new single-family and multi-family homes to be built on any platted lot of record, as respectively zoned. The minimum lot size for single-family homes is 3,500 square feet in order to encourage affordable infill housing development on many of the City's older vacant lots.

Article 5 - Planned Developments

This article allows for a variety of planned developments and promotes density allowances in return for flexibility in the building placement and housing mixture.

Ordinance 1484-07 – Reallocation of Density

This ordinance allows for reallocation of density within Punta Gorda's Costal High Hazard Area pursuant to Section 163.3178(9).

Ordinance 1504-07 - Impact Fee Deferral Ordinance

To ensure regulations do not add excessive cost to units of affordable to low-income households, the City of Punta Gorda realized the need for additional units of owner-occupied, affordable housing and that the need for affordable housing and additional capital facilities can be balanced through certain impact fee incentives. Therefore, the City of Punta Gorda created and adopted an Impact Fee Deferral Program. The program is intended to encourage the provision of new units of owner-occupied affordable housing within the City by providing for deferral of payment of City-imposed impact fees on qualifying units of Affordable Housing and for Impact Fee Transfers that may be used in payment of City-imposed impact fees for new units of Affordable Housing where the demand for capital facilities generated by previously existing development has been permanently reduced on another site. This program is intended to further affordable housing goals and objectives for the City of Punta Gorda.

Local Programs

State Housing Initiatives Partnership (SHIP) Program

Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families. The City participates through an Interlocal Agreement in Charlotte County's SHIP program. In exchange for receiving the City's estimated $278,000 in annual SHIP funds, Charlotte County staff makes a good faith effort to fund affordable housing projects in the City of Punta Gorda.

Section 8 Voucher Program

The Punta Gorda Housing Authority (PGHA) oversees the distribution and use of three hundred and forty-one (341) Section 8 rental assistance vouchers of which approximately ninety-three (93) are utilized within the City.

Charlotte Housing Development Corporation

Charlotte Housing Development Corporation is an entity set up through Charlotte County for the purpose of developing affordable housing.

Trabue Woods Economic Development Corporation (TWEDC)

Trabue Woods Economic Development Corporation is composed of local community activists that are committed to revitalizing the historic Trabue Woods Neighborhood.

Bernice Russell Community Development Corporation (BRCDC)

Bernice Russell Community Development Corporation is composed of local community activists that are committed to revitalizing the historic Trabue Woods Neighborhood.

Trabue Woods Initiative

The Trabue Woods Initiative is a grassroots collaboration that is proposing to refocus area efforts to form a community wide association.

Cornerstone Program

The Cornerstone Program is designed to provide home buying assistance by way of below market rate down payments using SHIP funding to low income households.

V. INVENTORY & DATA

Existing Conditions

Punta Gorda's housing stock is diverse in age, condition, and occupancy including a significant number of seasonal housing units. Detailed information on housing characteristics reflect best available data as compiled from the U.S. Census Bureau, Charlotte County, the Shimberg Center for Affordable Housing at the University of Florida, and the 2015 Punta Gorda Analysis of Impediments to Fair Housing Choice. Information is provided for both the City of Punta Gorda and Charlotte County (unincorporated) for comparison.

Housing Units by Types

According to the 2008-2012 American Community Survey (ACS), a total of 11,500 housing units were located in the City of Punta Gorda. Of these units, 7,152 (62.2%) were single family housing units, 3,994 (34.7%) were multi-family housing units, and the remaining 354 (3.1%) were mobile homes or other (RV, vans, boats, or any other living quarters not previously defined).

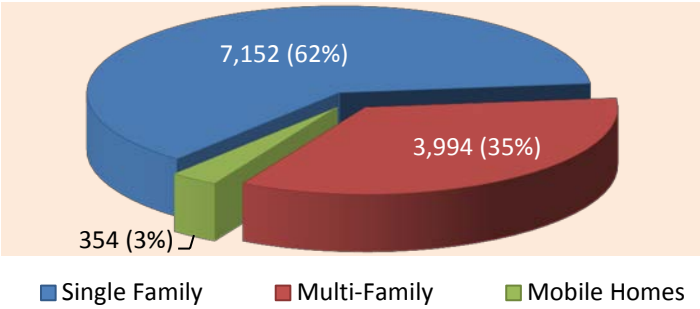
As compared to the unincorporated Charlotte County, shown in Table 4.1 and Chart 4.1, there is a significant difference in the percentages of multi-family and mobile home housing types. This is generally due to more urban development pattern with higher densities of residential development.

Table 4.1 – Housing Units by Type

	Punta Gorda		Charlotte County Unincorporated	
Units in Structure	Number	Percent	Number	Percent
Single Family Detached	6,770	58.9%	62,078	69.6%
Single Family Attached	382	3.3%	1,885	2.1%
2-4 Units	1,051	9.1%	4,043	4.5%
Multifamily	2,943	25.6%	11,429	12.8%
Mobile Home or Other	354	3.1%	9,792	11.0%
Total	11,500	100.0%	89,227	100.0%

Source: 2008-2012 American Community Survey

Chart 4.1 – Housing Unity By Type



Housing Units by Tenure (Owner or Renter)

The ACS reports that 6,420 (55.8%) of the City's total housing units were held in owner-occupancy, an additional 1,731 (15.1%) units are considered renter occupied, and the remaining 29.1% of units are vacant.

Comparative Tenure statistics are presented in Table 4.2 below and tenure is broken down by housing types in Table 4.3 and Chart 4.2 for owner occupied units and Table 4.4 and Chart 4.3 for renter occupied units

The part-time residents of Southwest Florida are typically present during the winter months and produce a significant increase to the population base. Precise numbers are not readily available for seasonal residents which include both part-time residents and tourists. The seasonal population has been estimated to be as much as 22% of the Region's population. It is important to note that seasonal units are classified as vacant. According to the ACS, 19.9% of total units (68.4% of vacant units) were seasonal/recreational housing units. Many of these seasonal units are mobile homes.

Table 4.2 – Housing Units By Tenure

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
Owner Occupied	6,420	55.8%	50,263	56.3%
Renter Occupied	1,731	15.1%	12,873	14.5%
Total Occupied	8,151	70.9%	63,136	70.8%
For Rent	347	3.0%	2,662	10.2%
For Sale	352	3.1%	2,596	9.9%
Rented or Sold but not occupied	119	1.0%	1,187	4.5%
For seasonal, recreational, or occasional use	2,291	19.9%	14,917	57.2%
Other vacant	240	2.1%	4,729	18.1%
Total Vacant	3,349	29.1%	26,091	29.2%
Total	**11,500**	**100.0%**	**89,227**	**100.0%**

Source: 2008-2012 American Community Survey

Table 4.3 – Owner Occupied Housing Units by Type

Punta Gorda		
Units in Structure	Number	Percent
Single Family Detached	4,735	73.7%
Single Family Attached	293	4.6%
2-4 Units	205	3.2%
Multifamily	973	15.2%
Mobile Home or Other	214	3.3%
Total	**6,420**	**100.0%**

Source: 2008-2012 American Community Survey

Chart 4.2 – Owner Occupied Housing Units by Type

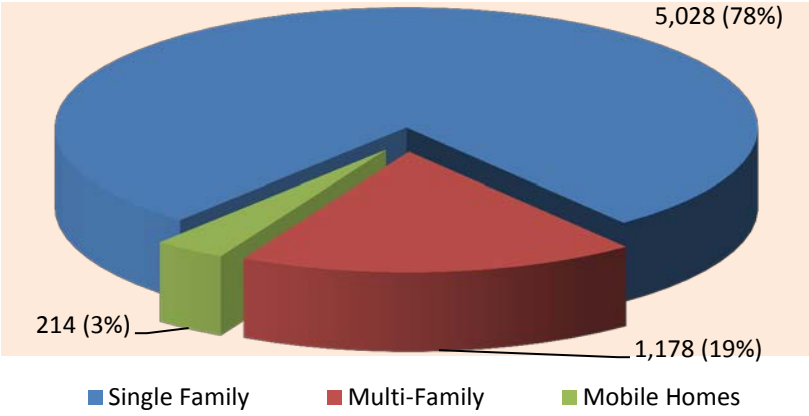
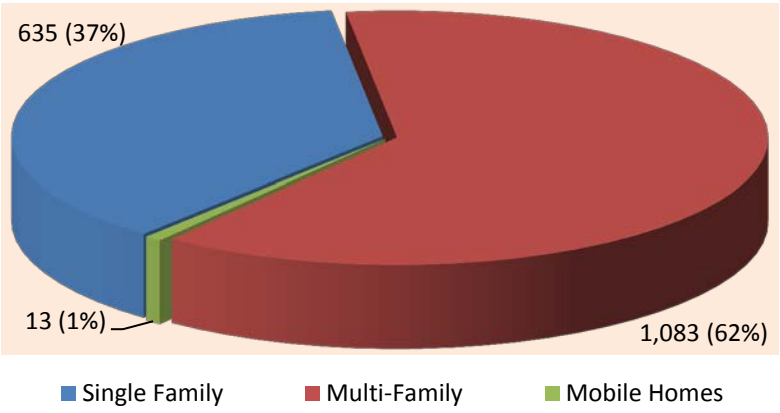


Table 4.4 – Renter Occupied Housing Units by Type

Punta Gorda		
Units in Structure	Number	Percent
Single Family Detached	580	33.5%
Single Family Attached	55	3.2%
2-4 Units	489	28.2%
Multifamily	594	34.3%
Mobile Home or Other	13	0.8%
Total	**1,731**	**100.0%**

Source: 2008-2012 American Community Survey

Chart 4.3 – Renter Occupied Housing Units by Type



Housing Units by Age

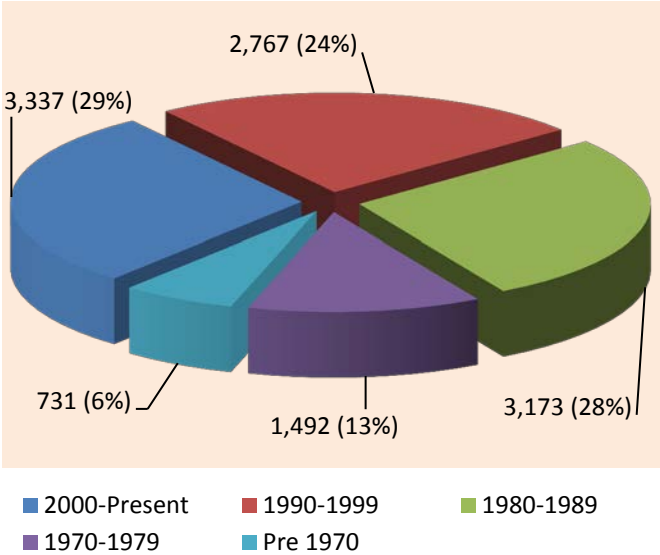
As illustrated in Table 4.5 and Chart 4.4, the majority of the City's housing stock was constructed after 1980. According to the 2008-2012 ACS, units built prior to 1970 (now 45 years and older) constitute less than 7% of the total housing stock for the City of Punta Gorda and roughly 12% in unincorporated area of Charlotte County.

