



# 2005 Evaluation and Appraisal Report Sufficiency Response

## ***LEE PLAN*** (Lee County Comprehensive Plan)

### ***HOUSING ELEMENT 2005 Needs Assessment Update***

**Lee County Board of County Commissioners**  
**Department of Community Development, Planning Division**  
2<sup>nd</sup> Floor, 1500 Monroe Street, Fort Myers, FL 33901 (Street Address)  
P. O. Box 398, Ft. Myers, FL 33902-0398 (Mailing Address)  
Phone: (239) 479-8585  
Fax: (239) 479-8161  
E-Mail: [iginiat@leegov.com](mailto:iginiat@leegov.com)

October 12, 2005

## Table of Contents

<b>EXECUTIVE SUMMARY</b>	<b>7</b>
<b>LEE PLAN--HOUSING ELEMENT, 2005 UPDATE</b>	<b>9</b>
I. Housing Element Data Requirements Pursuant to 9J-5.005(2) FAC	10
A. Existing Housing Inventory	10
B. Municipality Housing Characteristics	22
C. Inventory of Substandard Housing	23
D. Renter-Occupied Housing Developments	25
E. Inventory of Group Homes	29
F. Inventory of Existing Mobile Home Parks, Condos, Cooperatives and Subdivisions	31
G. Inventory of Historically Significant Housing	32
H. Inventory of Housing Construction Activity Affecting Number of Housing Units	35
II. Housing Analysis Pursuant to 9J-5.005(2), F.A.C.	39
A. Projection of Anticipated Number of Households	39
B. Housing Need	43
1. Current Need and Anticipated Future Residents of Lee County	43
2. Replacement of Housing Units Removed	48
3. Maintenance Of An Adequate Vacancy Rate	48
4. Estimating Need for Rural and Farmworker Households	49
i. Number, Type, Cost/Rent, Tenure, Special Needs Housing, Replacement of Units Removed, Maintenance of Adequate Vacancy Rate	49
5. Affordability of Housing	52
6. Cost-Burdened Households	54
i. Cost Burden (# Households Paying > 30% of Income Toward Housing)	55
ii. Cost Burden (# Households Paying > 50% of Income Toward Housing)	62
iii. Deficit	65
C. Land Requirements for the Total Estimated Housing Need	67
D. Housing Need Projected Met by Private Sector Within Current Market Conditions	67
i. Type, Tenure, Cost or Rent, Income Range of Households Served	70
E. Existing Housing Delivery System Including Private Sector Housing Delivery Processes	70
i. Land	70
ii. Services/Financing	72
a. Federal	72
• Public Housing	72

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

• Section 8 Rental Assistance	72
• Community Development Block Grant (CDBG) Entitlement	72
• HOME Investment Partnership	73
• Housing Opportunities for Persons with AIDS (HOPWA) Formula Program	73
• Emergency Shelter Grant (ESG)	73
• Supportive Housing Program	74
• Assisted Living Conversion Program for Multifamily Housing	74
• HOPE 6	74
• Rural Housing Programs	74
• Section 202	74
• Section 811	74
• Low Income Housing Tax Credits	75
• Community Reinvestment Act	75
b. State Programs	76
• State Housing Initiatives Partnership (SHIP) Program	76
• State Apartment Incentive Loan (SAIL) Program	76
• Weatherization and Energy Conservation Program	77
• Community Services Block Grant (CSBG) Program	77
iii. Local Programs	78
a. Neighborhood Revitalization	78
• Neighborhood District Communities	78
• Homeless Program	81
• Density Bonus Program	81
• Homebuyer Training and Counseling Program	81
iv. Public Participation	81
• Affordable Housing Advisory Committee	81
• Historic Preservation Board	82
• Community Action Agency/Neighborhood District Committee	82
• Lee County Human Services Information Network	82
• Homeless Coalition	82
v. Community Based Organizations	83
vi. Regulations and Administrative Roles of Government	86
• Income Limits	86
• Fair Housing	91

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

• Not In My Backyard (NIMBY)	94
• Expedited Permitting	94
• Density Bonus Units	94
• Transfer of Development Rights	95
• Accessory Apartments	95
• Regulatory Oversight Committee	95
• Land Bank: Community Land Trust	96
• Infrastructure Reservation and Capacity	96
• Building Code Amendments	96
F. Means for Accomplishing Each of the Following	97
1.a. Provision of Housing with Supporting Infrastructure	99
1. b. Creation/Preservation of Affordable Housing Minimizing Need for Additional Local Services	99
• SHIP Strategies	100
1.c. Avoid Concentration of Affordable Housing Units in Any Specific Areas	103
• Geographic Distribution of Affordable Housing	103
• Site Location Guidelines	103
2.Substandard Housing and Structural/Aesthetic Improvement of Housing	104
3.Provide Adequate Sites Very Low, Low and Moderate Income Households and Mobile Homes	105
4.Provide Adequate Sites for Group Homes and Foster Care Facilities Licensed/Funded by the Florida Department of Children and Family Services (DCF)	105
• Rental: Construction and/or Rehabilitation	105
5.Identification of the Following Activities	106
• Conservation	106
• Rehabilitation	106
• Demolition/Relocation	107
• Historically Significant Housing	107
• Neighborhoods	107
Useful Websites	108
List of Sources	109
<b>APPENDIX</b>	<b>110</b>
Appendix A: Inventory and Generalized Location of Mobile Home and RV Parks	110

**List of Tables and Figures**

<b>TABLE 1: Housing Units for Permanent Residents and Vacancy Rates, 1990 and 2000</b>	<b>11</b>
<b>TABLE 2: Housing Units by Type (All Units), 1990 and 2000 Units in the Structure</b>	<b>12</b>
<b>TABLE 3: Occupied Housing Units by Tenure (Owner/Renter), 1990 and 2002</b>	<b>13</b>
<b>TABLE 4: Age--Year Structure Built</b>	<b>14</b>
<b>TABLE 5: Lee County Rental Units by Gross Rents, 2000</b>	<b>15</b>
<b>TABLE 6: Gross Rent, Specified Renter-Occupied Housing Units, 1990 and 2000</b>	<b>15</b>
Figure 1. Households by Monthly Gross Rent Paid, Lee County, 2000	16
<b>TABLE 7: Value of Owner-Occupied Housing Units, 1990 and 2000</b>	<b>17</b>
<b>TABLE 8: Monthly Housing Cost by Owner-occupied Units (Owners w/a Mortgage), 1990 and 2000</b>	<b>18</b>
<b>TABLE 9: Number of Owner-occupied Units Not Mortgaged, 1990 &amp; 2000</b>	<b>19</b>
Figure 2. Percentage of Income Spent on Housing, All Household, 2002	19
<b>TABLE 10: Household Income by Place, 2000</b>	<b>20</b>
<b>TABLE 11: Household Income by Gross Rent as a Percent of Household Income, 1989 and 1999</b>	<b>21</b>
<b>TABLE 12A: Substandard Housing Unit Condition Summary - 1990</b>	<b>23</b>
<b>TABLE 12B: Substandard Housing Conditions by Household Income, Lee County, 2000</b>	<b>23</b>
<b>TABLE 13: Persons Per Room, 1990 and 2000</b>	<b>24</b>
<b>TABLE 14: House Heating Fuel, 1990 and 2000</b>	<b>24</b>
<b>TABLE 15: Substandard Housing Condition Characteristics, 1990 &amp; 2000</b>	<b>25</b>
<b>TABLE 16A: Number of Federally Subsidized Renter Housing Units, 1997 and 2005</b>	<b>26</b>
<b>TABLE 16B: PHA Plan Housing Needs Data, 2000</b>	<b>26</b>
<b>TABLE 17: Inventory of Federally Assisted Public Housing Units</b>	<b>26</b>
<b>TALBLE 18: Inventory of Federal, State and Local Rental Housing Units</b>	<b>27</b>
<b>TABLE 19: Summary of Licensed Group Homes by Type and Capacity, 1997 and 2005, Lee County</b>	<b>30</b>
<b>TABLE 20: Inventory of Licensed Developmental Services Homes, Lee County, FL</b>	<b>30</b>
<b>TABLE 21: Mobile Homes and Recreational Vehicle Parks, Lee County, 1997 and 2005</b>	<b>31</b>
<b>TABLE 22: Inventory of Mobile Homes in Unincorporated Lee County, 1970-2002</b>	<b>32</b>
<b>TABLE 23: Summary of Historically Significant Housing-Unincorp. Lee County, 1997 and 2005</b>	<b>32</b>
<b>TABLE 24: Inventory of Designated Historic Resources, 2005</b>	<b>33</b>
<b>TABLE 25A: Housing Units Added to Stock by Type, 1990 and 2000</b>	<b>36</b>
<b>TABLE 25B: Housing Unit Building Permits, 2000 and 2004</b>	<b>36</b>
<b>TABLE 26: Lee County Sales, Place by Type, 2000 and 2004</b>	<b>37</b>
<b>TABLE 27: Permanent Housing Units by Type, 1995 and 2002</b>	<b>37</b>
<b>TABLE 28: Total Population (Permanent Residents), 1990-2025</b>	<b>39</b>

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 29: Lee County Households, 2002 _____	39
TABLE 30: Household Estimates and Projections by Age, 1990-2025 _____	40
TABLE 31: Household Estimates and Projections by Size of All Households, 1990-2025 _	41
TABLE 32: Household Estimates and Projections by Percentage of Area Median Income and Tenure, 1990-2025_____	42
TABLE 33A: Forecasted Demand and Need for Permanent (Non-Seasonal) Housing, 2005-2025 _____	44
TABLE 33B: Projected Construction Need for Low- Income Households by Income as a Percentage of AMI, 2005-2025 _____	44
TABLE 34: Forecasted Demand and Projected Construction Need for Permanent (Non-Seasonal) Housing By Building Type, 2005-2025 _____	45
FIGURE 3: Projected Construction Demand, Lee County, 2005-2025_____	46
FIGURE 4: Projected Construction Need, Lee County, 2005-2025 _____	46
TABLE 35: Projected Housing Demand By Tenure, 2005-2025_____	47
TABLE 36: Projected Growth in Household By Tenure, 2005-2025 _____	47
TABLE 37: Households Headed by Persons Age 65 and Older, 1990-2025 _____	47
TABLE 38: Demand for Housing for the Elderly, 1990-2025 _____	48
TABLE 39: Maintenance of an Adequate Vacancy Rate, 2000 _____	48
TABLE 40A: Need for Farmworker Housing Units by Type, 2001_____	49
TABLE 40B: Residential Migrant Housing Permits Issued in Lee County, March 2005 __	50
TABLE 41: Florida Occupational Employment and Wages, Fort Myers-Cape Coral MSA, 2004 _____	52
TABLE 42: Income and Benefits by Estimated Households, Fort Myers-Cape Coral MSA, 2003 _____	53
TABLE 43: Market – Lee County 1999 Housing Costs _____	53
Figure 5: Lee County Apartment Rates, 2003_____	53
TABLE 44: Affordable Rental Unit Shortage Lee County, 2002 _____	54
TABLE 45: Cost Burden by Income, <i>Renter</i> , 1989 and 2000: Gross Rent as a Percentage of Household Income _____	55
TABLE 46: Number and Percentage of <i>Renter-Occupied</i> Households Paying 30% > Income for Gross <i>Rent</i> by Income Level, 1989 and 2000 _____	56
TABLE 47: Number and Percentage of Housing Units Paying 30% > Income for Gross Rent, 1989 and 2000 _____	56
TABLE 48: Cost Burden by Income, <i>Owner</i> , 1989 and 2000: Household Income by Selected Monthly Owner Costs as a Percentage of Household Income _____	58
TABLE 49: Number and Percentage of Households Paying 30% or More of Their Income for Monthly <i>Owner</i> Costs by Income Level, 1989 and 2000 _____	59
TABLE 50: Number and Percentage of <i>Owner-Occupied</i> Housing Units Paying _____	59
TABLE 51: Household Cost Burden (CB): Percentage of Income _____	60
TABLE 52: Household Cost Burden (CB): Percentage of Income Spent on Housing by Household Income, 2002_____	61

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 53: Number of <i>Severely</i> Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure _____	62
TABLE 54: Number of <i>Severely</i> Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure and Income Level, <i>Owner</i> _____	62
TABLE 55: Number of <i>Severely</i> Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure and Income Level, <i>Renter</i> _____	63
TABLE 56: Number Of Cost Burdened (CB) (30%+) Households With Income Less Than 80% AMI By Tenure (Owner/Renter Combined) and Income Level, 2002 _____	63
TABLE 57: Household Cost Burdened (CB): Percentage of Income Spent on Housing by <i>Low-Income</i> Households, 2002 _____	64
TABLE 58: Household Cost Burdened (CB): Percentage of Income Spent on Housing by <i>Very Low-Income</i> Households, 2002 _____	64
TABLE 59: Household Cost Burdened (CB): Percentage of Low Income Households Paying More than 30% of their Income on Housing Costs, 2002 _____	64
TABLE 60: Cost Burdened Households Summary, 1989, 2000, 2002 _____	65
TABLE 61: Construction and Sales Data, Lee County, 1994-2002 _____	67
TABLE 62: Additional Land Allocated for Residential Uses by Land Use Category, Lee County, 1997 and 2005 _____	71
TABLE 63: Need – Public Housing and Federally Assisted Units Lee County 2003 _____	72
TABLE 64: Community Based Housing Organizations, Lee County, Florida (2005) _____	83
TABLE 65: 1997 Income Limits Adjusted to Family Size and Maximum _____	87
TABLE 66: 2005 Income Limits Adjusted to Family Size and Maximum _____	87
TABLE 67: 2005 Income Limits Adjusted to Family Size with Maximum Monthly Housing Payments (PITI) at 30% of Income _____	89
TABLE 68: Density Bonus Project, Lee County, 1997-2005 _____	94
TABLE 69: Five Year Summary, Demographics of the Workforce _____	98
TABLE 70: Southwest Florida Working age Population Projections _____	98
TABLE 71: Lee County New Home Starts _____	98
TABLE 72: Affordable Housing Strategies _____	102

## **EXECUTIVE SUMMARY**

The following are the most significant findings for Lee County and unincorporated Lee County:

### **Lee County: Projected Households**

According to Shimberg Center data, a population of 705,066 persons will be living in Lee County in 2025 (Table 28). This results in projected total households of 312,047 (Table 56) of which 249,640 will be owner-occupied and 63,407 will be renter-occupied households (Table 32). Of these households, 112,206 are projected to be low and very low-income households, with 81,757 owner and 30,449 renter households (Table 32).

#### **Projected Cost-Burdened (CB) Households**

For a household to live in an affordable dwelling unit, that household should pay no more than 30% of its income for housing costs. Households paying more than 30% of their income for housing are considered cost-burdened (CB).

It is estimated that of the 312,047 projected households, 76,798 will pay more than 30% of their income for housing. However, of special concern is that the majority of these households (i.e. 54,960) will be very low and low-income households (Table 56). Even more alarming is that 25,781 of the total very low and low-income households are projected to be severely CB – meaning they will be paying 50% or more of their income on housing (Table 53).

#### **Projected Dwelling Units to Accommodate Projected Households**

By 2025, Lee County is forecasted to have a demand of 335,052 permanent (non-seasonal) housing (existing and new) units (Table 33A). Of this demand, 245,526 will be single-family and 89,526 will be multi-family units (Table 34).

The construction need is projected at 114,927 housing units (Table 33A). Of this need, 86,191 will be single-family and 28,736 will be multi-family units (Table 34). Of these units, 41,194 are projected for very low and low-income households (Table 33B).

(NOTE: The number of dwelling units is greater than the number of households in order to account for the vacancy rate necessary to accommodate the projected population).



## **Unincorporated Lee County: Projected Households**

According to Shimberg Center data, a population of 343,109 persons will be living in unincorporated Lee County in 2025 (Table 28). This results in projected total households of 155,518 of which 128,406 will be owner-occupied and 27,112 will be renter-occupied households (Table 32). Of the 155,518 households, 56,204 are projected to be low and very low-income households, with 42,982 owner and 13,222 renter households (Table 32).

### **Projected Cost-Burdened (CB) Households**

For a household to live in an affordable dwelling unit, that household should pay no more than 30% of its income for housing costs. Households paying more than 30% of their income for housing are considered cost-burdened (CB).

It is estimated that of the 155,518 projected households, 37,520 will pay more than 30% of their income for housing. However, of special concern is that the majority of these households (i.e. 26,802) will be very low and low-income households (Table 56). Even more alarming is that 12,564 of the total very low and low-income households are projected to be severely CB – meaning they will be paying 50% or more of their income on housing (Table 53).

### **Projected Dwelling Units to Accommodate Projected Households**

By 2025 unincorporated Lee County is forecasted to have a demand of 165,274 permanent (non-seasonal) housing (existing and new) units (Table 33A). Of this demand, 126,104 will be single-family units and 39,170 will be multi-family units (Table 34).

The construction need is projected at 39,637 housing units (Table 33A). Of this need, 30,295 will be single-family and 9,340 will be multi-family units (Table 34). Of these units, 14,326 are projected for very low and low-income households (Table 33B).

(NOTE: The number of dwelling units is greater than the number of households in order to account for the vacancy rate necessary to accommodate the projected population).

## LEE PLAN--HOUSING ELEMENT, 2005 UPDATE

This Affordable Housing Needs Assessment fulfills the Housing Element Data Requirements as set forth in subsection 9J-5.005(2), F.A.C. and is part of the revision to the Housing Element of the Lee County Comprehensive Plan. This assessment summarizes and compares housing data from The Shimberg Center's Florida Housing Data Clearinghouse (Shimberg), the 1990 and 2000 Census (as well as for more recent years when available) and locally generated data (e.g. permitting data). A majority of the tables show a comparison from the data provided in the 1997 Housing Element Update to the most current data available, mostly from Shimberg. Data from the years 2000 and 2002 are the most current data available.

The 1990 and 2000 Census data came from two data sources: a count of every housing unit and its occupants, plus detail from a sampling of every sixth housing unit. The first source is referred to as the "100% count," (Summary Tape Files or STF 1A) and the second, more detailed, source was compiled in STF 3A. As a result, some Census data from STF1A and STF3A do *not* match. Sources for each data table are provided to account for these discrepancies. **This needs assessment uses 2002 as the base year, with projections for the years 2005, 2010, 2015 and 2025.**

In addition to above-mentioned data, other resources were used to determine housing need: Lee County's Consolidated Plan (HUD FY 2007), Lee County Consolidated Plan Annual Action Plan for 2004, Lee County Economic Development Office 2004 Annual Report and Economic Indicator Report for 2005, Florida Community Health Assessment Resources Tool Set (CHARTS) from the Florida Department of Health, as well as data from the Lee County Property Appraiser, National and Florida Association of Realtors, Florida Housing Coalition, and Florida Housing Finance Corporation.

This housing needs assessment includes not only data for unincorporated Lee County, but also for the incorporated municipalities of Bonita Springs, Cape Coral, Ft. Myers, Sanibel and the Town of Ft. Myers Beach. Early data for Bonita Springs and Ft. Myers Beach were not reflected in the 1990 Census; at that time, those housing units were included in the unincorporated area. When 1990 data for Bonita Springs and Ft. Myers Beach are available, it is provided.

Population forecasts through the year 2025 are utilized to project total demand for new housing, the cost of new housing (based on the public and private sector housing production system) and the population's ability to pay. In order for a house to be affordable, households should reside in housing units that are appropriate to their income level. For rental and owner occupied housing, affordability is defined as not paying more than 30% of household income toward rent or a mortgage, consistent with the U.S. Department of Housing and Urban Development's definition of cost-burden.

Key results of this assessment are made by comparing owner and renter data by income with the supply of housing delineated by price or rent. The numbers of *households* (made up of the people who live in an occupied unit) in various income ranges are compared to the number of *housing units* (a dwelling place) in the corresponding price or rent range, providing the difference between households and housing units.

Since the last update of the Lee County Housing Element in late 1997, the landscape of the county has tremendously changed. From 1990 to 2000, the population increased from 335,113 to 440,888 by 105,775 persons, or a 31.6% change, with an average 548.6 persons living on a square mile. From 2000 to 2005, the population rose by 80,365, an 18.2% change in five years. From 2004 to 2005, the population increased 5.3%, representing the largest number of new residents in any one year for the past two decades.

In 2003, the dominant age groups were the 45-64 year olds (26.1%), followed by the 65+ year olds (25.2%) and the 25-44 year olds (22.9%), indicating that Lee County is not only a haven for retirees, but is also attracting workforce age permanent residents. The construction industry produced a record number of building permits in 2004 (13,876, a 49.5% increase) at a value of \$2.1 billion for single-family homes. Multi-family permits increased 5.7% to 1,628 at a value of \$1.1 billion, and commercial permits increased 3.9% to 889 with a value of over \$337 million.

These indicators point to a robust economy. However, the problem currently facing Lee County is that housing costs are increasing at a greater rate than incomes. While Lee County has seen a sharp increase in the cost of housing, incomes remain unchanged. The Area Median Income (AMI) limits set by the U.S. Department of Housing and Urban Development (HUD) remained the same for 2004 and 2005 at \$54,100. The fact that housing costs have risen while salaries have remained the same is shutting out segments of the population from the housing market who in the past would have been able to buy a house or rent an apartment. As a result, there is an increasing demand for affordable housing.

### **I. Housing Element Data Requirements Pursuant to 9J-5.005(2) FAC**

#### **A. Existing Housing Inventory**

Tables 1 through 11 summarize data as the basis for forecasting future need. Assessing future housing stock need is difficult in Florida because of the significant influx of seasonal population experienced annually between November and April. This assessment eliminates seasonal housing, assuming that those with the financial means to spend the winter in Florida should not expect government assistance for housing.

##### **i. Dwelling Units by Type, