

CHAPTER 8
CITY OF NORTH PORT COMPREHENSIVE PLAN

HOUSING

Table of Contents

Chapter 8 Housing	Page
Introduction	8-5
Relationship to the EAR	8-6
Housing in North Port	8-7
Past & Present Conditions	8-7
Future Housing Development	8-7
Housing Principles	8-8
Quality of Life	8-8
Maintenance of Existing Neighborhoods	8-9
Affordable Housing	8-9
Workforce Housing	8-9
Medium & High Density Housing	8-9
Master Planned Housing and Mixed Use Developments	8-10
Manufactured Homes	8-10
Adult Care Centers	8-10
2007 North Port Housing Report	8-10
Executive Summary	8-12
Introduction	8-15
Community Composition	8-16
Key Issues	8-18
General Characteristics	8-19
Housing Inventory and Trends	8-19
Households	8-20
Size of Households	8-21
Tenure	8-22
Types of Housing	8-23
Substandard Housing	8-24
Age of Housing Stock	8-25
Market Rate Housing Costs and Values	8-25
For Sale Housing	8-25
Values	8-26
Rental Housing	8-31
Renting vs. Homeownership	8-33
Public and Assisted Housing	8-34
Elderly and Special Needs	8-36
Elderly Households	8-36
Housing Needs	8-37
Cost Burdened Households	8-38
Residential Construction Trends	8-39
Commuting Costs and Patterns	8-40
Mix Use & Income Strategies	8-43
Recommendations	8-44
Additional 9J5 data and updates	8-48

North Port Profile	8-48
Comparative Profile	8-49
Income Categories	8-54
Definitions	8-55

Illustrations

EXHIBITS

- A. Community Tapestry
- B. Multiple Occupation Chart
- C. Housing Stock Dispersal and Values Map
- D. Florida Counties Rental Affordability Map
- E. Adult Care Facilities Locations
- F. Sarasota County Major Employment Centers
- G. Activity Centers

FIGURES

8.1	Population History, 1990-2005	8-15
8.2	Area Tapestry, 2006	8-17
8.3	Single Family Bldg Permits	8-19
8.4	Population Projections	8-20
8.5	Tenure	8-22
8.6	Sales Price Comparison, 2004	8-26
8.7	Current Housing Mix	8-29
8.8	Projected Housing Mix at Build-out	8-29
8.9	Sarasota County Existing Housing Costs by Value	8-30
8.10	Two-Bedroom Rents	8-32
8.11	Employment Destination, 2004-2005	8-41
8.12	Sarasota County/North Port non-residential land use	8-41
8.13	Sarasota County Business Concerns	8-42

TABLES

8.1	Tenure, Median Age, People per Household	8-23
8.2	Housing Stock, 1970-2005	8-24
8.3	Year Structure Built, 2000	8-25
8.4	Percent of Income Spent on Housing by Occupation	8-26
8.5	Income, Values, Number of Units	8-28
8.6	Average Single Family Just Value Comparison	8-30
8.7	Two-Bedroom FMR per Occupation	8-33
8.8	Rent per Housing Unit, 2000	8-33

8.9 Elderly Cost Burden, 2005 8-34
8.10 Construction Need per Income Level 8-36
8.11 Projected Demand 2005-2030 8-37
8.12 Household Cost Burden 8-38
8.13 Cost Burden Rank 8-38
8.14 Cost Burden 8-38
8.15 AHNA Needs Summary 2005-2030 8-39

Sarasota County Housing by Values and Location ([Appendix Map 1](#))
Tax credit private sector development locations and # of units ([Appendix Map 2](#))

Goals, Objectives, & Policies 8-58



Introduction

Adequate housing is one of the key components of a healthy community, and a critical ingredient in the way a community grows. Therefore, the primary goal of this element is to ensure that a range of housing opportunities and choices are available for current and future City of North Port residents of all income levels and life stages. This element is supplemented by a Housing Report completed by the City in March 2007, which looked at North Port housing in depth. This report presents a history of housing processes and organizations, and supplies valuable demographic and housing stock data. This element and the Housing Report addresses the data requirements pursuant to Florida Statute Chapter 163 and subsection 9J-5.005(2) of the Florida Administrative Code, and supports the goals and objectives found within the Housing Element.

It is vitally important that the Housing Element provide the framework for decision-making by all those involved in providing and managing housing within the City. It is also essential to address the issues likely to arise in the management and coordination of an ever more diverse housing climate.

The latest estimates released by the U.S. Census Bureau put North Port's population at 56,316 surpassing Sarasota as the county's most populous City. The numbers are even more significant considering the 2000 census listed North Port's population at fewer than 24,000. The 121 percent increase from 2000 to 2006 makes it the fastest growing City in the state with a population of more than 10,000. North Port has come to be seen as a blue collar community which could be due in large part to the escalating home prices in other parts of the County where workforce housing came to the forefront as a major issue. For these reasons, the City decided to examine the state of housing in North Port as compared to Sarasota County and other surrounding areas. This study (The 2007 North Port Housing Report) along with the Evaluation and Appraisal Report are the basis for the Goals, Objectives, and Policies in the 2007/2008 Comprehensive Plan update.

As the population of North Port grows by an estimated 50 to 60 percent during the next 25 years, it is critical to assure that a safe, enjoyable, and diverse housing stock will be provided for this new population. Along with this challenge, the City of North Port and its residents need to

address the condition of the existing housing stock and residential areas. It is also important to understand the needs of cost-burdened households throughout the City and encourage appropriate housing opportunities. This plan should be used to assure the effective development of new housing opportunities on vacant land, protection and enhancement of existing residential neighborhoods, and careful revitalization of older urbanized areas to better accommodate the housing needs of North Port's citizens.

Relationship to the EAR

Of the thirteen major issues identified in the 2005 Evaluation and Appraisal Report, none were directly tied to housing. In terms of the geographic size of the community which was a major issue, diversifying the housing stock was determined not be a basis for justifying future annexations. The Affordable Housing Advisory Committee was combined with Urban Neighborhood Advisory Committee for the EAR process. After several meetings and discussions, the committee listed their major issues and recommendations which are as follows:

- Create a policy that does not encourage a disproportionate share of low income housing within the City limits (*this was also expressed during the 1997 Comprehensive Plan update*).
- Revitalization of the older 'original' platted neighborhoods.
- Encourage economic development in order to bring industry to North Port, increasing job and wage opportunities in order to decrease citizens having to commute outside the City to work, which is very costly.
- Encourage companies to provide down payment assistance for workforce housing.
- Expand mass transportation routes for commuters.
- Encourage a CRA to broaden the focus from US 41 to include certain North Port neighborhoods in need of revitalization.
- Strengthen policies to ensure minimum square footage requirements for homes.

The City of North Port is closely identified with its residential neighborhoods and the feelings of pride and security that those neighborhoods create. The committee understood the challenges that face a platted community, and to that effect expressed preserving and enhancing the character of City neighborhoods through means such as water and sewer expansion, sidewalks, lighting, parks, aesthetics, and identity (signage).

**UPDATE: Since the 2005 EAR transmittal, notable progress has been made in terms of transit which is now provided to the largest affordable housing complex in the City and now also connects affordable housing units along US 41 as well. The citizens advisory committee had also suggested the creation of a City beautification committee which was accomplished in 2006.*

Many of the issues addressed by this advisory committee were also findings in the North Port Housing Report. Although a seemingly economic development subject, the cost of commuting also has a major impact on affordable living, time away from family, and the overall quality of life for North Port citizens. In fact, many workers face long commutes to outlying areas to jobs located in cities with higher housing costs. The results of a 2006 City survey illustrated that 73% of the City's workforce commute outside North Port to work. The survey does however indicate that job opportunities have begun to increase in North Port, although mainly retail, and is

reflective of the City's growing population which is in turn attracting new businesses, although most employment opportunities are still located outside of North Port. Furthermore, of the top 20 employment locations (total employees per 1 square mile) in Sarasota County, none are in North Port. Data presented in the Future Land Use Element will illustrate the amount of commercial, industrial, and office development currently under review or under construction in North Port.

Housing in North Port

A. Past & Present Conditions: The history of North Port has much to do with the housing distribution pattern of the City, being one of the "platted lands communities" that developed around the state in the 1950's and 1960's. These types of community land use patterns relied predominantly on residential development, with little land set aside for non-residential uses. In North Port's case, over 70,000 residential lots were platted during that time period. Because of the numerous residential lots and the overall lower cost of property and housing in the City, it was inevitable that growth would occur. In North Port's case, growth was slow for many years. However, since 2002, the City has been experiencing a population increase from 27,449 to over 56,000 today. Although the City's early population consisted primarily of retirees, the lower costs of land and housing has also shifted the age demographic as well. In the 1980's North Port's median age was close to 60 years of age, today the City has shifted to a more young family demographic with a median age of 39.9. This shift affects more than just housing, but impacts issues such as parks, health care, and education as well.

As the City of North Port matures, it may face challenges in maintaining the residential quality of life. The City must strive to maintain a healthy mix of housing and an available housing stock that is affordable and desirable for its citizens. According to the Shimberg Center for Affordable Housing, in 2005 the City of North Port had 16,531 total housing units, although North Port Planning staff (utilizing Sarasota County Property Appraiser data and an apartment count) shows 21,786 units.

Single Family Units	19,647
Multi-Family Units	1,089
Mobile Home Units	673

The current mix of housing in terms of values shows that approximately 41% of the housing stock is affordable, 44% workforce, and 15% market. The City has made great strides in terms of diversification of housing types from the single family detached platted unit thanks in part to annexed areas such as the Thomas and Kelce Ranches which allow for a contrast to the platted lots. With large developments now coming online, the City has seen increases in town homes, single family attached, carriage homes, and villas.

B. Future Housing Development: It is anticipated that, under the current Future Land Use Map, including platted lots, and approved developments, the City's population has the potential to be approximately 267,934. In order to house this population, approximately 83,106 total housing units of all types will be necessary, or an increase of about 75% from the current

housing stock. To add further dimension to an understanding of the current conditions, it is helpful to look at the distribution of housing units in North Port. The City is the third largest in Florida by land mass and has approximately 50,000 platted lots remaining to be developed. The City has made great advancement in housing diversification, although overall the dominant type of housing provided in North Port is the single family residence.

In the near future, North Port will see approximately 18,000 units in multiple developments including the West Villages (Thomas Ranch) and Panacea DRI (Woodlands), which will bridge the gap in terms of higher end units. In the Northeast quadrant of the City, there are also two DRI applications, one sub-DRI, and two Comprehensive Plan amendments currently in the review process which, if approved, could add another 16,619 housing units of varying types. North Port also has eight Activity Centers which allow a percentage of high and medium density residential housing to be located in conjunction with commercial, office, and industrial land uses. For example, the 675 acres of Activity Center 5 will have a mix of commercial, office, public, and medium density residential. The residential component includes 1,272 single family attached units priced at workforce levels.

The presence of a diverse housing stock is critical in order to serve the needs of North Port's labor force. Therefore, preserving and enhancing a variety of housing opportunities for citizens is an essential component to this planning effort. Substandard and neglected housing reduces property values of entire blocks and neighborhoods. Cost burdened households, spending a high percentage of modest or low incomes on housing, lack the resources to buy retail goods offered for sale in the City, affecting all-important sales tax revenues. A viable housing market is also important for economic development reasons because prospective employers often choose to locate their enterprises where the workforce is growing.

Housing Principles

Upon consideration of all relevant social and land use attributes exhibited by the City of North Port, it has been determined that three fundamental housing principles must be addressed in order for the City of North Port to achieve a healthy, vital residential environment that compliments the other commercial, industrial, and recreational areas of the City:

Quality - Ensure that housing is safe, decent, and sanitary; encourage residential design that is community - friendly and compatible with the neighborhood character.

Fairness - Promote the preservation and development of a wide range of housing choices that provide housing options for persons of all income levels throughout the City of North Port.

Location - Encourage the development of an appropriate mix of residential land uses throughout the City; protect and preserve existing, stable neighborhoods and new residential developments from incompatible adjacent land uses. The opportunity to live, work, and socialize in or near ones own neighborhood contributes to overall affordability.

Quality of Life

There are several housing and neighborhood issues that North Port must address as it continues to mature and grow. These issues are critical to the community's quality of life as well as its economic development efforts. Following is a discussion of these issues:

A. Maintenance of Existing Neighborhoods: Maintaining existing housing and neighborhoods in the best possible condition is a primary issue in North Port. Although not a problem at this time, some areas of the City are aging and showing signs of deterioration, such as houses needing painting and new roofs, and landscaping in disrepair. If the spiraling effect of this deterioration is not aggressively treated, whole neighborhoods will begin to experience declining values, high turnover of residents, and an overall deterioration in security and the quality of life. These neighborhoods are the backbone of North Port and home to a large portion of the City's population. Preserving this affordable housing stock is an important objective. Revitalization based on neighborhood plans, along with infill of vacant lands within the urban areas of North Port, may provide new opportunities for economically sustaining existing neighborhoods as well as providing increased housing options. The Sarasota County Office of Housing & Community Development administers valuable programs for low income residents, including but not limited to rental assistance, revitalization programs, and down payment assistance. In fact, since 2000, over **\$12 million** in assistance was invested in North Port.

B. Affordable Housing: Inherent in the concept of preserving existing neighborhoods is the preservation of an adequate supply of affordable housing -- that is, housing which can be purchased or rented and maintained to a reasonable standard by persons of low or moderate income. For illustrative purposes, affordable housing facilitates persons who make 80% or less of the area median income, and pay no more than 30% of their gross income for housing. It is possible to provide decent, code-compliant housing for all residents of North Port if all affected parties are willing to devote creative action and some funding to that end. This could mean continued rehabilitation of older single family residence properties, encouragement for developers to renovate existing multiple residence housing stock, and/or incentives for developers to build on in-fill residential properties rather than on the undeveloped periphery of North Port.

C. Workforce Housing: Workforce Housing is oriented toward the middle-income workforce that is employed in all employment sectors, but does not command the income of the executive and professional staff. It is important to recognize the need for this more moderate cost, but safe and adequate housing to meet the needs of the workforce. The City of North Port has traditionally provided a significant amount of housing for moderate-income households throughout the region. It is important to continue to provide these opportunities, in safe neighborhoods, with services and infrastructure. This type of housing often caters to families with budgetary constraints, but that do not qualify as low income.

D. Medium & High Density Housing: The City recognizes the need to provide adequate housing choices for all segments of its population. Multiple residence housing plays a critical role in accommodating persons of all economic classes, but is often a preferred housing option for those of moderate means. Multiple-residence housing plays an important role in the City's economic growth because it serves employees of many North Port businesses who live and shop in the City. Such housing also plays an important role in attracting new industry and retaining existing businesses in North Port. However, these properties can deteriorate quickly without proper management and maintenance. The City should require new multiple residence communities to meet standards of quality and design which will maintain the City's valuable rental housing stock for the future needs of North Port citizens.

E. Master Planned Housing and Mixed Use Developments: Master planned developments such as the West Villages (Thomas Ranch) and Toledo Village, usually include large tracts of land that have special amenities that often appeal to higher income households with extra privately operated amenities including parks, play areas, golf courses, and are often gated. The annexed areas provide the best opportunity for developing such communities, although some developers have assembled and re-platted older platted areas to create master planned communities. This type of land assembly should continue to be encouraged. Having master planned subdivisions is a major element in economic development, as they can be a primary means of providing the range of housing that suits the needs of the executive and higher income employees of existing and newly locating employers, as well as centers of commercial and office development. Master planned communities tend to have higher value, on average, because of the amenities offered. The restrictions placed on property use and maintenance keep the subdivisions in excellent physical condition. As North Port continues to rapidly grow, opportunities to develop large, master planned mix use areas are being lost.

F. Manufactured Homes: The City has one manufactured home park and approximately 673 manufactured homes which accounts for 3 percent of the City's housing stock. This long established park is restricted to persons of 55 years of age or older. The availability of these affordable properties is an asset to lower income households. However, older mobile homes may deteriorate physically faster than conventionally built housing.

G. Adult Care Centers: The need for geographic balance should be recognized in the location of Adult Care Centers and similar facilities. The City should consider the development of policies to address the issues of geographic balance and the potential neighborhood impacts of these facilities.