Table 4.5 – Housing Units By Age

	Punta Gorda		Charlotte County Unincorporated	
Year Built	**Number**	**Percent**	**Number**	**Percent**
2000 or later	3,337	29.0%	21,101	23.7%
1990 to 1999	2,767	24.1%	15,818	17.7%
1980 to 1989	3,173	27.6%	27,242	30.5%
1970 to 1979	1,492	13.0%	14,275	16.0%
1960 to 1969	400	3.5%	7,389	8.3%
1950 to 1959	247	2.1%	2,821	3.2%
1940 to 1949	17	0.1%	200	0.2%
Built 1939 or earlier	67	0.6%	381	0.4%
Total	11,500	100.0%	89,227	100.0%

Source: 2008-2012 American Community Survey

Chart 4.4– Housing Units By Age

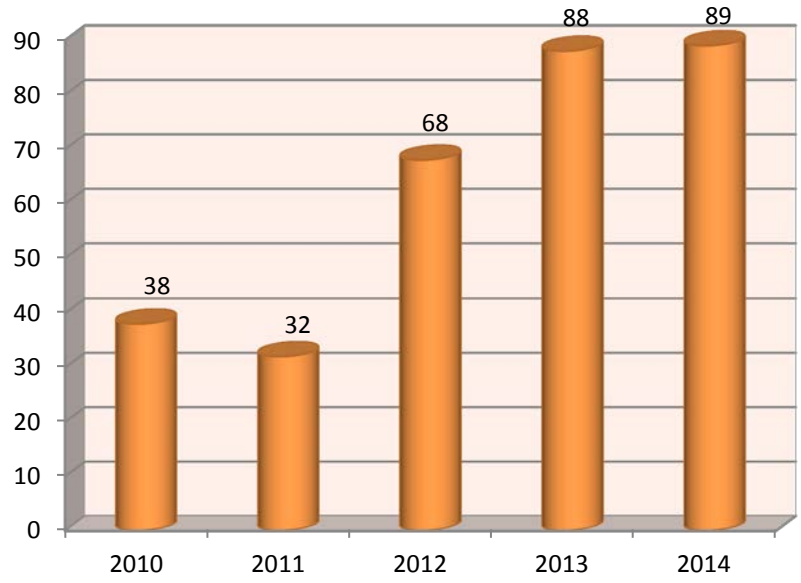


Housing and Residential Development

Housing growth, as evidenced by data in Chart 4.5, has been trending upward, from thirty-eight (38) new housing unit permits in 2010 to 89 new permits in 2014. However, these figures are substantially below the average of 398 new permits that were issued per year between 2000 and 2006.

According to data from the ACS, approximately 62.2% of housing units in the City were single family and approximately 34.7% were multi-family units. The data also reflected 3.1% of mobile and other (RV, vans, boats, or any other living quarters not previously defined). It is important to note that as a waterfront community Punta Gorda has a high number of seasonally vacant residential units comprising 19.9% of the total housing stock. The housing stock within Punta Gorda constitutes a small share of the countywide total; approximately 12.9% of the total units reported in Charlotte County are located in Punta Gorda.

Chart 4.5 – Housing Units Building Permits



Sources: City of Punta Gorda Building Department

Rents

According to the 2008-2012 ACS, the median gross rent for renter-occupied units in Punta Gorda was $830 per month. Conversely, for the County as a whole, median gross rent was $917 per month. Table 4.6 shows that in Punta Gorda, about 1,279 units, or 73.9% of the total, rent below $1,000 per month. This is the maximum rent that households with 80% of the average median income, or low-income households, can afford. This is based on a housing cost to income ratio of 30% ratio of gross income. In 2014, the average median income (AMI) in Charlotte County was $55,700. The Shimberg Center for Affordable Housing at the University of Florida estimates that in 2013 there were about 542 low-income (less than 50% of AMI) renter households in Punta Gorda compared to 4,984 in Charlotte County as a whole. Table 4.7 illustrates median gross rents comparisons of the City of Punta Gorda to area counties and the State of Florida.

Table 4.6 - Gross Rent Paid

	Punta Gorda		Charlotte County Unincorporated	
Rent Paid	Number	Percent	Number	Percent
<$200	33	1.9%	110	0.9%
$200-$299	31	1.8%	320	2.5%
$300-$499	54	3.1%	362	2.8%
$500-$749	471	27.2%	2,502	19.4%
$750-$999	572	33.1%	3,988	31.0%
$1000-$1499	288	16.6%	3,334	25.9%
$1500 or more	164	9.5%	1,375	10.7%
No Cash Rent	118	6.8%	882	6.8%
Total Rental Units	1,731	100.0%	12,873	100.0%
Median Gross Rent	$830		$917 (for entire County)	

Source: 2008-2012 American Community Survey

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

Table 4.7 - Median Gross Rent Comparisons

	2000	2008-2012	Percent Change
City of Punta Gorda	$569	$ 830	45.9%
Charlotte County	$626	$ 917	46.5%
Collier County	$753	$1,028	36.5%
Desoto County	$442	$ 705	59.5%
Lee County	$646	$ 939	45.4%
Sarasota County	$711	$1,007	41.6%
State of Florida	$641	$ 987	54.0%

Source: 2008-2012 American Community Survey, 2000 Census

Value of Owner-Occupied Housing

The value of owner occupied housing units in Punta Gorda is shown in Table 4.8. The largest portion of units was valued in the $300,000 to $499,999 range; the median value was $302,300 in 2008-2012, a 47.9% increase from the 2000 figure of $204,000.

In contrast, the largest portion of owner occupied housing units in the unincorporated area of Charlotte County, as reported by the ACS, were valued in the $50,000 to $99,999 range. The median value was $154,000 in 2008-2012.

Charlotte County ranks as the 31st most expensive of Florida's 67 counties and 24th among 35 coastal counties in the median value of housing. The city has a proportionally greater share of housing valued at $350,000. This discrepancy reflects higher levels of urban services and the relatively larger number of waterfront housing units in the City compare to the County. As indicated in Table 4.9 and Chart 4.6 the City of Punta Gorda has a higher median value for owner-occupied units than the surrounding Region. Affordable lower and middle-income housing is in shorter supply in the City than in the County.

Table 4.8 - Specified Owner Occupied Units by Value Ranges

	Punta Gorda		Charlotte County Unincorporated	
Home Value	Number	Percent	Number	Percent
<$50,000	206	3.2%	3,554	7.1%
$50,000-$99,999	339	5.3%	12,248	24.4%
$100,000-$149,999	457	7.1%	10,460	20.8%
$150,000-$199,999	721	11.2%	9,353	18.6%
$200,000-$299,999	1,455	22.7%	8,507	16.9%
$300,000-$499,999	2,053	32.0%	4,288	8.5%
$500,000-$999,999	1,082	16.8%	1,521	3.0%
>$1,000,000	107	1.7%	332	0.7%
Total Owner Occupied Units	6,420	100.0%	50,263	100.0%
Median Housing Value	$302,300		$154,300 (for entire County)	

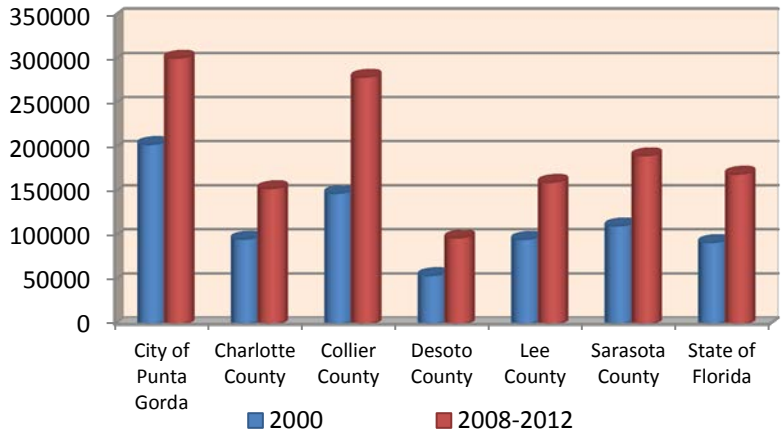
Source: 2008-2012 American Community Survey

Table 4.9 - Median Value Comparison of Area Counties and the State of Florida

	2000	2008-2012	Percent Change
City of Punta Gorda	$204,400	$302,300	47.9%
Charlotte County	$ 97,000	$154,300	59.1%
Collier County	$149,000	$280,700	88.4%
Desoto County	$ 55,700	$ 98,400	76.7%
Lee County	$ 96,700	$161,400	66.9%
Sarasota County	$112,000	$191,600	71.1%
State of Florida	$ 93,200	$170,800	83.3%

Source: 2008-2012 American Community Survey, 2000 Census

Chart 4.6 - Median Value Comparison of Area Counties and the State of Florida



Monthly Cost of Owner-Occupied Units

As shown in Table 4.10, 89% of City mortgaged housing costs exceeded $999 per month. And, 73% of Countywide mortgaged housing costs exceed $999 per month. Only 47.6% of all owner-occupied housing is mortgaged, a figure consistent with the fact that approximately 53% of the units are less than 25 years old. The high percentage of single-family homes without mortgages reveals the large number of retirees who purchased homes with cash derived from lifetime savings and equity from previously owned property as reflected in Table 4.11. Some owners whose fixed incomes have not kept up with escalating housing costs including insurance, utilities, and taxes occupy units without a mortgage. Although the monthly payment suggests the home is affordable, in reality, there are some elderly persons who have trouble meeting this level of expense. The ACS reports that approximately 35% of the elderly owner households are cost burdened paying 30% or more of their annual income toward their housing costs.

Table 4.10 - Monthly Cost of Owner-Occupied Housing Units with Mortgages

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<$299	0	0.0%	0	0.0%
$300-$399	0	0.0%	164	0.6%
$400-$499	0	0.0%	274	1.0%
$500-$599	0	0.0%	858	3.2%
$600-$699	40	1.3%	1,361	5.0%
$700-$799	70	2.3%	1,771	6.5%
$800-$899	113	3.8%	1,449	5.4%
$900-$999	108	3.6%	1,426	5.3%
$1,000-$1,249	203	6.7%	4,399	16.3%
$1,250-$1,499	336	11.1%	4,224	15.6%
$1,500-$1,999	491	16.2%	5,825	21.5%
$2,000-$2,499	655	21.6%	2,640	9.8%
$2,500-$2,999	356	11.8%	1,418	5.2%
>$3,000	655	21.6%	1,237	4.6%
Total Rental Units	3,027	100.0%	27,046	100.0%

Source: 2008-2012 American Community Survey

Table 4.11 – Monthly Cost of Owner-Occupied Housing Units without Mortgages

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<$100	0	0.0%	286	1.2%
$100-$149	0	0.0%	848	3.7%
$150-$199	0	0.0%	800	3.5%
$200-$249	77	2.4%	1,519	6.6%
$250-$299	0	0.0%	1,748	7.5%
$300-$349	95	2.9%	2,463	10.6%
$350-$399	100	3.1%	2,006	8.7%
$400-$499	211	6.5%	4,534	19.6%
$500-$599	554	17.0%	3,762	16.2%
$600-$699	416	12.7%	2,063	8.9%
$700>	1,809	55.4%	3,139	13.5%
Total Rental Units	3,262	100.0%	23,168	100.0%

Source: 2008-2012 American Community Survey

Rent-to-Income

Table 4.12 shows the distribution of 1,666 Punta Gorda renter households among various income ranges as compared to 13,468 renter households in unincorporated Charlotte County. As stated earlier, Area Median Income (AMI) is $55,700. The table shows the following:

- 250 households or 15.0% earn less than 30% of AMI per year. About 207 or 82.8% pay 30% or more of their income for their housing costs.
- 292 or 17.5% are in the 30.1% to 50% AMI income range. About 251 or 86.0% pay 30% or more of their income for their housing costs.
- 226 or 13.6% are in the 50.1% to 80% AMI income range. About 137 or 60.6% pay 30% or more of their income for their housing costs
- 898 or 53.9% are in the 80.1% of AMI or more income range. About 30 or 13.1% pay 30% or more of their income for their housing costs.

