



Housing Needs

Assessment and Implementation Plan

ST. LUCIE COUNTY AND THE CITIES OF FORT PIERCE AND PORT ST. LUCIE, FLORIDA



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Board of County Commissioners

- Cathy Townsend, Chair, District 5
- Chris Dzasvosky, Vice Chair, District 1
- Larry Leet, District 2
- Linda Bartz, District 3
- Jamie Fowler, District 4

Fort Pierce City Commission

- Mayor Linda Hudson
- Arnold Gaines, District 1
- Curtis Johnson, Jr., District 1
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- Michael Broderick, District 2

Port St. Lucie City Council

- Mayor Shannon M. Martin
- Vice Mayor Jolien Caraballo
- Stephanie Morgan, District 1
- David Pickett, District 2
- Anthony Bonna, Sr., District 3

County and City Staff

- Jennifer Hance, Director, Community Services, St. Lucie County
- Alessandra Tasca, Deputy Director, Neighborhood Services, City of Port St. Lucie
- Carmen Capezzuto, Director, Neighborhood Services, City of Port St. Lucie
- Mayte Santamaria, Deputy County Administrator, St. Lucie County
- Ben Balcer, Director, Planning and Development, St. Lucie County
- Kori Benton, Planning Manager, St. Lucie County
- Kevin Freeman, Planning Director, City of Fort Pierce
- Kerry Driver, Planner, City of Fort Pierce
- Shyanne Harnage, CRA Administrator, City of Fort Pierce
- Bridgette Romer, Growth Management Coordinator, City of Fort Pierce

TPMA Project Team

- Aaron Finley
- Lindsay Bloos
- Ashley Sharpley
- Brett Wiler
- Erin Brown
- Paul Cancilla
- Kylie Schreiber Wolf
- John Johnston
- Veronica Coward

GLOSSARY OF TERMS

Area Median Income (AMI):

Calculated annually by HUD, AMI is the midpoint of an area’s household income distribution. HUD uses this metric as the basis for many of its programs. Recently, HUD has begun referring to this same metric as Household Area Median Family Income (HAMFI), but it is still commonly referred to as AMI, as it is throughout this report.

Affordability:

Section 4.04.06 of the St. Lucie County Land Development Code (LDC) defines a housing situation as affordable if “monthly rents or mortgage payments, including taxes, insurance, and utilities do not exceed thirty percent (30%) of the monthly income of the family.” This definition is roughly in line with the definition used by HUD.

Affordable Housing:

Section 4.04.06 of the St. Lucie County LDC defines affordable housing as “Rental or for-sale housing that is affordable to people earning fifty percent (50%) to eighty percent (80%) of Area Median Income.” For the purposes of this report, this household income bracket is referred to as “low-income.”

Community Land Trust (CLT):

CLTs are nonprofits that hold land on behalf of a community and dedicate the uses of that land for community purposes. When used for affordable housing, CLTs are a form of shared equity homeownership. As the CLT retains ownership of the land, it is able to maintain affordability in the long-term through a variety of mechanisms including deed-restrictions.

Cost Burdened Households:

According to HUD definitions, a household that spends more than 30% of their income on housing costs is considered cost burdened, meaning that the cost of housing is placing limits on what can be spent on other essentials such as food, clothing, and transportation.

Inclusionary Zoning:

Inclusionary zoning is a subset of local policies that either require or incentivize the inclusion of dedicated affordable units as part of new developments. Inclusionary zoning policies often offset the cost of providing affordable housing units by providing developers with incentives, such as density bonuses, fee waivers, tax abatements, etc. According to Florida statutes, required inclusionary zoning is permitted only where the costs associated with providing affordable units are “fully offset” through incentives.

Low-Income Housing:

Housing that is affordable for households earning between 50% and 80% of AMI. St. Lucie County LDC defines this as “affordable housing.”

Market-Rate Housing:

Housing that is considered market-rate is that which is not subsidized. For the purposes of this report, this term is also used to describe housing which is affordable for households earning 120% or greater of AMI.

Market-Rate/Naturally Occurring Affordable Housing:

Housing with monthly costs that fall into the affordability range for households earning up to 80% AMI without subsidies.

Workforce Housing:

Section 4.04.06 of the St. Lucie County LDC defines workforce housing as “housing that is affordable to families earning eighty percent (80%) to one hundred twenty percent (120%) of the Area Median Income.” This definition is in line with commonly used metrics, although it does not necessarily align with the earnings of the local workforce in St. Lucie County.

Very Low-Income Housing:

Housing that is affordable for households earning less than 50% of AMI.

EXECUTIVE SUMMARY

St. Lucie County and the Cities of Fort Pierce and Port St. Lucie hired TPMA to conduct a Housing Needs Assessment to develop a full understanding of the dynamics of the local and regional housing market and to develop a flexible long-term community housing plan with specific goals and objectives to address identified local and regional housing needs.

The scope of the study included a variety of methods for quantitative and qualitative data collection. High-level summaries of these findings and analyses include:

DEMOGRAPHIC TRENDS

Population Growth

St. Lucie County (SLC or “the County”), Fort Pierce (FP) and Port St. Lucie (PSL) are experiencing dramatic growth, driving up demand for housing in the area. Port St. Lucie, the largest population center in the county, showed 4.13% year-over-year growth in 2022, it’s fourth consecutive year over 3% YoY growth.

Aging and Commuting Population

The County’s population is aging (an estimated 20% of county residents will be over 70 years old by 2040) and many of the households in the area are either home to retired family members or commuters into job centers outside of the county (63% of the County’s workforce commutes out of the county for work). This leads to an imbalance between what the typical resident can afford in terms of housing and what the area’s resident workforce can afford.

Housing Mix and Development Trends

There is a limited variety of housing types throughout the County, largely due to the dominance (over 92%) of single-family homes in PSL. Recent development trends have only increased this imbalance. Limited variety potentially places these communities at greater risk during economic downturns. It can also add to the rising cost of housing (as single-family homes are the least efficient use of increasingly expensive land and lead to higher infrastructure costs), and the lack of availability as there are few options to meet the variety of needs that different members of the community might have – see [Housing Life Cycle section](#)).

HOUSING COSTS

Rising Purchase Prices

Along with population growth and increased demand for housing, housing costs have risen dramatically. In the five years from 2019 to 2024, purchase price for a home has risen by 71% in FP, 80% in PSL, and 74% in SLC. Fort Pierce has seen the sharpest increase in recent years, showing a 23% increase from 2022 to 2024. Property values are continuing to rise, leading to higher amounts paid in taxes. Insurance rates are also up statewide, growing at a remarkable rate and placing significant pressure on homeowners throughout the County.

Increasing Cost to Rent

Charged rent is also on the rise throughout SLC with market rates spiking by over \$300 from 2019 to 2023. As of the end of 2022, over 41% of rental units in the County were renting at higher than \$1,500 per month.

HOUSING AFFORDABILITY

Cost Burden

According to HUD definitions, a household that spends more than 30% of their income on housing costs is considered cost burdened, meaning that the cost of housing is placing limits on what can be spent on other essentials such as food, clothing, and transportation.

As of 2022, an estimated one-third of all households in the County were considered cost burdened. This number includes 54% of all renter-occupied housing units. It is believed that the prevalence of cost burdened has only worsened since 2022 given the rapid rise to the cost of housing in the months since.

Workforce Affordability

The County’s Land Development Code (LDC) sets definitions for affordable housing and workforce housing. These definitions are based on percentages relative to the Amera Median Income (AMI) and are roughly in line with definitions set out by HUD. However, data suggest that much of the County’s actual workforce does not fall into the brackets outlined by these definitions.

According to estimates, roughly one-quarter of all households fall into the less-than-50% AMI bracket that is defined in this report as “very low income” households. Another 22% of households earn between 50% and 80% of AMI. IN total, those households that would meet the LDC definition of “workforce housing” make up under 14% of all of the County’s households.

Strategic Framework

The recommendations presented at the end of this report are focused around three goals, strategies and implementation steps for which are presented in an implementation matrix. These goals and top-level strategies are:



Goal 1: Regional governments have appropriate capacity, coordination, and resources to support housing initiatives

- Strategy 1.1: Ensure collaborative environment across jurisdictions throughout the county
- Strategy 1.2: Review the capacity of existing housing staff and departments to manage and grow housing services and strategies
- Strategy 1.3: Commit resources to housing services and strategies
- Strategy 1.4: Advocate for changes to state-level housing strategies



Goal 2: Increased supply and diversity of housing units

- Strategy 2.1: Utilize overlay districts to incentivize targeted types of residential development
- Strategy 2.2: Prioritize middle- and high-density development
- Strategy 2.3: Expand permissions for smaller housing types
- Strategy 2.4: Activate small-scale developers
- Strategy 2.5: Increase supply of rental opportunities



Goal 3: Improved Housing Affordability

- Strategy 3.1: Implement Inclusionary Zoning
- Strategy 3.2: Promote public-private partnerships to provide workforce housing
- Strategy 3.3: Maintain existing affordable housing



INTRODUCTION

In July of 2022, St. Lucie County (“County” or “the County”), in collaboration with the cities of Fort Pierce (FP) and Port St. Lucie (PSL), issued a Request for Proposals (RFP) for the completion of a Housing Needs Assessment and Implementation Plan intended to develop a full understanding of the dynamics of the local and regional housing market and to develop a flexible long-term community housing plan with specific goals and objectives to address identified local and regional housing needs. In addition to these central components of the study, a public education and outreach campaign was to be developed to help educate the public on affordable housing and “address issues arising from nimbyism” (i.e., “Not in My Backyard,” a general term applied to opposition to development near where a person lives, especially when not opposed to similar development in other places.) The County selected the consulting firm TPMA to conduct the full assessment, which launched in the Fall of 2022.

Along with County and City staff, TPMA consultants designed a project plan, study, and final report with the goals of identifying and addressing issues related to affordable workforce housing and to construct a strategic framework to reposition affordable housing as a critical component to the County’s economic resilience and the health and well-being of its residents.

Due to a variety of factors, including a largely unprecedented population surge and homebuyer migration from other markets, population shifts resulting from factors such as the COVID-19 pandemic and the trends around remote work, recent successes in economic development strategies, and skyrocketing insurance rates and premiums, residents throughout St. Lucie County are experiencing significant and sudden increases in their housing costs. These trends are placing a significant burden on existing residents and are likely to present a significant risk to the region’s economic sustainability, threatening business operations and driving the resident workforce out of the area.

Through implementing this plan’s recommendations and strategies, St. Lucie County, Fort Pierce, and Port St. Lucie will look to address the significant issues presented by these rapid shifts in the housing market and take steps to ensure the continued economic success of the region.

Through one-on-one interviews with subject matter experts, regular communication and feedback sessions with elected bodies at all three jurisdictional levels and the County AHAC Committee, in-person stakeholder workshops, a housing-related public opinion survey, continual guidance from staff members with the County and cities of FP and PSL, the project team has identified strategies to meet three goals for the County:

1. Regional governments have appropriate capacity, coordination, and resources to support housing initiatives
2. Increased supply and diversity of housing units
3. Improved housing affordability

Strategies for each goal are provided at the conclusion of this report, including specific recommendations for each of the three jurisdictions. Ultimately, the project team feels this strategic framework will help St. Lucie County, Fort Pierce, and Port St. Lucie to address the growing housing and affordability challenges identified in this report. However, long-term success in addressing these needs and creating economic sustainability for the entire region will depend largely on the willingness and ability of these three jurisdictions to collaborate and find opportunities to work together.



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METHODOLOGY

Discovery

DOCUMENT REVIEW

At the launch of this project, TPMA consultants reviewed a number of documents to gain familiarity with the region, including its history, recent planning efforts, and established housing-related goals. The reviewed documents include:

- St. Lucie County Comprehensive Plan (2019)
- City of Fort Pierce Comprehensive Plan (2021)
- City of Port St. Lucie Comprehensive Plan
- St. Lucie County AHAC Report (2021)
- City of Fort Pierce AHAC Report (2021)
- City of Port St. Lucie AHAC Report (2021)
- St. Lucie County HOME-ARP Allocation Plan (2022)
- ALICE in St. Lucie County
- St. Lucie County Website
- City of Fort Pierce Website
- City of Port St. Lucie Website
- St. Lucie Economic Development Corporation Website
- Fort Pierce Equity Report
- The NCS St. Lucie County Community Livability Report (2019)

DATA SOURCES

In addition to the documents and research mentioned above, a number of additional sources were utilized to gather housing, labor market, and other relevant data. These sources, including public and third-party sources, include:

- The U.S. Census Bureau and the American Community Survey
- The Bureau of Labor Statistics
- Federal Reserve Economic Data (FRED)
- The University of Florida Shimberg Center for Housing Studies and Florida Housing Data Clearinghouse
- The Florida Housing Coalition Data Dashboards
- ESRI
- Lightcast
- CoStar
- Redfin
- Zillow

Engagement

STAKEHOLDER WORKSHOPS

On March 29th and March 30th of 2023, TPMA conducted three (3) in-person workshops to discuss the current state of housing in St. Lucie County with identified stakeholders. Larger group workshops were facilitated for two hours, and a workshop with the St. Lucie County Affordable Housing Advisory Committee (AHAC) that lasted one hour.

In total, sixty (60) individuals participated in the workshop sessions. During these sessions, there were opportunities for individual reflection and group discussion, guided by the TPMA facilitators. Data was collected through notecards, worksheets, and a questionnaire.

Stakeholders were asked to participate in interactive activities to help the project team to collect information on recent successful efforts to provide affordable housing throughout the county, identify barriers that are limiting those successes, and identify solutions and potential partnerships to address the region's housing gaps moving forward. A complete description of these workshops and a summary of the findings are provided in [Appendix A](#) at the completion of this report.

STAKEHOLDER INTERVIEWS

The project team also engaged a variety of County and city staff officials and other subject matter experts throughout the project to help the project team gain a nuanced understanding of the housing environment in the area, gather a historical perspective and understand trends that resulting in the current housing environment, and speak to partners who have been working to address these challenges throughout the county.

ELECTED OFFICIAL INTERVIEWS AND UPDATES

In addition to the stakeholder workshops, the project team held one-on-one interviews with elected officials with the Board of County Commissioners, the Fort Pierce City Commission, and the Port St. Lucie City Council. These discussions focused around providing an update on project tasks, collecting information about direction for research, and soliciting feedback on potential strategies and concepts for the report.

PUBLIC OPINION SURVEY

TPMA, working in collaboration with the County and staff from both cities, developed a community survey to gather information from the public on perceived housing needs and attitudes toward attainable housing efforts. Respondents were asked to answer questions relating to:

- household location and demographic information
- individual preferences for housing types and amenities
- levels of support for types and markets for new housing development
- levels of support for a variety of housing-related policy changes
- gaps in the housing supply to meet the needs of senior residents

The survey was launched in June 2023 and held open into July. In total, 1,616 completed surveys were submitted. TPMA created an online dashboard, where users can filter and view responses based on demographic and household information. This dashboard can be accessed at slchousing.org. A complete list of survey questions is presented in [Appendix B](#) at the end of this report. Raw data from the public opinion survey can be found here: https://docs.google.com/spreadsheets/d/1jUFYtJf7eWkxxH36IU45KgUBV5zrJlwjHM_rBXFKzc3U/edit#gid=0

Analysis

HOUSING DEMAND MODEL

TPMA has developed a housing demand model that forecasts demand for new for-sale and for-rent housing units for the next ten years, broken down into five- and ten-year increments. This model segments projections into age brackets to achieve a more nuanced view of the city's projected growth. Housing needs can vary greatly for different age groups, and this analysis can help to determine the types of housing that might be needed to address differences in population and market segments. With Esri data and American Community Survey estimates, the model estimates housing demand between 2022 and 2027. Housing demand is modeled based on two market segments: demand from new households, and demand from existing households.

To predict demand from new households, the project team uses five-year projections. To extrapolate to ten years, the growth rate over the first five years (2022-2027) is assumed to remain constant over the next five years (2027-2032). The project team also assumes that the propensity to own or rent, based on American Community Survey estimates, will remain unchanged over the next ten years. Using this information, demand from new households is estimated.

Every year, some households may choose to move from one home in St. Lucie County to a new home within the county. This serves as the basis for demand from existing households. Using household projections, as discussed above, geographic mobility data, and estimates of demand for new housing, demand from existing households is calculated.

WORKFORCE AFFORDABILITY ANALYSIS

Data and research specialists with TPMA conducted an analysis of earnings associated with the common, growing, and essential occupations in the county. The earnings associated with these occupations were then compared to housing costs in the county. Primarily, they serve to produce an understanding about what is affordable for the local and regional workforce.