2007 North Port Housing Report

As numerous Florida communities were making national headlines, including Sarasota County, in terms of escalating housing prices, affordable and workforce housing came to the forefront as a serious concern. With every seminar or workshop, experts discussed avenues that governments can take to address this topic. In the fall of 2006, North Port planning staff analyzed housing as it pertains to North Port, and compared data such as values, prices, and employment opportunities with surrounding areas. This effort became the 2007 North Port Housing Report. The Shimberg Center was a tremendous benefit in terms of data, although at the time of the report, was showing a population far below actual numbers, in fact the City was almost 10 years ahead of projections. The Shimberg Center was able to work with Planning staff to update the population projections in order get closer figures in terms of future need and demand. Due to the timing and population issues, there are several updates referenced in the Housing Report that were not available at the beginning of 2007, including additional 9J-5 requirements not addressed in the original version.

The North Port Housing Report has been presented and received favorably by the North Port Planning & Zoning Board, the North Port Economic Development Advisory Committee, City Management Team, and on public TV. The report has been posted to the City web site for residents to review at www.cityofnorthport.com/long_range.

City of North Port



Housing Report

March 1st, 2007
Updated September 2007

I. Executive Summary

All segments of the housing market, from low to high priced, are important for the economic and social sustainability of the City. Providing quality housing for people of all income levels is an integral component of smart growth, as no single type of housing can serve the different needs of today's increasingly diverse households. Therefore, it is important to ensure that the housing types are well balanced. Limiting housing types precludes opportunities for the workforce that serves our community. Housing is the largest land use in the community, the largest capital asset, and is a major source of revenue in the form of property taxes.

To be clear, housing affordability is a relative concept. When inquiring about affordability, it is necessary to ask the question; affordable with respect to what? It has been suggested that attempting to measure housing prices with some type of median or similar measure may be misleading. The relevant question is whether housing is available within the price ranges that local citizens/employees can reasonably afford.

For the purposes of this report, housing is divided into three major categories; affordable, workforce, and market rate housing. The category of affordable housing is further divided into three subcategories; extremely low, very low, and low. Workforce is divided into two subcategories: moderate, and near market. Market rate housing has one subcategory of Market. This report analyzes the existing conditions of housing in North Port and projects the anticipated state of housing at the City's build-out. Based on the data and analysis contained in this report, the following summarizes the conclusions.

The City of North Port, as part of the Comprehensive Plan update, will continue to make and/or improve upon policies to endorse and support developer and non-profit initiatives to provide a balance of units to those who work and serve our community, aiding in the transition from one level of housing to the next.

PROJECTIONS

1. The Shimberg Center for Affordable Housing, the State's authority on housing, reports that an ideal mix of housing should be equally distributed. At build-out, the City is projected to have 45% market rate, 30% affordable, and 25% workforce. This is due to the recent annexations, where staff anticipates the majority of the housing to be market rate. This is quite close to the Shimberg Center guideline.

RECOMMENDATION: The City's should monitor the housing mix (sales price, values, types, and location) every two years. Significant variances from the trends and assumptions illustrated in this report should prompt a re-examination of the housing stock. Monitoring housing stock is a critical factor because it is difficult to forecast economic conditions such as migration patterns, demographic changes, housing interest rates, construction costs and more.

2. The City is comprised of mainly two groups, young families and retirees. The trend of younger families is also evident with projections showing that the City will have a

population predominantly younger than 54 years old by 2011. In contrast, future projections illustrate a slight reduction of all age groups, with a significant increase in 55-74 age group by 2025. This age group will make up 33% of the age demographic in the City.

RECOMMENDATION: The projected increase in 55-74 year olds by 2025, as well as the high percentage of 0-19 year olds illustrates the necessity of additional health care facilities, including a hospital. Based on age projections, the City should continue seeking the means to expand health care opportunities for residents. The presence of health care options for North Port citizens is an important component in the quality of life for present and future populations.

This change in demographics should also drive changes in the need for housing, commercial business, jobs, and driving patterns (commuting). In terms of City services, these demographics should be reflected in the Capital Improvement Plan in terms of recreation, educational facilities, and social services.

3. Based on the build-out projections, the City has met the 1997 goal to diversify the housing stock.

RECOMMENDATION: Unless the monitoring mentioned above shows that the housing stock is or will be out of balance, the goal to diversify the housing stock should not be the basis for justifying future annexation, except the US-41 corridor.

EXISTING CONDITIONS

4. Sixty-three percent of the existing housing inventory is valued workforce low and workforce moderate (household incomes from \$29,000 to \$58,400).

RECOMMENDATION: The City has ample units that fall within the work force low, work force moderate, and community near market subcategories. The two-year monitoring report may change this recommendation. The City should look into developing policies that would incorporate a small percentage of workforce units into future market level developments.

5. Nine percent of the housing inventory falls into the extremely low to very low subcategories (household incomes from \$0 to \$29,200). There is a need for additional units within this subcategory.

RECOMMENDATIONS: There are at least three options to consider that would address this issue.

- Require apartments to be constructed over commercial businesses.
- Allow apartments, such as garage apartments, within single family neighborhoods provided the lot is at least ½ acre and that these units are dispersed throughout the neighborhood to ensure that the units are not concentrated in one area, which would negatively impact the neighborhood.

- Continue with the CDBG programs such as the down payment assistance program. As new programs become available, the City should explore the opportunities and become involved in the appropriate programs.

6. Fifteen percent of the housing stock is in the Market subcategory (housing incomes exceeding \$ 70,000).

RECOMMENDATION: Although it is anticipated that this percentage will increase with the development of the recently annexed areas (Thomas Ranch and the Kelce Ranch), this aspect of the City's housing inventory should be included in the two-year monitoring report.

7. The reported incidences of homeless people within the City are very low.

RECOMMENDATION: Until support facilities such as medical, educational, and social services are available, the City should not encourage programs that attract this segment of society.

RECOMMENDATION: The City should participate in programs that prevent homelessness such as temporary financial support and education.

8. The City's mixture of housing subcategories is balanced with a few exceptions. The Estates area and golf course communities contain predominately Market rate housing, while the older neighborhoods along US-41 and Biscayne Boulevard contain work force very low and work force low housing. The City should continue discussions with Sarasota County regarding the formation of Community Redevelopment Areas (CRA).

RECOMMENDATION: The City should develop land use regulations that ensure the new housing developments contain a mixture of housing subcategories.

9. The distribution of land use patterns in Sarasota County and North Port has created a situation where workers are commuting to jobs. This is having an impact on the local transportation system, and the quality of life of those who have to make these trips.

RECOMMENDATION: The City should continue to make every effort to attract business that offer higher income jobs which diversify the tax base and provide workers opportunities to work within the community.

RECOMMENDATION: In addition, the City and county should work together to re-distribute economic development opportunities to the South, where the future concentration of the workforce population will reside.

10. The City should ensure that multi-family complexes including those in the affordable range integrate and enhance neighborhoods.

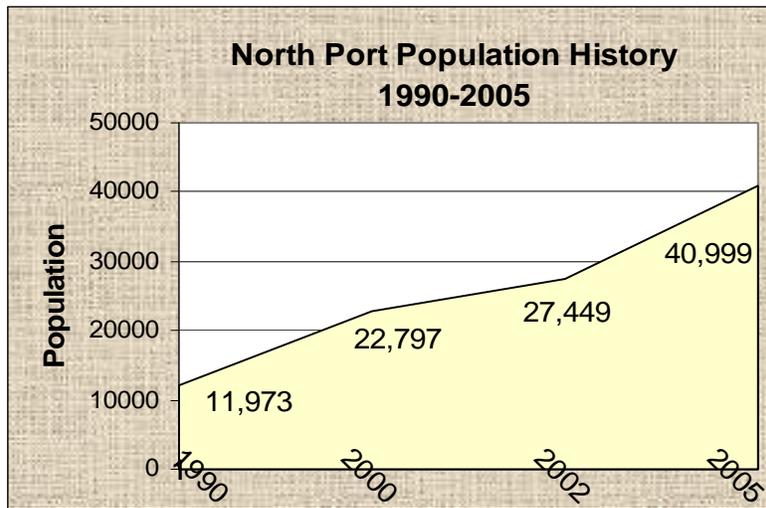
RECOMMENDATION: Multi-family apartment buildings should have design standards which include porches, patios, balconies, and common gardens. These amenities directly tie to quality of life for those in the units.

Staff presents the following report as a means to bring the citizens of North Port into discussions concerning this issue. As the desires of the citizens become clear, the Comprehensive Plan, Goals, Objectives, and Policies will be modified to ensure the citizens’ desires for their City and neighborhoods are implemented. The recommendations above are by no means the end result.

II. Introduction

Housing is crucial to shaping the way communities grow, as it constitutes a significant share of new construction and development. Housing is also a key factor in determining access to transportation, commuting patterns, access to services and education, and consumption of fuel. By using smart growth approaches to create a wider range of housing choices, communities can mitigate the environmental costs of auto-dependent development, use infrastructure resources more efficiently, ensure a better job to housing balance, and generate a strong foundation of support for neighborhood transit stops.¹

Figure 8.1



Source: Bureau of the Census (1990-2000) Shimberg Center for Affordable Housing (2002-2005)

The history of North Port has much to do with the housing distribution pattern of the City. North Port is one of the “platted lands” communities that developed around the state in the 1950’s and 60’s. These types of community land use patterns relied predominantly on residential development, with little land set aside for non-residential uses. In North Port’s case, over 70,000 residential lots were platted during that time period. Because of the numerous residential lots and the overall lower cost of property and housing in the City, it was inevitable that growth would occur. The question, which is common to platted communities, is when will the growth ‘spurt’

¹ See the Smart Growth Network website (www.smartgrowth.org) for additional information on Smart Growth.

occur. In North Port's case, growth was slow for many years. However, since 2002, the City has been experiencing a population increase from 27,449² to approximately 56,000 residents today. In a cyclical effect, retail development is following the influx of new residents, making the area even more attractive for potential new residents. However, the City has yet to see a great influx in professional and industrial facilities to complement the large and growing workforce population in North Port.

Previously, the City was out of balance with approximately 95% residential land use and only 5% of the City's land area was left unplatted. These unplatted areas are called activity centers in the City's Comprehensive Plan and offer the greatest areas for economic diversification and housing diversification in the originally platted areas. Although activity centers will afford the land for these vital land use components, professional planning studies have shown that sustainable communities needed 15-17% of its total land area devoted to non-residential uses. Since activity centers only comprised approximately 5% of the City's land area, recent voluntary annexations have increased that percentage to approximately 13%, just under the City's goal of 17%, thereby decreasing the potential of remaining a bedroom community and also increasing financial sustainability.

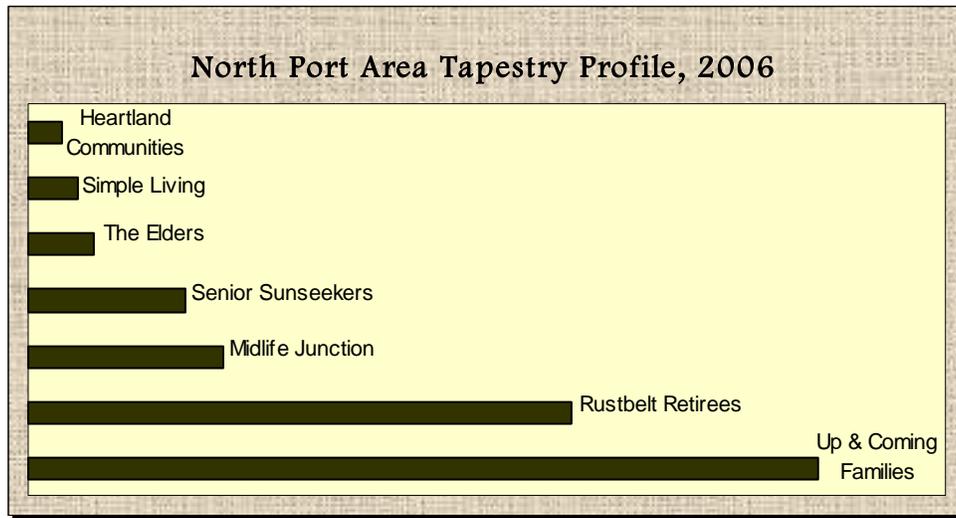
To define and then implement the correct balance of all market segments is the goal of the Housing Chapter through the Comprehensive Plan update per Florida Statute 163.3177 (6) (f) and Rule 9J5 of the Florida Administrative Code. This report will present the data and analysis to better understand the existing opportunities and challenges in addressing housing of all types. Through these opportunities and challenges, this report will make findings that will become the basis for changes to the City's goals, objectives, and policies in the Comprehensive Plan. After the adoption of the Comprehensive Plan, programs will be developed, and codes will be changed to implement these goals, objectives, and policies.

III. Community Composition

Sarasota County municipalities have a variety of differences; natural features, historical development patterns, infrastructure capacities, employment opportunities, and community attitudes regarding growth. These distinctions shape each community's special character. As a consequence, each jurisdiction has a different proportion and mix of the region's existing housing supply and encounters dissimilar market segments of the region's total housing demand. Residents and local planning policies and regulations fashion these differences into a community identity.

² Florida Housing Data Clearinghouse

Figure 8.2



Source: ESRI Community Tapestry Segmentation System 2006

One way to enhance planning efforts is to look at the socioeconomic and demographic composition of the City’s neighborhoods. A Community Tapestry™ tool prepared by ESRI,³ is used by Sarasota County to provide a detailed description of census tracts (Exhibit A) throughout the county. The profile of North Port as shown in Figure 8.2 supports the findings that the City is made up of two spectrums, young families and retirees. This has not always been the case. North Port was originally settled by retirees from the Northeast and Midwest.

The ESRI program used for the tapestry profile also estimates and projects population by age category.⁴ These projections illustrate that in 2011 the City will be made up of the following age groups:

- 26.4% of residents will be 0-19 years old
- 17.2% of residents will be 20-34 years old
- 27.8% of residents will be 35-54 years old
- 18.2% of residents will be 55-74 years old
- 10.4% of residents will be 75 years and older

The only notable difference from 2006 to 2011 is a 2.4% increase in 45-54 age segment and the matching decrease in 35-44 age segment by 2.5%.

This shift is also notable with the Shimberg Center for Affordable Housing population projections thru 2025⁵. In a comparison of ages from the 2000 census to 2025 projections, another shift in ages takes place. A significant increase in the 55-74 age group is shown below:

- 23% of residents will be 0-19 years old ↓
- 15% of residents will be 20-34 years old ↓
- 23% of residents will be 35-54 years old ↓
- 33% of residents will be 55-74 years old ↑

³ ESRI Community Tapestry 2006

⁴ 2006 ESRI demographic and income profile, estimates and projections

⁵ Shimberg Center for Affordable Housing

6% of residents will be 75 years and older ↓

Findings: *The ‘Tapestry’ of North Port illustrates that this is a community predominantly made up of two distinct populations, young families and retirees. The senior population is predominantly concentrated in the older neighborhoods South of US 41, including Holiday Park. Retirees are also predominantly concentrated in the older Salford–Sumter area spreading West. The young families are locating from Salford Blvd. to the East. The trend of younger families is also evident with ESRI projections showing that the City will have a population predominately younger than 54 years old by 2011. This change in demographics drives changes in the need for housing, recreation, educational facilities, commercial business, jobs, social services, and driving patterns (commuting). In contrast, future projections illustrate a slight reduction of all age groups, with a significant increase in 55-74 age group. This significant increase, as well as the high percentage of 0-19 year olds illustrates the necessity of additional health care facilities, including a hospital. The presence of health care options for North Port citizens is an important component in the quality of life for present and future populations.*

IV. Key Issue

Affordable Housing

The term “affordable housing” is no longer just a euphemism for low-income, subsidized projects or large mobile home parks. Many recent graduates and others new to the workplace, as well as police officers, firefighters, school teachers, retail workers and others cannot afford to live in the communities where they work.