82.8% of Punta Gorda renters earning less than 30% of AMI are Cost Burdened (paying 30% or more of their income for their housing costs), while 83.4% of unincorporated Charlotte County renters earning less than 30% of AMI are Cost Burdened.

Table 4.12 also reflects the fact that, as income levels rise, the number of renters in the City and County paying more than 30% of their annual salary and wages toward rental costs steadily decline.

Table 4.12 - Household Income of Renters by Cost Burden

Household Income	Amount of Income Spent on Housing	Punta Gorda	Unincorporated Charlotte County
30% AMI or less	30% or less	43	383
30% AMI or less	30.1-50%	63	146
30% AMI or less	more than 50%	144	1,791
30.1-50% AMI	30% or less	41	476
30.1-50% AMI	30.1-50%	55	453
30.1-50% AMI	more than 50%	196	1,193
50.1-80% AMI	30% or less	89	532
50.1-80% AMI	30.1-50%	137	1,757
50.1-80% AMI	more than 50%	0	405
80.1-120% AMI	30% or less	156	1,927
80.1-120% AMI	30.1-50%	48	829
80.1-120% AMI	more than 50%	0	73
more than 120% AMI	30% or less	625	3,095
more than 120% AMI	30.1-50%	69	348
more than 120% AMI	more than 50%	0	54

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Housing Distributed by Cost-to-Income Ratio

The level of household income serves as a determining factor in the choice of decent affordable housing. According to the Department of Economic Opportunity (DEO), a household is considered to be paying an excessive percentage of their annual income for housing if the cost-to-income ratio exceeds 30%. Similarly, the level of household income also serves as a determining factor in the choice of owned housing. Mortgage qualification is difficult if the projected costs including mortgage, taxes, insurance, and utilities exceed 30% of the household's income. As shown in Table 4.13 and 4.14, 42.7% of Punta Gorda renter households are cost burdened, while 52.3% of unincorporated Charlotte County renter households are cost burdened.

Table 4.13 – Punta Gorda Tenure by Cost Burden

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	4,560	1,152	1,220
Renter	954	372	340
Total	5,514	1,524	1,560

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Table 4.14 - Household Income as Percentage of Area Median Income

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	34,910	9,307	8,843
Renter	6,419	3,533	3,516
Total	41,329	12,840	12,359

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Table 4.15 – Household Income of Owners by Cost Burden

Household Income	Amount of Income Spent on Housing	Punta Gorda	Unincorporated Charlotte County
30% AMI or less	30% or less	363	269
30% AMI or less	30.1-50%	0	307
30% AMI or less	more than 50%	0	2,718
30.1-50% AMI	30% or less	91	1,529
30.1-50% AMI	30.1-50%	132	1,516
30.1-50% AMI	more than 50%	176	2,198
50.1-80% AMI	30% or less	377	4,800
50.1-80% AMI	30.1-50%	329	2,242
50.1-80% AMI	more than 50%	266	2,046
80.1-120% AM	30% or less	730	8,198
80.1-120% AM	30.1-50%	201	2,243
80.1-120% AM	more than 50%	178	1,213
more than 120% AMI	30% or less	3,362	20,114
more than 120% AMI	30.1-50%	490	2,999
more than 120% AMI	more than 50%	237	668

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Substandard Housing Inventory

This section provides information for the City of Punta Gorda and unincorporated Charlotte County concerning those housing units which: lack complete plumbing facilities, complete kitchen facilities, or heating facilities; are overcrowded; or have otherwise been judged to be in substandard condition.

Housing Unit Conditions

Based on the factors utilized to assess housing adequacy, the City of Punta Gorda housing stock is in good condition. These findings were taken from the 2008-2012 ACS. Because the ACS is a survey, all answers have a margin of error. Findings in Table 4.16 show the following:

- Crowded – Overcrowding housing units are typically defined as more than 1.01 persons per room. No units in the City were crowded. The unincorporated areas of the County had 696 crowded occupied housing units, or 1.1%.
- Substandard Heating – 59 of the occupied 8,151 housing units in Punta Gorda were without heating facilities. Regarding the unincorporated areas of Charlotte County, 657 of the 63,136 occupied housing units were without heating facilities. Punta Gorda's percentage share of its total occupied housing units without heating facilities was 0.7%, compared to 1.0% for unincorporated Charlotte County.
- Lack Complete Kitchen – the City of Punta Gorda housing inventory had 20 units lacking complete kitchen facilities, compared to 1,063 such units in the unincorporated areas of Charlotte County. Housing units without kitchen facilities made up 0.2% of the City's total housing stock, and 1.7% of the County's total housing units.
- Lack Complete Plumbing – the City of Punta Gorda has 23 units without plumbing facilities, compared to 235 such units located in the unincorporated areas of Charlotte County. These figures represent a statistically insignificant share of 0.3% and 0.4% of the total occupied housing units in the City and County respectively.

Table 4.16 – Housing Units Lacking in Plumbing, Kitchen, and Heating Facilities and Over-Crowded

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
1.01 or More Persons per Room	0	0.0%	696	1.1%
No Heating Fuel Used	59	0.7%	657	1.0%
Lacking Complete Kitchen Facilities	20	0.2%	1,063	1.7%
Lacking Complete Plumbing Facilities	23	0.3%	235	0.4%

Source: 2008-2012 American Community Survey

Because a housing unit may fall into multiple categories, the sum of the units that have a substandard characteristic is not an appropriate estimate for the number of substandard units.

Summary of Subsidized Rental Housing

The Punta Gorda Public Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of units. The following is a listing of the units and program commitments (data provided by the Punta Gorda Housing Authority). The PGHA is the only entity in the County for these types of programs.

- The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County.
- The PGHA has 115 units within the City.
- The PGHA manages 30 public housing units at the Oak Tree Village.
- PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a Non-Profit Affiliate of the PGHA.
- Gulf Breeze Apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 Tax Credit Units and 85 Public Housing Units currently at the site.
- The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the future possible 550 spaces. These entries then established a new waiting list for opening.
- The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows the PGHA to assist eligible people/households for no more than one year with temporary assistance.
- The Shelter Care Program is run in cooperation with two mental health organizations in the county. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one of the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13 to 18 households have benefited.

Table 4.17 identifies private housing units in Punta Gorda subsidized by the Federal government. This data represents those projects recognized by the State of Florida as qualifying for subsidized rents.

Table 4.17 – City of Punta Gorda Inventory of Subsidized Renter Occupied Housing

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	402 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Punta Gorda Total		630		

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Table 4.18 identifies private housing units in unincorporated Charlotte County subsidized by the Federal government.

Table 4.18 – Unincorporated Charlotte County Inventory of Subsidized Renter Occupied Housing

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Grove City Manor	6433 Gasparilla Pines Boulevard	101	Elderly	Rental Assistance/HUD; Section 207/223(f)
Hampton Point Apartments	2511 Luther Road	284	Family	Extremely Low Income; Guarantee; Housing Credits 4%; Section 542; State Bonds
Presbyterian Homes Of Charlotte Inc.	2295 Aaron Street	97	Elderly	Rental Assistance/HUD; Section 202 Direct Loan
Presbyterian Homes Of Port Charlotte Inc.	2295 Aaron Street	120	Elderly	Section 236
Presbyterian Villas Of Port Charlotte	2285 Aaron Street	70	Elderly	Rental Assistance/RD; Section 515
Villa San Carlos	2550 Easy Street	50	Elderly	Rental Assistance/HUD; Section 202 Direct Loan
Villa San Carlos II	22250 Vick Street	54	Elderly	Rental Assistance/HUD; Section 202 Capital Advance
Charleston Cay	23450 Charleston Circle	128	Family	Housing Credits 9%
Harbor Place Apartments	632 Elliott Circle	14	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Marian Manor	4200 Lister Street	31	Family; Homeless	Local Bonds; State HOME
Murdock Circle	17800 Murdock Circle	264	Family	Housing Credits 4%; Local Bonds; SAIL; State Bonds
Rotonda Lakes	100 Rotonda Lake Circle	176	Family	Housing Credits 9%
Unincorporated Charlotte County Total		**1,389**		

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Group Home Housing Inventory

This section defines a group home 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 (ALF) is comparable in services to group homes, which are also included in this definition. The definition does not include nursing homes.

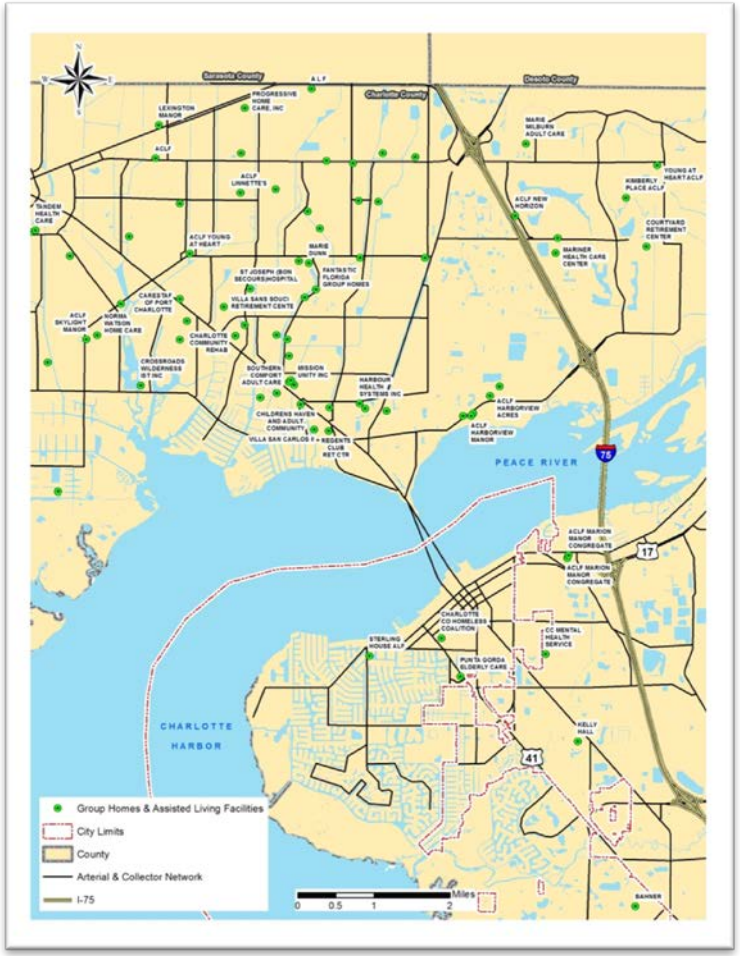
There are two licensed group homes within the City of Punta Gorda with a capacity of 176 persons and an additional thirteen group homes in unincorporated Charlotte County that affect the City of Punta Gorda with a capacity of 883 persons. Table 4.19 provides a listing of Assisted Living Facilities (ALF), also known as Adult Congregate Living Facilities (ACLF) in Punta Gorda and Charlotte County locations most affecting the City; these locations are also depicted on Map #37 – Group Homes & Assisted Living Facilities.