As the comparison of single occupations to overall household incomes and housing costs could potentially be misleading (individual incomes do not necessarily equate to household incomes), the affordability analysis uses the cost of one-bedroom units in addition to median rent across the market where possible to calculate housing costs for single income-earners. Some of the most common jobs, and many of those expected to show growth, are often held by younger individuals, so these analyses are helpful for understanding a specific portion of the target market for new housing developments.

Strategy Development

COUNCIL AND COMMISSION WORKSHOPS

On November 7, 2023 TPMA presented initial strategy recommendations to elected officials serving on the St. Lucie County Board of County Commissioners. On January 16, 2024, presentations were given to the the Fort Pierce City Commission and the Port St. Lucie City Council. These presentations were designed to collect feedback and provide direction on a collection of strategies to address the housing needs identified through the project's discovery process. Recordings from the two January 16 presentations are available on the jurisdictions' websites.¹²

IMPLEMENTATION WORKSHOPS

Guided by feedback provided from the three elected bodies, members of the project team met with city staff and planning and zoning officials to determine appropriate action items, implementation steps, potential partnerships, and relevant success metrics to begin the process of enacting the strategies that were supported in the council and commission workshops. These implementation workshops resulted in the implementation matrix provided at the conclusion of this report.

Public Education Campaign

To create more wide-spread understanding of the state of housing in St. Lucie County, the project team developed a presentation and facilitation guide for distributing this information to the community. The content of the presentation relays important information such as housing-related terms; reasons housing costs are increasing; the impact of the housing environment on the community; the responsibilities and limitations of government to address housing needs; available programs and resources; and ways to support housing-related strategies.

The public education campaign will need to be a broad, long-term, and on-going effort if it is to be successful. For this reason, the project team reached out to key stakeholders with the opportunity to become housing liaisons and facilitate sessions that communicate critical information about the housing environment to the community. St. Lucie County hosted a four-hour interactive training for these housing liaisons to learn how to plan and present the housing information provided by the project team. A full summary over the public education component is provided in [Appendix C](#) at the conclusion of this report.

1 Fort Pierce: <https://www.cityoffortpierce.com/356/Streaming-Video>
2 Port St. Lucie: <https://psl.legistar.com/Calendar.aspx>

BACKGROUND AND CONTEXT

County Overview

Located in southeastern Florida, St. Lucie County is a dynamic region known for its recent population growth, diverse transportation links, and stunning coastline. The County, with a population nearing 345,000, has experienced a remarkable 24% increase in residents since 2010, reflecting its appeal as a residential and economic hub. As of March 2023, the Port St. Lucie metro area was home to one of the largest migrations of homebuyers in the country, ranking fourth on Freddie Mac's list of the Top 10 Metro Areas with the Largest Net Migration Gains.³

In addition to large areas of unincorporated agricultural land, St. Lucie County is comprised of two major jurisdictions, Fort Pierce to the north and Port St. Lucie to the south. These two communities have vastly different histories and timelines that continue to shape their economies, communities, and housing environments. A study of the County, therefore, demands an accounting of the history of these two communities, how they have come to exist in relation to one another, and how the weight of history may impact their needs and efforts for collaboration moving forward.

Fort Pierce Overview

The City of Fort Pierce, with a population of approximately 47,000 residents, boasts a rich tapestry of history and culture. Officially incorporated in 1901, Fort Pierce experienced rapid growth and prosperity with the introduction of new railroads, which facilitated the expansion of its citrus and agricultural industries. However, from its earliest days, Fort Pierce grappled with racial segregation, confining African Americans to the Northwest area, now known as Lincoln Park—a community that remains predominantly African American. Fort Pierce still bears the imprint, both positive and negative, of its divided past and the preservation of much of its cultural legacy must be considered throughout the transformative economic boom that is expected to continue to shape this historic city.

As Fort Pierce continues to evolve, efforts around economic development signal promising opportunities for growth. Investments in the historic downtown area, the Port of Fort Pierce, and the Treasure Coast International Airport's transformation into a thriving aviation center promise to usher in a new chapter of economic vitality.

Port St. Lucie Overview

With a population of roughly 230,000 residents, the City of Port St. Lucie ranks as the sixth-largest city in Florida. Despite its size, Port St. Lucie boasts a close-knit community atmosphere that is critically important to many of its long-term residents and its appeal as a destination for thousands of vacationers and new residents. A relatively new city, Port St. Lucie had as few as 250 homes before its incorporation in 1961. By 1990, its population had reached nearly 56,000, a number that has roughly quadrupled in the 30-plus years since. Today, Port St. Lucie is home to more than 82,000 homes, 92% of which are single-family.

Port St. Lucie, it could be said, has been on a trajectory of rapid growth for most of its existence; and the last few years have been no exception. Due in large part to heavy migration from more expensive areas in South Florida and large segments of transplants coming from New England and elsewhere, the Port St. Lucie metro area was among the top-five fastest growing communities in the country in 2023. This growth has brought the competing forces of new opportunities and dramatic increases to the cost of living in the area, placing pressure on local leaders to quickly adjust to the surge in residents and plan accordingly to maintain the comforts that so many residents have come to love and that so many transplants are seeking.

³ <https://www.freddiemac.com/research/insight/20230524-top-10-metro-areas-homebuyers-are-moving-and-out>

Economic Context

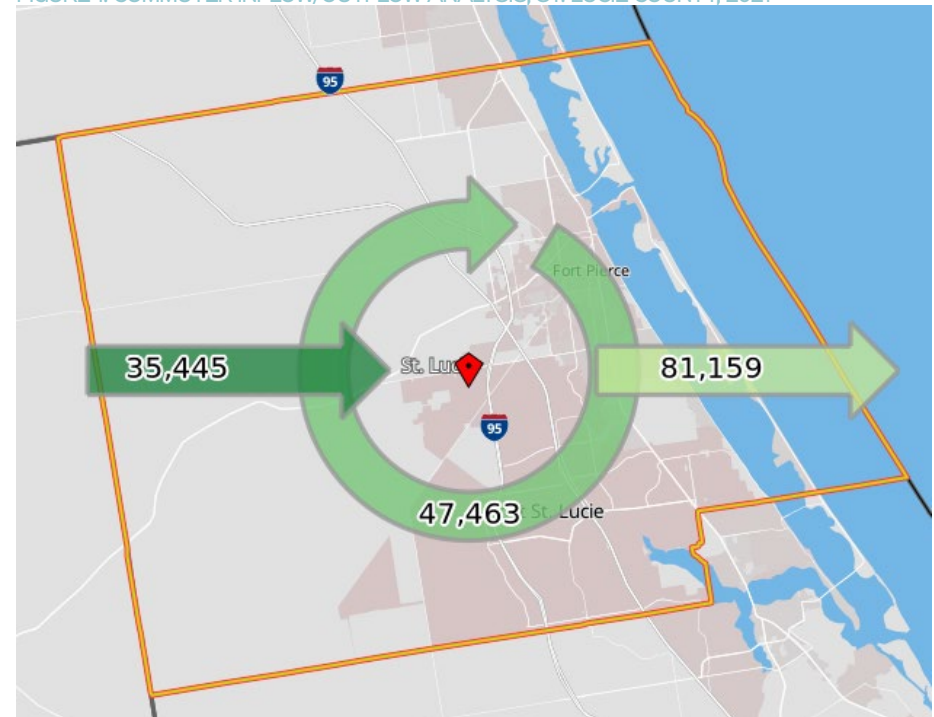
The economy in St. Lucie County is characterized by its diversity, with key sectors including tourism, agriculture, manufacturing, and healthcare. The Port of Fort Pierce, known as a home of service and repair for mega yachts, bolsters the local economy. The healthcare industry has seen significant recent growth, with numerous hospitals and medical facilities serving a rapidly growing population of residents and visitors alike.

Agriculture remains a significant factor in the local industry mix, with cattle ranches dotting the rural landscape in the western parts of the County, many of which have replaced the once abundant citrus groves that were recently devastated by a wave of greening disease. Recent research has sparked optimism about the return of this important component to the local and state agricultural sector. The agricultural lands have also been somewhat threatened by the westward sprawl of residential and commercial development over the past decade or so.

INDUSTRY MIX AND WORKFORCE

Ultimately, however, many of the County's residents work elsewhere, commuting primarily to Martin and Palm Beach Counties for their jobs. Commuting patterns indicate a significant net outflow of 45,714 workers from the County and into neighboring areas. In total, just over 63% of the County's working population is employed elsewhere.

FIGURE 1: COMMUTER INFLOW/OUTFLOW ANALYSIS, ST. LUCIE COUNTY, 2021



Source: OnTheMap

A majority of the County's residents live in Port St. Lucie, which was largely built as a "bedroom community" for commuters and retirees, the result is that many of the jobs and industries within the County itself are comprised on service-type occupations that cater to the needs of these residents. A majority of workers employed in St. Lucie County are concentrated in the Government (14.5%), Health Care and Social Assistance (13.8%), and Retail Trade (13.3%), and Accommodation and Food Services (9.6%) industries.

Available Funding and Legislative Opportunities

STATE FUNDING SOURCES

State Housing Initiative Program (SHIP)

The Florida State Housing Initiatives Program, or SHIP, was created in 1992 by the William E. Sadowski Affordable Housing Act. The intent of the Act was to create a dedicated source of state funding for affordable housing programs in the state. The SHIP program receives approximately two-thirds of state funding for affordable housing. The Florida Housing Finance Corporation administers SHIP, which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program is designed to assist very low-, low- and moderate-income households. SHIP funds can be used for various housing programs including new construction, rehabilitation, down payment and closing cost assistance, gap financing, and property acquisition for affordable housing. Funds are distributed to local governments on a population basis, and the state requires certain percentages of the funds be allocated towards specific activities and income thresholds. SHIP funds are available to all counties and Community Development Block Grant cities in Florida. Fort Pierce and Port St. Lucie, in addition to St. Lucie County, are eligible to receive SHIP funding.

State Apartment Incentive Loan (SAIL)

The Florida State Apartment Incentive Loan, or SAIL, program was created in 1992 by the William E. Sadowski Affordable Housing Act. The Act provides a dedicated funding source for affordable housing programs such as SAIL, which receives approximately 20% of state funding for affordable housing. The SAIL program is administered by the Florida Housing Finance Corporation and provides low-interest loans on a competitive basis to developers of affordable housing. Those eligible to receive funding include individuals, public entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low-income households. A project must include a minimum of 20% of all units be set aside for families earning 50 percent or less of the area median income. SAIL funding has been used in the construction of 19 multifamily housing developments in St. Lucie County to provide affordable housing to low-income county residents.

FIGURE 2: TOP INDUSTRIES BY JOB COUNT (2-DIGIT NAICS) IN ST. LUCIE COUNTY
SOURCE: LIGHTCAST

Industry Description	2018 Jobs	2023 Jobs	2028 Jobs (proj.)	2018-2028 % Change
GOVERNMENT	14,448	14,535	15,460	7%
HEALTH CARE AND SOCIAL ASSISTANCE	12,762	13,879	15,147	19%
RETAIL TRADE	12,004	13,312	14,143	18%
ACCOMMODATION AND FOOD SERVICES	8,741	9,658	10,256	17%
CONSTRUCTION	6,670	8,613	9,403	41%

Transportation

St. Lucie County boasts a diverse range of transportation options, including rail, a custom-serviced international airport, and a deep-water port. These linkages support the county's growing economic activity and contribute to its status as a thriving metropolitan area. Ongoing infrastructure projects aim to accommodate the county's growing population, ensuring access to essential services and amenities for residents and businesses alike. The anticipated expansion of major carrier flights through the Treasure Coast International Airport presents new opportunities for a significant economic boost to the region.

Infrastructure

Providing a potential barrier to the expansion of the housing supply throughout the county is the relatively low percentage of existing wastewater infrastructure. A sewer expansion program has made significant gains in Port St. Lucie, completing over 10,000 septic to sewer conversions as of September of 2023. However, significant areas of the County, specifically those in the unincorporated areas, are still using septic systems. The predominance of septic throughout the County is likely to create additional barriers to increasing the housing supply. For example, expanding permissions for Accessory Dwelling Units (ADUs) is a strategy that is often utilized in the creation of additional housing options. However, the widespread use of septic systems make strategies like these less feasible in the County and the City of Port St. Lucie.

Florida Job Growth Grant Fund for Affordable Housing

The Florida Job Growth Grant Fund is an economic development program within the Florida Department of Commerce. The Fund is used to promote economic opportunity by improving public infrastructure and enhancing workforce training. The Live Local Act recently expanded the types of eligible projects for funding to include state or local public infrastructure projects to facilitate the development or construction of affordable housing. This provision is intended to sunset on July 1, 2033.

STATE LEGISLATION

Florida Community Redevelopment Act

Florida state statutes provide significant incentives that promote infill development and redevelopment and encourage the construction of housing. The Florida Community Redevelopment Act of 1969 allows local governments to create community redevelopment agencies (CRAs) that encompass areas where certain conditions such as blight exist. The local government can create a community redevelopment agency, which is an independent entity that is tasked with carrying out a community redevelopment plan. The redevelopment plan is intended to address the proposed land uses, infrastructure improvements, and affordable housing, if proposed, within the redevelopment area. The Act allows the CRA to finance redevelopment activities through tax increment financing, bonds, or other sources.

Live Local Act

In 2023, the Florida legislature enacted the Live Local Act intended to expand the supply of workforce housing in the state through an increase in statewide housing funds and through the preemption of certain local development regulations. These preemption laws allow a qualifying project, which is a multifamily or mixed-use development where 40% of the residential units are affordable to households at or below 120% of the area median income (AMI), to be built on any land zoned for commercial, industrial, or mixed-use. Additionally, the qualifying project can have the same building height as any residential or commercial project within one mile and can have the same density as the highest residential density allowed within the jurisdiction. The Live Local Act also requires that qualified project applications must be approved administratively, with no regulatory changes required. This legislation is likely to have an impact on several areas of St. Lucie County. It is important for the County and its jurisdictions to look to pair the Live Local Act with community redevelopment area plans that could allow for public improvements to coincide with new development.

The Live Local Act also greatly increased funding available for affordable housing efforts. The Act provides \$100 million for the Hometown Heroes Program, which provides downpayment assistance for eligible workers to purchase a home in the county they work in. Additionally, the Act provides an opportunity for Florida businesses to receive a tax credit by contributing to the Florida Housing Finance Corporation (FHFC). These contributions would help to provide funding for the State Apartment Incentive Loan (SAIL) program, which is intended to help fund mixed income, mixed use and infill multifamily development. The Live Local Tax Credit program caps the amount the SAIL program can receive through the tax credit at \$100 million. The Live Local Act also increased the amount of funding for the SHIP program, which provides funding for a wide variety of housing activities for low- and moderate-income families and households, by \$252 million.