Low-income households often have a great difficulty finding adequate housing that can accommodate their needs within their financial means and can actually become isolated from economic opportunities⁶. In most housing segments, when housing prices increase faster than wages, where do workers live? Increasingly, Florida communities and businesses are expressing concern about a shortage of workforce housing; apartments and housings that are affordable for workers in low to moderately paid jobs. Some characteristics of the workforce housing shortage include:⁷

- ◆ Communities may have difficulty attracting public service workers, such as teachers, nurses, firefighters, and police officers, because there is little housing these employees can afford.
- ◆ New business may be reluctant to come to a community with limited affordable housing, and existing businesses may find it difficult to expand and add employees.
- ◆ Workers may face long commutes from outlying areas with more affordable housing to jobs located in cities with high housing costs.
- ◆ People with low-paying jobs, such as cashiers and home health aids, may have trouble finding any housing they can afford close to employment opportunities.

⁶ “The need for affordable housing in the Twin Cities” by the Family Housing Fund

⁷ Shimberg Center for Affordable Housing, Info Brief: Workforce Housing.

To be clear, housing affordability is a relative concept. When inquiring about affordability, it is necessary to ask the question; affordable with respect to what? It has been suggested that attempting to measure housing prices with some type of median or similar measure may be misleading.

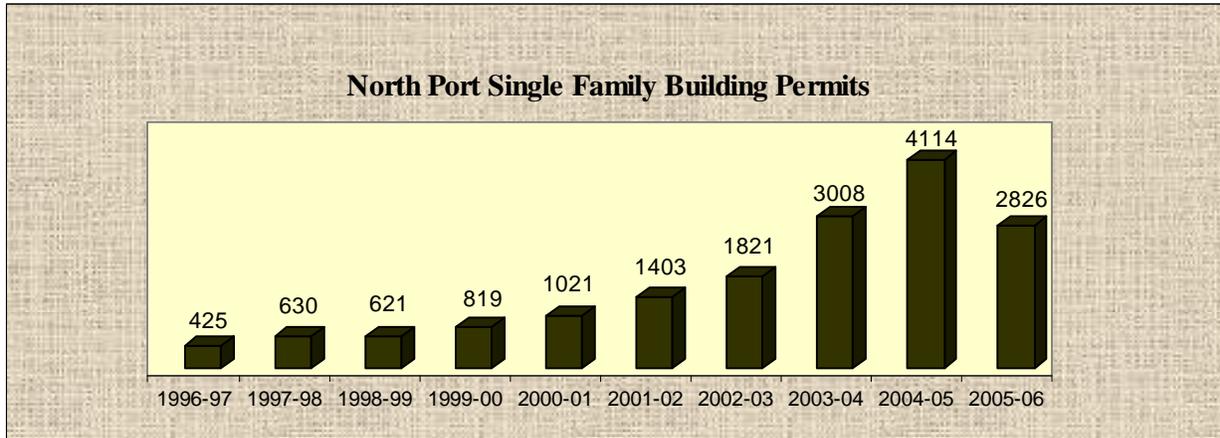
Finding: *The relevant question throughout this document is whether housing is available within the price ranges that local citizens/employees can reasonably afford.⁸*

V. General Characteristics

Housing Inventory and Trends

As a result of a 2003-2005 escalation in growth, the trendlines and methodology used by the Shimberg Center for Affordable Housing⁹ were lower than actual figures. Due to the surge in permits for these two years, Shimberg updated North Port’s population projections in order to give a more accurate measure for the Comprehensive Plan update and this report. Since building permits for 2005-2006 are now more consistent with original analysis, Shimberg data will be utilized throughout this study and the Comprehensive Plan update, unless otherwise indicated. Figure 8.3 shows building permits per year from 1996 thru 2006.

Figure 8.3



Source: North Port Building Department

Findings: *The City has experienced a steady growth pattern from 1996 to 2000. Housing growth showed two peak years from 2003-2005. There were more building permits from 2003-2005 than 1996-2003 combined.*

⁸ Affordable Housing Support Study, Teton County WY, March 2002.

⁹ The Shimberg Center for Affordable Housing is the data clearinghouse for all counties and municipalities in the State of Florida regarding housing. The data is recognized by the Department of Community Affairs which reviews and approves the Comprehensive Plan

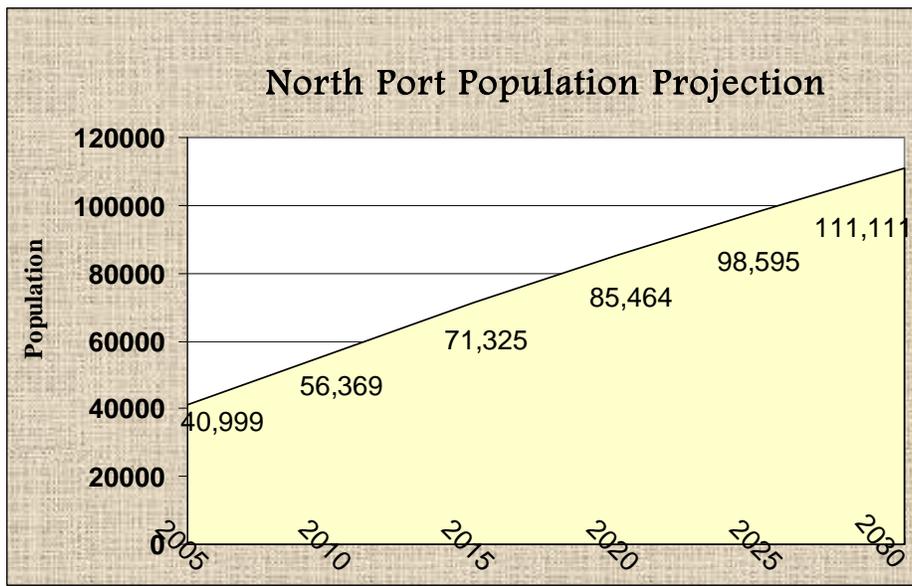
Households

North Port has seen its population increase more than 50% over the past five years (2000-2005), adding just over 12,000 residents and doubling its housing stock by 10,180 homes according to the most recent Sarasota County Property Appraisers data.¹⁰

The driving force behind this change may be the availability of land and lower housing costs as compared to surrounding areas, quality of life factors such as a new middle and high school, plus two new elementary schools all within the last 5 year period. Growth will likely remain strong in coming years, as platted lots and new developments such as Bobcat Trail, Heron Creek, West Villages, and the Panacea DRI continue to develop. **Figure 8.4** illustrates population projections in the City of North Port from 2005-2030¹¹ by the Shimberg Center for Affordable Housing.

In comparison, the University of Florida’s Bureau of Economic and Business Research (BEBR), forecasts a population of 93,693 by 2030 using a medium projection and 137,020 using a high projection. Figures from multiple sources are helpful in showing medium and high population projection ranges. *Note: The City of North Port has updated population projections in 2/2007 and 10/2008 as shown in section XVI and the appendix. *Update: estimates released by the US Census in July 2007, show North Port at a population of 53,523 and BEBR shows North Port at a population of 53,732. The 2008 BEBR update is 56,316.*

Figure 8.4



Source: Shimberg Center for Affordable Housing, updated 12/2006

Findings: *Although population projections are going to differ depending on methodology, the steady trend of building permits corresponds with the population projections provided by both the Shimberg Center for Affordable Housing and BEBR. BEBR projects steady growth thru 2030, with a slightly higher rate of growth than Shimberg.*

¹⁰ Sarasota County Property Appraiser Database, 2005

¹¹ Shimberg Center for Affordable Housing, Updated data 12/06

Size of Households¹²

According to 2005 household projections from the Shimberg Center for Affordable Housing, using the updated population projections, North Port has approximately 16,069 households (planning staff finds 21,786 households based on Sarasota County Property Appraiser data and an apartment count). This represents an increase from the 9,111 households identified in the 2000 census and is another indicator of the City's recent growth. Furthermore, in 1980 the number of people per household was 2.24, in 1990 it was 2.33, and today 2.48. This data shows a trend towards larger family households.

With a median age of 50.5 years (2000), Sarasota County's population is the third oldest in the state following Charlotte and Citrus County and is substantially older than Florida's median age of 38.7. Correspondingly, North Port's median age is the lowest in the county at 41.4. In addition, North Port has the highest percentage (23.3%) of people under 18 in the county.¹³

The following data was derived from the previous 2005 population projections and has yet to be updated, although it is expected that the percentages will remain consistent.

7,833 households in North Port (62%) are made up of 1-2 persons in 2005. 24% of these households pay more than 30% of income for rent or mortgage costs.

3,590 households in North Port (29%) are made up of 3-4 persons in 2005. 22% of these households pay more than 30% of income for rent or mortgage costs.

1,162 households in North Port (9%) are made up of 5 persons or more in 2005. 25% of these households pay more than 30% of income for rent or mortgage costs.

**Update: The Shimberg Center recently updated North Port data to correspond with updated population projections and households as follows:*

12241 households in North Port (76%) are made up of 1-2 persons in 2005. 26% of these households pay more than 30% of income for rent or mortgage costs.

3113 households in North Port (19%%) are made up of 3-4 persons in 2005. 23% of these households pay more than 30% of income for rent or mortgage costs.

716 households in North Port (4%%) are made up of 5 persons or more in 2005. 26% of these households pay more than 30% of income for rent or mortgage costs.

Findings: *As expected with the City's growth, the number of households has continued to increase by 7,000-12,000 in a five year period, depending on the source. Also, the number of people per households has increased to 2.48, indicating an increase in families, which is evident with over 23% of residents under the age of 18. Correspondingly, data shows 38% of households*

¹² Florida Housing Data Clearinghouse

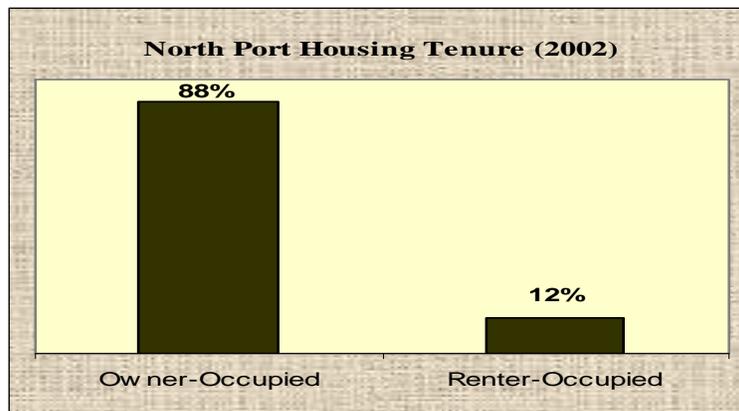
¹³ US Bureau of the Census; 2005 Estimate, Florida Estimates of Population, Bureau of Economic & Business Research, University of Florida

have more than three persons and 62% with 1-2 persons. *update, 33% of households have more than three persons (down 5%) and 76% with 1-2 persons (an increase of 14%).

Tenure

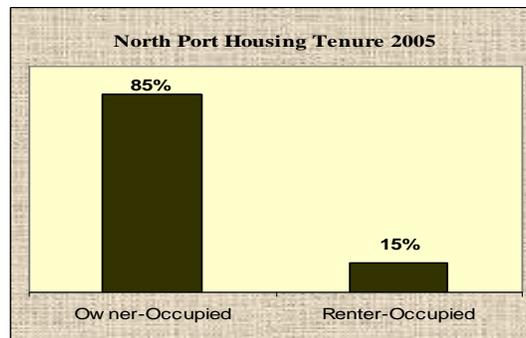
The homeownership rate in 2002 for the City was 88% as illustrated in Figure 8.5. Statewide, Florida's homeownership rate is 70.0%. *Update: in 2005, the homeownership rate for the City dropped slightly to 87.3%. This percentage of ownership is forecasted to remain consistent through 2025.¹⁴ In 2000, the vacancy rate was 2.8%, when seasonal units are included, the percentage increases to 11.6%. Vacancy rates are a factor impacting the housing market and affordability. Vacant units are vital to a healthy housing market because they help maintain stable prices. An insufficient number of vacant units create upward pressure on prices as housing consumers compete for too few units.¹⁵ In the affordable housing sector, upward price movements reduce the supply of units, working against housing policy and public investment in affordable housing. In contrast, too many homes for sale, property flipping, and investor initiatives, can reduce home prices until the inventory is more balanced. This phenomenon was evident in SW Florida with the 'housing boom' of 2005.

Figure 8.5



Source: Florida Housing Data Clearinghouse

Updated 2005 Tenure Table



Source: Florida Housing Data Clearinghouse

¹⁴ Shimberg Center for Affordable Housing

¹⁵ Center for Neighborhood Technology, Strategies for Livable Communities, University of Minnesota, January 19, 2006.

The effect of the older population of Sarasota County and its attraction as a seasonal destination is reflected in the housing inventory with lower percentages of owner-occupied and lower average household sizes in Venice and Longboat Key as compared to North Port, the City of Sarasota, and unincorporated Sarasota County.¹⁶ Table 8.1 shows a summary of the increase of owner occupied households and people per household increases, as the median age decreases (in 1970 there were no multi-family or apartment units available, hence the high percentage of ownership).

Table 8.1

North Port Tenure, Median Age, and People Per Household Summary			
Year	% Owner Occupied	Median Age	PPH
*updated 2005	*87.3	not available	not available
2002	88%	39.9	2.48
2000	88%	41.4	2.48
1990	81%	48.7	2.33
1980	82%	59.9	2.24
1970	93%	n/a	n/a

Source: Bureau of the Census/Shimberg Center

Findings: Homeownership in North Port has increased overall since the 1980’s and 1990’s, and is currently higher than the state average. Vacancy rates appear to be decreasing as well. (coastal counties must account for a percentage of seasonal non-permanent residents, therefore vacancy rates are significantly lower during season). More housing choices such as condo’s, town homes, and duplexes, along with good market conditions are an indicator of the high percentage of ownership in the City. This data is an indicator that the City is seeing diversification in the housing stock. *update: owner occupied units are 85% (down from 88%) and rental occupied units are 15% (up from 12%). This is due in part to additional rental units such as Grand Court Apartments, and also an oversupply of single family homes in the area.

Types of Housing

Most of the occupied housing units found in North Port are single-family detached homes. This is mainly a reflection of the platted lands nature of City land use, where a single-family detached dwelling unit is the primary permitted housing type. However, changing preferences and the desire for lower-maintenance living are reflected in recently completed and upcoming developments offering single-family attached units, villa’s, and town homes. In addition, through the Evaluation and Appraisal Report (EAR) process, citizens encouraged land-uses for town homes, condo’s and duplexes in order to encourage homeownership.¹⁷

The data in Table 8.2 shows the change in housing stock from 1970 to 2005.

¹⁶ US Bureau of the Census, Sarasota County 2000 Housing Characteristics

¹⁷ Citizen Advisory Committee, Evaluation and Appraisal Report, 8/25/05

Table 8.2

North Port Housing Stock 1970-2005				
Year	Single Family Units	Multi-fam	Mobile home	Total
2005	19,647	1,089	673	21,786
2002	10,305	252	673	11,230
2000	9,270	252	835	10,357
1990	5464	204	856	6,524
1980	3263	103	529	3,895
1970	1235	0	29	1,264

Source: Florida Housing Data Clearinghouse (2002 data), Sarasota County Property Appraiser (2005 data)
Housing Element/EAR 1997 (1970-1990 data)

Findings: *The landscape of North Port is still dominated by single family detached homes. In fact, 88% of North Port's housing stock is single family homes. Recent annexations and higher density allowances in activity centers are allowing the City to diversify the housing stock, giving citizens more variety to fit with incomes, lifestyles, and employment needs, as opposed to the single family home. Several upcoming developments will further this trend by offering other types of units such as single family attached, villa's and condo's. Although the number of multi-family units are increasing dramatically, mobile homes have seen a decline.*

Substandard Housing Conditions

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing. In 2000,¹⁸

245 housing units (2.7% of all units) in North Port were overcrowded, meaning that they housed more than one person per room, compared to a statewide percentage of 6.5%.

19 units (0.2%) in North Port did not use home heating fuel, compared to a statewide percentage of 1.8%. (the warm climate does not make this an issue)

18 units (0.2%) in North Port lacked complete kitchen facilities, compared to a statewide percentage of 0.5%.

0 units (0.0%) in North Port lacked complete plumbing facilities, compared to a statewide percentage of 0.4%.