Table 4.19 – Assisted Living Facilities affecting Punta Gorda

Name	Street	Capacity
Punta Gorda		
Alterra/Sterling House Of Punta Gorda	Bal Harbor Boulevard	60
Palms of Punta Gorda (The)	2295 Shreve Street	116
City Totals		**176**
Unincorporated Charlotte County		
Alterra/Sterling House PC	Toledo Blade Boulevard	60
Chelsea Place Retirement Living, LLC	Addison Drive	12
Courtyard Assisted Living (The)	Rampart Boulevard	50
Harborview Acres	Harbor View Road	25
R. A. Alf, Inc./DBA "Kimberly Place"	Northern Cross Road	16
Lexington Manor Assisted Living	Veterans Boulevard	110
Liz's Adult Care Garden Home	Zinnea Street	6
Royal Palm Retirement Center	Aaron Street	125
Sandhill Gardens Retirement Center	Sandhill Boulevard	50
South Port Square Assisted Living	Westchester Boulevard	135
Vick Street Manor	Vick Street	98
Village Place Alf, LLC	Cochran Blvd.	114
Young at Heart Adult Care Center	Sandhill Boulevard	32
	Unincorporated County Total	883
	County Total	**1,059**

Source: State of Florida, Agency for Health Care Administration, Bureau of Health Care Regulation, Directory of ALF's in Charlotte County, December 2014

Map #37 – Group Homes & Assisted Living Facilities



Mobile Home Housing Inventory

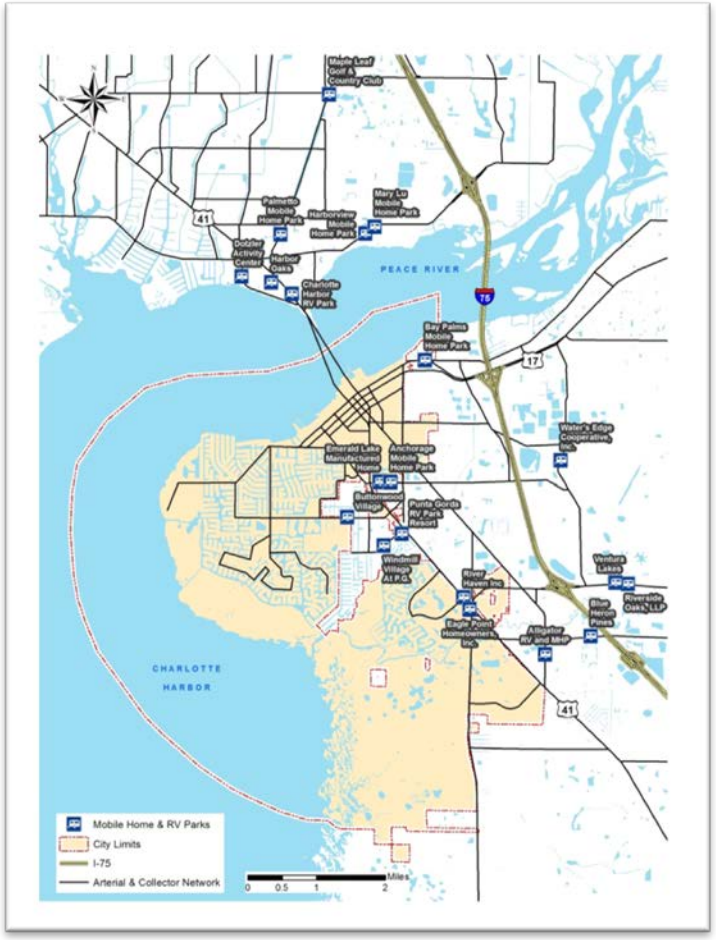
Information received from the Florida Department of Business and Professional Regulation, July 2014, indicates that Charlotte County has a total of 5,271 licensed mobile home and recreational vehicle (RV) spaces, 1,249 were located inside the City of Punta Gorda. Unlicensed parks will not be listed. Mobile home parks and recreational vehicle centers have traditionally provided households with either affordable year-round housing, or a seasonal "winter home." Table 4.20 shows the City's 1,249 mobile home spaces, 210 are exclusively dedicated for RV use. Additionally it shows those mobile homes within unincorporated Charlotte County that most affect the City. These sites are also depicted on Map #38 – Mobil Home Parks Affecting the City of Punta Gorda.

Table 4.20 – Mobile Home & Recreational Vehicle Parks Licensed by Florida Department of Business and Professional Regulation

Name	Location	Mobile Home Spaces	RV Spaces	Total Spaces
Punta Gorda				
Buttonwood Village,	701 Aqui Esta Drive	270	0	270
Eagle Point Homeowners, Inc.,	10303 Burnt Store Road	248	0	248
Emerald Lake Manufactured Home,	24300 Airport Road	201	0	201
Gulfview-Encore RV Park,	10205 Burnt Store Road	1	203	204
Parkhill Inc.,	10101 Burnt Store Road	177	7	184
	City Totals	**897**	**210**	**1,107**
Unincorporated Charlotte County				
Alligator Park,	6400 Taylor Road	234	180	414
Bay Palm Mobil Home Park,	25163 Marion Ave	45	0	45
Blue Heron Pines,	29200 Jones Loop Rd	270	0	270
Charlotte Harbor RV Park,	4838 Tamiami Trail	0	29	29
Harbor View Mobile Home Park,	24325 Harborview Road	147	0	147
Maple Leaf Estates,	2100 King's Highway	1,112	0	1,112
Mary Lu Mobile Home Park,	24437 Harborview Road	104	0	104
Palmetto Mobile Home Park,	4135 King's Highway	117	0	117
Pelican Harbor,	6720 Riverside Drive	142	0	142
Port Charlotte Village,	1000 King's Highway	436	0	436
Punta Gorda RV Park Resort,	3701 Baynard Drive	0	221	221
River Haven Inc,	10100 Burnt Store Road	128	0	128
Riverside Oaks, LLP,	27205 Jones Loop Road	102	0	102
Ventura Lakes,	27110 Jones Loop Road	272	0	272
Water's Edge Cooperative, Inc.,	6800 Golfcourse Boulevard	0	171	171
Windmill Village at Punta Gorda Inc.,	215 Rio Villa Drive	454	0	454
	Unincorporated County Total	**3,563**	**601**	**4,022**
	County Total	**4,460**	**811**	**5,271**

Source: State of Florida Department of Business and Professional Regulation, July 2014

Map #38 – Mobil Home Parks Affecting the City of Punta Gorda



Historically Significant Housing Inventory

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level of historical or scientific importance, but usually are at least fifty (50) years old and adequately located and documented. These sites represent the known physical remains of Florida's historic cultural heritage.

The City of Punta Gorda claims a long and interesting history, with Charlotte County's only National Register Historic District (NRHD). The NRHD designation is based primarily on the number and unique architectural character of the residential units found within the districts geographic boundaries. The A.C. Freeman House, at 311 West Retta Esplanade, which has been completely restored and is open to the public, is one of seven individually listed structures as shown on Map #7 - Historic Area & National Register Structures within the City of Punta Gorda and on Table 4.21, is on the National Register. Approximately 370 structural and architectural sites are listed on the FMSF of the State Division of Historical Resources. In 2002, the City of Punta Gorda completed a ten-year architectural resource survey of approximately 680 acres that included over 1,200 parcels/structures. This survey identified over 250 buildings of historical significance. All of the historically significant housing units are located in the City's Community Redevelopment Area (CRA) as shown on Map #6 comparisons was made with historically significant housing in unincorporated Charlotte County because they have nothing listed on the FMSF.

Table 4.21 – National Register Structures within the City of Punta Gorda

Property	A/K/A	Address
A. C. Freeman House	N/A	311 W. Retta Esplanade
Punta Gorda Woman's Club	N/A	118 Sullivan
Old First National Bank	Old Merchants Bank of Punta Gorda	133 W Marion Avenue
Smith Arcade	H W Smith Building	121 E Marion Avenue
Ice House	Punta Gorda Ice Plant / Kazwell's Furniture Store	408 Tamiami Trail
Punta Gorda Train Depot	Punta Gorda Atlantic Coast Line Depot	1009 Taylor Road
Charlotte High School	Punta Gorda High School	1250 Cooper Street
Punta Gorda Residential District	National Register Residential District	Bounded by W Retta Esplanade, Berry Street, W Virginia Avenue, and Taylor Street

Source: National Park Service's National Register of Historic Places Program

AC Freeman House

In a resolution of the Punta Gorda City Council dated September 4, 1985, the house was designated as an historical treasure. The A.C. Freeman House was a gift to the City of Punta Gorda in 2005. The City moved the home to its present location in December, 2005 and rehabilitation was completed in December, 2006. A ribbon cutting ceremony was held on December 21, 2006 to honor the many vendors and City employees who worked to bring the A.C. Freeman House back to its original Splendor.

Punta Gorda Train Depot

The Depot, built in 1928, was the southernmost train station in the United States at that time. It is the only one remaining of six depots built by the Atlantic Coast Line in the Mediterranean Revival style. Closed in 1971, the depot was vacant for many years. The late Fred Babcock acquired the building, and in 1996, he donated it to the Punta Gorda Historical Society and it is currently used as a tourist destination and antique mall.

Punta Gorda Woman's Club

In 1925, the Punta Gorda Woman's Club consolidated three clubs for women: The Women's Civic Association which had undertaken such projects as building the Bath House; the Married Ladies Club that wore hats and gloves as they engaged in polite conversation at meetings, they were called the "tea drinkers." And the Fortnightly Club, a literary club. Currently on the National Register of Historic Places, the Woman's Club building was constructed in 1927 is Located at 118 Sullivan Street and at one point was the area's first community library (until 1957), and during World War II it served as a USO.

Ice House

Built in the 1890's the structure was used as an ice plant for the fishing industry. Over the years it has been used for various businesses. In 2004 Hurricane Charley all but destroyed the building. The owner's refusing to demolish this landmark rebuilt. Today it houses the Ice House Pub, a unique British themed pub full of South Florida history.

Old First National Bank

The Old First National Bank of Punta Gorda (also known as the Old Merchants Bank of Punta Gorda) is a historic bank in Punta Gorda, Florida. It is located at 133 West Marion Avenue. Built in 1912 the bank is masonry vernacular with neo-classical elements. This bank played a major role in the development of commence in the City. On March 14, 1991, it was added to the U.S. National Register of Historic Places.

H. W. Smith Building (Smith Arcade)

Located at 121 E. Marion Ave is privately owned and was constructed in 1926 this Mission and Mediterranean Revival 1-story building was designed as an arcade. An important commercial building in the center of the city the Smith Building served as the U. S. Post Office for the City of Punta Gorda for 30 years. This building was placed on the National Register in 1991.

Charlotte High School (Punta Gorda High School)

The historic public high school in Punta Gorda serves ninth through twelfth grade students. Established in 1926, Charlotte High is located at 1250 Cooper Street. The school carries the slogan of "Charlotte County's First and Finest" since it remained the only high school in Charlotte County for many years. On December 12, 1990, the main three-story building was added to the National Register of Historic Places. After suffering severe damage due to Hurricane Charley in August, 2004, this building along with the rest of the school's campus was rebuilt.

Housing Construction Activity Inventory

In the period of 2000 to 2006, 1,235 new single family homes and 1,550 multi-family units were constructed. Since then, growth has slowed considerably. In the period of 2010 to 2014, 311 single family housing units were constructed while only 4 multi-family units were constructed. Table 4.22 illustrates the summary of building activity in the City of Punta Gorda. The private sector has responded well to certain segments of the housing market demand within the City.