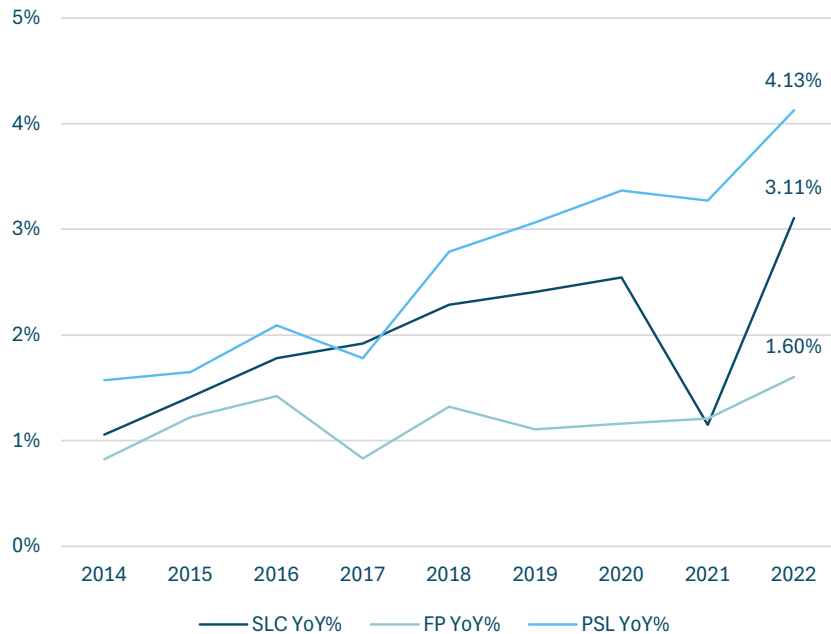
RELEVANT DATA AND ANALYSIS

Demographic and Housing Trends

POPULATION TRENDS

Over the last ten years, the population of St. Lucie County has demonstrated steady and significant growth. The rapid migration to the area has been characterized by a combination of international migration, out-of-state transplants, and in-state relocations from high-cost regions in southeastern Florida.⁴

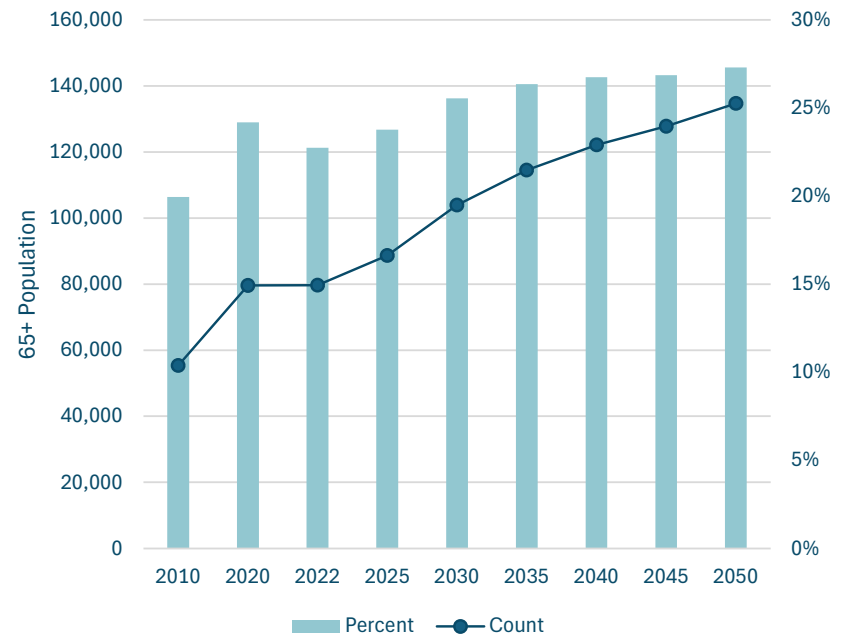
FIGURE 3: YEAR-OVER-YEAR POPULATION GROWTH



Source: ACS 5-Year Estimates

While not all of the population growth over the past few years is represented by seniors, St. Lucie County does have an aging population. Since 2010, St. Lucie County’s senior population has grown by nearly 25,000, from just over 55,000 to almost 80,000. Moreover, seniors represent a larger share of the total population. In 2022, seniors accounted for 23% of the total population. By 2050, this is expected to have grown to 27%. Likely, this will present specific needs for the County’s housing stock moving forward.

FIGURE 4: ST. LUCIE COUNTY SENIOR POPULATION, 2022 TO 2050



Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse

4 U.S. Census Bureau Population Estimates Program (2020 – 2022) and County-to-County Migration Flows (2016-2020).

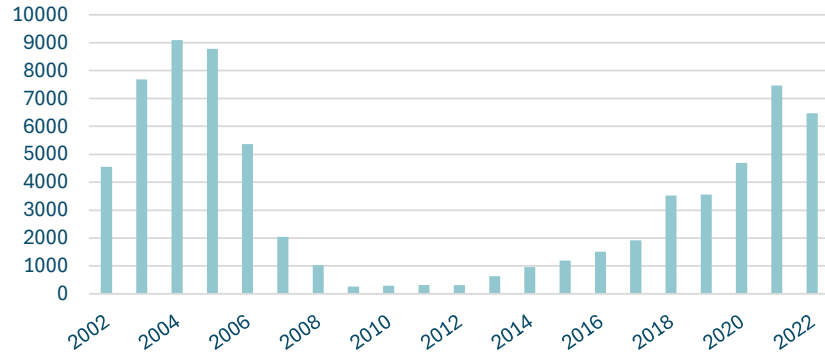
RESIDENTIAL DEVELOPMENT TRENDS

St. Lucie County

Housing development throughout St. Lucie County and the municipalities therein had already begun a steady rise in the years leading up to the COVID-19 pandemic, adding over 4,000 units per year in 2018 and 2019. Development numbers then began to spike during the pandemic, approaching the number of new developments added during the significant boom years in the early 2000's. Figure 5 depicts the total year-by-year residential development within the County (including both incorporated and unincorporated areas) and its municipalities.⁵

FIGURE 5: NEW PRIVATE HOUSING STRUCTURES AUTHORIZED BY BUILDING PERMITS, ST. LUCIE COUNTY

Source: FRED St. Louis



Much of the development since the year 2000 has focused on, single-family detached homes added within the Port St. Lucie municipal boundaries.

TABLE 1: RESIDENTIAL PARCELS BY YEAR BUILT

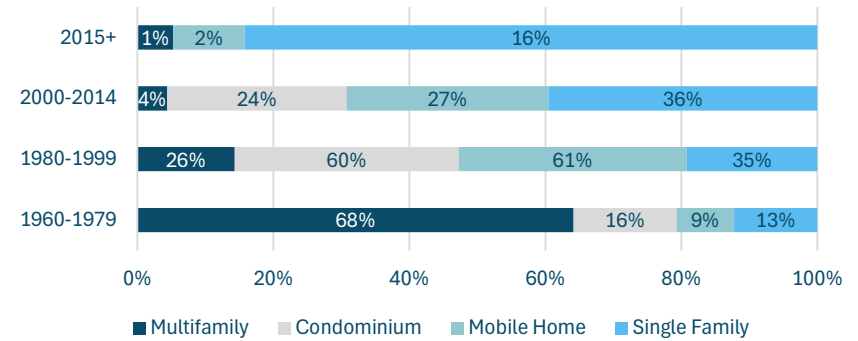
Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse

	1960-1979	1980-1999	2000-2014	2015+
SINGLE FAMILY	13,918	37,036	38,159	24,813
MOBILE HOME	427	2,782	1,235	97
CONDOMINIUM	2,320	8,765	3,454	0
MULTIFAMILY	752	291	45	14

Development of other housing types, such as mobile homes, condominiums, or multifamily properties has slowed significantly. The overwhelming majority of multifamily homes were developed prior to 2000, with just 5% being built in the years since. Largely this is due to the fact that zoning in the County's population center of Port St. Lucie offers significantly more opportunities for single-family development than for higher density developments.

FIGURE 6: RESIDENTIAL PARCELS BY YEAR BUILT

Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse



⁵ For the information provided throughout this report, data and narrative referring to St. Lucie County should be assumed to reference the entirety of the areas within the County, inclusive of the incorporated areas of municipalities, unless otherwise stated.

Housing Mix

ST. LUCIE COUNTY

Housing in St. Lucie County is heavily skewed towards home ownership, with owner-occupied units representing the majority of housing units. This has increased slightly in the past ten years, with owner-occupied units increasing from 74.6% of occupied units in 2012 to 77.1% in 2022.

TABLE 2: HOUSING TENURE, 2022.

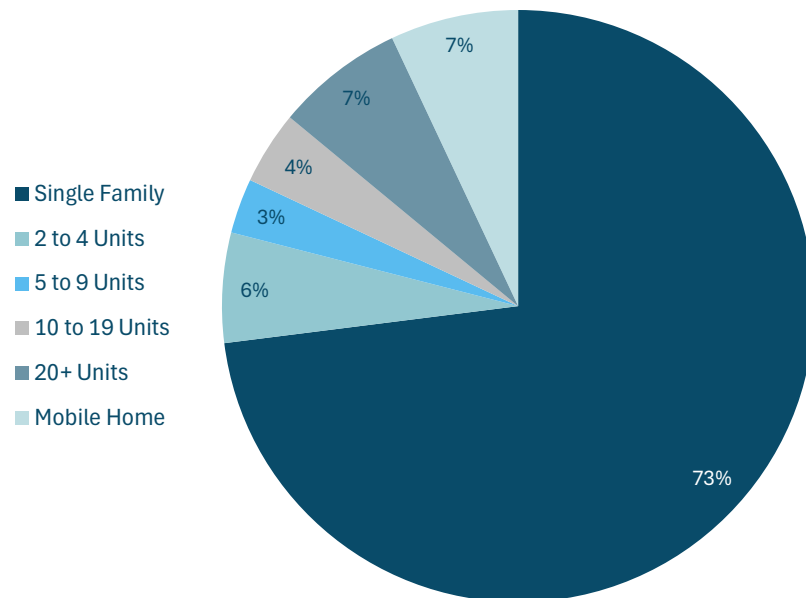
Source: ACS 5-Year Estimates

	St. Lucie County	Fort Pierce	Port St. Lucie
OWNER-OCCUPIED	77.1%	47.3%	82.8%
RENTER-OCCUPIED	22.9%	52.7%	17.2%

St. Lucie County’s housing mix reflects the community’s history of planned developments as well as the peak in demand resulting in recent years’ growth. The county’s housing stock is primarily comprised of over 120,000 single-family detached homes. The medium-density (2-9 units per structure) and high-density (10 or more units per structure) developments that are present in the County are more heavily concentrated in Fort Pierce. Port St. Lucie’s housing stock is estimated at 91% single-family.

FIGURE 7: ST. LUCIE COUNTY HOUSING MIX BY TYPE, 2022. SOURCE: ACS 5-YEAR ESTIMATES

Source: ACS 5-Year Estimates

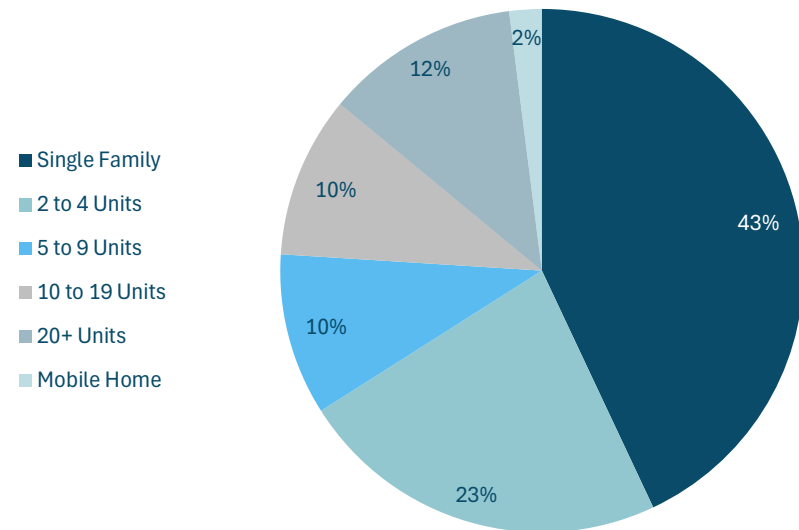


FORT PIERCE

Representative of the relative age of the two major jurisdictions in the County, housing options in Fort Pierce tend to be older with an estimated 30% of housing units built before 1970 and a majority of the housing constructed between 1970 and 2000. Fort Pierce also has a more even density mix of 43% single-family, 33% medium-density, and 21% high-density.

FIGURE 8: HOUSING MIX BY TYPE IN FORT PIERCE, 2022

Source: ACS 5-Year Estimates



The housing stock in Fort Pierce is both more affordable and in poorer condition than the more affluent areas in Port St. Lucie to the south. Fort Pierce is home to nearly all of the “naturally occurring” affordable housing in the area, meaning that the market pricing for these homes fits a regional definition of affordability without direct subsidies. However, much of this housing is in need of significant repair and significant portions of Fort Pierce’s SHIP funding goes to rehabilitation projects.

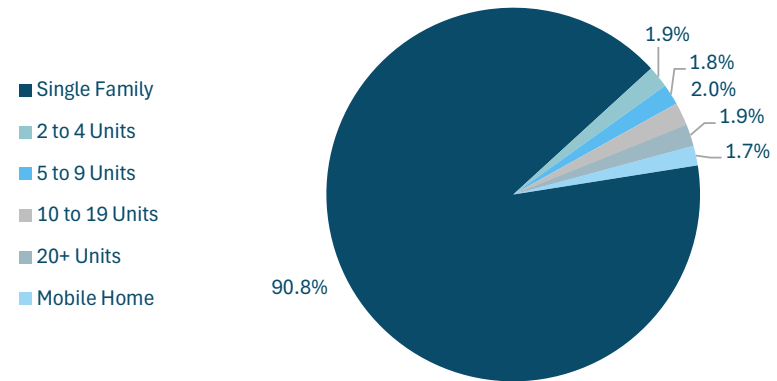
PORT ST. LUCIE

Port St. Lucie, in contrast to Fort Pierce, is a significantly newer and more affluent community with very little naturally occurring affordable units, if any. The significant population boom in the area has largely taken place in and around Port St. Lucie, and new residential developments are creeping westward into previous designated agricultural areas. The addition of the expansive, master-planned community of Tradition development has added over 5,000 homes and 12,000 residents in the past two decades, and continued development in this area is expected. As of the time of this report, the least expensive advertised home in Tradition starts at a \$366,000 purchase price.⁶

The housing stock in Port St. Lucie is made up almost entirely (91%) of single-family homes with multi-family units representing just 8% of the total housing stock. The vast majority of homes are owner-occupied, with a homeownership rate estimated at slightly over 80% in 2022.

FIGURE 9: HOUSING MIX BY TYPE IN PORT ST. LUCIE, 2022.

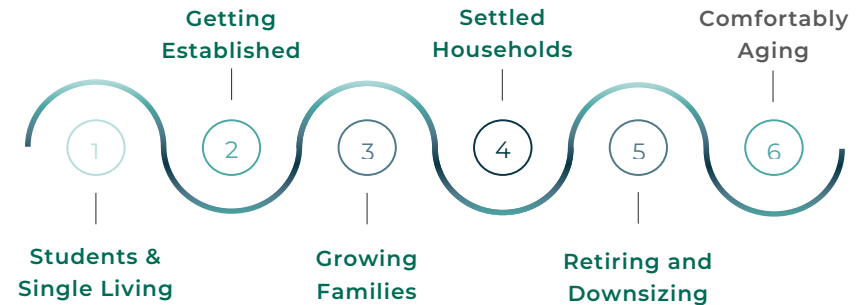
Source: ACS 5-Year Estimates



THE HOUSING LIFE CYCLE

A diverse housing mix is vital for the health and sustainability of a local economy. Whether a region is suburban or rural, affluent or low-income, a housing supply that meets a variety of needs for residents and workforce creates stability for the businesses and services that support the community. The housing life cycle is broken down into 6 stages, which provides a community and its residents the flexibility and mobility necessary to meet the needs of residents with varying incomes, lifestyles, and needs.

FIGURE 10: HOUSING LIFE CYCLE



1. “Students and Single Living” Entry-level households

Singles or couples in their early 20s

No children, often living with roommates

Prefer inexpensive apartments

2. “Getting Established” - First-time homebuyers and move-up renters

Often married or cohabitating couples; mid-20s to mid-30s

Some households include children

Purchase modestly priced single-family homes or relocate to upscale rental properties

3. “Growing Families” - Move-up homebuyers

Mostly married or cohabitating families; late 30s through 40s

Many households include children

Often purchase newer, larger, and more expensive homes from previous stage

4. “Settled Households” - Mature families, emerging empty-nesters, and never-nesters

Typically couples in their 50s and 60s

Couples whose children have left home or couples/ individuals who never had children

Many prefer owning their homes, but some consider renting at this point. Prefer lower-maintenance housing options

5. “Retiring and Downsizing” - Empty-nesters and younger independent seniors

Typically couples and individuals in their late 60s and 70s

Couples and individuals who are able to live without significant health or lifestyle constraints

Many still prefer owning their homes, but are increasingly moving to low-maintenance options. Increasing preference for rental options

6. “Comfortably Aging” - Older seniors

Increasing number of individuals living alone who are in their mid-70s or older

Higher percentage of females at this stage due to shorter life expectancy for males

Higher likelihood of the need to leave a single-family home due to health constraints or desire for very low-maintenance housing

Ultimately, St. Lucie County offers limited options to residents across a number of these housing life cycle stages. For example, a combination of high purchase price and the prevalence of single-family detached homes limits much of the available housing stock to “growing families” and “settled households” from the table above. Younger residents who are looking for housing (those households represented above by “students and single living” and “getting established”) are largely unable to find suitable accommodations for the needs of their households. Community members frequently share anecdotes about the inability of their children to rent or buy a home in the area. New construction has not been responding to the needs of these residents, as large developers tend to focus on the construction of luxury homes that are more likely to earn them a greater return.

Further complications can arise from not meeting the housing needs of the “retiring and downsizing” and “comfortably aging” stages. Oftentimes, a lack of downsizing housing options creates an artificial constraint on the supply of housing in an area. If seniors, many of whom may be looking to downsize, are unable to find suitable housing that meets their needs, they are likely to want to remain in the single-family homes that they raised their families in, even if those homes are larger and require more maintenance than they would otherwise prefer.