***Update:** *The tremendous housing boom in North Port over the past few years has driven vast amounts of investors and speculator to build, which has in effect over saturated the market to a level that may take years to rectify. Because of the abrupt downturn in the housing market, hundreds of partially constructed homes have been abandoned by builders, speculators, and investors. Although many local builders have taken over many of these homes, there are still hundreds remaining.*

¹⁸ Florida Housing Data Clearinghouse

Findings: *By all indicators, North Port does not have a major issue with substandard housing. This is a reflection on the relative ‘newness’ of the housing stock. *Update: it is anticipated that the abandoned housing stock will slowly be absorbed by the market but will take years due to the now high level of completed homes now on the market. The construction of these homes began in an ‘up’ market, but by the time of completion, there were too many units. It could take several years to go through the inventory, even though prices have been significantly reduced on most units,*

Age of Housing Stock

The age of housing stock is one indicator used to assess the housing condition and level of housing need within a community. Older housing often requires much more maintenance and can frequently have extensive rehabilitation needs. It may also be at risk of substandard plumbing/electrical facilities. State building requirements have changed substantially since North Port became a City in 1959.

Most older housing units are concentrated in the original ‘core’ of the City. Using 2000 Census data, **Table 8.3** shows that 41% of North Ports housing stock was built after 1990 (by adding units from 2000-2005, 70% of all City units were built after 1990). In contrast, less than 1,200 units are older than 1970. During the Evaluation and Appraisal Report meetings, citizens expressed a need for more revitalization efforts and more frequent monitoring of dilapidated units, not just during the update of the Comprehensive Plan.¹⁹

Table 8.3
Year Structure Built, 2000

Place	Number									Share by Decade				
	1999- March 2000	1995- 1998	1990- 1994	1980- 1989	1970- 1979	1960- 1969	1950- 1959	1940- 1949	1939 or Earlier	1990s	1980s	1970s	1960s	Before 1960s
North Port	745	1893	1602	2243	2677	870	291	18	18	40.9	21.7	25.8	8.4	3.2

Source: Shimberg Center for Affordable Housing

Findings: *The City has a predominately newer housing stock, with just 37 units considered substandard in terms of kitchen and plumbing facilities. Most older units are concentrated in the older area of the City. Frequent monitoring and revitalization efforts may be necessary.*

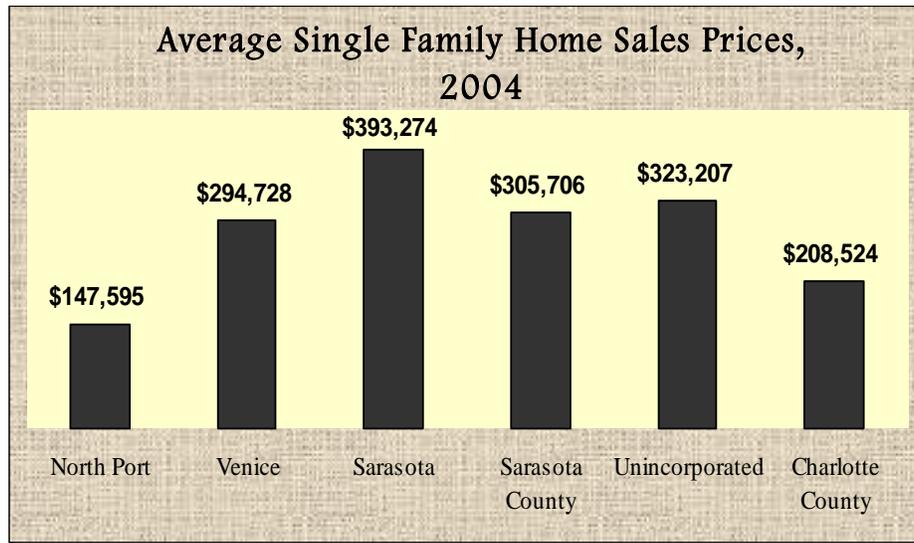
VI. Market-Rate Housing Costs and Values

Home Sales

The correlation between the average sales prices for North Port, Sarasota County, and even Charlotte County respectively shows a powerful difference. **Figure 8.6** demonstrates the comparison of sales prices for 2004 (partial year) and shows this noteworthy difference. There is a \$61,000 difference from North Port to Charlotte County and \$158,000 to Sarasota County.

¹⁹ Citizen Advisory Committee, Evaluation and Appraisal Report, 8/25/05

Figure 8.6



Source: Shimberg Center for Affordable Housing

Because 2004 sales prices are the most current available data from Shimberg, staff performed a limited survey of recent home sales.²⁰ From that survey, 73% of sales were in a range of a person or persons earning 120% of the area median income (AMI) of \$58,400 for a family of four, and below (with 6% sold at 80% AMI or lower), and 21% were higher income homes. *A description of housing types and affordability will follow in the next section.* Note: only 1 home sold for under \$100,000 during the 60 day period. The average sales price for the 89 homes used in this MLS survey was \$189,940, or an average of \$42,345 more than prices in 2004.

Although this figure shows the evident upward slant of prices over the last couple years, it also shows North Port prices remain less than those in nearby communities as shown in [Figure 8.6](#). Unmistakably, each upward shift in the market leaves homeownership out of reach for more and more households.

Even by current trends, using \$189,940 average sales price, citizens are still purchasing property for less than surrounding communities. In North Port, \$245,929 was the average *list* price for the week of 1/25-1/31 2007, according to Trulia real estate search.

**Update: In 2005, average sales prices for North Port rose to \$208,787 (from \$147,595), and Sarasota County rose to \$347,706 (from \$305,706). The average sales price for a single family home in Venice was \$466,535 in 2005 (an increase of over \$170,000). This data indicates that although prices Countywide, average sales prices in North Port remain far lower than surrounding areas.*

***Update: North Port has been the epicenter of speculative building in the past few years. As the market has taken a downward shift, this has left over a thousand homes for sale or rent with the asking prices dropping. When the market improves, these for sale and abandoned units will be absorbed, but could take years.*

²⁰ Multiple Listing Service data from 11/30/06-1/26/07 for a 3/2/2 home and 11/1/06-1/26/07 for a 2/2 home.

Table 8.4 gives a framework of wages versus average housing costs in the Sarasota-Bradenton Metropolitan Statistical Area (MSA), with a median single family sales price of \$255,000. The table shows the percentage of the selected occupations wages that would be spent on a mortgage.

Table 8.4

Percentage of Income Spent on Mortgage for Median Priced SFH for Selected Occupations in Sarasota-Bradenton, MSA, of \$255,000			
Occupation	Entry-Level Worker	Median-Wage Worker	Experienced Worker
Licensed practical & vocational nurse	59.57	48.48	43.23
Police & sheriff's patrol officers	55.52	45.57	38.57
Preschool teachers, except special ed.	114.38	82.05	60.62
Retail salesperson	111.13	83.32	57.04
Firefighter	66.08	50.06	43.83
Pharmacy technician	108.87	87.21	76.63

Source: Florida Housing Data Clearinghouse

From this table it is clear that a single wage earner in these selected categories would be unable to purchase a home in the metropolitan statistical area, median price of \$255,000 unless there is an additional, higher wage earner in the household. Exhibit B shows multiple occupations and the corresponding regional wages. This illustration shows affordability when two differing occupations live in the same household. Although multiple low wage earners will still struggle to afford a unit, these workers increase their ability to afford a unit depending on the income level of the other working household members.

Findings: North Port has a significantly lower average sales price thru 2004 as compared to selected counties/municipalities which may account for the rapid population increase in the City and may also explain the commuting patterns of workers as well. For those in low pay occupations, homeownership is out of reach for many depending on the number of wage earners and their cumulative income. Affordability increases when differing income level workers share the housing expense, but not for all categories.

Values

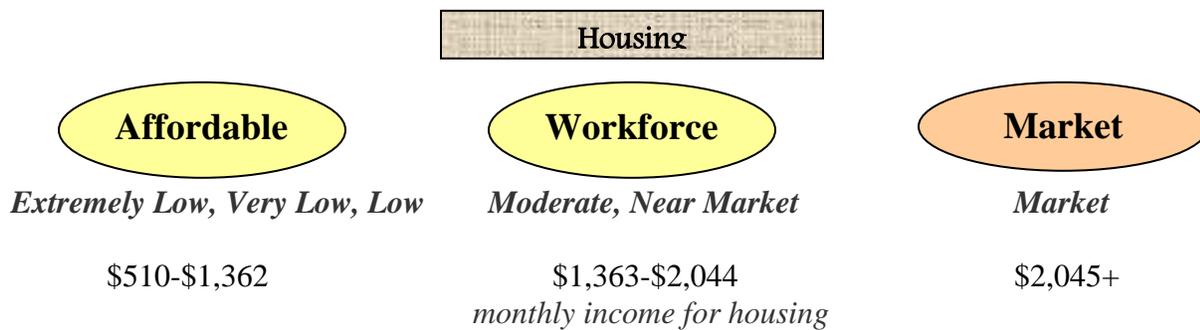
In previous sections, much of the data was in a historical or regional context. This section, with the exception of a regional value's table, is more North Port specific. For this report, housing includes three general types;

- **Affordable Housing:** Housing which monthly rents including utilities, or monthly mortgage payments including property taxes and insurance, do not exceed 30-35% of that amount which represents the percentage of the area median annual income for the households making less than 80 percent of the area median income, calibrated to household size.

- **Workforce Housing:** Housing, regardless of tenure, which is affordable housing to households earning between 80 percent and 120 percent of the Area Median Income, calibrated to household size.

There is no nationally agreed upon definition of workforce housing. Many municipalities around the nation have adopted varying definitions for workforce housing to address particular demographic trends in their communities. Workforce housing is generally defined as housing that is affordable to those households whose occupants earn between 60 and 140 percent of an area’s median income.

- **Market Housing:** Housing, regardless of tenure, which is affordable to those earning 120% of the Area Median Income or more.



In **Table 8.5**, using income and housing costs calculations provided by Sarasota County Planning & Development services, the following categories illustrate at each income level, how many North Port units through 2005, are valued in a range that would be affordable to the corresponding income level for a family of four.

To illustrate: a family with a yearly income of \$35,000 or 60% AMI, spending no more than 35% of their income would have \$1,022 available for housing. This family would fall into ‘low’ income category. They could afford a home between \$96,207-\$153,864. The table below illustrates that there are 6,990 homes valued in this range and 121 condominiums.

* due to market deviations, the ‘value’ data set is used for this table. An assumption of an additional 14% to each value would be close to a market rate.

See definitions for an explanation of market and just values.

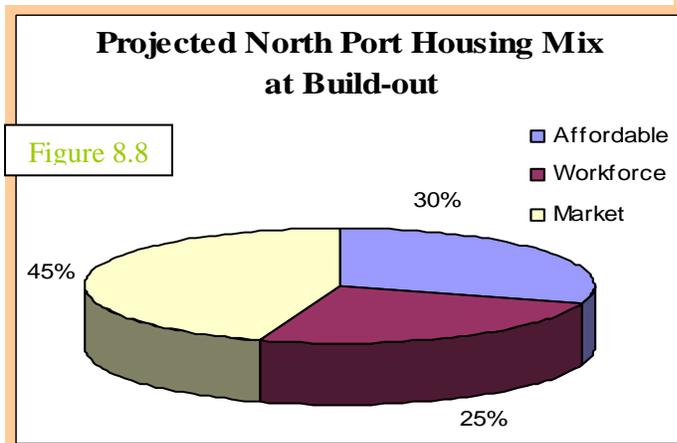
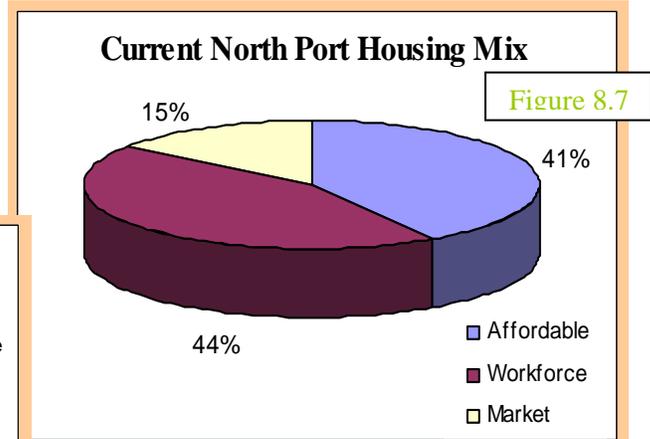
Table 8.5

Category	% Area Median Income	Value ranges	# of Units
Extremely Low	0-30% AMI (affordable)	\$57,600 and less	(468 Units)
Very Low	30-50% AMI (affordable)	\$57,601 to \$96,206	(844 Units)
Low	50-80% AMI (affordable)	\$96,207 to \$153,864	(6,990 Units)
Moderate	80-100% AMI (workforce)	\$153,865 to \$192,412	(5,546 Units)
Near Market	100-120% AMI (workforce)	\$192,413 to \$230,895	(3,159 Units)
Market	120% AMI and over	\$230,896 and above	(3,313 Units)

(20,320 Single Family Units)

Additionally, there are 377 Condominiums which are valued in the low to near market categories. Exhibit C maps the location, value, and dispersal of all units throughout the City (including apartments). This map gives a framework of housing stock dispersal and values through 2005. Older neighborhoods, golf course developments, and the estates show concentrations of equivalent home values. The platted area of the City reveals a good mix of low to market valued units. The extremely low-very low units are clustered in the mobile home park.

From Table 8.7 and Exhibit C, the data clearly shows that 41% of North Port homes are valued in the affordable price category of 0-80% AMI. Also, there are 44% workforce housing units in the 80-120% AMI, leaving 15% of homes valued at or above market. From this data, Figure 8.7



illustrates the current housing mix based on value. In contrast, Figure 8.8 shows the projected housing mix at build out, using documentation from upcoming large scale developments including the

West Villages, Panacea, HMTA, and Largo.

In comparison, Table 8.8 shows average single family home values as compared to other cities and counties in the region. Port St. Lucie was added as a similar platted lands community. As an added note, local governments throughout the region have tended to use North Port's affordability to satisfy its housing requirements for Developments of Regional Impact's (DRI's). This practice has allowed other communities to exacerbate the gap between higher end developments in their communities, and affordable areas elsewhere. This data also confirms that homes in North Port are valued lower than most in the region, even though Sarasota County is ranked as one of the highest out of all 67 counties in the state in terms of values, with an average single family home value of \$222,909.²¹ (Statewide, the average value of a single family home in Florida in 2004 was \$170,865)

²¹ Shimberg Center for Affordable Housing, Local & Regional Profiles, State comparison

Table 8.6
Average Single Family Home Just Value, 2004

Place	Average Single Family Home Value (\$), 2004	Rank by Average Value
Punta Gorda	298,156	1
Sarasota	296,459	2
Venice	259,088	3
Sarasota - Unincorporated Area	243,499	4
Lee - Unincorporated Area	194,313	5
Cape Coral	177,958	6
Charlotte - Unincorporated Area	139,597	7
Port St. Lucie	125,564	8
North Port	114,278	9
Ft. Myers	109,186	10

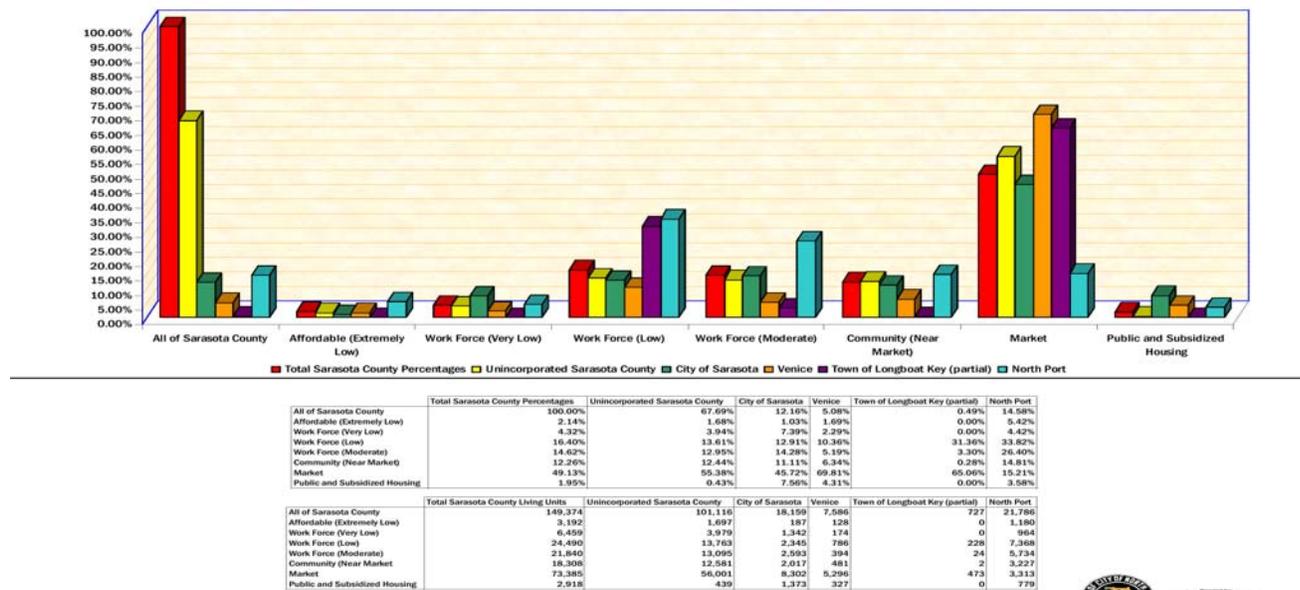
Source : Shimberg Center for Affordable Housing, Local & Regional Profiles

**Update: The average home value for North Port increased in 2005 to \$140,739 and also increased in Sarasota County to \$271,083.*

In **Figure 8.9**, as in Exhibit C which looked at just the City of North Port, looks at Sarasota County as a whole. This figure illustrates the amount of housing valued in different segments per cities or unincorporated Sarasota County. It also shows that the City of Sarasota has the majority of subsidized housing units in the county. To see all housing units by color and area, see **Appendix Map 1**.