Table 4.22 - Housing Unit building permits, 2010-2014

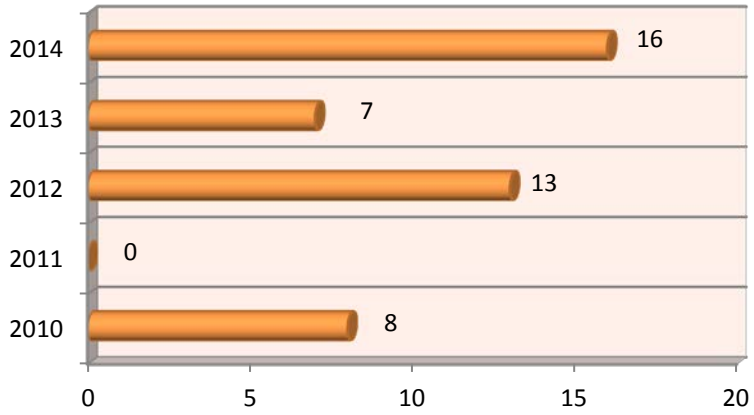
	2010	2011	2012	2013	2014
Single Family	38	32	64	88	89
Multi Family	0	0	4	0	0
Total Unit	38	32	68	88	89

Source: City of Punta Gorda

Housing Demolitions

The City of Punta Gorda Building Department issued demolition permits for 44 units from 2010-2014. Chart 4.7 illustrates demolition of housing permits issued for this time period.

Chart 4.7 - Demolition Permits Issued 2010-2014



Source: City of Punta Gorda Building Department

Housing Conversions

The City of Punta Gorda does not track information on conversions as there is an oversupply of residentially zoned property compared to national averages for urbanized areas. Additionally, since a limited number of residential units are available in commercial or mixed use zoning classifications the conversions have a marginal impact on the overall housing market.

VI. HOUSING ANALYSIS

This section analyzes the City of Punta Gorda's housing inventory data presented in the previous section in order to assess the housing needs of current and future residents. Projections through the year 2040 will be presented pertaining to: estimated population growth; number of households by "family" size; number of households by income ranges; number of housing units needed by number, type, cost/rent, and tenure; land area needed to meet the projected housing needs; and the portion of the projected housing needs which the private sector under current market conditions would be expected to meet.

This section also analyzes the assessment of the City of Punta Gorda Analysis of Impediments to the Fair Housing Choice completed in March 2015. The purpose of the report examines a number of key policy areas to ensure that a pattern of housing discrimination does not exist.

This section will conclude with a discussion of Punta Gorda's existing housing delivery system and what means will be used to: encourage affordable housing development; eliminate substandard housing; provide housing for low to very low income families; insure that sites for group homes will be available; and preserve the City's historically significant housing stock.

Population Projections

The City of Punta Gorda has utilized the Shimberg Center for Affordable Housing at the University of Florida data figures, as illustrated in Table 4.23, which are based on the projected extrapolation of trends from 2000 and 2010 census data and adjusted to the University of Florida's Bureau of Economic and Business Research (BEBR) population projections. The BEBR's

Table 4.23 - City of Punta Gorda Population Projections, 2000-2040

Year	2000	2010	2013	2015	2020	2025	2030	2035	2040
Punta Gorda	14,316	16,641	17,087	17,445	18,496	19,441	20,279	21,096	21,746
Un-incorporated Charlotte County	126,373	142,723	145,305	147,568	154,318	160,273	165,432	170,419	174,667

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

2013 population estimate is used as the launch year population and projections are made for the years 2015-2040 in five (5) year intervals. The projected increase in population for the City is anticipated to rise from 17,087 people in 2013 to 19,441 in 2025. This constitutes an increase of 13.8% or 1.15% per year. In between 2025 to 2040, Shimberg predicts a population increase of 2,305 people, or 0.79% per year.

Projecting Number of Households by Size

Households are defined as housing units occupied by permanent residents. This is a subset of total housing units minus all vacant and seasonal units Table 4.24 shows the estimated household size for the City of Punta Gorda in 2013 was 1.99 persons.

Table 4.24 – Punta Gorda Households, 2013

	Households	Persons Per Household
Punta Gorda	8,598	1.99
Charlotte County (unincorporated)	66,528	2.20
Charlotte County (total)	75,126	2.18

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

Age is a significant factor influencing household size in Punta Gorda. Different age groups have different propensities and demands.

The Shimberg Center projects that from 2013 to 2040 total households in the City of Punta Gorda will increase by 1,507 or 17.5% from 8,598 to 10,105; which would be 10.8% of the County's projected total households. Table 4.25 is a breakdown of household changes by age category from 2013 to 2040:

Table 4.25 - City of Punta Gorda Projections of Households By age, 2013-2040

Year	2013	2015	2020	2025	2030	2035	2040
18-24	113	119	129	145	156	172	192
25-44	873	932	1,123	1,394	1,593	1,788	1,801
45-64	2,589	2,577	2,460	2,560	2,548	2,803	3,194
65 and older	5,023	5,112	5,507	5,428	5,493	5,218	4,918

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

This review illustrates between 2013 and 2025 the largest increase will be in householders headed by a person aged 25-44 (521 additional households), with an additional 405 households headed by someone 65 or older. By 2040, elderly households will decrease to 4,918 total, while householders headed by a person aged 25-44 will increase to 1,801. This reflects an expected increase in the number of young householders in the future.

Households by Income

Outlined below shows income as a percentage of average median income, households will change from 2013 to 2040 as follows:

Table 4.26 - City of Punta Gorda Projections of Households By area median income, 2013-2040

Year	2013	2015	2020	2025	2030	2035	2040
30% AMI or less	613	623	662	695	718	740	751
30.1- 50% AMI	691	703	751	779	807	816	818
50.1-80% AMI	1,198	1,222	1,305	1,339	1,378	1,386	1,377
80.1- 120% AMI	1,313	1,336	1,413	1,454	1,491	1,506	1,508
More than 120% AMI	4,783	4,856	5,088	5,260	5,396	5,533	5,651

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

By 2025;

- Households at or below 30% of area median will increase by 13.4% from 613 to 695.
- Households with income from 30.01% to 50% of area median will increase by 12.7% from 691 to 779
- Households with income from 50.01% to 80% of area median will increase by 11.8% from 1,198 to 1,339.
- It is projected that in 2025 there will be 2,813 low-income households with annual income at or below 80% of area median up from 2,502 in 2013.
- Households with income from 80.01% to 120% of area median will increase by 10.7% from 1,313 to 1,454.
- Households with income at or above 120.01% of area median will increase by 10.0% from 4,783 to 5,260.
- Table 4.27 identifies the number of households that are low income (income at or below 80% of area median) and severely cost-burdened (paying 50% or more for mortgage costs or rent).

Table 4.27 - Number of Severely Cost Burdened (50%+) Household with Income Less than 80% of AMI by Tenure

Owner							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	6,962	7,102	7,557	7,903	8,250	8,476	8,705
Punta Gorda	805	815	862	874	889	888	883
Renter							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	3,389	3,441	3,597	3,754	3,824	3,949	4,003
Punta Gorda	340	350	376	418	445	481	501

Note: Numbers do not include homeless individuals and families, as they are not included in household enumerations.
Source: The Shimberg Center for Affordable Housing at the University of Florida

Projected Need for Housing

Determining the total number of additional housing units demanded in the City of Punta Gorda during the planning period, the relationship between households and housing units must be established. The housing unit demand at any point in time is equal to the number of households plus an adequate supply of vacant units from which incoming householders may choose. Only units that are in the permanent housing non-seasonal supply are considered in this analysis. The vacancy rate necessary to provide adequate choice is assumed to be the vacancy rate reported by the Shimberg Center and Charlotte County Comprehensive Plan for the City of Punta Gorda.

Projected Demand and Need

The projection of demand is developed based on:

- Occupied housing
- Percentage allowance for vacant units
- Percentage allowance for units expected to be lost due to various causes such as demolition (assumed to be zero in the numbers provided).

The permanent vacancy rate of 9.1%, as identified in the Charlotte County Comprehensive Plan and the Shimberg Center for Affordable Housing, is applied to the 2013-2040 household projection data to determine total housing demand for the planning period. The projection shows the number of units that need to be constructed between a base year, in this case 2013, and a given year in order to meet the expected expansion in the number of households (plus an assumed vacancy rate). As indicated in Table 4.28, the demand for households in the City of Punta Gorda is projected to rise from 9,380 in 2013 to 11,025 in 2040. The number of units exceeds the

number of households reported in previous tables. Units in excess of households provides replacements for housing that will be demolished and supports a 9.1% vacancy rate to handle movements within the housing market in the sale and rental of properties. This percentage falls within the customary range for active housing markets.

The projections show that between 2013 and 2025, there is a need to construct approximately 1,014 permanent non-seasonal housing units to address the demand by households that will be entering or forming in the City of Punta Gorda. An additional 630 units will be required by 2040.

Table 4.28 - Forecasted Demand and Need for Permanent (Non-Seasonal) Housing, 2013-2040

Projected Households							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	66,528	67,878	72,233	75,567	78,983	81,143	83,364
Punta Gorda	8,598	8,740	9,219	9,527	9,790	9,981	10,105
Projected Housing Demand							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	72,715	74,191	78,951	82,595	86,328	88,689	91,117
Punta Gorda	9,380	9,535	10,058	10,394	10,681	10,889	11,025
Number of New Homes Required							
Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	Vacancy Rate
Charlotte County (unincorporated)	1,476	4,760	3,644	3,734	2,361	2,428	9.3%
Punta Gorda	155	523	336	287	208	135	9.1%

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

Table 4.29 provides data on the projected housing demand and need by type for Punta Gorda through the year 2040. By 2025, it is estimated that 811 single family and 202 multi-family units will need to be constructed. Between 2025 and 2040, an additional 504 single family and 126 multi-family units will be needed.

Table 4.29 – Forecasted Demand and Projected Construction Need for Permanent Housing by Building Type.

Number of New Homes Required						
Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Single Family	124	418	269	230	166	108
Multi-family	31	105	67	57	42	27
Total	155	523	336	287	208	135

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

Table 4.30 shows the forecasted demand and forecasted construction need by tenure (owner occupied versus renter occupied). Of the 1,014 units that need to be constructed in the City of Punta Gorda by 2025, 585 or about 57.7% will be for occupancy by owner households. In between 2025 and 2040, only 28.3% of the 630 needed units should be for owner occupied units.

Table 4.30 – Forecasted Demand and Project Construction Need For Permanent Housing by Tenure, 2013-2040

Number of New Homes Required						
Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Owner	103	374	109	131	16	30
Renter	52	149	227	156	192	105
Total	155	523	336	287	208	135

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

Table 4.30 shows the construction need through 2040 by household income as a percentage of the area median income. The data illustrates the additional units that need to be constructed to keep pace with the growth in households by annual income as a percentage of area median income. Ensuring that all of these units are built at appropriate price or rent levels ensures new households do not face undue cost burdens. This addresses potential growth in affordable housing need. It further shows income households with annual income at or below 80% of area median income. The Shimberg Center projects that by 2025 there will be 2,813 low-income households in Punta Gorda and 2,946 low income households by 2040.

Table 4.31 show the construction need for all households at each income level, not just those who are projected to pay more than 50% of income for housing. The total is higher than the total growth in cost-burdened households. It is expected that existing private market construction and housing programs will address a portion of the housing need for these households, particularly those in the higher income ranges. Not all new low-income households are destined to face a severe cost burden.

Table 4.31 – Projected Construction Need for Permanent (Non-Seasonal) by Households by Income as a Percentage of Area Median Income, 2013-2040

Punta Gorda						
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Below 30% of AMI	11	43	36	25	24	12
30.1% to 50% AMI	13	52	31	31	10	2
50.1% to 80% AMI	26	91	37	43	9	-10
Total Construction need for Low Income Households	50	185	104	98	43	4
80.1% to 120% AMI	25	84	45	40	16	2
Over 120% AMI	80	253	188	148	149	129
Total	155	523	336	287	208	135
Unincorporated Charlotte County						
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Below 30% of AMI	115	352	299	235	210	156
30.1% to 50% AMI	188	640	502	622	265	293
50.1% to 80% AMI	285	1,010	806	938	437	414
Total Construction need for Low Income Households	588	2,002	1,607	1,795	912	863
80.1% to 120% AMI	334	1,117	867	963	519	537
Over 120% AMI	553	1,641	1,171	976	930	1,027
Total	1,476	4,760	3,644	3,734	2,361	2,428

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

Projected Demand for Housing by the Elderly

Elderly persons are defined here as those persons sixty-five (65) years of age or older. Based on populations by the Shimberg Center, Table 4.32 shows the City's elderly population will increase from 5,023 elderly households in 2013 to 5,428 households in 2025, to a high of 5,493 households in 2030, before declining to 4,918 elderly households in 2040 Although Shimberg projects an overall decline in elderly households in the City of Punta Gorda between 2013 and 2040, in unincorporated Charlotte County, Shimberg projects an increase of 15,326 elderly households, from 31,018 to 46,344. Financially, by 2025 the Shimberg Center projects that 1,717 of the elderly households in the city will be low-income and 1,907 will be cost burdened. It is anticipated that the elderly, as they live longer, will need special housing assistance to enable them to stay at home longer.

Based on the fact that the percentage of the elderly population in the City of Punta Gorda is expected to increase by 405 households by 2025 and in unincorporated Charlotte County by 7,922 households by 2025, it can be assumed that there will be a need for additional group home facilities for the elderly. Any new facilities should be individually small in scale, located within residential or mixed use areas in close proximity to shopping and essential services, and have a residential character.

Table 4.32 – Low-Income and Cost Burdened Elderly Households, 2013-2040

Punta Gorda			
Year	Total Elderly Households	Low - Income	Cost Burdened
2013	5,023	1,589	1,765
2015	5,112	1,615	1,796
2020	5,507	1,743	1,935
2025	5,428	1,717	1,907
2030	5,493	1,738	1,931
2035	5,218	1,651	1,834
2040	4,918	1,557	1,729
Unincorporated Charlotte County			
Year	Total Elderly Households	Low - Income	Cost Burdened
2013	31,018	13,136	9,800
2015	32,016	13,560	10,116
2020	35,902	15,205	11,345
2025	38,940	16,490	12,302
2030	43,826	18,562	13,848
2035	44,861	18,999	14,174
2040	46,344	19,628	14,643

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

Migratory Housing

Because the City of Punta Gorda does not exist within an area of high agricultural use, separate estimates for rural and farm worker households were not made.

Persons with Disabilities

Persons with disabilities are another group with special housing needs. Persons with disabilities are defined as those with a disability (mental or physical condition) which has lasted six (6) or more months and which limits the kind or amount of work a person can do. In the City of Punta Gorda, 2,751 people, or 16.6% of the non-institutionalized population, has a disability.

The most significant factor facing persons with disabilities is the search for a barrier-free living environment that is affordable. Housing for persons with disabilities is more expensive due to modifications that are needed to make units accessible; however, income levels for persons with disabilities are no higher than those of other city residents. Thus, persons with disabilities not only face accessibility problems but also affordable housing problems. The Fair Housing Act addresses discrimination against persons with disabilities. It requires increased accessibility for certain new multi-family dwelling units. This alleviates some housing accessibility problems persons with disabilities face today.

Homeless Population

More Americans are homeless now than at any other time since the Great Depression, despite the growing awareness of this complex problem. In order to ease the plight of the homeless, most experts agree that more decent special purpose housing—emergency, transitional, and special family centers as well as permanent, low-cost housing is needed.

One major difficulty in providing shelters and other supportive housing for the homeless is trying to project the size of the homeless population. The difficulty is that the homeless population changes constantly in response to the economic, health care and substance abuse factors. The 2014 Florida Department of Children and Families Annual Report to the Governor and the legislature, which uses data collected from a Point-In-Time Count, indicates that there were 511 homeless persons in Charlotte County. According to State of Florida statistics approximately 65% of homeless are men, 35% women. The bulk of homeless persons (85%) are single. The low percentage of married persons in the homeless population is reflective of one of the causes of homelessness, family problems and the break-up of family unit. Homeless and other special needs are being addressed through a collaborative effort of Charlotte County non-profits and governmental agencies. The Charlotte County Collective or "C3" has organized to identify and prepare a Gaps Analysis for submission under HUD's Continuum of Care Program. The Continuum of Care Program is defined as the community's plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. Continuum Care also includes action steps to end homelessness and prevent the return to homelessness. The Charlotte County Collective focuses on stabilizing families through the provision of an array of services to meet the needs of the homeless

population in Charlotte County. Childcare is an essential component of the package of service provision. With proper childcare, homeless children can be cared for in an enriched, stable and safe environment, while adult family members are in the process of becoming a self-sufficient family unit.

Charlotte County has a total inventory of 218 beds that are available to assist homeless persons. These include 16 beds available for victims of domestic violence and other criminal activity, 12 beds available for homeless juveniles, and 60 beds available for elderly persons being treated for mental illness. All beds are managed by state-licensed agencies and include case management and treatment modalities.

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of the "C3" Continuum of Care is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system.

Land Requirements to Meet the Estimated Housing Need

Based upon the total projected housing needs by unit type for the City of Punta Gorda through the year 2040 (Table 4.33), the City's current vacant and fully serviced (i.e. water, sewer, roads, etc.) residential lot inventory will accommodate the related development. Table 4.34 translates these housing unit projections by unit types into the land requirements to meet the projected need. It has been assumed that future single-family housing units will require 0.24 acres of land per unit, and future multi-family housing units 0.086 acres of land per unit. Mobile homes have not been considered in this analysis because no vacant tracts of land exist in the City that is outside the 100 year floodplain which could accommodate any new mobile home developments.

Table 4.33 - Projected Housing Unit Need

Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Single Family	124	418	269	230	166	108
Multi-family	31	105	67	57	42	27

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

Table 4.34 – Projected Additional Land Requirements (in Acres)

Year	Assumed Acreage/ Unit	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Single Family	.24 acre	29.76	100.32	64.56	55.20	39.84	25.92
Multi-family	.086 acre	2.67	9.03	5.76	4.90	3.61	2.32
Total Acres	-	32.43	109.35	70.32	60.10	43.45	28.24

Source: Shimberg Center for Affordable Housing at the University of Florida
Note: acreage calculated does not include density allowed under various zoning districts

Housing Need Met by Private Sector

Since its establishment as one of the first cities in Southwest Florida in 1887, Punta Gorda's housing needs have been primarily met by the private sector. Even the City's historic housing stock illustrates the private markets ability to deliver housing for every market segment from grand Victorian houses overlooking Charlotte Harbor to middle class cottages to boarding houses for the working class. Today, over 100 years later, the future housing needs identified can and will be met largely by the private sector. Changing market conditions, including rising land costs, increased construction costs, and/or an increase in interest rates will affect the private sector housing delivery system. Therefore governmental entities like Punta Gorda have looked for partnership opportunities with private sector and non-profit entities to deliver housing necessary to meet the affordability needs of the community.

Elimination of Substandard Housing Conditions and the Structure and Aesthetic Improvement of Housing

The City of Punta Gorda shall maintain its current code enforcement activities so that no substandard conditions are allowed to persist or be increased. Older housing areas as well as those areas close to the commercial areas shall be carefully watched.

Housing Delivery System

The Housing Delivery System is comprised of a variety of individuals and community trusts which include developers, contractors, house manufacturers, and mobile home producers. These individuals and organizations function within a broader system of financial institutions, landowners, and real estate brokers, title companies, building material manufacturers, insurance companies and various professionals and government agencies.

This system operates within the context of a local market or markets. In the City of Punta Gorda that market is shaped by an established pattern of single family subdivisions of platted lots historically marketed to an older, retiree population to include both permanent residents and "seasonal residents" visiting the area from

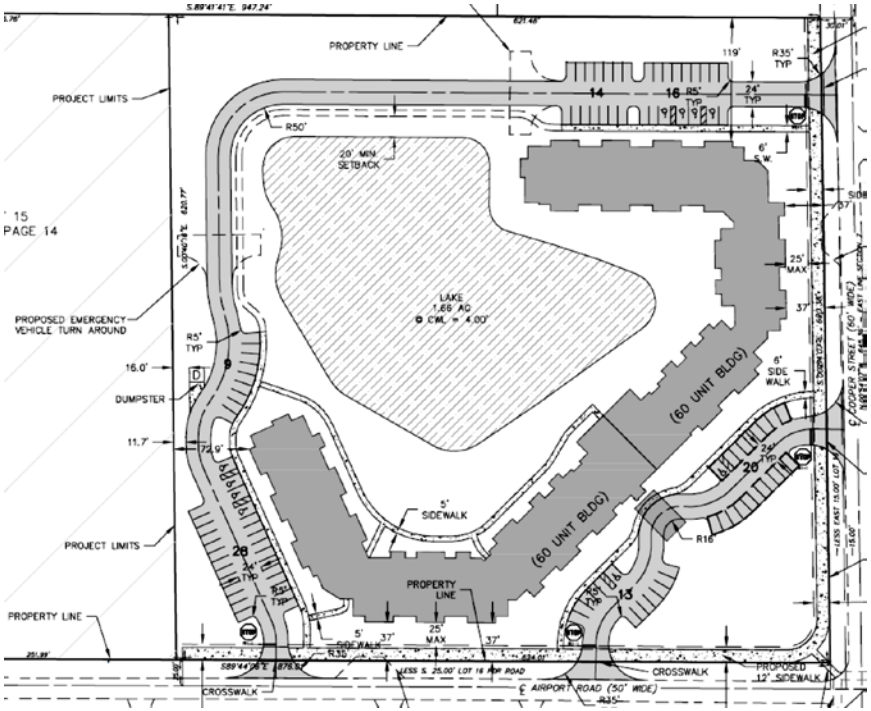
elsewhere in the nation for a few months each year.

The challenge posed for the housing delivery system in the City of Punta Gorda over the next 20 years relates to the provision of adequate and affordable housing. The challenge is to meet the housing needs that may not be fully met by the delivery system currently serving the dominant middle and upper income segment of the market. This includes housing for the working population, particularly the service sector that will increase as the economy expands and diversifies with population growth. The private sector, unassisted, cannot be expected to meet the demand for affordable housing to the low and very low income portion of this market. Another dimension of the local housing situation that will need to be addressed as the relatively new housing stock ages over the next 20 years will be the need to maintain or recycle the housing stock as it passes on from the first generation of owners.