Not everyone wants to give up the privacy and comforts of a single-family home as they look to downsize, and a lack of suitable downsizing options beyond “active lifestyle” communities or independent living options can limit the turnover in the housing market that is critical for opening up existing supply. When downsizing seniors have few options available to them, the restriction on the supply that results can lead to significant spikes in housing costs as growing demand can only be met by the construction of new units.

Increasing the County’s housing supply must be understood in this context. The creation of more of the same (or bigger and better versions of the same) single-family homes does not meaningfully meet the needs of County residents and expansive single-family developments like Tradition do not create any real diversity in the area’s housing stock. St. Lucie County would benefit from the prioritization of different kinds of housing units that meet a wider variety of needs. In fact, the needs of residents at earlier and later stages of the housing life cycle can often be met with similar unit types. For example, expanding permissions for duplexes and smaller single-family homes can present new options for first-time homebuyers, downsizing seniors, and renters alike.

Zoning and land use regulations throughout St. Lucie County are one factor that creates barriers to broadening the mix of housing options. Another is the preference of large developers towards large, luxury homes. The County should make efforts, where possible, to encourage smaller local developers who are more likely to produce smaller-scale projects and possibly smaller homes themselves.

In summary, limited variety in the housing supply leads to higher costs by restricting the existing housing supply and creating an imbalance between what is needed and what is available. The costs of all housing types will increase due to this imbalance, and quite often the result is a community that will struggle to grow equitably until the seniors who occupy much of the existing housing are forced to leave it as opposed to having options that allow them options for comfortably aging in their own communities.

Housing Costs

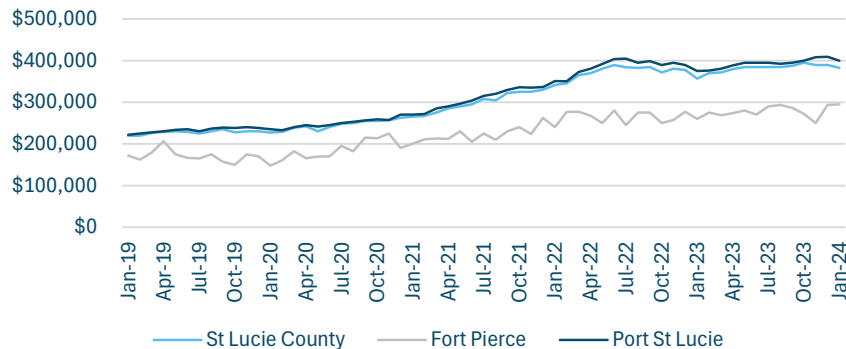
As this report demonstrates, there are a number of factors that are leading to a steep rise in housing costs throughout St. Lucie County. Population boom and limited housing variety are leading to significant imbalances between the demand for housing and the supply of it. Added to these factors are other issues such as increased cost of construction, increased property taxes resulting from increase land and property values, stronger and more damaging storms, and the related rise in insurance and maintenance costs. The repercussions of rising housing costs can be felt throughout the community, with 60% of respondents to the public opinion survey reporting difficulty affording their housing cost in the last year. Moreover, the cost to buy or rent a home were some of the most commonly reported reasons why survey participants were considering moving out of the County. If left unaddressed, the affordability crisis will continue to grow, and the impact on the community will be significant.

PURCHASE PRICE TRENDS

The median home sale price in SLC has risen by nearly 75% over the last five years, from January 2019 to January 2024. Moreover, since the start of the Covid-19 pandemic, the median purchase price has increased by over \$140,000. While sales prices appear to have plateaued recently, year-over-year growth remains positive, meaning that prices are higher than they were a year before.

FIGURE 11: MEDIAN HOME SALE PRICE BY MONTH, JANUARY 2019 TO JANUARY 2024.

Source: Redfin Market Insights



Moreover, while the median value of owner-occupied homes increased by 83% from 2017 to 2022, the median household income increased by 40% over the same time period, making homeownership increasingly out of reach for existing St. Lucie County residents.⁷ Figure 11 displays these increases for all of St. Lucie County (both incorporated and unincorporated areas) and for the cities of Fort Pierce and Port St. Lucie.

Fort Pierce

The median purchase price in Fort Pierce has increased by 71% over the past five years, from \$172,500 to \$295,000. However, there is some variation by home size, with 1-bedroom homes experiencing a notable decrease of 26.2% in sale price compared to the previous year. Two-bedroom and four bedroom homes saw similar, modest increases of 2.3% and 1.1%, respectively. Three-bedroom homes witnessed a significant rise of 12.3% and 5+ bedroom homes saw a notable increase of 7.8%.⁸

Fort Pierce has seen some new development in recent years. Of the residential parcels that have been developed in the last five years, about 97% have been for single-family homes. These homes provide options in a range of sizes, with equal percentages being less than 1,400 square feet of finished space and more than 3,000 square feet.

TABLE 3: NEW (2017 TO 2023) SINGLE-FAMILY HOMES BY FINISHED AREA IN FORT PIERCE

Source: St. Lucie County Property Appraiser Real Estate Property Search

Finished Area (sq. feet)	Percent of New Single-Family Homes
LESS THAN 1,400	14%
1,800 TO 2,399	29%
2,400 TO 2,999	9%
3,000 TO 3,999	14%
4,000 OR MORE	0%

Port St. Lucie

As mentioned above, much of the population growth has been concentrated in Port St. Lucie. Due to the growth in population, Port St. Lucie has added a significant amount of new housing stock in recent years. Over 99% of the residential parcels developed in the last five years have been for single-family homes. A vast majority of these new developments are single-family homes. These single-family homes tend to be larger, with just 3% having less than 1,400 square feet of finished area. Moreover, 72% are 1,800 square feet or larger.

TABLE 4: NEW (2017 TO 2023) SINGLE-FAMILY HOMES BY FINISHED AREA IN PORT ST. LUCIE
Source: St. Lucie County Property Appraiser Real Estate Property Search

Finished Area (sq. feet)	Percent of New Single-Family Homes
LESS THAN 1,400	3%
1,400 TO 1,799	25%
1,800 TO 2,399	55%
2,400 to 2,999	14%
3,000 to 3,999	3%
4,000 OR MORE	0%

Given the size of these homes, it's not surprising that of the three geographies, Port St. Lucie experienced the largest increase in median home sale price, rising from \$222,000 in January 2019 to \$399,450 in January 2024, an increase of 80%. In January 2024, the housing inventory in Port St. Lucie saw notable changes in various bedroom types compared to the previous month. The inventory of 1-bedroom homes experienced a substantial increase of 100%, while 2-bedroom homes saw an uptick of 11.7%. Similarly, 3-bedroom homes witnessed a notable rise of 18.3%, followed by a 13.2% increase in 4-bedroom homes. Additionally, 5+ bedroom homes saw a significant increase of 18.4%.⁹ These findings are according to a housing report conducted by Rocket Homes.



9 Source: Port St. Lucie Housing Market Report, Rocket Homes.
<https://www.rockethomes.com/real-estate-trends/fl/port-saint-lucie>

RENTAL COSTS TRENDS

Much like the upward trend seen in purchase prices over the past five years, rental costs have also grown, although the growth has been more tempered than in the for-sale market. From 2013 to 2022, rental prices grew steadily throughout the County. In 2023, the market asking rent decreased slightly, providing some relief to renter households in the County. This slowdown may be due in part to the increase in rental supply, as over 2,500 new units entered the rental market during this time period. Despite the recent decrease in rent, the market asking rent is still up by 25% over the past five years.

Alongside overall growing costs, the supply of lower-cost, “naturally affordable” rentals has decreased since 2017. In 2017, units with gross rents less than \$1,000 per month represented 40% of the rental supply. In 2022, rentals at that same price point comprised just 22% of the rental stock in the County.

FIGURE 13: RENTAL HOUSING UNITS BY GROSS RENT, 2017 TO 2022

Source: ACS 5-Year Estimates

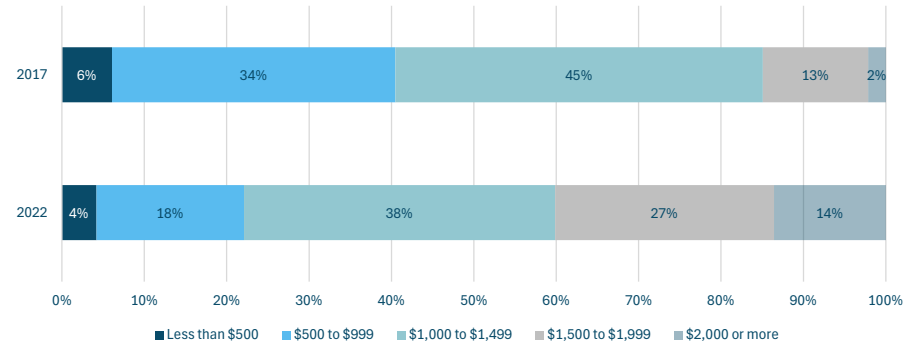
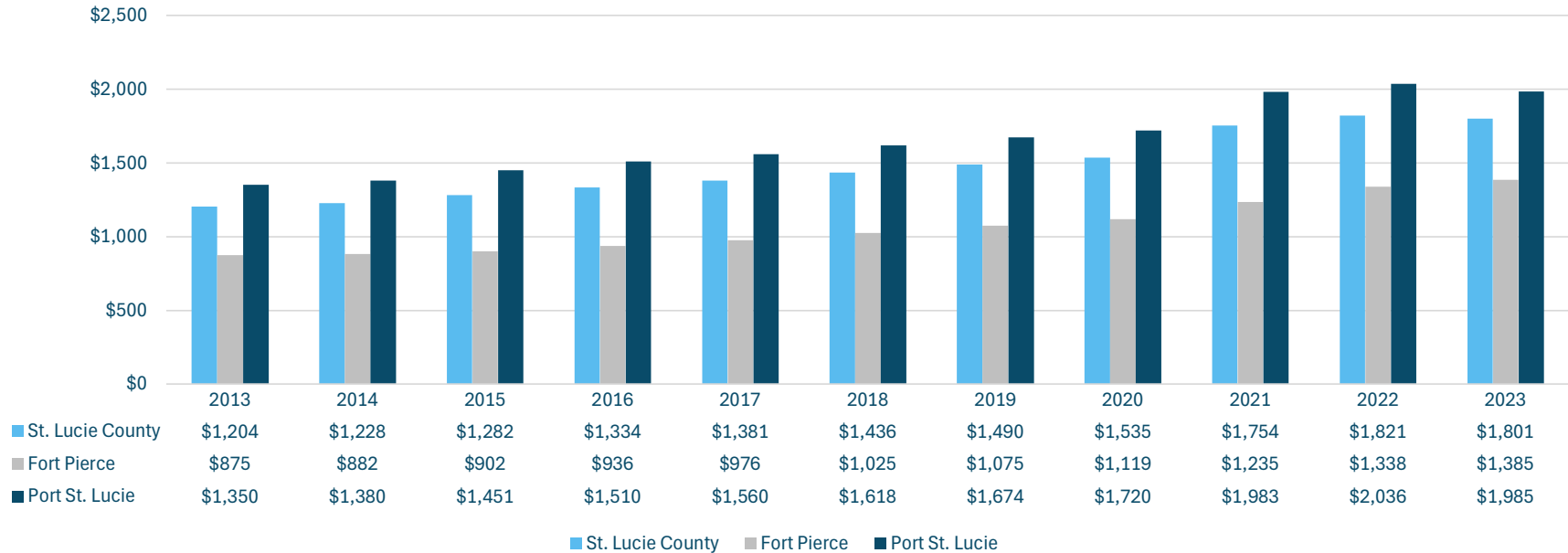


FIGURE 12: MARKET ASKING RENT PER UNIT

Source: CoStar



INSURANCE

The property and casualty insurance has been in turmoil in Florida for the past few years, with multiple major insurers leaving the state, with the increased risk of extreme weather events and overly litigious environment frequently cited as the drivers. In addition to insurers leaving the state, five property and casualty insurance companies went insolvent between 2022 and 2023.¹⁰ With limited options, homeowners are left holding the bill for costly insurance, with costs continuing to rise. In discussions with stakeholders, rising insurance costs were consistently noted as a barrier to housing affordability, with the cost of home/renters insurance being the most frequently reported reason why public opinion survey participants were considering moving out of St. Lucie County. In the County, the average insurance premiums for homeowners, regardless of type of home, have increased by over 70% in the past five years.

FIGURE 14: AVERAGE INSURANCE PREMIUMS IN ST. LUCIE COUNTY, 2018 AND 2023.
Source: Florida Office of Insurance Regulation Quarterly Supplemental Report; calculations by TPMA

	2018 Q4	2023 Q4	% Change in Premium
CONDOMINIUM UNIT OWNERS	\$890	\$1,541	73%
HOMEOWNERS (EXCLUDING TENANT AND CONDO) - OWNER	\$1,811	\$3,090	71%
TENANTS	\$225	\$199	-12%
MOBILE HOMEOWNERS	\$1,245	\$2,165	74%

While insurance costs are a significant barrier to housing affordability, these are challenges that must be addressed at the state and/or federal level. In recent years, the Florida legislature has undertaken sweeping insurance reform, to try to alleviate the strain on Florida homeowners. These include, but are not limited to:

- Increased accountability and oversight of insurance companies, including prohibiting officers and directors of insolvent insurance companies from receiving a bonus (Senate Bill 7052, Senate Bill 2A);
- The expansion of damage mitigation discounts for policyholders (House Bill 799);
- Changes to the bad faith framework to reduce frivolous litigation (House Bill 837, Senate Bill 2A);
- Establishment and expansion of eligibility for the My Safe Florida Home Program (Senate Bill 2D, House Bill 881);
- Establishment of the Florida Optional Reinsurance Assistance Program for the 2023 hurricane season (Senate Bill 2A) and the Reinsurance to Assist Policy program (Senate Bill 2D);
- Prohibiting insurance companies from denying coverage solely based on roof age if the roof is less than 15 years old or is determined to have at least 5 years of useful life (Senate Bill 2D).

Six new insurers are expected to enter the Florida market in the first quarter of 2024, an early indicator of change to the market.¹¹ However, it remains to be seen if these changes will have a meaningful impact on affordability for homeowners.

10 "Insolvency Reports." Florida Department of Financial Services. <https://myfloridacfo.com/division/receiver/companies/insolvency-reports>

11 "Florida Insurance Update as Homeowners Receive 'Very Positive' News." Newsweek. <https://www.newsweek.com/florida-insurance-update-homeowners-receive-very-positive-news-1864258>

COST BURDEN

The U.S. Department of Housing and Urban Development (HUD) has established a nationwide metric to determine the level of housing affordability. Using this metric, households that spend more than 30% of their household income on housing costs (including mortgage, rent, taxes, insurance, and/or utilities) are considered to be “cost burdened,” which can lead to difficulty affording other necessities, such as food, clothing, transportation, or medical care.

St. Lucie County

In 2022, one-third of St. Lucie County households are considered cost burden. While this is a decrease from 2017, this should be interpreted with caution; this could be indicative of an increase in affordable units, or a signal that lower-income residents are being driven out of the County due to high housing costs. Broken down by tenure, 27% of owner-occupied households are considered cost burdened, compared to 54% of renter households. However,

FIGURE 15: COST BURDEN BY TENURE, ST. LUCIE COUNTY

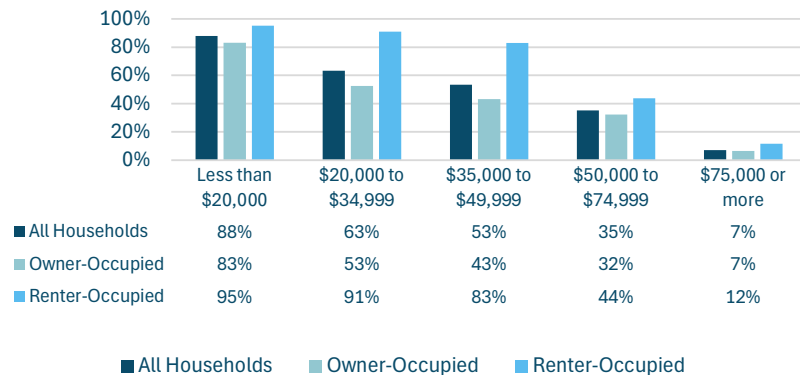
Source: ACS 5-Year Estimates

Household Type	2017	2022
ALL HOUSEHOLDS	36%	33%
OWNER-OCCUPIED	28%	27%
RENTER-OCCUPIED	59%	54%

Housing cost burden varies considerably by income, with low-income renters facing the highest incidence of cost-burden. Regardless of tenure, the percentage of households that are cost burdened decreases significantly when annual household incomes are at least \$75,000.

FIGURE 16: COST-BURDEN BY HOUSEHOLD INCOME AND TENURE, ST. LUCIE COUNTY, 2022

Source: ACS 5-Year Estimates



Fort Pierce

Much like the County as a whole, the overall incidence of cost burden has decreased in Fort Pierce. Notably, the percentage of cost burdened owner-occupied households increased, which may be an indication of a growing affordability crisis.

FIGURE 17: COST BURDEN BY TENURE, FORT PIERCE

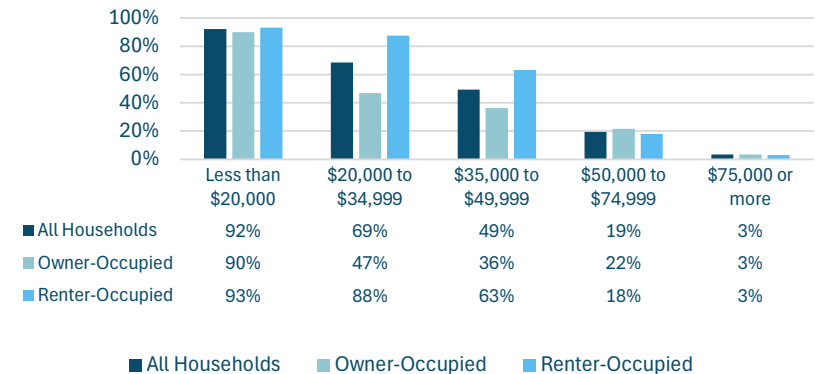
Source: ACS 5-Year Estimates

Household Type	2017	2022
ALL HOUSEHOLDS	47%	42%
OWNER-OCCUPIED	27%	31%
RENTER-OCCUPIED	66%	51%

Similarly, the incidence of cost burden varies significantly by household income, with over 70% of households with making less than \$50,000 per year being cost burdened.

FIGURE 18: COST-BURDEN BY HOUSEHOLD INCOME AND TENURE, FORT PIERCE, 2022

Source: ACS 5-Year Estimates



Port St. Lucie

While the incidence of cost burden is decreasing throughout the County, regardless of tenure, Port St. Lucie deviates slightly from this trend. Owner-occupied households experienced about two percentage point decrease in the rate of cost burden. However, renter-occupied households had a two percentage point increase in the incidence of cost burden, increasing from 56% of renter households to 58% of renter households.

FIGURE 19: COST BURDEN BY TENURE, PORT ST. LUCIE

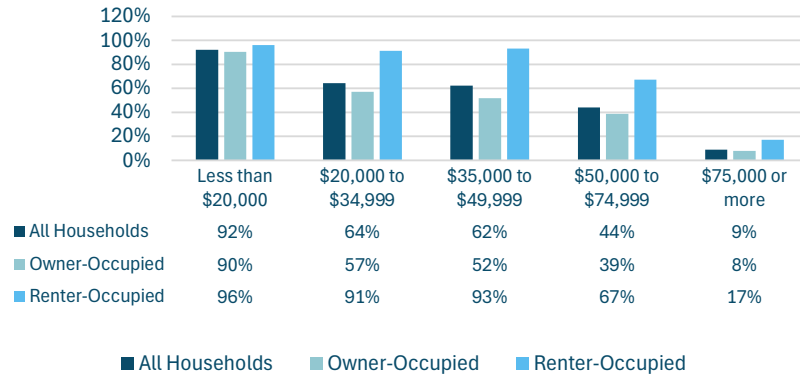
Source: ACS 5-Year Estimates

Household Type	2017	2022
ALL HOUSEHOLDS	36%	33%
OWNER-OCCUPIED	30%	28%
RENTER-OCCUPIED	56%	58%

As with the County as a whole and Fort Pierce, the incidence of cost burden varies by household income. However, even as incomes rise in Port St. Lucie, the high rate of cost burden persists, not decreasing to less than half of households until the \$50,000 to \$74,999 income bracket.

FIGURE 20: COST-BURDEN BY HOUSEHOLD INCOME AND TENURE, PORT ST. LUCIE, 2022

Source: ACS 5-Year Estimates



Economic Impact

As discussed above, the St. Lucie County industry mix is diverse, with core industry clusters centering around tourism, agriculture, manufacturing, and healthcare. In order to sustain the growth of the local economy, the housing supply must cater to the needs of these workers, in addition to the housing needs of retirees and residents working outside the County. If these needs aren't met, the consequences for the business community could be dire.

The effects of the lack of affordable housing and homogeneous housing mix can already be felt by business owners, as indicated in a survey of St. Lucie County business owners, conducted by the St. Lucie County Chamber and the St. Lucie Economic Development Corporation. In this survey, nearly half of business owners indicated that their business operations have already been impacted by the lack of affordable workforce housing. Moreover, nearly three-quarters of respondents expected their operations to be impacted in the future.

TABLE 5: EFFECT OF THE LACK OF AFFORDABLE WORKFORCE HOUSING ON BUSINESS OPERATIONS

Source: Survey of business owners, St. Lucie County Chamber & St. Lucie Economic Development Corporation

	Business operations have been impacted	Business operations will be impacted in the future
YES	49%	72%
NO	38%	17%
DON'T KNOW	14%	11%

In open-ended comments, respondents shared that they struggle with employee recruitment, attraction, and retention due to the high housing prices and the availability of housing. Without an intervention, these issues will become increasingly severe, causing workers to find housing elsewhere, creating a risk to the local economy.

WORKFORCE AFFORDABILITY

Much of the County's workforce is largely centered around service-type occupations and businesses that cater to the relatively affluent, suburban communities that make up the County, such as those in Port St. Lucie. These service occupations tend to be lower-earning and, as a result, are more likely to be cost burdened and/or priced out of the local housing market.



Affordability for Common Occupations

The ten most common occupation in St. Lucie County, and their corresponding earnings, can be seen in Table 7. Importantly, the median annual earnings for all but two of these occupations is below \$40,000 per year, with the three most common jobs with median annual earnings below \$30,000.

TABLE 6: MOST COMMON OCCUPATIONS (5-DIGIT SOC) IN ST. LUCIE COUNTY

Source: Lightcast 2024.1

Description	2018 Jobs	2023 Jobs	2028 Jobs	Median Annual Earnings
RETAIL SALESPERSONS	2,929	2,986	3,198	\$28,376
CASHIERS	2,299	2,653	2,741	\$25,835
FAST FOOD AND COUNTER WORKERS	2,974	2,336	2,498	\$23,637
STOCKERS AND ORDER FILLERS	1,135	2,251	2,476	\$30,705
CUSTOMER SERVICE REPRESENTATIVES	2,302	2,218	2,217	\$33,908
LANDSCAPING AND GROUNDSKEEPING WORKERS	1,831	2,190	2,228	\$30,917
OFFICE CLERKS, GENERAL	2,172	2,023	2,061	\$36,495
WAITERS AND WAITRESSES	1,942	1,896	1,985	\$27,505
GENERAL AND OPERATIONS MANAGERS	1,081	1,594	1,743	\$76,259
REGISTERED NURSES	1,730	1,490	1,633	\$74,000

To provide further insight into the relationship between the most common occupations and housing affordability, the project team calculated the housing affordability ceiling, the maximum monthly amount that could be paid without being cost burdened as well as the percentage of monthly income, based on reported annual earnings which would need to be spent to rent a one-bedroom and two-bedroom apartment in St. Lucie County.¹² Retail salespersons, cashiers, fast food & counter workers, stockers & order fillers, customer service representatives, landscaping & groundskeeping workers, office clerks, and waiters & waitresses would need to spend at least half of their monthly income to afford a one-bedroom rental, without considering the cost of utilities. For those occupations, renting a two-bedroom apartment is even more out of reach, requiring at least 60% of their monthly income.

TABLE 7: PERCENT OF MONTHLY INCOME FOR MARKET ASKING RENT AND HOUSING AFFORDABILITY CEILING FOR THE MOST COMMON OCCUPATIONS IN ST. LUCIE COUNTY

Source: Lightcast 2024.1, CoStar; calculations by TPMA

Description	1 Bedroom	2 Bedroom	Monthly Housing Affordability Ceiling
RETAIL SALESPERSONS	64%	77%	\$709
CASHIERS	71%	85%	\$646
FAST FOOD AND COUNTER WORKERS	77%	93%	\$591
STOCKERS AND ORDER FILLERS	59%	71%	\$768
CUSTOMER SERVICE REPRESENTATIVES	54%	65%	\$848
LANDSCAPING AND GROUNDSKEEPING WORKERS	59%	71%	\$773
OFFICE CLERKS, GENERAL	50%	60%	\$912
WAITERS AND WAITRESSES	66%	80%	\$688
GENERAL AND OPERATIONS MANAGERS	24%	29%	\$1,906
REGISTERED NURSES	25%	30%	\$1,850

12 This is calculated as 30% of monthly median income, calculated by dividing the median annual earnings by 12.

Affordability for Growth Occupations

There is significant variability in the median annual earnings for the top growing occupations in St. Lucie County, ranging from \$25,835 per year to \$76,259 per year. Recent economic development wins are likely to result in the continuing growth of workers in warehousing and transportation occupations. However, even with the advertised average salary in the \$50,000 range, workers are likely to find significant difficulty in finding affordable housing options near their jobs.

TABLE 8: HIGHEST GROWTH OCCUPATIONS (NET CHANGE) (5-DIGIT SOC) IN ST. LUCIE COUNTY

Source: Lightcast 2024.1

Description	2018 Jobs	2023 Jobs	2028 Jobs	Net Change, 2018 to 2023	Median Annual Earnings
STOCKERS AND ORDER FILLERS	1,135	2,251	2,476	1,116	\$30,705
LIGHT TRUCK DRIVERS	609	1,186	1,493	577	\$36,308
GENERAL AND OPERATIONS MANAGERS	1,081	1,594	1,743	512	\$76,259
COOKS, FAST FOOD	130	598	597	467	\$25,203
LANDSCAPING AND GROUNDSKEEPING WORKERS	1,831	2,190	2,228	359	\$30,917
CASHIERS	2,299	2,653	2,741	353	\$25,835
HEAVY AND TRACTOR-TRAILER TRUCK DRIVERS	841	1,178	1,311	338	\$42,570
CLINICAL LABORATORY TECHNOLOGISTS AND TECHNICIANS	145	415	470	270	\$53,920
LABORERS AND FREIGHT, STOCK, AND MATERIAL MOVERS, HAND	911	1,146	1,365	234	\$30,479
JANITORS AND CLEANERS, EXCEPT MAIDS AND HOUSEKEEPING CLEANERS	1,023	1,254	1,394	231	\$27,282

Of the ten occupations with the largest increase in jobs in the past five years, only one can afford a one- or two-bedroom apartment in St. Lucie County and spend less than 30% of their monthly income. Workers in the occupation that's seen the largest amount of growth, stockers and order fillers, would need to spend nearly 60% of their monthly income to afford a one-bedroom apartment in the County, without considering the cost of utilities.

TABLE 9: PERCENT OF MONTHLY INCOME FOR MARKET ASKING RENT AND HOUSING AFFORDABILITY CEILING FOR THE HIGHEST GROWTH OCCUPATIONS IN ST. LUCIE COUNTY

Source: Lightcast 2024.1, CoStar; calculations by TPMA

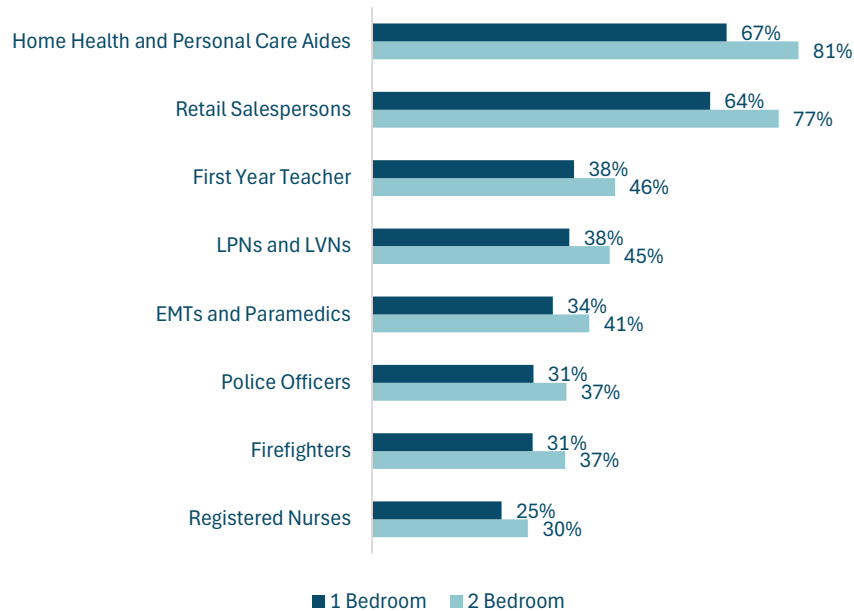
Description	1 Bedroom	2 Bedroom	Monthly Housing Affordability Ceiling
STOCKERS AND ORDER FILLERS	59%	71%	\$768
LIGHT TRUCK DRIVERS	50%	60%	\$908
GENERAL AND OPERATIONS MANAGERS	24%	29%	\$1,906
COOKS, FAST FOOD	72%	87%	\$630
LANDSCAPING AND GROUNDSKEEPING WORKERS	59%	71%	\$773
CASHIERS	71%	85%	\$646
HEAVY AND TRACTOR-TRAILER TRUCK DRIVERS	43%	52%	\$1,064
CLINICAL LABORATORY TECHNOLOGISTS AND TECHNICIANS	34%	41%	\$1,348
LABORERS AND FREIGHT, STOCK, AND MATERIAL MOVERS, HAND	60%	72%	\$762
JANITORS AND CLEANERS, EXCEPT MAIDS AND HOUSEKEEPING CLEANERS	67%	80%	\$682

Affordability for Essential Workers

As discussed above, workers in many of St. Lucie County's most common and fastest growing occupation are likely to have difficulty affording housing within the County. This can reduce worker availability, putting a strain on the County's businesses. However, workers of other occupations are affected by the high housing costs found throughout the County. As seen in Figure 21, essential workers from many different industries, including healthcare workers, teachers, police officers, and firefighters, would need to spend more than 30% of their income on rent for a one- or two-bedroom rental. Failing to provide affordable housing locally for these critical positions can decrease the responsiveness of critical services within the County.

FIGURE 21: PERCENT OF MONTHLY INCOME FOR 1-BEDROOM AND 2-BEDROOM MARKET ASKING RENT IN ST. LUCIE COUNTY.

Source: Lightcast 2024.1, CoStar



Data and Analysis Summary

ST. LUCIE COUNTY

Rapid growth and aging population

- 18% growth between 2010 and 2020
- 1 in 5 residents over age 70 by 2040

High demand for continued residential development

- Over 25,000 residential structures built since 2018
- Expected demand for 35,000 additional new units by 2033

Limited diversity in housing mix

- 44% of housing stock built since 2000
- 82% of all homes are single-family

Housing increasingly expensive

- Median Sale Price:
 - Jan 2022 – Jan 2024: \$41,000 (12%) increase
 - Jan 2019 – Jan 2024: \$163,000 (74%) increase
- \$286/mo. increase in effective rent 2020-2022

Housing is unaffordable for many residents

- 44% of households are cost burdened (more than 30% of household incomes spent on housing costs)
- Deficit of affordable households at 60% of AMI: -4,789 (2019 estimate)

Housing costs are affecting the broader community

- 49% of businesses responded that housing costs are impacting operations (71% say it will impact operations in the future)

FORT PIERCE

13.7% population growth 2010-2020

1 in 6 residents over age 70 by 2040

47% homeownership rate

18% of housing stock built since 2000

45% of housing units are single-family

42% of households are cost burdened

Housing increasingly expensive

- Median Sale Price:
 - Jan 2022 – Jan 2024: \$55,000 (23%) increase
 - Jan 2019 – Jan 2024: \$122,500 (71%) increase

PORT ST. LUCIE

24.5% population growth 2010-2020

1 in 5 residents over age 70 by 2040

80% homeownership rate

#4 nationally in net homebuyer migration 2020-2022

49% of housing stock build since 2000

92% of housing units are single-family

33% of all households are cost burdened

Housing increasingly expensive

- Median Sale Price:
 - Jan 2022 – Jan 2024: \$48,500 (14%) increase
 - Jan 2019 – Jan 2024: \$177,450 (80%) increase

FURTHER FINDINGS AND ANALYSIS

Defining Housing Affordability

The U.S. Department of Housing and Urban Development (HUD) sets a variety of thresholds for the purposes of defining affordability and income limits for various housing programs and services. The formulas used to calculate these thresholds use percentages that are established for the entire nation that are then applied to regional income metrics that are adjusted yearly. In general, income limits are calculated based on the determination that a household should not spend more than 30% of their household income on housing costs (which can include mortgage, rent, insurance, and utilities).

For example, for St. Lucie County, HUD has calculated the Area Median Income (AMI) for a family of four in 2023 as \$84,800.¹³ HUD further calculates income thresholds based on this number to determine different qualifying incomes and rent limits for a variety of programs and subsidies that they offer. Table 12 displays these calculations based on a household's percent of AMI and for the number of persons in the household/family.

TABLE 12: FY 2024 INCOME LIMITS SUMMARY FOR ST. LUCIE COUNTY

Source: HUD

	1 Person Limit	2 Person Limit	3 Person Limit	4 Person Limit
30% AMI	\$17,790	\$20,340	\$22,890	\$25,410
50% AMI	\$29,650	\$33,900	\$38,150	\$42,350
60% AMI	\$35,580	\$40,680	\$45,780	\$50,820
80% AMI	\$47,440	\$54,240	\$61,040	\$67,760
120% AMI	\$71,160	\$81,360	\$91,560	\$101,640

These definitions and thresholds are important for determining who qualifies for certain subsidies. They are also often used in decisions around inclusionary zoning, for example, as these ordinances often use these calculations to determine the sale price or rent that can be applied to the dedicated affordable units that are to be included as part of a new development.

Communities often use these HUD definitions in their own codes to ensure that local definitions do not contradict those used for federal programs. Such is the case with St. Lucie County, which uses similar thresholds and adds terminology commonly associated with incomes relating to these various percentages. For example, in line with HUD definitions, the County's Land Development Code defines housing costs as "affordable" when they "do not exceed thirty percent of the monthly income of the family."

The LDC also defines two categories of housing based on the HUD-established AMI. "Affordable housing" is defined as housing in the affordable range for households earning 50%-80% of AMI. "Workforce housing" is defined as affordable for households earning between 80%-120% of AMI. Using these LDC definitions, Figure 22 presents calculations based on ACS estimates from 2022, which listed the County's AMI as \$66,154.¹⁴

FIGURE 22: HOUSING AFFORDABILITY BRACKETS

Source: County LDC Definitions, ACS 5-Year Estimates, Lightcast, TPMA Calculations

Income Bracket	% AMI (\$66,154)	Estimated Households	% of households	Maximum Monthly Costs	Maximum Annual Costs
VERY LOW INCOME	< 50%	31,345	24.79%	\$827	\$9,923
LOW INCOME / AFFORDABLE	50% - 80%	27,851	22.03%	\$1,323	\$15,877
WORKFORCE	80% - 120%	17,572	13.90%	\$1,985	\$23,815
MARKET RATE	> 120%	49,675	39.29%	-	-

Using the definitions established in the LDC, only 2 in 5 households can comfortably afford market rate housing (anything over 120% of AMI) in St. Lucie County. The next largest group, nearly a quarter of all households, would fall under the 50% AMI threshold. More than one-in-five households in the County need "affordable housing" according to LDC definitions. Perhaps most importantly, the segment that qualifies as "workforce" households make up less than 14% of all households in the county. Much of the County's actual workforce earns far less.

¹³ HUD has recently moved from calling this calculation Area Median Income (AMI) to Median Family Income (MFI). For the purposes of this report, the previous term is being used for familiarity purposes.

¹⁴ The County's AMI as estimated by the ACS differs from the 2023 number used by HUD because the latter uses the Port St. Lucie MSA to calculate AMI. However, as rest of these calculations use 2022 ACS 5-Year Estimates, that is the AMI used for these calculations. Using ACS figures is more likely to understate the affordability issues present here, as opposed to overstating them.

Impact of Zoning

RESIDENTIAL ZONING

A review of zoning policies in Fort Pierce and Port St. Lucie can give insight into the two cities' contrasting approaches to residential development, particularly in accommodating a variety of housing types and densities.

Fort Pierce

Fort Pierce offers a number of residential zones that offer a range of permitted uses and densities, including single-family zones that conditional use permissions for duplexes, townhouses, multi-dwelling buildings. Around 40% of the residential area in Fort Pierce is zoned for multi-family development of a variety of densities. The highest density multifamily zones permit 15 units per acre, but there are very few of these districts in the city. Single-family zones permit a range of low (four units per acre), intermediate (five units per acre), and moderate (six units per acre) density. An interactive zoning map for Fort Pierce can be found here: <https://www.cityoffortpierce.com/1089/Planning-and-Zoning-Map>.

Port St. Lucie

Port St. Lucie also has zoning districts for a variety of single- and multi-family uses. However, multifamily districts make up only 1.09% of areas zoned for residential use. Port St. Lucie has considerably more land devoted to Planned Unit Development districts, for which use permissions vary by individual district. Single-family zones do not list duplexes or townhomes as conditional uses, although the most common single-family zone does permit commercial parking in approved cases. An interactive zoning map for Port St. Lucie can be found here: <https://pslgis.maps.arcgis.com/apps/webappviewer/index.html?id=954ca00870d54fd780f4388e32662ae6>.

According to these estimates, housing that is developed specifically for those in the “workforce” housing bracket (80%-120% AMI) will not meet the housing needs of nearly 47% of the County’s families; and units that are developed for families earning 120% AMI (as is the case in the Oak Ridge Ranches development¹⁵) only target those at the very top of this bracket’s affordability range.

Creating housing for these vast segments of the County’s population will require significant effort and partnerships. Even inclusionary zoning practices, which are listed among the recommendations at the conclusion of this report, will need to focus not on this “workforce” housing bracket, but rather on the very low- and low-income brackets to make a meaningful impact on the affordability crisis facing the County.

15 The Oak Ridge Ranches PUD is discussed in more detail in the Impact of Zoning section of this report.

Minimum Living Area in Port St. Lucie

A vast majority of residential zones in Port St. Lucie are categorized as RS-2 single-family zones. Beginning in June of 1996, RS-2 zones require a minimum living area of 1,200 square feet. A review of current listings on real estate websites shows that a conservative estimate for the market value of a single-family detached home in Port St. Lucie is about \$250/sq.ft. While surely this was not the original intention of the ordinance, the result of this policy is that single family homes that could sell for less than \$300,000 are effectively outlawed in Port St. Lucie.

Many affluent communities across the country have single-family neighborhoods that offer a variety of housing types and sizes. Smaller single-family homes should not be viewed as a blight on a community, but rather as opportunities for first-time homebuyers and downsizing seniors. They offer homeownership potential for one-person households or those getting started in their careers or for the next generation of Port St. Lucie residents and essential services workers.

Smaller single-family homes can be built to match the design and aesthetics of the surrounding neighborhood and are among a variety of opportunities to infuse greater density that will likely find more support among community members. Finally, small single-family homes will not necessarily bring down property values for the homes around them. Many cottage communities, for example, are in very high demand and have high market values. Port St. Lucie is actually home to some very high-priced small homes in the Motorcoach Resort of St. Lucie West. Permitted because they are in a Planned Unit Development (PUD), these casitas are often built between 500-700 square feet of living space and their current value is around \$800,000.

HOUSING MIX AND ECONOMIC SUSTAINABILITY

In a 2018 article in the Journal of Planning Education and Research, researchers explored foreclosure rates resulting from the 2008 housing crisis and discovered that “neighborhoods with less housing diversity... have higher foreclosure and sales rates.”¹⁶ While the full study has a number of findings that are pertinent to this report (including the importance of downsizing options for seniors on economic sustainability), the correlation between low diversity of housing stock and the economic instability associated with high foreclosure rates should concern elected officials in Port St. Lucie.

In 2004, Port St. Lucie was among the fastest growing cities in America with a 12% growth rate over a 12-month period.¹⁷ In 2008, the first year of the housing crisis, Port St. Lucie households saw 10,000 foreclosures. Two years later, in 2010, the city was still suffering with the 16th highest foreclosure rate among America cities.¹⁸ While Port St. Lucie was not a part of the 2018 article mentioned above, these local results would seem to support the authors’ findings that areas with low housing diversity were at the greatest risk of high foreclosure rates.

In 2017, when Port St. Lucie was again beginning to show significant growth rates, the percentage of single-family detached homes was estimated at 87.3%.¹⁹ Between 2017 and 2023, according to data from the St. Lucie County Property Appraiser’s Office, 99% of all newly constructed residential parcels were for single-family detached homes. As a result, the percentage of single-family detached homes had increased to 87.7%.

Researchers also found that “if a city overzones for high-priced units, new residents may be forced to purchase houses above their means, thereby increasing their exposure to risks of economic downturn.” According to Port St. Lucie’s City Ordinances, single-family homes built after 1996 must have a minimum size of 1,200 sq. ft. of living space, eliminating the possibility for a wider variety of homes, and essentially setting a minimum value for a newly-built home relative to the market. Were ordinances like these not part of the city’s code, smaller and therefore less expensive units would be permitted and allow a greater diversity of housing stock.

¹⁶ Chakraborty, A., & McMillan, A. (2022). Is Housing Diversity Good for Community Stability? Evidence from the Housing Crisis. *Journal of Planning Education and Research*, 42(2), 150-161. <https://doi.org/10.1177/0739456X18810787>

¹⁷ [http://www.citymayors.com/statistics/us_cities_population.html#:~:text=Port%20St%20Lucie%20\(Florida\)%20had,West%20Palm%20Beach%2C%20Port%20St.](http://www.citymayors.com/statistics/us_cities_population.html#:~:text=Port%20St%20Lucie%20(Florida)%20had,West%20Palm%20Beach%2C%20Port%20St.)

¹⁸ <https://www.forbes.com/sites/morganbrennan/2011/01/26/the-worst-cities-for-foreclosures-in-2010/?sh=6>

¹⁹ American Community Survey 2013-2017 5-Year Estimates.

INCLUSIONARY ZONING

One effective way of adding well-needed affordable housing to a community is through inclusionary zoning. Inclusionary zoning is a practice that either requires or incentivizes developers to include dedicated affordable units within new developments. Examples of incentive packages might include density bonuses, reduction of parking requirements, relaxing of height requirements, expedited permitting, and fee waivers.

Evidence across Florida and throughout the country shows that incentives alone are not often utilized by developers, however. The most effective forms of inclusionary zoning combine these incentives with requirements for developers to include a certain percentage of affordable units. Under current state law in Florida, required inclusionary zoning is permitted so long as efforts are taken to ensure that developers are not being forced to lose potential profits on these new developments.²⁰

In addition to ensuring that developers are not being forced into lesser profits, one critical factor in devising a successful inclusionary zoning policy is determining what level of affordability will be required as part of the policy. For example, as part of the permitting and rezoning process for the forthcoming Oak Ridge Ranches PUD, the developer has agreed to provide either 400 units or 5% of the total units (whichever is greater) of dedicated workforce housing. As was mentioned in the previous section, this means that a household earning between 80% and 120% of AMI would spend no more than 30% of their household income on housing costs. However, in the Oak Ridge Ranches agreement, the threshold was set at the top end of this bracket. While these negotiations should prove as an effective pilot for how to infuse inclusionary zoning practices into new developments in the County, these roughly 400 units will still be unaffordable for a majority of the County's residents. Were St. Lucie County, Port St. Lucie, and Fort Pierce all to adopt inclusionary zoning policies (which is highly recommended), efforts should be made to ensure that the housing needs of a larger segment of the area's residents and workforce are being served through the required inclusion of housing for households earning, for example, up to 60% AMI.



²⁰ For more information on inclusionary zoning in Florida, the Florida Housing Coalition has compiled an explainer here: <https://flhousing.org/wp-content/uploads/2020/04/Inclusionary-Zoning-FAQ-.pdf>

STRATEGIC FRAMEWORK

The strategies that are presented below apply to the county and the jurisdictions therein. Recommendations specific to a single jurisdiction are indicated as such in the implementation matrix.

Recommendations

Goal 1: Regional governments have appropriate capacity, coordination, and resources to support housing initiatives

There is no simple solution for addressing rapidly rising housing costs. The causes that have led to these issues are themselves varied and historical. To address these issues, a combination of approaches will be required. Ultimately, however, the level of success for these approaches will depend on the degree to which regional government partners are committed to truly addressing these core issues. This starts with an understanding of the staffing, capacity, and resources necessary to have a significant impact on these vitals issues.

It is also imperative that county and city governments work together to ensure that actions taken in one part of the county are not detrimental to efforts in the others. As such, a county-wide vision for the future of housing in the region will need to be reached collectively. Each jurisdiction will be both need to be invited to the table and participate actively in these conversations.

Opposition to the concept of affordable is likely to present a barrier to reaching collective goals throughout the county. Housing is often a controversial topic among some residents. However, as the research for this report has uncovered, much of this opposition emerges from a lack of understanding about the emerging crisis faced throughout the region and stereotypes and preconceived notions about what affordable or workforce housing is and can be. Public education campaigns like the ones designed as part of this project can help to change those perceptions.



Ultimately, however, whether or not these public perceptions or political attitudes change, dedicated affordable and workforce housing will remain a critical need throughout the county. Simply put, there is no free-market solution to address the housing needs of middle-to-low income earning households and intervention of a variety of types and approaches will be needed to create housing for residents across the income spectrum and provide sustainability for the entire community in the long run.



BEST PRACTICE:



[21 Elements Collaboration in San Mateo County](#)



The 21 Elements initiative facilitates regular and meaningful dialogue between San Mateo County and its constituent cities through a forum for local jurisdictions to share tools, resources, and strategies to meet housing needs. The collaborative meets regularly to discuss changes to state/federal policy and resources, upcoming engagement initiatives, and status updates on ongoing projects. 21 Elements is co-sponsored by San Mateo County Department of Housing and the San Mateo City/County Association of Governments.

GOAL 1 STRATEGIES

-  **Strategy 1.1:**
 -  Ensure collaborative environment across jurisdictions throughout the county

-  **Strategy 1.2:**
 -  Review the capacity of existing housing staff and departments to manage and grow housing services and strategies

-  **Strategy 1.3:**
 -  Commit resources to housing services and strategies

-  **Strategy 1.4:**
 -  Advocate for changes to state-level housing strategies

Best Practice: [Illinois Affordable Housing Tax Credit](#)

Goal 2: Increased supply and diversity of housing units

The population of St. Lucie County has been rising at a remarkable rate over the past few years. It is likely that the demand for new housing will continue due to rising housing costs in other areas, as well as the economic development successes in parts of the county. While an overall increase in housing supply is a critical component to flattening the curve of rising housing costs throughout the County, local and regional governments should also focus attention on the types of housing that are currently available and those that are being constructed.

A broader mix of housing types and options will provide a number of benefits to the communities in the region, including the mitigation of impact on the business community, securing access to essential services, creating more turnover in the housing market, and offering additional opportunities for seniors to age comfortably in place. Most importantly, a broader mix of housing types will help St. Lucie County, Fort Pierce, and Port St. Lucie limit economic risk and become more resilient communities in the face of economic downturns.

As recent development trends demonstrate, large scale developers and developments are unlikely to broaden the mix of housing types on their own. Even where the market supports a variety of housing types, those that provide the highest possible return on investment are the most likely result of new builds unless other incentives make the construction of different types of units financially palatable to for-profit developers.

BEST PRACTICE:

Middle- and High-Density Policies in South Bend, IN

South Bend made significant amendments to its zoning policies in 2021 to address “missing middle” housing. The city allows the construction of duplexes, cottage courts, and ADUs by right in all single-family zones. Small multifamily buildings (containing 3-4 units for apartments or 3-8 for townhomes) are allowed in multiple zones, also expanded in 2021.

GOAL 2 STRATEGIES

-  **Strategy 2.1:**
Utilize overlay districts to incentivize targeted types of residential development
Best Practice: [Flexible Zoning Techniques by American Planning Association](#)

-  **Strategy 2.2:**
Prioritize middle- and high-density development

-  **Strategy 2.3:**
Expand permissions for smaller housing types

-  **Strategy 2.4:**
Activate small-scale developers
Best Practice: [Pre-Approved Building Plans by Strong Towns](#)

-  **Strategy 2.5:**
Increase supply of rental opportunities

Goal 3: Improved Housing Affordability

Ultimately, St. Lucie County and the municipalities therein should take significant steps to address the significant lack of housing options that are affordable for the County's workforce. The cost of housing has risen so quickly and to such a degree that there are almost no options for the area's workforce. It is of further importance to understand who this workforce is and where they fall in the income spectrum.

Recent economic development efforts have been successful, but the success of recent and future efforts are put at risk by the lack of housing for members of the workforce. The average wage of workers for the incoming Costco Warehouse are advertised to make roughly 80% of the average wage in the area. Dedicated efforts to add housing that is affordable for those households making 120% of AMI will not meaningfully increase the opportunities for the county's workers to find housing. More efforts to increase the options at lower price points will be needed to ensure that the county's workers have options to live near their jobs. Without these efforts, there is significant risk of losing the local workforce and also a number of critical services on which so many residents rely.



St. Lucie County's workforce needs a greater number of units that are affordable on their salaries. Much of this supply will likely need to come with new developments, and developers are unlikely to provide them without being required to do so. But new units alone will not fully solve the problem. Many existing homes are in need of repair and many homeowners are in need of assistance to keep what is already affordable in place. The government is not in a position to solve all of these problems on their own, and partnerships with developers and innovative thinking will be paramount to maintaining or improving the affordability throughout the region.

BEST PRACTICE:

Workforce Housing Program in Palm Beach, FL

The Workforce Housing Program, established in the county's Comprehensive Plan, requires that a percentage of units in new residential developments of 10 units or more be affordable households between 60% to 140% AMI. Units can be for-sale or for-rent, with a required affordability period of 30 years for rentals, and 15 years for for-sale units. Available incentives for this program include density bonuses, traffic performance standards mitigation, expedited permitting, zoning, and plan approval, and offsets for impact fees and other development fees.

GOAL 3 STRATEGIES

-  **Strategy 3.1:**
 -  Implement Inclusionary Zoning

-
-  **Strategy 3.2:**
 -  Promote public-private partnerships to provide workforce housing

Best Practice: [Successful Public/Private Partnerships: From Principle to Practices by Urban Land Institute](#)

-
-  **Strategy 3.3:**
 -  Maintain existing affordable housing

Best Practice: [Affordable Housing Preservation Program and Task Force in Fairfax County, VA](#)

Implementation Matrix

Goal 1: Regional governments have appropriate capacity, coordination, and resources to support housing initiatives

Strategies	Action Items	Timeline	Progress Indicators
1.1 ENSURE COLLABORATIVE ENVIRONMENT ACROSS JURISDICTIONS THROUGHOUT THE COUNTY	1.1.1 Conduct joint visioning sessions with AHAC committees and elected officials to arrive at shared goals for the future of housing throughout the county	Near term (1-2 years)	Session(s) conducted
	1.1.2 Review county and city ordinances to for areas of existing conflict and possibilities for coordination	Near term (1-2 years)	Review completed
1.2 REVIEW THE CAPACITY OF EXISTING HOUSING STAFF AND DEPARTMENTS TO MANAGE AND GROW HOUSING SERVICES AND STRATEGIES	1.2.1 Revise existing roles and responsibilities for existing staff	Near team (1-2 years)	Completed review of current roles
	1.2.2. Hire or assign Housing Coordinator	Near term (1-2 years)	New position created
1.3 COMMIT RESOURCES TO HOUSING SERVICES AND STRATEGIES	1.3.1 Establish Affordable Housing Trust Fund with annual contribution or other sustained financial commitment	Mid-term (2-5 years)	Trust fund established
	1.3.2 Continue to expand wastewater and storm water infrastructure	Long-term (5-10 years)	Increased infrastructure capacity
	1.4.1 Petition state to develop state-level low-income housing tax credit	Near-term (1-2 years)	Letters written

Goal 2: Increased supply and diversity of housing units

Strategies	Action Items	Timeline	Progress Indicators
2.1 UTILIZE OVERLAY DISTRICTS TO TARGET AND INCENTIVIZE TARGETED FORMS OF DEVELOPMENT	2.1.1 Establish Redevelopment Districts in areas with high levels of vacant and/or blighted buildings	Near term (1-2 years)	Districts established
	2.1.2 Port St. Lucie: Expand boundaries of Community Redevelopment Areas	Near-term (1-2 years)	New boundaries drawn
	2.1.3 Encourage Mixed-Use Development in existing commercial zones through incentive packages and expanded permissions	Mid-term (2-5 years)	Incentives developed
	2.1.4 Fort Pierce: Encourage additional residential opportunities in historic downtown area	Mid-term (2-5 years)	Incentives developed
2.2. PRIORITIZE MIDDLE- AND HIGH-DENSITY DEVELOPMENT	2.2.1 Consider allowing duplexes in some single-family zones	Mid-term (2-5 years)	Zoning permissions adjusted
	2.2.2 Permit and encourage the development of townhomes and other middle-density options	Mid-term (2-5 years)	Zoning permissions adjusted
2.3 EXPAND PERMISSIONS FOR SMALLER HOUSING TYPES	2.3.1 Consider permissions for lot-splitting or multiple homes per lots where infrastructure allows	Mid-term (2-5 years)	Zoning permissions adjusted
	2.3.2 Fort Pierce: Allow for Accessory Dwelling Units (ADUs) where infrastructure allows	Near-term (1-2 years)	Zoning permissions adjusted
	2.3.3 Port St. Lucie: Reduce minimum living area requirements for single-family homes	Near-term (1-2 years)	Zoning permissions adjusted
2.4 ACTIVATE SMALL-SCALE DEVELOPERS	2.4.1 Consider the use of preapproved building plans and designs	Mid-term (2-5 years)	Designed approved
	2.4.2 Task Housing Developer with developing network with local developers to ensure information about housing programs and strategies are communicated	Near-term (1-2 years)	Position assigned Local developer network established
2.5 INCREASE SUPPLY OF RENTAL OPPORTUNITIES	2.5.1 Expand use of multifamily zones to facilitate development of additional rental housing	Mid-term (2-5 years)	Future land use maps updated

Goal 3: Improved Housing Affordability

Strategies	Action Items	Timeline	Progress Indicators
3.1 IMPLEMENT INCLUSIONARY ZONING	3.1.1 Conduct feasibility study to ensure compliance with Florida H.B. 7103	Near-term (1-2 years)	Study completed
	3.1.2 Develop inclusionary zoning ordinances with combination of requirements and incentive packages to ensure developer profitability	Mid-term (2-5 years)	Ordinances Developed
	3.1.3 Work collectively or by other means ensure that county and city ordinances are not in conflict with one another	Mid-term (2-5 years)	Crosswalk completed
3.2 PROMOTE PUBLIC-PRIVATE PARTNERSHIPS TO PROVIDE WORKFORCE HOUSING	3.2.1 Leverage the Live Local Program Tax Credit to encourage local businesses to contribute to SAIL funds	Near-term (1-2 years)	Information packet developed and shared with local businesses
3.3 MAINTAIN EXISTING AFFORDABLE HOUSING	3.3.1 Develop and maintain affordable housing preservation inventory	Near-term (1-2 years)	Inventory created and maintained

APPENDIX A: STAKEHOLDER WORKSHOP SUMMARY

Introduction

On March 29th and March 30th of 2023, TPMA conducted three (3) in-person workshops to discuss the current state of housing in St. Lucie County with identified stakeholders. Larger group workshops were facilitated for two hours, and a workshop with the St. Lucie County Affordable Housing Advisory Committee (AHAC) that lasted one hour.

In order to prepare for these workshops, TPMA and St. Lucie County Board of County Commissioners collected contact information for the following stakeholder groups, representing key agencies and organizations from Fort Pierce, Port St. Lucie, and St. Lucie County:

- Government (48 invitees)
- Economic Development (15 invitees)
- Business Community (23 invitees)
- Community Action (70 invitees)

Invitations were sent out starting the last week of February, and registrations were accepted up until the start of the workshops. Individuals who registered were sent advanced materials, including an agenda and list of current housing programs and strategies.

In total, sixty-seven (67) individuals participated in the workshop sessions²¹. During these sessions, there were opportunities for individual reflection and group discussion, guided by the TPMA facilitators. Data was collected through notecards, worksheets, and a questionnaire.

Stakeholder engagement workshops were designed to collect information from stakeholders about current conditions throughout the county as they pertained to affordable housing initiatives. Each workshop session was divided into three sections or “breakouts”, each focused on a particular topic:



Accelerate
Momentum



Identifying
Barriers



Collaborative
Efforts

For each breakout, stakeholders were guided through interactive activities that allowed them to work both individually and collectively with other stakeholders. Stakeholder groups were determined prior to each session and designed to foster collaboration between stakeholders from different backgrounds and organizations.

Breakout 1: Accelerate Momentum

Breakout 1 was focused on identifying successful programs and strategies around affordable housing throughout the county. The goal of this session was to recognize efforts that have worked or are currently working at the city of county level, identify best practices and possibilities to scale successful programs, and potentially identify gaps where programs do not currently exist.

PROMPTS

Stakeholders were asked to respond to three questions:

- What progress has been made toward stated housing goals?
- What programs/efforts have worked well?
- What allowed these programs/efforts to be effective?

RESULTS

Community Land Trust

Several participants noted that the community land trust model has worked well in the County to help build an inventory of affordable housing for future generations. Many individuals would like to see this type of program and strategy scaled to make greater long-term impact.

Homeless Interventions

Some participants were aware of the efforts to address homelessness in the County and its communities. However, most documented a specific organization, the Treasure Coast Homeless Services Council, Inc., as the key partner for this challenge in the region encompassing St. Lucie County as well as Martin County and Indian River County. TCHSC is the lead agency for the Continuum of Care.

Down Payment Assistance

Many individuals referenced the success of programs for down payment assistance. These were seen as effective ways of supporting middle- to low-income families with homeownership goals, as well as a prime opportunity for scaling impact if funds were to become more readily available.

Repair/Rehab

Programs that provide funding and grants for home repairs and rehabilitation were popular in this breakout session as an example of what is working and what should be scaled were additional funding to become available.

Economic Growth

The recent efforts toward county-wide economic growth, but particularly in the Port St. Lucie area in Tradition were viewed mostly as a positive. It is seen as positive progress to business and worker attraction. Additionally, some participants were impressed to see that by and large, housing is seen as a barrier to economic development and that affordable housing could be a solution to that challenge.

Existing Collaborations

With the diverse group of individuals that participated in the workshops, many examples of existing collaborations were highlighted in documentation from the sessions. These included the City of PSL with a housing working group to implement affordable housing within the city.

Homebuyer Education

Opportunities for education for potential homebuyers continuously came up as an activity that works well and should be expanded to support more individuals in a way that is cost effective and can be done at scale. Examples of education included preparation for homeownership, mentorship, and different forms of financial education like credit improvement and budgeting.

Single-Family Developments

Some participants pointed to the success of developing single-family homes. These notes did not see the development of rentals, multi-family complexes, or accessory dwelling units (ADUs) as having much, if any, success in the County.

Tax Credits

The Community Contribution Tax Credit Program (CCTCP) from the Florida Department of Economic Opportunity was seen by some participants as an effective incentive program to bring employers into critical conversations and solutions around housing that affect workforce development.

Other Projects

Participants identified projects or program that were ongoing in this breakout about what is working. Commonly mentioned projects are broken down separately, but others that were documented include Incubate Neighborhood Center's home-ownership program, Project Lift's tiny home construction projects, Tenant-Based Rental Assistance Program (TBRA), and more supporting seniors, State Housing Initiatives Partnership (SHIP).



Breakout 2: Identifying Barriers

During the second breakout, stakeholders were asked to identify barriers to accomplishing many of the affordable housing strategies and goals outlined in the numerous local and regional plans reviewed by the project team. Participants were first asked to work individually to arrive at a list of barriers. Next, the groups reconvened and worked together to categorize the barriers that each participant had identified. The barrier categories provided were:

1. Funding/Resources
2. Collaboration
3. Capacity
4. Policy
5. Other

Finally, once the list of barriers had been divided into categories, groups were asked to work together to assign a level of difficulty (easy, medium, hard) to overcome each barrier.

PROMPTS

- What hasn't worked as well as we hoped?
- What barriers exist to accomplishing the goals established in recent planning efforts?

RESULTS

Barriers in Funding/Resources



EASY TO SOLVE

- Lack of funding to complete updates to CDC & comp plan regs
 - SHIP training for paperwork
 - Financial literacy needed
 - Getting funding from general fund to use towards land purchase/affordable housing
-



MODERATE TO SOLVE

- Lack of federal, state, and local government investment/funding
 - Lack of quality social services
 - Need for braided funding with grants, tax revenue, and private investment
 - Better supports for childcare costs/accessibility
 - Ways to support seniors, SSA income not keeping up with rising rent
-



DIFFICULT TO SOLVE

- Rising cost of materials, supplies, labor
 - Need for increased allowances for families qualifying for funding assistance (cannot find homes in line with the cost restrictions)
 - Funding for transitional housing
 - Lower loan interest rates
-

Barriers in Collaboration



EASY TO SOLVE

- Need better coordination between city and county
 - Need improved collaboration between municipalities
 - Developers are not bought-in
 - Partnerships to alleviate childcare needs during housing education opportunities
 - Education needed on self-sustainability
 - Increased partnerships among 501c3s, churches, and other agencies that want to build housing on their property
-



MODERATE TO SOLVE

- Public/private partnerships
 - Mixed priorities where housing is not top for all partners
 - Uncooperative landlords
 - Lack of community involvement in discussions
-



DIFFICULT TO SOLVE

- Public apathy and taxpayer resistance to funding affordable housing initiatives
 - Limited institutional knowledge
-

Barriers in Capacity



EASY TO SOLVE

- Developers don't honor agreements to build affordable housing
 - No HUD certified housing counseling agencies
-



MODERATE TO SOLVE

- Lack of buildable and appropriately zone land, including large plots of land for multi-family developments
 - Current program capacity
 - Conducting successful outreach to distribute important information
 - Low stock of affordable housing
 - High housing costs and low inventory generally
 - Increased market value driving up home, rental prices
 - Housing stock mismatched with amount of jobs/employees. Middle and low wage workers cannot afford what is available
 - Lack of living wage jobs
 - Lack of non profit developers
-



DIFFICULT TO SOLVE

- Programs aren't meeting the unique needs of different residents and their circumstances
 - Current infrastructure won't support higher density communities (roads, water, wastewater)
 - Developers don't honor agreements to build affordable housing
 - Few affordable/workforce housing developers
 - Homeless shelters in Fort Pierce & Port St. Lucie
 - Programs are needed at scale
-

Barriers in Policy



- Current land development code & comprehensive plan is restrictive
 - Language in permitting and zoning
 - Housing incentives are not at the same level as economic development initiatives
 - Policies and programs are not working with nonprofits
 - Lack of inclusionary zoning ordinances
 - Current down payment assistance doesn't cover what the real cost with current market value home prices
-



- Lack of political buy-in
 - Policies “encourage” action but don't make it required or mandatory
 - Ability to make newly developed homes permanently affordable
 - Challenges with vouchers: policies disallow shared homes, availability limited, long waits
 - Limitations on modular homes
 - Flexibility needed on density regulations and permissions
-



- Band-aid solutions that aren't sustainable long-term (CARES, FEMA, etc)
 - Hurricane codes impede cost effectiveness for new developments
 - Strict eligibility for affordable housing programs is challenging
-

Uncategorized Barriers



- Lack of funding to complete updates to CDC & comp plan regs
-



- Costs of childcare costs and accessibility
 - Ways to support seniors
 - SSA income not keeping up with rising rent
-



- Rising cost of materials, supplies, labor
 - Need for increased allowances for families qualifying for assistance (cannot find homes with the cost restrictions)
-

Breakout 3: Collaborative Efforts

Prompts

- How can we work towards/build consensus?
- How can we strengthen current and/or forge new partnerships?
- How can we overcome barriers?

Results

Participants participated in brainstorming activities that were solutions-focused to address some of the barriers and challenges identified in the second section and leverage the strengths identified in the first section. The most popular solutions-focused ideas collected were:

- Provide education and training opportunities that aim to soften attitudes about affordable housing and provide detailed insight into workers' challenges in finding and maintaining quality housing.
- Develop collective strategies to be implemented in both cities and county-wide and create cohesive land development patterns across both cities & county to lessen competition.
- Always involve elected officials in meetings, workshops, and other collaborations to get buy-in, garner support, and build their knowledge.
- Capitalize on the areas where policymakers can agree; focus on what the jurisdictions have in common and meets most residents' needs.
- Identify overlaps in services and use that as an opportunity for pooling resources to meet common goals and create larger impact
- Utilizing incentives to reach goals
 - More incentives for developers to build affordable housing
 - New incentives for landlords to rent homes at fair market values and accept vouchers
- Expand the use of community land trusts as a mechanism that is working and could be scaled further
- Ensure authentic community engagement
 - Make concerted efforts to get the right people at the table
 - Be transparent and follow-up after people have used their time to give input and participate in discussions

Questionnaire

Outside of the information collected during breakout sessions, all invited participants (including those who could not attend in-person) were asked to complete a questionnaire to help us:

- Learn more about the invited organization and their current priorities and their work related to the housing system,
- Find additional stakeholders that may not have been identified by St. Lucie County and TPMA but have key perspectives and resources for this work, and
- Determine what might have been missing from our approach to understanding current housing conditions in St. Lucie County. This questionnaire was available in both digital and paper formats.