Figure 8.9

Community Housing Costs based on Living Units in Unincorporated Sarasota County and Cities* **



***Figures based on Area Mean Income (AMI), as determined by the US Department of Housing and Community Development, for a family of four.*



Findings: North Port has a high percentage of homes valued at and selling at workforce income levels. At this current trend, the City would be highly out of balance in terms of mixed home values. It is evident that the forthcoming development of annexed areas in the City will assist in bringing a more diverse mix of home types and prices that would have not have been possible otherwise. Although it is anticipated that new developments will have values at or above market levels unless a percentage of workforce units are integrated into the plans.

In addition, newer homes constructed on platted lots throughout the City will have higher price points than previous years and will increase in value. With these findings, North Port, as compared to other cities within the county, is bridging the gap in affordability within the county. Through the EAR process, citizens have expressed concern regarding disproportionate shares of housing in low income categories in North Port, although workforce housing was a desired income level unit.²² As shown in Appendix Map 1 and Figure 6.4, there is a good mix of housing values in the cities, and the connecting areas of unincorporated Sarasota County, west of I 75, however, there is a large amount of higher end housing to the East of I 75.

Strategies should be implemented to ensure a healthy amount of housing for all income categories. Bi-yearly monitoring of housing stock and trends would ensure that the market, in conjunction with approved strategies, are producing units to meet the needs of each income category from 0-120% AMI.²³ Housing stock for those in income levels above 120% AMI should also be monitored to ensure an adequate mix. Sustainability of commercial development, and the housing market vs. available jobs, is contingent on a healthy balance of housing stock or the need for more units.

VII. Rental Housing

Each year, the Department of Housing and Urban Development (HUD) publishes a list of Fair Market Rents (FMR). The FMR for an area is the amount that would be needed to pay the gross rent (shelter, plus cost of utilities, except telephone) of privately owned, decent, safe, and sanitary rental housing at a modest, non-luxury nature with suitable amenities. The 2006 FMR for the Sarasota-Bradenton MSA are as follows²⁴:

0-Bedrooms	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$625	\$685	\$824	\$1,052	\$1,156

Figure 8.10 shows minimum rents for a two bedroom apartment in several North Port apartment communities. Toledo Club apartments are the only fair market rate apartments in North Port with rents from \$685-\$1,065 which serve a range of households from very-low to moderate

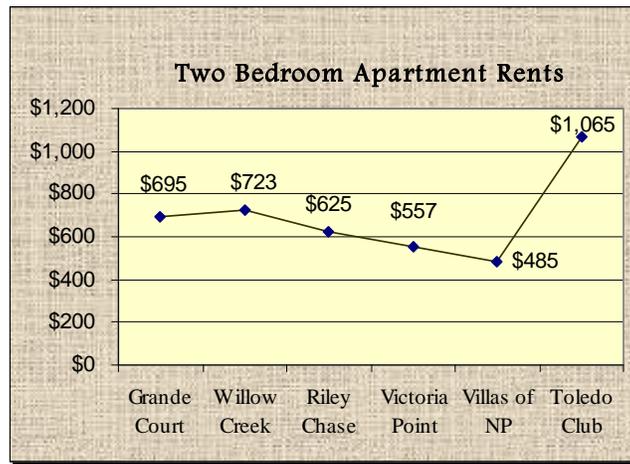
²² Citizen Advisory Committee, Evaluation and Appraisal Report, 8/25/05

²³ Citizen Advisory Committee, Evaluation and Appraisal Report, 8/25/05

²⁴ Source: HUD

incomes (minimum income of \$24,660-\$38,340). With 345 units, Toledo Club rents are consistent with the HUD’s list of FMR.

Figure 8.10



Source: Planning Staff Apartment Survey 10/2006

**Update: the HUD Fair Market Rent in 2007, representing rent for a typical modest apartment shows a \$25-\$46 increase in rents from 2006:*

0-Bedroom	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$650	\$712	\$857	\$1094	\$1202

A minimum wage earner (earning \$6.15 per hour) working full time can afford monthly rent of no more than \$320. That equates to 173 work hours to afford a two-bedroom unit at the fair market rent, if there is only one wage earner. Low wage earners are generally assisted by federal and state programs administered through Sarasota County as noted in section VIII. According to the U.S. Dept. of Labor, Bureau of Labor Statistics, retail and administrative related jobs pay on average approximately \$7.93-\$11.87. These two categories employ a large percentage of workers in the Sarasota-Bradenton-Venice Metropolitan Statistical Area (MSA).²⁵

In absence of additional income, full time wage earners in these jobs do not have the income to afford a unit at fair market rent. Furthermore, a graphic by the Florida TaxWatch ([Exhibit D](#)) shows that an estimated 47% of Sarasota County renters are unable to afford median 2 bedroom apartments at fair market rate.

Table 8.7 shows a selection of occupations, and how much rent these workers could afford based on area salaries. For example: a retail salesperson could not afford a two bedroom fair market rate unit with no other source of income. Half the experienced workers could afford a

²⁵ US Department of Labor, Bureau of Labor and Statistics, Occupational Employment and Wages, Sarasota- Bradenton-Venice, FL, May 2005.

unit, the other half must have an alternate form of income, a working roommate or spouse, reside in tax-credit units, and/or utilize federal housing assistance programs.

Table 8.7

Sarasota-Bradenton FMR \$824 (2006); Annual wage needed to afford 2-bedroom apt. at FMR \$32,960				
Occupation	Maximum Affordable Rent for:			
	Entry-Level Worker	Median-Wage Worker	Experienced Worker	
Licensed practical & vocational nurse	742	911	1022	
Police & sheriff's patrol officers	794	965	1141	
Preschool teachers, except sp. ed.	386	539	729	
Retail salesperson	402	536	783	
Firefighter	666	879	1004	
Pharmacy technician	406	507	577	

Source: Shimberg Center for Affordable Housing

In 2000,²⁶ as shown in Table 8.8, 8% of renters paid more than \$1000 per month for rent. The median rent paid by a North Port, household in 2000 was \$664.²⁷

Table 8.8

Gross Rent-2000 Specified Renter-Occupied Housing Units

County	Place	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1000-\$1499	\$1500 or More	No Cash Rent	Total
Sarasota	North Port	32	54	135	554	256	44	8	40	1123

Source: Shimberg Center for Affordable Housing

Renting vs. Homeownership:

Depending on a households situation, homeownership may not always be the best financial choice, or even an option. Renting can offer surprising benefits. Below are several of the top homeownership myths, including²⁸:

Myth: I'll reduce my tax bill if I buy a house.

Reality: A majority of homeowners reap no annual tax benefits from owning a house.

Myth: Paying rent is throwing away money.

Reality: For the first five years of homeownership, you are simply giving away your money to a bank. Nearly one-third of all buyers move within five years, before they start building any real equity.

²⁶ Source: 2000 Census

²⁷ Shimberg Center for Affordable Housing

²⁸ National Housing Council, Don't buy the Myths: Renting can be a smart investment, May 28, 2004.

Myth: My mortgage payment will be less than my rent.

Reality: Your mortgage payment is just the beginning. The "hidden costs" of homeownership can add up to thousands of dollars a year, such as insurance and maintenance.

Myth: As a homeowner, my housing costs will stay constant. I won't have to worry about rent increases.

Reality: Your mortgage may remain constant, but other costs, such as maintenance, insurance and property taxes can change significantly every year. And if you have an adjustable-rate mortgage, your mortgage payment itself can increase.

Myth: Investing in a house is a safe investment.

Reality: Even in today's healthy housing market, stocks and bonds often still offer a better return.

***Findings:** As fair market rents increase, lower income jobs and households on fixed incomes find it difficult to afford fair market rents and even assisted/subsidized rents. As commercial/office development continues to rise in North Port, many of the associated jobs are not at the income level to afford fair market housing with one wage earner. Multiple wage earner households, as shown in the dual occupation table [Exhibit B](#), illustrates a higher rate of affordability with dual incomes for those other than the extremely low income category. Economic development initiatives for professional, industrial, medical and other higher income uses would complement a broader spectrum of employment choices.*

In most cases, even an experienced single worker cannot afford a fair market unit. When more than one wage earner contributes to the household income, affordability for a median-experienced worker is more realistic, but still not attainable for entry level workers. The private sector, subsidized units available in North Port assist this population until their income levels increase through educational and/or better job opportunities are obtainable.

VIII. Public and Assisted Housing

Since 1997, North Port has seen a dramatic increase in public and assisted housing. In 1989 the City had 38 subsidized housing units. At the time of adoption of the 1997 Comprehensive Plan, that number had increased to 80 units. Today, according to the Sarasota County Office of Housing and Community Development 2005-2010 Consolidated Plan, the City of North Port has 838 private sector subsidized units. This represents 41% of the 2,023 tax credit or subsidized units in the County. The income limits to reside in these units fall into the very-low to low range. These apartment complexes include:

Table 8.9

Inventory of Federally-, State- and Locally- Assisted Rental Housing

Development Name	Street Address	City	Zip Code	County	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Population or Target Area
Calusa Springs	4220 S. Cranberry Blvd.	North Port	34287	Sarasota	95	95	Ready for Occupancy	Housing Credits 9%	Family

Grande Court At North Port	5101 Greenwood Avenue	North Port	34287	Sarasota	128	126	Not Ready for Occupancy	Housing Credits 4%;State Bonds	Family
Riley Chase	1015 Panacea Blvd.	North Port	34287	Sarasota	312	312	Ready for Occupancy	Guarantee;Housing Credits 4%;Section 542;State Bonds	Family
Victoria Pointe	3950 South Sumter Blvd.	North Port	34287	Sarasota	42	42	Ready for Occupancy	Housing Credits 9%;Section 515	Family
Villas Of Northport	5200 S. Biscayne Dr	North Port	34287	Sarasota	38	38	Ready for Occupancy	Rental Assistance/RHS;Section 515	Elderly
Willow Creek	6851 Willow Creek Circle	North Port	34287	Sarasota	120	120	Ready for Occupancy	Housing Credits 9%;SAIL	Elderly
Willow Creek Apartments II	6961 Willow Creek Circle	North Port	34287	Sarasota	104	104	Ready for Occupancy	Housing Credits 4%;Local Bonds;SAIL	Elderly;Family

Source: Shimberg Center for Affordable Housing

All of these apartments serve households in the very-low income range of 30-50% AMI with the exception of Villas of North Port which serve the extremely low households below 30% AMI. In addition to these apartment communities, North Port also has 86 Section 8 units, plus 29 single family homes built by Non-Profit Organizations for low-income recipients²⁹.

These 838 apartments are disbursed and linked to Activity Centers for employment opportunities, reduction in transportation costs (links to transit), and are adjacent to residential neighborhoods either existing, planned or under construction.

Below is a listing of the programs offered through the Sarasota County Office of Housing and Community Development.

- Local Housing Assistance Plan (LHAP)
- State Housing Initiatives Partnership Program (SHIP)
- Community Development Block Grant Program
- HOME Investment Partnerships Program
- Section 8 Vouchers
- Down Payment Assistance Program
- Purchase/Rehabilitation Program
- Housing Partnership Program
- Homebuyer education
- Local and State Bond Programs
- Owner-Occupied Rehabilitation Program
- Barrier Removal Program
- Water/Sewer Connection Program
- Rental Development Program
- Section 8 Rental Assistance
- Special Needs Housing Programs for persons with mental disabilities, HIV, AIDS, and mental illness

At this point, according to North Port Social Services, the City does not have a major issue with homelessness. On the rare occurrence when North Port Social Services does meet with a homeless individual, they are directed to Sarasota County for assistance. Sarasota County has programs, staff, and facilities specifically devoted to assisting the homeless population.

²⁹ Sarasota County Office of Housing & Community Development.

Findings: *There are numerous programs to assist qualified renters and potential homebuyers in Sarasota County. Within the City of North Port, there are 838 elderly and family units that fall within the affordable to workforce income levels. These private sector units utilize tax credits to offer rents below market rate. A large majority of tax credit/affordable housing developments are located in the cities within Sarasota County (see appendix for map and graphs of #units and locations). Ten of these developments are located in south county, which intensifies the commuting patterns to employment hubs in north county.*

Homelessness is not a major issue in North Port. Sarasota County remains the primary provider of assistance to the homeless.

IX. Elderly and Special Needs Population

Over the next 20 years, it is expected that the World War II “baby boomers” will double the number of seniors nationwide. Although there is a clear need for affordably priced dwelling units that are conveniently located near shopping, services and community activities, research also indicates that baby boomers are quite different from their parents. They are expected to remain mobile and independent longer than previous generations. The design and development of new housing reflecting these lifestyle characteristics is becoming an important component of the housing industry.

For the less-mobile elderly and special needs populations, low maintenance requirements and accessibility are key issues. Housing should be built with low maintenance materials and designed to allow such individuals to live independently.

In 1997, Quality Health Care Center was the only assisted living facility in the City with a 120 bed capacity. Today, Gardens of North Port with 100 beds and North Port Pines with a 100 bed capacity can be added as an Adult Congregate Living Facility (ACLF). There are several in-home adult care facilities dispersed throughout City (Exhibit E) which are allowed up to 6 beds per City code.

Elderly Households³⁰

In 2005, 3,822 households in North Port (30%) were headed by a person age 65 or older. In comparison, 27% of households statewide are headed by elderly persons. Furthermore, 3,617 of elderly households in North Port (95%) own their homes, which is the same percentage as in 1997. Only 205 elderly households rent.

As shown in Table 8.10, 720 elderly households (19%) pay more than 30% of income for rent or mortgage costs.

Table 8.10

Elderly Households by Age and Cost Burden, North Port, 2005			
Age of Householder	Amount of Income Paid for Housing		
	0-30%	30-49.9%	50+ %

³⁰ Florida Housing Data Clearinghouse

65-74	1528	230	147
75 or older	1574	212	131

Source: Shimberg Center for Affordable Housing

Findings: The vast majority of North Port households 65 and over, own their homes. With 19% of all households 65 and over paying more than 30% of their income for housing, for those on fixed incomes, increases in housing costs such as taxes and homeowners insurance can have a significant effect on the amount paid for housing. Although state officials are attempting to rectify insurance issues, it is still a reality facing many citizens, therefore the percentage of cost burdened elderly households need to be monitored bi-yearly. *Update: the amount of households 65 and over paying more than 30% of their income for housing has increase 2% to 21%.

North Port has more than tripled the number of beds available in adult care facilities since 1997.

X. Housing Needs

Analysis from the Shimberg Center for Affordable Housing (Table 8.11) indicates a need for 45,541 total units by 2030. In fiscal year 2005, according to the North Port Building Department, there were 2,826 building permits issued, 91 of which were multi-family. Since 2005, the addition of Grand Court Apartments, and the expansion of Toledo Club apartments have added 331 multi-family units. Note: careful monitoring of each income level is needed to ensure the City meets all income level needs, with special emphasis on extremely low to low.

Table 8.11

Place	Income	2000	2005	2010	2015	2020	2025	2030
North Port	<= 30% AMI	551	970	1335	1704	2063	2416	2766
North Port	30.01-50% AMI	766	1307	1756	2246	2737	3281	3811
North Port	50.01-80% AMI	1511	2641	3607	4613	5582	6578	7545
North Port	80.01-120% AMI	2111	3769	5217	6657	8024	9333	10600
North Port	120.01+% AMI	4103	7382	10251	13086	15804	18361	20819

Source: Affordable Housing Needs Summary, Shimberg Center for Affordable Housing.

Table 8.11 provides overall projections of future construction needs based on the projected number of future households and the number of existing housing units. These projections show the number of units that would need to be constructed between a base year, in this case 2005, extending thru 2030. This would address potential growth in affordable housing need, but not address the existing need, i.e. those paying 30-50% of their income for housing.

Note that Table 8.11 shows the construction need for all households at each income range, not just those who would be expected to pay more than 50% of income for housing. In other words, it would be expected that existing private market construction and housing programs would 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. Typically, many households in the extremely low and low incomes ranges utilize federal and state funded programs to assist finding and subsidizing monthly housing costs.

Table 8.12

Projected Construction Demand, 2005-2030											
2005		2010		2015		2020		2025		2030	
Single Family	Multi Family	Single Family	Multi Family	Single Family	Multi Family	Single Family	Multi Family	Single Family	Multi Family	Single Family	Multi Family
15,708	361	21,668	498	27,670	636	33,441	769	39,969	898	44,517	1,024

Source: Shimberg Center for Affordable Housing

In Table 8.12, projected construction demand is cumulatively broken down by single and multi-family from 2005-2030 based on Table 10.1 projections.

Findings: Using Shimberg projections as a guide, North Port will have a housing demand of 29,742 additional single and multi-family units by 2030. Monitoring of types, sizes, values, and sales prices will aid in determining if each income level has adequate available units at no more than 35% of household income.

Table 8.13

Households by Cost Burden, North Port, 2005

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
All Households	11,942	2,542	1,585

Source: Shimberg Center for Affordable Housing, Regional & Local Profiles.

- Cost-burdened" households pay more than 30% of income for rent or mortgage costs. According to the Shimberg Center for Affordable Housing, in 2005, 4,127 North Port households (26%) pay more than 30% of income for housing (Table 8.13) and 10% of households pay more than 50% of their income for housing, which is also the same percentage for the county as well. By comparison, (28%) of households statewide are cost-burdened.

In Table 8.14 below, household cost burden are shown as compared to selected cities and counties in the region. North Port and Charlotte County have a lower amount of households with a cost burden above 30% AMI. This further indicates affordability in North Port as compared to other regional areas.

Table 8.14

Households With Cost Burden Above 30% and Income Below 60% AMI - All Households, 2005

Place	Households	Percent of All Households (%)	Rank by Percent of All Households
Ft. Myers	3866	19.0	1
Sarasota	4028	16.7	2
Venice	1608	15.4	3
Port St. Lucie	5955	14.6	4
Lee-Unincorporated	15328	13.2	5
Sarasota-Unincorporated	14666	13.0	6
Cape Coral	5939	12.4	7

North Port	1438	11.4	8
Charlotte-Unincorporated	6725	11.1	9
Punta Gorda	967	11.1	10

Source: Shimberg Center for Affordable Housing

**Update: The table below shows new data regarding severely cost burdened households paying more than 50% of their income for housing, earning less than 80% of the AMI, thru the year 2030.*

Table 8.15

AHNA Affordable Housing Need Summary 2005-2030

Number of severely cost burdened (50%+) households with income less than 80% AMI by tenure							
Place	Tenure	2005	2010	2015	2020	2025	2030
North Port	owner	1061	1474	1880	2273	2643	2999
North Port	renter	310	436	556	667	765	862

Source: Affordable Housing Needs Summary, Shimberg Center

Findings: *Although North Port shows 26% of households paying more than 30% of their income for housing costs, this figure is consistent with the county and slightly less than the state. Regionally, North Port has a lower percent of cost burdened households. This shows that the City has a diversity of units available at all income ranges. *Additional data shows the need for 2,999 owner occupied units and 862 renter occupied units through 2030 for households with income less than 80% AMI, paying over half their income for housing.*

XI. Residential Construction Trends

It is anticipated that under the current Future Land Use Map, including platted lots, and approved developments, the City’s population has the potential to be approximately 267,934.³¹ Using 2.48 persons per household,³² that equates to 108,038 housing units of all types. As of 2005, 21,786 units of all types have been constructed. As noted earlier in this report, 15% of the housing stock is valued at market prices (\$230,896 or higher). Although this would give the impression of an imbalanced housing stock, recent annexations will not only bridge the gap by adding higher end units, but will also offer a variety of unit types. In the near future, North Port will see approximately 20,000 units in multiple developments including the West Villages (Thomas Ranch) and Panacea that will bridge the gap in terms of higher end units. In all, West Villages includes 8,000 acres within the boundaries of North Port on either side of U.S. 41 and River Road and will have up to 15,000 single family, paired villas, town homes, and condos for more than 30,000 people. The Panacea DRI has planned for 2,596 homes, also of varying types.

Through another planned development, the City will see over 2,000 units with price points in the moderate workforce range, many of which will be located in Activity Center #5, and 450 near market to market range single family attached carriage units in Activity Center #1. That

³¹ North Port Planning Department projections

³² 2000 Census

basically leaves the 51,000 remaining residential platted lots yet to be developed, presumably continuing the current trend.

One of the primary tenets in the 1997 Comprehensive Plan was to diversify the housing stock. With the developments listed above, it appears that the City is meeting the goal of diversification. Therefore annexation based purely on housing diversification will not be necessary.

Did you know?³³:

That the one-year impact of building 100 single family homes in Average City USA include:

- ◆ \$11.6 million in local income
- ◆ \$1.4 million in taxes and other income for local governments; and
- ◆ 250 jobs

Did you know?

It is estimated that the construction of 100 multi-family units in Average City USA generates:

- ◆ \$5.3 million in local income;
- ◆ \$630,000 in taxes and other revenues for local governments; and
- ◆ 112 local jobs

***Findings:** Recent annexation and existing, and planned developments on the non-platted lots will allow the City to achieve a balanced housing stock. This indicates that the goal of housing diversification articulated in the 1997 Comprehensive Plan is well on the way to fruition. If current market trends remain in place, the City will have a balance of all types of housing units. Careful monitoring of the market, trends, values, and housing stock will aid in addressing unanticipated shifts. Due to this data, annexations based purely on housing, will not be necessary.*

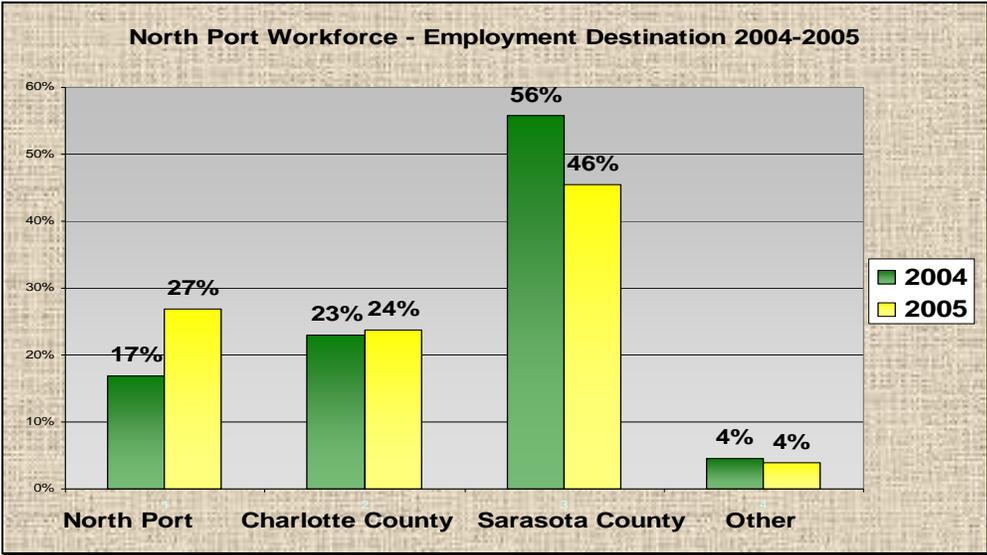
XII. Commuting Costs and Patterns

One of the signs that a region has a housing affordability issue is when workers face long commutes to outlying areas to jobs located in cities with high housing costs. The results of a 2006 City survey shown in [Figure 8.11](#) illustrates that 73% of the City's workforce commute outside North Port to work.³⁴ The figure does however indicate that job opportunities have begun to increase in North Port, and is reflective of the City's growing population which is in turn attracting new businesses, although most employment opportunities are still located outside of North Port. Furthermore, of the top 20 employment locations (total employees per 1 square mile) in Sarasota County, none are in North Port ([Exhibit F](#)).

³³ National Associate of homebuilders (NAHB)

³⁴ City of North Port Citizens Survey, March 2006.

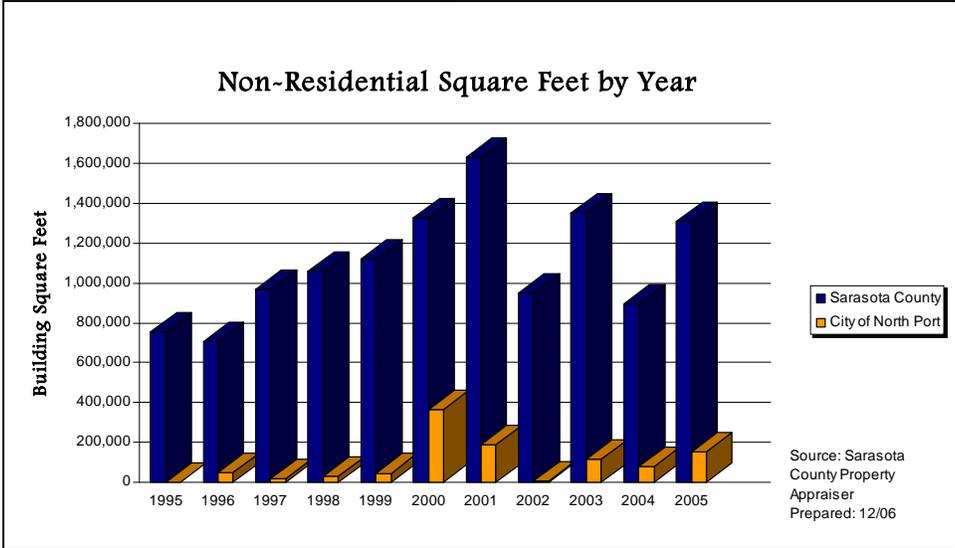
Figure 8.11



Source: 2006 North Port City Survey

Two of the closest locations are in or near the City of Venice, the remaining locations are mainly in and surrounding the City of Sarasota which is approximately 39 miles from North Port.³⁵ To further this discussion, Figure 8.12 shows the amount of non-residential square footage permitted in Sarasota County as compared to North Port. Sarasota County has permitted more non-residential square footage than North Port by a 10:1 ratio from 1995 to 2005. This figure clearly illustrates that most commercial and industrial activities are still concentrated in areas far north of North Port.

Figure 8.12



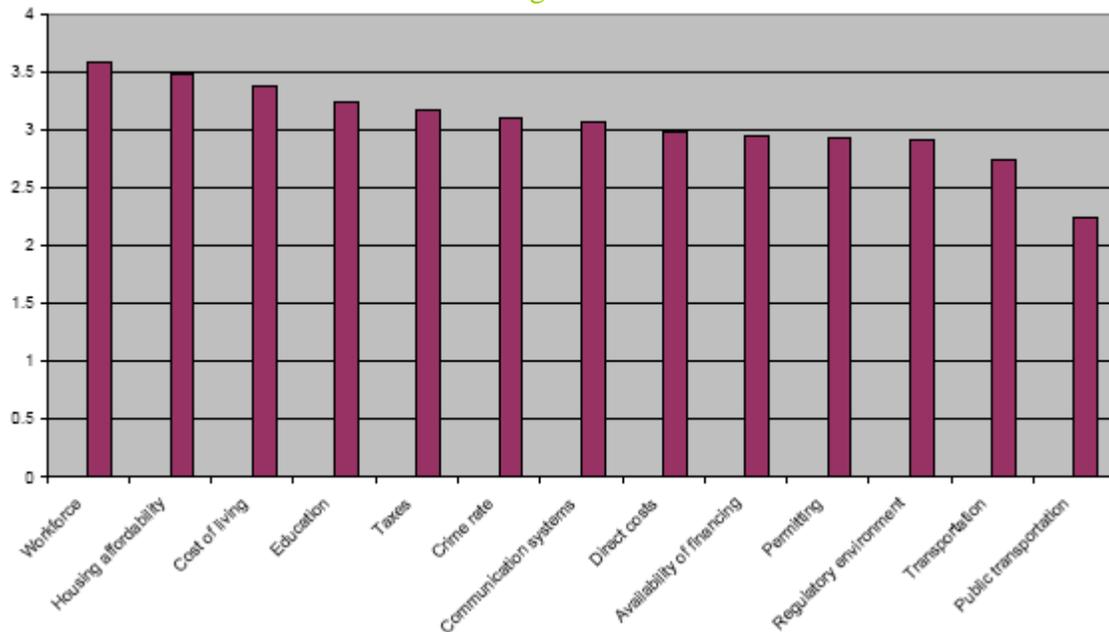
Source: Sarasota County Property Appraiser
Prepared: 12/06

³⁵ Top 20 Locations-Employment, Sarasota County draft reference material. (Info USA, ESRI, U.S. Census, Tele Atlas)

The longer workday resulting from extended commutes impacts quality of life aspects such as free time, family life, and expendable income. Total household costs attributable to housing choices go far beyond the actual dollar amounts paid each month in rent or a mortgage payment. The transportation costs incurred as a result of location often constitute a large portion of total household expenses. Utilizing a commute cost calculator and a 60 mile round trip estimation (5 day work week, \$2.25 per gallon, estimated per mile vehicle depreciation, \$50 per month car insurance, and a \$250 per month car payment) the estimated yearly cost of commuting is \$8,208, or \$684 per month (\$434 without a car payment). Failure to provide for a balanced mix of housing options close to jobs leads to traffic congestion and other problems that diminish quality of life.³⁶ Last year highway congestion cost the nation \$69.5 billion in wasted fuel, and time, and congestion is increasing.³⁷

In 2005, a study was conducted by the Economic Development Corporation of Sarasota County,³⁸ of Sarasota County businesses, to determine what business owners/managers think about the current business climate. The key findings from this survey showed that although businesses are moderately well satisfied with the county business climate, the major concern appeared to be affordable housing, worker availability, and the overall cost of living and taxes, as illustrated in Figure 8.13. This illustration shows the overall importance of business climate issues.

Figure 8.13



Source: Sarasota County Business Climate Survey, July 2005

³⁶ NGA Center for Best Practices, integrating affordable housing with state development policy, Washington DC

³⁷ NALEP and Smart Growth Leadership Institute. Pg 6

³⁸ In partnership with the Herald-Tribune and the University of South Florida Sarasota-Manatee

***Findings:** The higher cost of an average home in Venice and Sarasota, as compared to North Port, is substantial for the working class. Because of existing land use patterns, 73% of workers are commuting outside North Port for employment. These workers now commute to employment ‘hub’s. High housing costs and the clustering of non-residential land uses in the northern parts of the county are contributing to the growth of North Port. As shown on the commute calculator, this land use pattern is driving commuting costs for many working families. Economic diversification is necessary in North Port, and South County. This will provide higher paying jobs and lessen cost contributed to commutes and enhance quality of life for citizens.*

XIII. Mixed-Use Strategies

In terms of land use, activity centers offer a unique possibility to improve housing affordability within the City of North Port. By utilizing mixed use residential development at greater densities, benefits such as more efficient use of costly community infrastructure systems become apparent. Greater densities can be achieved through means (such as clustering and planned unit development) that preserve open space, protect sensitive natural resources, and achieve other important community objectives; smart growth, sustainable development, and transit oriented design. Consequently, through development of activity centers, along with the annexations of large tracts of land, North Port is able to expand the range of housing choices in terms of type and location in contrast to the platted lots. The City has positioned itself to implement these strategies within the village concept and activity center developments (Exhibit G). Activity Centers, Village, and Town Centers afford the possibility of residential units above commercial developments as an added component to affordability and housing choices.

A freestanding single family house is not the only home. In every neighborhood, residents of varying ages, family situations, and income levels need a variety of home types. These include duplexes and fourplexes, units above retail spaces, and large apartment buildings with porches, patios, balconies, and common gardens.³⁹ Amenities directly tie to quality of life for those in multi-family units. Unique and decorative features can be included in design of outdoor spaces in order to increase aesthetic beauty, environmental assets, improve physical health, mental health, and increase social interaction.

The mix and dispersion of affordable units throughout a region benefits all citizens. In metropolitan areas to small towns, affordable housing programs and comprehensive plans in City’s and counties throughout the country encourage or require the dispersion of affordable units. According to a study from the University of Texas, diversity in housing takes the ‘stigma’ and social isolation out of the equation.⁴⁰ It is not uncommon to find NIMBYism when we separate ourselves from our neighbors based on income.⁴¹ In areas comprised of mostly low-income housing-particularly those areas lacking jobs and community services, crime can be higher. Whether poor or middle-class, young people who live amid concentrated poverty are far more likely to drop out of high school and remain jobless than their counterparts in

³⁹ Morrish, William and Brown, Catherine, Planning to Stay. Learning to see the physical features of your neighborhood.

⁴⁰ Jargowski, Paul A., Concentration of Poverty and Urban Inequality, University of Texas, Dallas. June 30, 2001.

⁴¹ The NIMBY Report: Smart Growth and Affordable Housing, by the national low income housing coalition, spring 2001- Edited by 1000 friends of Florida.

socioeconomically mixed neighborhoods.⁴² Local governments can help blunt the effect of low-income housing concentrations by encouraging their share of the state's need for new affordable housing, by encouraging the development of affordable apartments and duplexes in scattered locations and approving mixed-income residential developments.⁴³ By utilizing specific design standards, affordable housing can integrate into neighborhoods, and dispel misconceptions of how affordable housing looks.⁴⁴

The concept of Smart Growth promotes mixed-income communities and connects development of affordable housing with jobs, services, commerce, transportation, and recreation. When housing, particularly affordable housing, is dispersed throughout a region and connected to other land uses, the need for long commutes to work or shopping can be reduced. Pockets of poverty and dis-investment are less likely to occur as a result.⁴⁵

***Findings:** Dispersal, rather than clustering of affordable housing units creates a stronger community fiber and decreases the 'stigma' often associated with affordable housing. Affordable units, developed in a manner that encourages social interaction and built with amenities such as shared park spaces that create a sense of community. Affordable housing can integrate into neighborhoods, and dispel misconceptions of how affordable housing looks by using decorative features not only in the architecture of the building but the outdoor space as well.*

Within village and activity center land uses, the city has the opportunity to expand the range of housing choices in terms of type and location in contrast to the monoculture of platted lots. These land uses will also correspond with smart growth concepts in terms of mixed income areas by connecting the development of affordable housing with jobs, services, commerce, transportation, and recreation. When housing, particularly affordable housing, is dispersed throughout a region and connected to other land uses, the need for long commutes to work or shopping can be reduced.

XIV. Recommendations

Rising home prices over the past few years have benefited investors, speculators, and homeowners throughout the region, increasing their net worth and enhancing their economic security. At the same time, it has manipulated the market and raised the cost of entry for low-income families, young people, and singles trying to establish a foothold in our community. Due to affordable land and the lowest median and average sales prices as compared to Venice, Sarasota, unincorporated Sarasota County, and even Charlotte County, the City's population has doubled in the last five years. The following recommendations are based on the findings found throughout this report:

⁴² American Metro Politics, the New Suburban Reality. Hogan and Kitawaga (1985); Furstenburg (1987); McLanahan and Garfinkel (1989); Anderson (1991); Crane (1991); Mayer (1991); Massey and Denton (1993).

⁴³ Myths & Facts about affordable and high density housing. California Planning Roundtable. Department of Housing and Community Development.

⁴⁴ The Nimby Report: Does design make a difference? By the national low income housing coalition, fall 2001-Edited by 1000 friends of Florida.

⁴⁵ Affordable Housing and Smart Growth; Making the Connection. National Neighborhood Coalition Washington DC 2001.

◆ The City of North Port, as part of the Comprehensive Plan update, will continue to make and/or improve upon policies to endorse and support developer and non-profit initiatives to provide a balance of units to those who work and serve our community, aiding in the transition from one level of housing to the next. Based on EAR recommendations, monitoring price points, types, and values of housing in all market segments to ensure demand is being met at **each** income level on a bi-yearly basis will aid in this initiative. Monitoring housing stock is a critical factor because it is difficult to forecast economic conditions such as migration patterns, demographic changes, housing interest rates, construction costs and more. Significant variances from the trends and assumptions illustrated in this report should prompt a re-examination of the housing needs numbers.

◆ The City should continue to make every effort to attract business that offer higher income jobs. In addition, the City and county should work together to re-distribute economic development opportunities to the South, where the future concentration of the workforce population will reside.

◆ Based on the data collected for this report and EAR recommendations, the City should work with the Department of Community Affairs to re-write the Affordable Housing Rule in 9J5, F.A.C to avoid Developments of Regional Impact outside of the City from using North Port housing stock as a means to meet their affordable housing requirements.

◆ Inevitably, subsidized housing will continue to be needed for the lowest-income populations. Due to limited resources, for those that fall into the very-low and low income range, other strategies and programs are more appropriate to address the needs of these families, including: public housing, existing programs administered by the Sarasota Office of Housing and Community Development including HOME, SHIP, Section 8, Florida Housing Finance Corporation Tax Credit Projects, HOPWA and programs administered by non-profits within the community. These programs are vital to those in low income ranges and the City will assist in educating the public of their availability. The City should promote and assist these programs, including the Housing Trust.

◆ Low income rental units should take advantage of activity and town center densities and be integrated with other mixed use residential units and densities. These centers should have a high level of connectivity within the development and surrounding neighborhoods. Based on the findings of this report, the City of North Port should encourage affordable living units (0-80% AMI) above commercial development where appropriate. These units serve a vital component of affordability, access to jobs, transportation, and other services. Large multi-family apartment buildings should have porches, patios, balconies, and common gardens. These amenities directly tie to quality of life for those in the units. It is important that unique and decorative features be included in building design and outdoor spaces in order to increase aesthetic beauty, environmental assets, improve physical health, mental health, and increase social interaction. These actions will allow individuals to move from one level of housing to the next as their income increases while enhancing quality of life.

◆ In order to maintain the current housing stock in the more established areas, the City should be pro-active in revitalization efforts thereby adding to the overall quality of life in

neighborhoods. In order to make this option possible, the City should continue to have open discussions with Sarasota County regarding the formation of Community Redevelopment Areas (CRA). At this time, the neighborhoods that would best qualify for revitalization are all located adjacent to U.S. 41 (Activity Center 1), which has been the subject of CRA efforts by the City of North Port since 1998.

◆ Owner occupied single family units of all price ranges should be disbursed throughout the City. A percentage of workforce units should be included in new developments, including Developments of Regional Impact, in the range of 1.5%. Developers should sign affidavits ensuring that these units will remain affordable for a certain amount of years, i.e. 20 years. In Village Zoning, a small percentage of studio units should be included above Commercial areas, i.e. Village Centers. Combining lots should be encouraged in order to have higher priced units within the platted portion of the City.

◆ Annexations, based purely on housing diversification are not necessary.

◆ Based on the findings of wage, rents and housing prices, a public discussion should take place regarding changes to the Comprehensive Plan to allow, or not allow Accessory Dwelling Units (ADU's). These units include studios, granny flats, and units over commercial developments and garages. These are typically affordable one room units for a college student, an elderly family member, or households not able or ready for an apartment or homeownership. Upon a finding by a local government that there is a shortage of affordable rentals within its jurisdiction, a local government, per Florida Statute 163.31771, may adopt an ordinance to allow ADU's in any area zoned for single-family residential use. A building permit must include an affidavit attesting that the unit will be rented at an affordable rate to a very-low, low, or moderate income person(s). There may be additional staff time involved in enforcement.

The basic amenities in most ADU's include a bedroom, a bath, and a small kitchen. There are pros and cons to allowing accessory dwelling units and a careful discussion needs to take place. Presently, the City of North Port does not allow mother-in-law suites and rooms above garages. Allowing these types of units would help with the supply of affordable residences and to contribute to a more resource-efficient development pattern. Due to an average platted lot size of 10,000 square feet, ADU's in North Port should be for those who combine two or more lots. This would allow adequate space, parking, and tree canopy. Also, we can achieve the mix of affordability that we want on a minimal inclusionary basis, rather than through the pods of the conventional subdivision. It is a practical way of achieving one of the more elusive goals of New Urbanism. These types of units do a number of things. First, they integrate people into neighborhoods; they are an exceptional way to save money for an apartment or transition to homeownership, especially for persons entering college or graduating students entering the workforce.

The idea of integrating garage apartments and mother-in-law suites into urban planning is a key aspect in integrating all income types into all neighborhoods. Listed below are some pros and cons of ADU's.

Pros⁴⁶

- Provide market-rate affordable housing without government subsidies.
- Allow home owners to recover costs via rent, enabling them to stay in place longer than might otherwise be possible in housing market (e.g. allowing seniors to afford their homes even as overhead costs increase.)
- Promote mixed-income neighborhoods.
- Encourage more efficient use of transportation networks (through walking, car-pooling, bicycling, e.g.)
- Increase neighborhood and household security, companionship, sociability.
- Reduce community traffic problems, as more service employees and students are able to live closer to work and school.
- Permit neighborhoods to modestly increase residential density in support of transportation, local retail and environmental objectives, often without significantly changing the character of the neighborhood.
- Provide supplemental income for the primary household. Such income can help pay for better neighborhood/household upkeep such as home renovations or yard maintenance. Sometimes, owners exchange reduced rent for a renter's agreement to provide household maintenance (such as yard mowing). Promote neighborhood stability because the additional income can help people afford to stay in their home longer, instead of being forced to move due to unaffordable costs. Supplemental income is particularly important for many seniors who are on a fixed income.
- Provide assisted living arrangements for the disabled.
- Provide more privacy for overnight or extended-stay guests.
- Promote infill development by promoting increased community population within already developed areas.
- Provide opportunities for "extended family" living arrangements (senior relatives, for example, who can live near their children instead of being placed in a nursing home).
- Provide more efficient use of space in an age in which household sizes are shrinking. Smaller families often find themselves in homes that are too large for their needs, and such excess space can sometimes be beneficially allocated to accessory units.
- Provide more tax revenue for the local government.

⁴⁶ Accessory Dwelling Units Add Flexibility and Affordability, New Urban News, December 2001.

Cons

- May increase City code enforcement costs (prohibiting them is a common way for a community to cheaply and indirectly control noise pollution, parking problems, unsightly residences).
- Deed restricted areas may not be legal to allow accessory units in single-family areas, where the zoning only allows one family.
- Often opposed by single-family residents as not compatible with the character of single-family neighborhoods.
- Difficult to enforce the definition of a “family” (if the accessory unit is to be regulated based on number of families).
- May be perceived to exacerbate transportation and/or parking congestion.

XV. Additional 9J~5.010 Data

It was unclear during the creation of the Housing Report how the document would be incorporated into the Comprehensive Plan, therefore some additional data required under 9J~5.010 was needed. The following data fulfills these requirements but does not change the recommendations made in this report and the subsequent policies that follow.

North Port Profile

A. Vacancy and Occupancy

Units by Vacancy and Occupancy Status, 2000

County	Place	Occupied	Vacant	Total	Vacancy Rate(%)	Vacant Seasonal, etc. Units	Total Units	Vacancy Rate Total Units(%)
Sarasota	North Port	9111	260	9371	2.8	931	10302	11.6

Source: Shimberg Center for Affordable Housing

B. Homesteads

Number of Units and Homesteads, 2005 Roll Year

County	Place	Total Units/Properties					Homesteads			
		Single Family	Mobile Home [1]	Condominium	Multi-Family 9 or Less units	10 or More Units	Single Family	Mobile Home [1]	Condominium	Multi-Family 9 or Less units
Sarasota	North Port	16153	865	227	36	100	11652	416	102	9

Source: Shimberg Center for Affordable Housing

C. Type

Number of Units by Type, Summary, 2000

County	Place	Single-family(1 att./detach.)	Multi-family(2 or more)	Mobile Home	Other	Total
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Sarasota	North Port	9204	318	835	0	10357
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Source: Shimberg Center for Affordable Housing

D. Tenure

Households by Tenure, 2005

County	Place	Owner	Renter	Total
Sarasota	North Port	14025	2044	16069

Source: Shimberg Center for Affordable Housing

E. Age

Year Structure Built

County	Place	Number										Share by Decade				
		1999-March 2000	1995-1998	1990-1994	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 or Earlier	1990s (%)	1980s (%)	1970s (%)	1960s (%)	Before 1960s(%)	
Sarasota	North Port	745	1893	1602	2243	2677	870	291	18	18	40.9	21.7	25.8	8.4	3.2	

Source: Shimberg Center for Affordable Housing

F. Rent

Gross Rent-2000 Specified Renter-Occupied Housing Units

County	Place	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1000-\$1499	\$1500 or More	NO Cash Rent	Total
Sarasota	North Port	32	54	135	554	256	44	8	40	1123

Source: Shimberg Center for Affordable Housing

G. Value

Value of Specified Owner-Occupied Units, 2000

County	Place	<\$50,000	\$50,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000-\$299,999	\$300,000-\$499,000	\$500,000-\$999,999	>1,000,000	Total
Sarasota	North Port	654	4416	1516	387	173	35	0	0	7181

Source: Shimberg Center for Affordable Housing

County Comparative Profile⁴⁷

A. Housing Condition

Housing Condition Characteristics, 2000

Place	Persons Per Room*		House Heating Fuel*		Kitchen Facilities		Plumbing Facilities	
	1.01 or More Persons per Room	Share of Occupied Units (%)	No Fuel Used	Share of Occupied Units (%)	Lacking Complete Facilities	Share of Units (%)	Lacking Complete Facilities	Share of Units (%)
Sarasota County	3135	2.1	1135	0.8	826	0.5	410	0.2
North Port	245	2.7	19	0.2	18	0.2	0	0.0
Sarasota	1286	5.5	326	1.4	242	0.9	96	0.4
Venice	72	0.7	40	0.4	181	1.3	33	0.2
Sarasota-Unincorporated	1532	1.8	720	0.7	385	0.3	281	0.2

Source: Shimberg Center for Affordable Housing

⁴⁷ Although part of Longboat Key is in Sarasota County, because it is a barrier island with dissimilar housing characteristics, the City was not included in the following comparisons.

- Since the adoption of the EAR, staff has taken numerous tours of the City and taken window surveys of housing conditions. The tremendous housing boom in North Port over the past few years has driven vast amounts of investors and speculator to build, which has in effect over saturated the market to a level that may take years to rectify. Because of the abrupt downturn in the housing market, hundreds of partially constructed homes have been abandoned by builders, speculators, and investors. Although many local builders have taken over many of these homes, there are still hundreds remaining. Currently, building staff has identified three homes for demolition.

B. Age

Year Structure Built, 2000

Place	Number									Share by Decade				
	1999-March 2000	1995-1998	1990-1994	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 or Earlier	1990s	1980s	1970s	1960s	Before 1960s
Sarasota County	4864	14137	16550	47896	52442	24402	14993	3579	3604	19.5	26.2	28.7	13.4	12.2
North Port	745	1893	1602	2243	2677	870	291	18	18	40.9	21.7	25.8	8.4	3.2
Sarasota	230	768	1202	4313	6800	5154	4985	1648	1835	8.2	16.0	25.2	19.1	31.4
Venice	176	623	1081	3115	4776	2118	982	296	363	13.9	23.0	35.3	15.7	12.1
Unincorporated Area	3514	10291	11842	36605	36356	15720	8403	1542	1366	20.4	29.1	28.9	12.5	9.0

Source: Shimberg Center for Affordable Housing

C. Age 2005

Year Built - Mean and Median, 2005 Roll Year

County	Place	Mean Year Built					Median Year Built				
		Single Family	Mobile Home [1]	Condominium	Multi-Family 9 or Less units	10 or More Units	Single Family	Mobile Home [1]	Condominium	Multi-Family 9 or Less units	10 or More Units
Sarasota	Sarasota County	1980	1977	1982	1965	1978	1981	1976	1981	1968	1979
Sarasota	North Port	1992	1976	1995	1972	1996	1998	1973	1998	1973	1995
Sarasota	Sarasota	1960	1975	1980	1957	1964	1958	1973	1978	1957	1966
Sarasota	Venice	1979	1972	1979	1961	-100	1980	1968	1978	1959	-100
Sarasota	Sarasota - Uninc. Area	1980	1978	1982	1969	1976	1981	1978	1981	1971	1974

Source: Shimberg Center for Affordable Housing

- The median year built for North Port is considerably younger than that cities and the county overall.

D. Cost Burden

Extremely Low-Income (Income Below 30% AMI), Severely Cost-Burdened (Cost Burden Above 50%) Households, 2005

Place	Households	Percent of All Households (%)	Rank by Number of Households
Sarasota County	7631	4.6	1
Sarasota-Unincorporated	4538	4.0	2
Sarasota	1920	7.8	3

North Port	597	3.7	4
Venice	479	4.3	5

Source: Shimberg Center for Affordable Housing

- North Port ranks 4th in terms of the number of severely cost burdened households within the county and has the lowest percentage of all households.

E. Value

Average Single Family Home Just Value, 2005

Place	Average Single Family Home Value (\$), 2005	Rank by Average Value
Sarasota	337532	1
Venice	306449	2
Sarasota - Uninc. Area	282307	3
Sarasota County	271083	4
North Port	140739	5

Source: Shimberg Center for Affordable Housing

F. Group Homes

City of North Port: Licensed Group Homes	
Licensed Adult Family Care Home	
Location	Capacity
2920 Pan American Blvd	5
3435 Avanti Circle	5
12101 Ronda Lane	4
4990 Sunnyvale Road	5
2500 South Biscayne Drive	5
5311 Andris Court	3
	27
Assisted Living Facilities	
Gardens of North Port	100
North Port Retirement Center	100
Quality Health Center	120
	TOTAL 347

Source: Shimberg Center for Affordable Housing

*see Exhibit E for locations

G. Mobile Home Parks

- There are no mobile home parks licensed by the Florida Department of Children and Family Services within the boundary of North Port. The City of North Port has one mobile home park which is a 55 and older facility. This is the only Residential Manufactured Home (RMH) district zoning within the City.

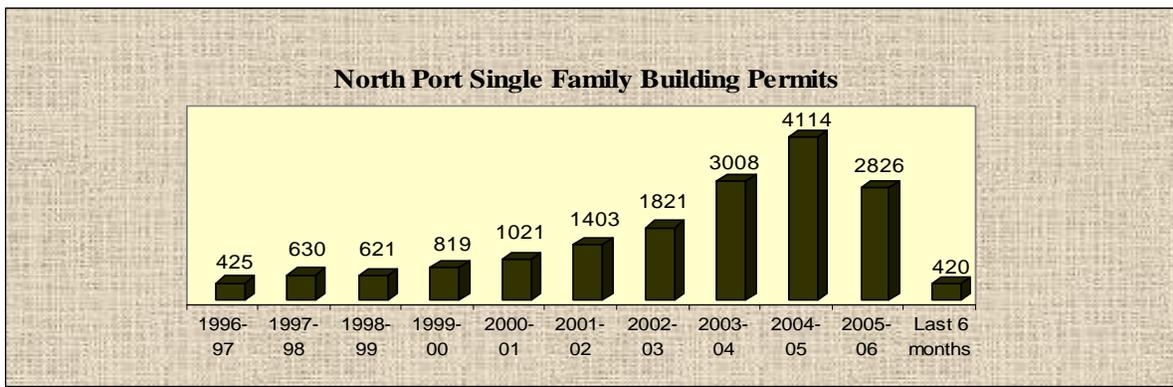
H. Historic Homes

- There are no historically significant housing structures listed on the Florida Master Site File, National Register, or deemed locally historic housing within the City of North Port at this time. The City will be celebrating the 50th Anniversary of its incorporation in 2009. Since 50 years appears to be a standard when looking to designate historic structures, the City will begin to examine and list structures that it may deem as historically significant.

I. Construction Activity

- Since 2003, construction activity has brought about substantial changes in the number of housing units. In fact, the City had more building permits issued from 2003-2006 than all years combined. **Update: Consequently this has developed spurred an oversupply of housing due largely to a high level of speculation. The figure below illustrates the significant increase in single family building permits as shown in Figure 8.3 in contrast to the figure below which illustrates the first six months of the 2006-2007 fiscal year. Home prices and values are also slipping as the City goes through the overabundance of homes for sale.*

Updated Figure 8.3

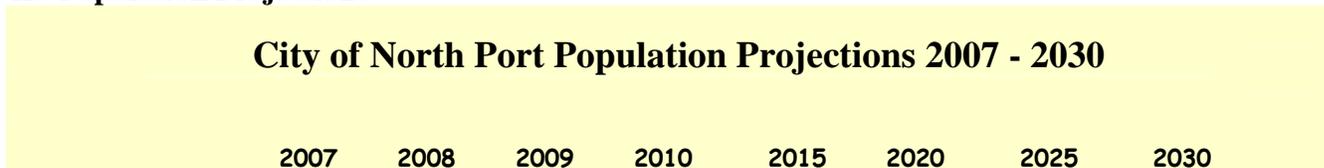


Source: North Port Building Department

J. Conversions

- As published in an independent real estate study⁴⁸, builders are now sitting on upwards of 399 homes. There are also hundreds of investors, speculators and flippers that are also sitting on property. Many of these homes are now becoming rental units until this supply stabilizes. There have been no conversions since the last Census, nor have there been removals or changes in the number of mobile home units.

K. Population Projections



⁴⁸ North Port Revealed, Institute of Real Estate Studies, Dennis J. Black. May 2007.

High	50,250	51,738	53,643	56,369	71,325	85,454	107,915	131,596
Middle	47,147	50,221	53,295	55,755	60,724	84,233	98,595	111,107
Low	48,163	48,556	48,948	49,734	60,552	71,713	82,703	93,693

Notes:

Projections from City of North Port.

Projections from Shimberg Center (except 2007 - 2009 which were done by the City).

Projections from BEBR (except 2007 - 2009 which were done by the City) BEBR high estimate for 2030 is 137,020.

Projections are updated every year. Updated on 2/21/07.

Source: City of North Port

- The City used population projections from the Shimberg Center, BEBR, and Planning Department methodology to gain a high-medium-low projection as seen in the chart above. **Update: The City of North Port has updated the population projections in November of 2008 which is reflected in the chart below.*

City of North Port Population Projections for 10 Year Planning Timeframe											
Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
City	56,316	57,280	59,061	61,611	65,075	68,618	72,237	76,506	78,833	82,673	86,592
City Functional			63,195					81,861			92,653
Shimberg	50,221	53,295	56,369	59,360	62,351	65,343	68,334	71,325			
BEBR	54,606	55,480	56,354	57,228	58,102	58,976	59,850	60,724			

* City Functional equals Seasonal Population

*note that not all projections are available for each year from BEBR and Shimberg

L. Farmworker Housing

Need for Farmworker Housing Units by Type and County, 2004						
County	Unaccompanied Migrant & Seasonal Households	Supply: DOH-Permitted Camps	Need for Single Person Beds	Accompanied Migrant & Seasonal Households	Supply: Section 514/516 and FHFC-Assisted Family Units	Need for Family Units
No Results found.						

Source: Shimberg Center for Affordable Housing

M. Land Requirements

- At 103 square miles, North Port is the third largest City by land mass in the State. There are approximately 51,000 platted lots remaining for development and also the 7,850 acre Thomas Ranch development, and the 9,252 acre Kelce Ranch that has two proposed DRI applications at this time, and an approved 1,999 unit development as well. In the Southeast corner of the City, there is also land zoned medium and high density residential, which is yet to be developed. The City of North Port has ample land to meet the housing needs of the community through the life of the 2007 Comprehensive Plan update.

N. Private Sector Market

- DRI applications currently under review, are complying with state statute regarding the provision of affordable housing within their respective developments, if approved. These DRI's are proposing accessory dwelling units (ADU'S), the donation of land specifically for affordable housing, studio units above commercial and integrating market units with affordable units.

Based on current trends, housing need is being met by the private sector with respect to workforce housing and market rent housing. The construction of subsidized rental units in the past few years has gained 440 units. This market is expected to continue. Affordable housing units are the market segment that will need additional resources and/or Comprehensive Plan language. Suggestions to aid in this segment include accessory dwelling units which are currently not allowed per the land development code, encouragement of studio units above commercial, and aiding local non-profits that provide units to very low and low income residents.

O. Housing Delivery Process

- Single family non-profit builders are expedited thru the North Port Building Department.
- With regard to non-profits ability to construct low income homes in a timely manner, North Port inspectors will stay on site or be available 24/7 during fast track building activity to ensure that construction is allowed to move continuously with no delays.
- Permitting is streamlined through customer service, on-line permitting, and call-in inspections. Single family permit applications are reviewed and turned around in 5-10 business days.
- The North Port Building Department is an Enterprise System; therefore fees are not waived for non-profit builders, although impact fees can be waived by the City Commission.
- In identifying problems with the delivery of housing in terms of multi-family housing, there is one major obstacle. Although single family units are allowed to install well and septic on the platted lots, for larger tracts, and developments, including those zoned multi-family, the development must have central water and sewer. To that respect, many areas of North Port not only do not have central utility service, they also do not have power. These areas are typically in the Southeast quadrant of the City where development has yet to occur. Due to the limited density, and the need for water and

sewer expansion in the more densely populated areas, it could be decades before service is extended.

- Without the assistance of Federal dollars to expedite water and sewer expansion, it will be decades before central water and sewer are expanded and years before power is installed.

XVI. Income Categories

- **Extremely Low Income:** Households with annual gross income at or below 30 percent of the area median income.
- **Very Low Income:** Households with annual gross income between 30 percent and 50 percent of the area median income.
- **Low Income:** Households with annual gross income between 50 percent and 80% of area median income.
- **Moderate Income:** Households with annual gross income between 80 percent and 100 percent of area median income.
- **Near Market:** Households with annual gross income between 100 percent and 120 percent of area median income.
- **Market:** Households with annual gross income over 120 percent of area median income.

XVII. Definitions

These definitions are provided in order to assist the reader in better understanding the terms used in the Housing Chapter of the North Port Comprehensive Plan.

- **Affordable Housing:** Housing which monthly rents including utilities, or monthly mortgage payments including property taxes and insurance, do not exceed 30-35⁴⁹ percent of that amount which represents the percentage of the area median annual income for the households making less than 80 percent of the area median income, calibrated to household size.
- **Area Median Income (AMI):** For specific geographic entity, the value at which the income distribution is divided into two equal groups, half equal groups, half having incomes above the median, half having incomes below the median.
- **Community Housing:** Housing regardless of tenure, which is affordable housing to those making less than 120 percent of the area median income calibrated to household size.
- **Cost Burdened:** Ratio between payments for housing (including utilities for rental housing) and gross household income when the ratio exceeds 30-35 percent of income.
- **Persons who have Special Housing Needs:** Persons who have incomes not exceeding moderate income and who because of particular social, economic, or health related circumstances have greater difficulty acquiring or maintaining affordable housing. These individuals include: Persons with developmental disabilities; persons with mental

⁴⁹ Most State and Federal agencies use 30%, many cities and counties use a range of percentages. Sarasota County used 35%.

illness/chemical dependency; persons with AIDS and HIV; runaway and abandoned youth; single parent families; public assistance recipients; migrant and seasonal farm workers; refugees and entrants; the elderly; and disabled adults.

- **Sustainable Housing:** Housing options, which meet the needs of present citizens without compromising the needs of future citizens while at the same time facilitating the social, environmental, and economic vitality of the community.
- **Workforce Housing:** Housing, regardless of tenure, which is affordable housing to households earning between 80 percent and 120 percent of the area median income, calibrated to household size.

There is no nationally agreed upon definition of workforce housing. Many municipalities around the nation have adopted varying definitions for workforce housing to address particular demographic trends in their communities. Workforce housing is generally defined as housing that is affordable to those households whose occupants earn between 60 and 140 percent of an area's median income.

Definition: Affordable Housing
State Definition 9J-5.003

(1) "Affordable housing" means housing for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households or persons indicated in Section 420.0004 F. S. Affordable housing definitions that are prescribed by other affordable housing programs administered by either the United States Department of Housing and Urban Development or the State of Florida may be used by local governments if such programs are implemented by the local government to provide affordable housing.

Definition: Just Value, The 2006 Florida Statutes

193.011 Factors to consider in deriving just valuation.--In arriving at just valuation as required under s. 4, Art. VII of the State Constitution, the property appraiser shall take into consideration the following factors:

(1) The present cash value of the property, which is the amount a willing purchaser would pay a willing seller, exclusive of reasonable fees and costs of purchase, in cash or the immediate equivalent thereof in a transaction at arm's length;

(2) The highest and best use to which the property can be expected to be put in the immediate future and the present use of the property, taking into consideration any applicable judicial limitation, local or state land use regulation, or historic preservation ordinance, and considering any moratorium imposed by executive order, law, ordinance, regulation, resolution, or proclamation adopted by any governmental body or agency or the Governor when the moratorium or judicial limitation prohibits or restricts the development or improvement of property as otherwise authorized by applicable law. The applicable governmental body or agency or the Governor shall notify the property appraiser in writing of any executive order, ordinance,

regulation, resolution, or proclamation it adopts imposing any such limitation, regulation, or moratorium;

3) The location of said property;

(4) The quantity or size of said property;

(5) The cost of said property and the present replacement value of any improvements thereon;

(6) The condition of said property;

(7) The income from said property; and

(8) The net proceeds of the sale of the property, as received by the seller, after deduction of all of the usual and reasonable fees and costs of the sale, including the costs and expenses of financing, and allowance for unconventional or atypical terms of financing arrangements. When the net proceeds of the sale of any property are utilized, directly or indirectly, in the determination of just valuation of realty of the sold parcel or any other parcel under the provisions of this section, the property appraiser, for the purposes of such determination, shall exclude any portion of such net proceeds attributable to payments for household furnishings or other items of personal property.

Assessed Value vs. Market Value - Assessed value is the valuation placed on property by a public tax assessor for purposes of taxation. It is not the same as Fair Market Value. Fair Market Value is the agreed upon price between a willing and informed buyer and a willing and informed seller under usual and ordinary circumstances. It is the highest price estimated in terms of money which the property will bring if exposed for sale on the open market with reasonable time allowed to find a purchaser who is buying with full knowledge of all the uses and purposes to which the property is best adapted and for which it can be legally used.

Definition: Average vs. Median:

An **average** or **arithmetic mean** is figured by selecting a group with Similar Profiles (housing units, incomes, values...), adding up the unit, and then dividing this number by the total number of units in the group.

Example:

Average salary = Sum of all salaries/total # of Similar Profiles

A **median** is also known as the **50th percentile**. Exactly 50% of people make less than the median and 50% make more.