Partnerships between local governments and the private sector – both the business sector and community-based non-profit housing providers – can help the City develop affordable housing by bringing additional resources and skills to the development process. There are a variety of public-private partnership approaches. An example of this type of partnership can be found in the recent negotiations with a private developer to provide moderate income housing,

The Verandas

The Verandas, proposes the construction of a two story building with 120 units on 8.87 acres for low income senior assisted living. This project is located at the corner of Cooper Street and Airport Road and will provide units that were lost during the 2004 hurricane season.



Public/Private Partnerships providing affordability for the City

Trabue Woods Economic Development

This project is one of many joint partnerships between the Trabue Woods Economic Development Corporation and the Punta Gorda Community Re-development Agency (CRA) to redevelop East Punta Gorda by increasing the stock of attainable housing. Located in the heart of the East Side, this was the first of four projects to be constructed. The project consists of one (1) two-story townhouse building with eight (8) units and is currently being rented.

Punta Gorda Housing Authority

The Punta Gorda Housing Authority (PGHA) had 184 publicly owned, subsidized, rental units destroyed in the 2004 hurricane season. Construction was completed on this development. This development has a variety of housing types and sizes; and green space for recreational activities providing an identity in the neighborhood as a contributing factor rather than being set apart as a low-income housing project.

Helen Avenue Housing

With land donated by the City of Punta Gorda to the Peace River Land Trust three affordable single family homes have been constructed in the Trabue Woods neighborhood, and are being utilized for attainable housing.

Bernice Russell Community Development Corporation

Another example of a public/private partnership is this mixed use development consisting of retail space and five (5) affordable rental housing units. The Bernice Russell Community Development Corporation (BRCDC), composed of local community activists partnered with the Punta Gorda CRA and City Council, are constructing this development with the use of both tax increment financing and grant monies in an effort to revitalize the historic Trabue Woods Neighborhood.

Availability of Land for Housing

As per the 2011 Evaluation and Appraisal Report of the City of Punta Gorda Comprehensive Plan, the City of Punta Gorda had 854 acres of vacant land zoned for residential use. A well organized and competitive real estate profession exists in the City of Punta Gorda designed to market the sale and development of these lots. There is an additional 150 acres of Commercial and Industrial vacant land available for use.

Table 4.35 2007 vs 2010 Vacant Lands by Type

Year	2007			2010		
Vacant Land Types	Acres	% of Vacant Land	% of Total Land Uses	Acres	% of Vacant Land	% of Total Land Uses
Vacant Residential	872.28	82.8%	9.7%	854.45	85.0%	8.4%
Vacant Commercial	178.65	17.0%	2.0%	146.39	14.6%	1.4%
Vacant Industrial	2.53	0.2%	0.0%	4.34	0.4%	0.0%
Total Vacant Land	1,053.46	100.0%	11.7%	1,005.18	100.0%	9.8%

Source: City of Punta Gorda Comprehensive Plan Evaluation and Appraisal Report 2011

Delivery of Municipal Services

As a compact urban area, the City of Punta Gorda's entire municipal services system is set up to encourage infill development on existing vacant lots in a compact and contiguous manner. Virtually all of the City's current vacant single-family lots and vacant multi-family tracts have adequate water, sewer, roads, solid waste, police, and fire services. As an established urban community, the City of Punta Gorda provides or has access to a full complement of library services, parks, schools, and social services, all important to encouraging future affordable housing development. Prior to issuance of a building permit for any type of housing unit, a concurrency certificate is issued stating that there is adequate sewer, water, roads, parks, schools (multi-family developments only), solid waste, and drainage facilities to accommodate the needs of the new household.

Financing Mechanisms for Housing

One of the single most significant factors in determining housing costs, with the most fluctuation has been the prevailing mortgage interest rate. The difference between an interest rate of 3% and 5% on a $200,000 loan will mean a difference of approximately $250 a month in housing costs. Beside interest rates and related costs, prevailing mortgage underwriting standards also may have a significant impact, especially on low and moderate income first time homebuyers.

Ample financing is available to accommodate the anticipated housing development needs of Charlotte County. Residential mortgages are available from all of the banks licensed in the County. In addition, many of the lending institutions are involved in the Cornerstone Program, which provides 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. Finally, future financing of homes for low and moderate income households may be done through the mortgage revenue bond program established by the Florida Housing Finance Agency and the Charlotte County Finance Authority.

Analysis of Impediments Review

The 2015 "City of Punta Gorda Analysis of Impediments to Fair Housing Choice" included in its entirety in Appendix #1 - City of Punta Gorda Analysis of Impediments to Fair Housing Choice - March, 2015. The Analysis of Impediments examined a variety of issues dealing with fair housing choice including a detailed analysis of the City's public policies, codes and ordinances as well as an examination of the previous Analysis of Impediments. This previous report did identify some issues related to the Land Development Codes that existed at that time. The old codes established a minimum dwelling unit size and lot sizes for residential units in the City. These codes have since been modified by the City making the development regulations in the City more compliant with Federal regulations regarding the accessibility of affordable housing for all citizens. Although there are several issues that the City can and will address, the 2015 report conclude that there are no identified impediments to Fair Housing.

VII. CONCLUSION

The City of Punta Gorda Housing Element is intended to serve as a guide for the City and the Community on matters of housing development and housing stock preservation within the planning areas of the City. The growth in employment and population in the City of Punta Gorda through the year 2040 will have a broad range of impacts, including the need for additional housing to accommodate the new residents. The type, location and other development issues associated with a broad mix of housing opportunities will be complex. Appendix #2 – City of Punta Gorda Current Housing Policies identifies existing Comprehensive Plan Policies and Land Development Regulation citations which address and promote housing opportunities and affordability within the City.

The City is currently updating the FMSF. Once completed, this survey will account for all the historic structure within the City through 1965.

The City will review the issues identified in the City of Punta Gorda Analysis of Impediments to Fair Housing Choice and address those recommendations that involve the City. For example, the City will improve their web page to include the fair housing policy and a contact phone number. The City will continue to provide information on the availability HUD Fair Housing initiatives and policies.

The Housing Element provides guidelines for protecting the City's important housing resources. It is the premise of this element that housing needs must weigh far more heavily than they have in the past in planning and redevelopment decisions; and that, in the long run, planning for housing opportunities will be beneficial to the City's inhabitants and, at the same time provide for the growth and development envisioned for the next 20 years.

VIII. GOALS, OBJECTIVES & POLICIES

Goal 4.1: The long-term end toward which Punta Gorda's housing activities and programs are directed is an adequate supply of land and housing, including a variety of housing types and costs, to meet the needs of very low, low and moderate income households, both present and future; the conservation and rehabilitation of the current housing stock, including historic structures; the elimination of substandard housing conditions; the appropriate siting of group and foster care facilities in residential areas, and the coordination of housing programs with other agencies.

Objective 4.1.1: Throughout the planning period through 2030, Punta Gorda will provide for a variety of housing types and residential densities to accommodate the needs of current and future populations, as well as meeting the special housing needs of its citizens.

Policy 4.1.1.1: Punta Gorda's Future Land Use Plan and Future Land Use Plan Map will provide a variety of residential land use categories to accommodate varying housing densities and housing types.

Measurement: *The number of housing units by type constructed annually.*

Policy 4.1.1.2: Consistent with the Comprehensive Plan, Punta Gorda's Land Development Regulations (including zoning regulations) will make possible a variety of lot sizes, densities, and housing types, including single-family, multi-family, mobile home, patio homes, and zero lot line homes.

Measurement: *Existence of zoning district regulations that allow for a variety of lot sizes and housing types.*

Policy 4.1.1.3: The City of Punta Gorda with the assistance of the Urban Design Department (planning, zoning, and building) shall provide education-awareness programs so that the public can gain a better understanding of the need for affordable housing. These programs will also address resident's aversion to the proximity of affordable housing and the general negative public perception regarding affordable housing.

Measurement: *The annual number of City residents that have been informed about affordable housing and available programs.*

Policy 4.1.1.4: Consider adoption of standards in the Land Development Regulations (LDRs) for inclusionary housing, with the intent of increasing the supply of affordable housing. Such regulations should either require that all residential development contain an affordable housing component, or pay a fee-in-lieu-of to a fund. The requirements could be either mandatory or incentive based.

Measurement: *Number of affordable housing units included in new development and/or property purchased for donation to the Land Trust to be used for construction of affordable housing from monies received as payment of fee-in-lieu of.*

Policy 4.1.1.5: Punta Gorda will continue to participate in programs to maximize opportunities for partnerships with the private sector and non-profit organizations the provision of low and moderate income affordable housing.

Measurement: *Number of low and moderate income affordable housing units constructed.*

Policy 4.1.1.6: The City will reassess City Guidelines approximately every five (5) years to ensure they are consistent with changing community needs.

Measurement: *This is completed through the Evaluation and Appraisal Report (EAR)*

Policy 4.1.1.7: When evaluating potential annexation areas, Punta Gorda will include an analysis of housing types, housing costs, land costs, and other factors to determine the potential for increasing the supply of mobile homes or other housing affordable to moderate income persons. Potential for increasing affordable housing will be rated positively among criteria for evaluating annexation areas.

Measurement*: Amount of vacant land annexed each year for mobile home or moderate income housing development.*

Policy 4.1.1.8: Punta Gorda will work with local contractors and the community to study and promote the design of home features that will help elderly and handicapped persons to live independently as disability conditions progress (e.g., removable floor level cabinets to facilitate wheel chair access, extra studs in bathroom walls for grab-bar installation, wider doorways and halls, and lever type door openings, etc.).

Measurement: *Public information developed and distributed concerning such features.*

Policy 4.1.1.9: The City will encourage neighborhood improvements by providing assistance through the Community Redevelopment Agency's Incentive Program.

Measurement: *Number of projects funded.*

Policy 4.1.1.10: Punta Gorda will include accessory apartments for relatives as an allowed use in owner-occupied dwellings.

Measurement: *An amendment to the Land Development Regulations allowing accessory apartments for relatives of owner-occupied dwellings.*

Policy 4.1.1.11: Punta Gorda will continue to provide for increased housing densities in Planned Developments (PD's) as a developer incentive to accommodate the housing needs of very low, low, and moderate income persons. Density bonuses could be up to 50% depending upon site conditions and compatibility with surrounding uses.

Measurement: *Annually, the number of housing units developed in Planned Development (PD's) for low-income housing that is affordable to persons in these income groups.*

Policy 4.1.1.12: Review the City's Land Development Regulations (LDRs) on an annual basis to ascertain if there are any regulations which unnecessarily drive up the cost of housing.

Measurement: *Amendments to the City's Land Development Regulations, as needed.*

Policy 4.1.1.13: Punta Gorda will seek to develop partnerships with Builder's Associations to improve the efficiency and expand the capacity of the housing delivery process.

Measurement: *Percentage of affordable housing demand met.*

Objective 4.1.2: Throughout the planning period through 2020, Punta Gorda will reduce substandard dwelling units.

Policy4.1.2.1: Punta Gorda will cause unsafe, condemned residential or commercial structures to be secured, repaired, demolished, or otherwise removed as a threat to the public health, safety, and welfare.

Measurement: *Number of unsafe structures addressed each year.*

Policy 4.1.2.2: Punta Gorda will require commercial and multi-family properties in the Downtown Redevelopment Area to be painted, maintained, and otherwise kept in good repair with respect to the building exterior, appurtenances, parking lots, and grounds.

Measurement: *Number of commercial or multi-family units brought up to code each year in the revitalization area.*

Policy 4.1.2.3: Punta Gorda will adopt and enforce the Standard Unsafe Building Abatement Code of the Southern Building Code Congress.