APPENDIX B: PUBLIC OPINION SURVEY

St Lucie County Housing Survey

St. Lucie County, Fort Pierce, and Port St. Lucie have partnered together on a Housing Needs Assessment with the goal of informing decisions to address current and future housing issues throughout the county.

The questions in this survey will help your local leaders to better understand public opinions about housing affordability, needs, and types of development.

No personal or other identifying information will be provided to city or county departments, staff, or elected officials. All information collected in this survey will be reported only in the aggregate and will be fully anonymized.

- 1. In which St. Lucie County jurisdiction do you currently live:
(for help identifying your jurisdiction, enter your address in the Know Your Jurisdiction map tool [here](#)!)**
 - Fort Pierce
 - Port St Lucie
 - St Lucie Village
 - St Lucie County (unincorporated)
 - I do not live in St. Lucie County
- 2. Please enter the ZIP Code of your primary residence:**
 - [number box]
- 3. Which of the following best describes your age:**
 - 18-24 years
 - 25-35 years
 - 36-45 years
 - 46-55 years
 - 56-65 years
 - 66-75 years
 - Over 75 years
- 4. How long have you lived in St. Lucie County?**
 - Less than 1 year
 - 1-5 years
 - 6-10 years
 - More than 10 years
 - I don't live in St. Lucie County
- 5. How many individuals live in your household?**
 - [number box]
- 6. How many children (under 18 years) currently live in your household?**
 - [number box]
- 7. How many non-senior adults (18-65 years) currently live in your household?**
 - [number box]
- 8. Including yourself, how many senior adults (over 65 years) currently live in your household?**
 - [number box]
- 9. Including yourself, how many people in your household are currently employed (either full-time or part-time)?**
 - [number box]
- 10. Do you currently own or rent your home?**
 - Own
 - Rent
 - Other _____
- 11. Which of the following best describes your current residence?**
 - Multifamily (apartment or condominium)
 - Townhome
 - Duplex
 - Single-family/Detached home
 - Tiny home
 - Modular home (manufactured or other pre-fabricated structure)
 - Other: _____

12. Which of the following best describes your commute to work?

- Less than 10 minutes one way
- Between 10 and 30 minutes one way
- Between 30 and 60 minutes one way
- Over 60 minutes one way
- I work from home/remote exclusively
- I work hybrid-remote (split time between home and office/on-location)
- I am not currently working
- Other: _____

12a. In a typical week, how many days do you commute to your job?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- Other: _____

12b. On the days you commute to your job, how much time does it typically take (one way)?

- Less than 10 minutes one way
- Between 10 and 30 minutes one way
- Between 30 and 60 minutes one way
- Over 60 minutes one way
- Other: _____

13. Over the past twelve months, have you had difficulty affording your housing costs? (Housing costs can include: mortgage or rent payments, homeowners or renters insurance, property taxes, homeowners association fees, and/or utilities)

- Yes
- No
- Prefer not to answer
- Other: _____

13a. Are you having difficulty with the cost of maintaining your home? (including: repairs, yard maintenance, septic system, water softeners, HVAC, etc.)?

- Yes
- No

14. Are you considering moving out of St. Lucie County due to any of the following reasons? (Select all that apply.)

- Availability of jobs in the area
- Commute time
- Property taxes
- Cost of home or renters insurance
- Cost to buy a home
- Cost to rent a home
- Lack of available housing options
- Lack of senior-friendly housing
- No, I am not considering moving out of St. Lucie County
- I do not live in St. Lucie County
- Other: _____

15. If/when you move to your next home, which type(s) of home would you consider? (Select all that apply.)

- Apartment
- Condominium
- Townhome
- Duplex
- Single-family/Detached home
- Tiny home
- Modular home (manufactured or other pre-fabricated structure)
- I have no intention to move to another home
- Other: _____

16. How important is _____ as a factor for you when choosing a home.

- 1 – not at all important
- 2 –
- 3 – neutral
- 4 –
- 5 – very important
 - Proximity to schools
 - Proximity to my job
 - Proximity to parks/green space
 - Proximity to shopping/groceries
 - Proximity to restaurants/bars
 - Proximity to public transportation
 - Proximity to major roadways
 - Having a yard
 - Having limited maintenance

17. Please indicate your level of support for each of the following statements on a scale of 1 to 5:

- 1 – Strongly oppose
- 2 –
- 3 – Neutral
- 4 –
- 5 – Strongly support

St. Lucie County needs more housing options with total monthly housing costs _____ (including mortgage, rent, insurance, taxes, and/or utilities):

- Less than \$1,000 per month
- \$1,001 - \$1,500 per month
- \$1,501 - \$2,000 per month
- Greater than \$2,000 per month

18. Please indicate your level of support for each of the following statements on a scale of 1 to 5:

- 1 – Strongly oppose
- 2 –
- 3 – Neutral
- 4 –
- 5 – Strongly support

New housing development in St. Lucie County should prioritize creating additional _____.

- multifamily development (e.g., apartments and/or condominiums)
- rental housing opportunities
- mixed-use commercial/residential development (e.g., Tradition)
- townhomes
- detached homes
- allowances for tiny homes
- allowances for modular homes (manufactured or other pre-fabricated structure)

19. Please indicate your level of support for each of the following statements on a scale of 1 to 5:

- 1 – Strongly oppose
- 2 –
- 3 – Neutral
- 4 –
- 5 – Strongly support

Future housing policy throughout St. Lucie County should include:

- Additional opportunities for mixed-use development (combination of commercial and residential uses; e.g., Tradition)
- Increased opportunities for accessory dwelling units (e.g., “in-law suite”)
- Additional flexibility to build duplexes in single-family zones/neighborhoods
- Replacing vacant or blighted commercial areas with residential development
- More high-density development (apartment and condo buildings with multiple stories and 20+ units)
- Incentives for developers to include affordable housing units in new developments
- Requirements for developers to include affordable housing units in new developments
- Creation of a small tax or fee to assist in the creation of affordable housing units

20. Please indicate whether you agree or disagree with each of the following statements:

- Agree, St. Lucie County needs more
- Disagree, St. Lucie County does not need more
- Unsure/No Opinion

To meet the needs of its older adult residents, St. Lucie County needs more _____.

- Smaller, more affordable housing options
- Options for creating accessory dwelling units within existing homes (e.g., “in-law suites”)
- Single-level living options (e.g., housing with bedrooms, kitchen, and bathrooms on the same level)

21. Which of the following best describes your annual household income (including all income earners who contribute to housing costs): *Note: All personal information collected in this survey will remain anonymous. This question will help researchers determine the representativeness of survey results.*

- Less than \$19,999
- \$20,000 - \$34,999
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 - \$199,999
- \$200,000 or more
- Prefer not to answer

22. In the space below, please provide any additional comments you have regarding housing in St Lucie County:

- [open comment box]

APPENDIX C: PUBLIC EDUCATION OVERVIEW AND MATERIALS

Overview

Stakeholders from across St. Lucie County were invited to participate in a interactive half-day session with a train-the-trainer model. Invitees would attend the session and learn the material to be able to facilitate the public education and distribute materials to different audiences in the County moving forward. This way, the trainers can take ownership in the education of their constituents and communities, as well as customize the presentations to groups of stakeholders and public audiences that have a variety of needs and motivations.

This training was offered on February 20th 2024 from 8:30a-12:30p. TPMA provided each participant with a binder of materials both to help them actively participate in the train-the-trainer session, but also to guide them in conducting presentation with the material in the future.

Training Content

The half-day session involved two parts. First, participants were given information about how to facilitate public-facing sessions, including how to organize sessions and select content, tips on conducting outreach and communication with different audiences, and key facilitation and engagement skills to make content interesting and appealing.

Second, TPMA delivered the presentation content that attendees are being asked to deliver moving forward. This included:

- 🗣️ **Important Housing-Related Terms**

- 🗣️ **Considerations for Rising Housing Costs**

- 🗣️ **Impacts of Housing Challenges on the Community**

- 🗣️ **Other County and Municipal Data & Information**

- 🗣️ **Local Government Responsibilities**

- 🗣️ **Available Housing Programs & Services**

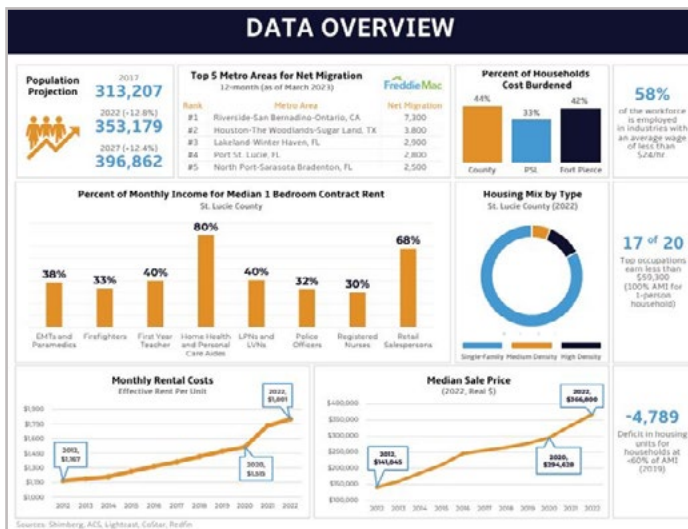
- 🗣️ **Strategies & Private Sector Support**

During the presentation, attendees could follow along using the facilitation guide – which included presentation content and corresponding information and context to share aloud with the audience as a presenter. Following the housing overview, participants were asked to work in groups to select content slides that would appeal to a given audience and practice facilitation. Groups then presented those slides to all attendees.

Materials

Housing liaisons were provided with a toolkit for organizing their public education sessions including the slide deck, facilitation guide, handouts, and outreach strategies. St. Lucie County will provide updates of the information to all housing liaisons when available on an ongoing basis. Likewise, liaisons are expected to report their session attendance to the county, provide feedback, and ask questions as applicable.

DATA OVERVIEW



PROGRAMS OVERVIEW

HOUSING PROGRAMS AND SERVICES

St. Lucie County, in partnership with Fort Pierce and Port St. Lucie has created this document with the intent to provide information and increase public awareness of current housing programs and services.

This document provides brief descriptions of five programs. While it is not a comprehensive list, we ask that you please review this information and share the information throughout the community.

- Housing Rehabilitation Assistance**
 St. Lucie County dedicates significant portions of its SHIP funding for housing rehabilitation and roof repair, air conditioning replacement or repair, and septic system replacement or repair. These efforts have provided significant assistance that allows families who meet certain requirements to stay in their homes.
 More information: <https://www.stlucieco.gov/departments-and-services/community-services/housing/housing-rehabilitation-assistance>
- Family Self-Sufficiency Program**
 HUD program managed by public housing agencies and coordinates partnerships to help families utilizing housing choice vouchers programs or other public housing tenants to obtain employment and achieve economic independence.
 More information: https://www.hud.gov/program_offices/public_indian_housing/programs/hcvt/s
- St. Lucie County partnership with Habitat for Humanity**
 St. Lucie County has developed a successful partnership with the St. Lucie Habitat for Humanity to build new homes with volunteer support. In many cases, Habitat is able to partner with St. Lucie County, Fort Pierce, and Port St. Lucie to utilize publicly owned land to reduce the cost of development and create housing for families in need.
 More information: <https://stluciehabitat.org/about/>

FACILITATOR GUIDE

St. Lucie County Essential Workers Affordability

-4,789 Deficit in housing units for households at -60% of AMI (2019)

17 of 20 Top occupations earn less than \$59,300 (100% AMI for 1-person household)

58% of the workforce is employed in industries with an average wage of less than \$24/hr

Timing: 3 minutes

SLIDE 14:
 This slide and the following slide are showing how it is too expensive for people who work in St. Lucie County to still live in St. Lucie County.

Most jobs (17 of the Top 20 occupations) in the County earn less than \$59,300 per year. For someone who lives alone and earns that salary, they would need to pay only \$1,482.50 for all housing costs (including insurance, taxes, etc.) to be unburdened and have money to spend on essentials like transportation, food, and healthcare.

Unfortunately, 58% of St. Lucie County's workforce (135,876 workers) are earning less than \$24 per hour (\$49,920 annually, if full-time). Many of these individuals cannot afford to live within the county and have to find housing elsewhere and commute farther to work each day.

Essential Workers Affordability

Timing: 2 minutes

SLIDE 15:
 This graph shows who these workers are that are struggling to afford housing. Many of them provide essential services. Having them live close by is important for the community's ability to operate.

Depending on who is in the audience, you can pick a few examples out. Each bar on the graph represents an occupation, and the percent is the how much of their income they would have to spend to rent a 1-bedroom apartment. Teachers would spend 40% of their income on housing. Several healthcare professions would struggle to make ends meet, spending a high percent of their income on housing.

STATE OF HOUSING IN ST. LUCIE COUNTY SLIDE DECK

The slide deck includes thirty-nine slides with a wide variety of topics covered. Facilitators were trained on all the slides, but they are able to select a collection of slides for their presentations depending on audience, setting, timing, and more.



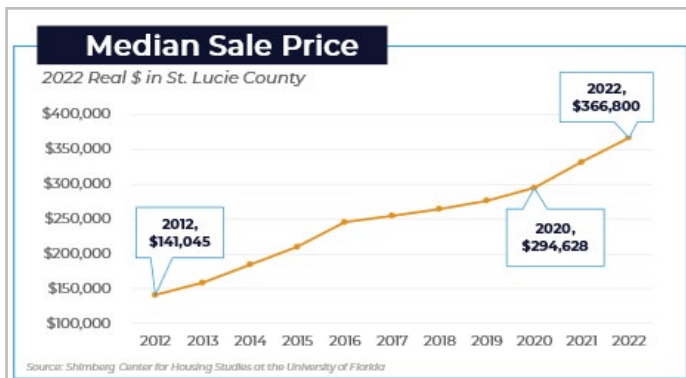
Definitions

- 1 Affordable housing
- 2 Cost-burdened
- 3 Area Median Income (AMI)
- 4 Low-income housing
- 5 Workforce housing
- 6 Market rate housing



What local government *can* do:

- 1 Advocate at the local, county, state, and federal levels to meet local resident needs for more affordable housing.
- 2 Continue investments in housing solutions.
- 3 Partner with (or incentivize) the private sector to invest in more mixed-income housing to meet demand while understanding the need for return on investment
- 4 Seek out philanthropic support to help make economic stability and homeownership achievable.
- 5 Adjust zoning and policy to facilitate private developments.



SESSION PLANNING MATERIALS

Engagement Strategy Step 1: Engagement Overview	
Engagement:	
Details:	
Event time:	
Event location:	
Link to Virtual Meeting (if applicable):	

Engagement Strategy Step 4: Communication Action Plan		
Action Steps	Accountability	Timeline
For each action step (e.g., press release, invitation, advanced materials, thank you to participants, etc.), reference where applicable.	Who will distribute message and respond?	Frequency, due date, and/or checkpoint
1.		
2.		
3.		
4.		
5.		
6.		

Engagement Strategy Step 2: Developing the Message	
Call(s) to Action How do we express our focus, goal, and call(s) to action to appeal to our primary and secondary audiences' motivations? What words or phrases should be used?	General Audience
Community Organizations	Businesses

Engagement Strategy Step 5: Logistical Action Plan		
Action Steps	Accountability	Timeline
Include as much detail as possible (manuscript, slide deck, supplies, adapters, set up, tear down, etc.)	Who is responsible for the action?	Frequency, due date, and/or checkpoint
1.		
2.		
3.		
4.		
5.		
6.		

Engagement Strategy Step 3: Determine Communication Channels	
Audience(s)	
Channels Which communication channels are most likely to reach your target audience?	Type Indicate the communication type. Try to include a mix of both (circle one)
1.	Broadcast Two-way
2.	Broadcast Two-way
3.	Broadcast Two-way
4.	Broadcast Two-way
5.	Broadcast Two-way
6.	Broadcast Two-way
7.	Broadcast Two-way
8.	Broadcast Two-way