Measurement: *The adoption of the Standard Unsafe Building Abatement Code in the Land Development Regulation and the annual number of dwelling units required to comply with the code.*

Policy 4.1.2.4: Punta Gorda will use discretionary Community Development Block Grant (CDBG) funds to support neighborhood improvements.

Measurement: *The annual amount of CDBG money used for neighborhood improvements.*

Policy 4.1.2.5: Punta Gorda will coordinate with Charlotte County in establishing extra jurisdictional boundaries to improve neighborhood appearance in areas surrounding the City through both the City's Land Development Regulations (LDRs) and code enforcement.

Measurement: *Upon signing an interlocal agreement, the annual number of commercial project submissions and code enforcement stops made within the extra jurisdictional boundaries.*

Policy 4.1.2.6: The City will continue to strictly enforce the standard housing code, particularly in those neighborhoods where code violations appear to be more prevalent.

Measurement: *Number of code violations issued.*

Policy 4.1.2.7: Punta Gorda will continue to implement Capital Improvement projects identified in the 1990 Redevelopment Plan pursuant to Objective 3 in the Future Land Use Element and its related policies.

Measurement: *The annual number (and amount) of revitalization projects funded.*

Objective 4.1.3: The City of Punta Gorda will establish policies and procedures to protect historic residential areas and homes.

Policy 4.1.3.1: Punta Gorda will continue to promote historic preservation by maintaining a Historic Preservation Advisory Board, by offering technical assistance to persons interested in the adaptive reuse of historic structures, by facilitating events planned by community groups in celebration of local history, and by reviewing and updating its inventory of historic resources.

Measurement: *Number of meetings of Historic Preservation Advisory Board,*

number of technical assistance meetings held by staff, and number of history-related events recommended for approval by the Development Review Committee.

Policy 4.1.3.2: Punta Gorda will continue to support the City's History Park, a site where historic structures are relocated to avoid demolition.

Measurement: *Number of historic structures relocated to the City's History Park.*

Policy 4.1.3.3: Punta Gorda will continue to assist the Department of State Division of Historical Resources' with their portion of the Florida Master Site File.

Measurement: *Periodic review/ update of the City's portion of the Florida Master Site File.*

Policy 4.1.3.4: Punta Gorda shall assist property owners of historically significant housing by supporting applications seeking standing on the Florida Department of State Master Site File. The City shall promote adaptive re-use and rehabilitation of historically significant structures through assistance with grant functions and coordination with State technical services available for such activities.

Measurement: *Number of structures added to the Florida Master Site File and/or number of assisted grants secured.*

Policy 4.1.3.5: The City has established procedures for the protection of locally designated historically significant housing, structures or sites, and has developed criteria under which a locally designated structure or site may be altered or demolished. Action by the City's Historic Preservation Advisory Board (HPAB) and/or the City Council is required to authorize significant alteration or demolition of locally designated structures of historical significance, subject to established procedures regulating the alteration or demolition of any site or structure.

Measurement: *Number of units rehabilitated in the planning period.*

Objective 4.1.4: Punta Gorda will provide equitable housing for citizens who must be relocated through government action supported by federal or federal aid funds consistent with Chapter 421.55, Florida Statutes.

Policy 4.1.4.1: Punta Gorda will assure that reasonably located, safe, and sanitary housing, at affordable costs, is available prior to displacement

of citizens through public action prior to displacement, should such redevelopment occur.

> ***Measurement:*** *The annual number of homes demolished as a result of redevelopment and the number of successful replacement homes found.*

Policy 4.1.4.2: In areas where there is strong community identification, redevelopment will occur in a manner to minimize disruption and relocation.

> ***Measurement:*** *An annual report identifying redevelopment projects and citizen concerns.*

Policy 4.1.4.3: Where residential displacement occurs as the result of a federally assisted redevelopment project, displaced persons will be given an opportunity to relocate within or near the redevelopment area.

> ***Measurement:*** *Annually, the number of returning residents to a completed residential redevelopment project.*

Objective 4.1.5: Throughout the planning period through 2030, Punta Gorda will ensure the provision of an adequate supply of affordable housing (for very low, low, and moderate income persons), including mobile and manufactured units, appropriately distributed throughout the community.

Policy 4.1.5.1: To the maximum extent possible, Punta Gorda will rely upon the free market to supply the housing needs of City residents. City government will cooperate with public and private housing service agencies to supplement the efforts of the private sector. In addition, City government will apply for State and Federal revenues to satisfy needs which are not met by the private sector and by housing service agencies (very low, low, moderate income benefit).

> ***Measurement:*** *The number of new residential structures constructed each year that meet housing needs for very low, low, and moderate income housing.*

Policy 4.1.5.2: Punta Gorda will support the affordable housing efforts of the Housing Corporation of Charlotte County, Incorporated, by such activities as planning and facilitation of an outreach program for eligible home buyers and lenders to improve participation in the First Time Home Buyers Program (low and moderate income benefit).

> ***Measurement:*** *Design and implementation of outreach program.*

Policy 4.1.5.3: Punta Gorda Urban Design will provide education-awareness programs so that the public can gain a better understanding of the need

for affordable housing. These programs will also address residents' aversion to the proximity of affordable housing and the general negative public perception regarding affordable housing.

> ***Measurement:*** *Annual number of City residents that have been informed through these programs about affordable housing.*

Policy 4.1.5.4: Punta Gorda will promote the construction of affordable housing by allowing the use of innovative techniques, such as density bonuses, zero lot line construction, etc., through the Planned Development (PD) process (very low, low, and moderate income benefit).

> ***Measurement:*** *Amendment of the Land Development Regulations for affordable housing as needed.*

Policy 4.1.5.5: Punta Gorda, in cooperation with the Housing Corporation of Charlotte County, will establish a dialogue with lenders and identify ways to reduce the impact of borrowing costs on housing affordability. The result of this dialogue will be a program for implementation that could include elements such as home buyer counseling, loan guarantees, down payment assistance, reduced fees, lower interest rates, etc. (low and moderate income benefit).

> ***Measurement:*** *Establishment of dialogue and planning and implementation of a program in cooperation with the Housing Corporation of Charlotte County and lenders.*

Policy 4.1.5.6: As a numerical goal, Punta Gorda seeks the development of 50 or more new homeowner units, affordable to low- and moderate-income persons, in Punta Gorda and its environs over the planning period through 2030. Punta Gorda will implement this policy by providing assistance (e.g., technical assistance in grant applications and environmental permitting, lawful reduction in City permit fees, improvements of infrastructure in City rights-of-way, provision of site fill material, etc.) for producers of affordable housing such as Habitat for Humanity, Bernice Russell Community Development Corporation (BRCDC), Trabue Woods Community Development Corporation (TWCDC), and Charlotte County Housing Corporation (CCHC) (low and moderate income benefit).

> ***Measurement:*** *Implementation actions taken and units built.*

Policy 4.1.5.7: As a means of meeting the anticipated need for affordable rental units after 2005, Punta Gorda sets as a numerical goal 60 new or rehabilitated rental units in Punta Gorda and its

environs over the planning period to 2030. Punta Gorda will implement this policy by assistance analogous to that described for homeowner units in Policy 4.1.4.5 or by securing funding through the State Housing Initiatives Program (SHIP), in coordination with Charlotte County or other state or federal programs (very low, low, moderate income benefit).

Measurement: *Implementation actions taken and units rehabilitated or constructed.*

Policy 4.1.5.8: As a numerical goal, Punta Gorda seeks the rehabilitation and/or first time home buyer acquisition of 200 homeowner units, affordable to low and moderate income persons, in Punta Gorda and its environs over the planning period to 2030. Punta Gorda will implement this policy by participating in programs, e.g., the State Housing Initiatives Program (SHIP), that provides assistance for home purchase or rehabilitation (low and moderate income benefit).

Measurement: *Implementation actions taken and home purchases or rehabilitations assisted.*

Policy 4.1.5.9: Punta Gorda advocates the continued availability of existing public housing. Conversion of public housing to another form of ownership and tenancy or demolition of public housing shall not be supported by the City unless an equivalent number of replacement public housing units are provided within the City.

Measurement: *Maintenance of existing public housing units.*

Objective 4.1.6: Punta Gorda will provide for sufficient sites in residential areas or areas of residential character for group homes and foster care facilities licensed by the State of Florida.

Policy 4.1.6.1: Continue to enforce the zoning ordinance to ensure that group homes and foster care facilities are permitted in areas zoned for residential use.

Measurement: *Establishment of requested facility in a residential zoning district.*

Objective 4.1.7: The City shall attempt to increase the opportunity for all citizens to purchase or rent decent, safe and sanitary housing which they can afford, from arbitrary discrimination because of race, sex, handicap, ethnic background, age, marital status or household composition.

Policy 4.1.7.1: Punta Gorda will make fair housing information available, including complaint procedures under City Ordinance 600-80, and phone numbers for Charlotte County, state, and

federal agencies which have fair housing laws and enforce them.

Measurement: *The annual number of complaints submitted to the City claiming discrimination in housing.*

Policy 4.1.7.2: Punta Gorda will continue to assure that access is provided to handicapped persons in multi-family developments consistent with the 1992 Americans with Disabilities Act, as implemented through the *Florida Accessibility Code for Building Construction, January 1994 Edition with 1996 Addendum*, Florida Department of Community Affairs. As part of the review of the existing Land Development Regulations, Punta Gorda will examine the impacts of existing regulations upon the mobility and access needs of handicapped persons.

Measurement: *Annually, the number of development plans reviewed for multi-family developments in the City requiring compliance with the 1992 Americans with Disabilities Act.*

Policy 4.1.7.3: Punta Gorda will make information available to the public concerning housing and weatherization programs and/or grants provided by the State and Federal Government, as well as private agencies.

Measurement: *The annual number of City residents that have been informed about and/or assisted about weatherization programs and/or grants provided by State and Federal Government, as well as private agencies. .*

Policy 4.1.7.4: Punta Gorda will continue to participate in programs to maximize opportunities for partnerships with the private sector and non-profit organizations the provision of low and moderate income affordable housing.

Measurement: *Number of low and moderate income affordable housing units constructed.*

Objective 4.1.8: Throughout the planning period through 2030, Punta Gorda shall protect residential communities from the intrusion of more intensive land uses.

Policy 4.1.8.1: Punta Gorda will prevent intrusion of more intensive land uses upon residential areas by policies in the Comprehensive Plan directing residential growth toward infill areas (e.g., water and sewer policies), reducing incompatible uses (e.g., elimination of non-conforming uses), mitigating related conditions of more intensive development (e.g., standards for industrial development), and separating land uses through the FLUM and FLUM classifications.

Measurement: *Policies in the Comprehensive Plan and their related measurement.*

Policy 4.1.8.2: Punta Gorda will continue to use the Future Land Use Map #5 amendment process and the rezoning and special exception approval processes to assure that new proposed land uses are compatible with existing residential uses, and will not significantly contribute to the degradation of residential neighborhoods.

Measurement: *Review and revise Land Development Regulations, as needed, to prohibit any new use in a residential zone that would be considered as an incompatible use.*

Policy 4.1.8.3: Punta Gorda will continue to review their existing Land Development Regulations, to determine whether existing regulations protect residential neighborhoods from encroachment by other more intensive land uses and continue to enforce existing regulations that provide buffering from more intensive uses.

Measurement: *Land Development Regulations will be changed as needed to protect residential neighborhoods from the encroachment of other more intensive uses.*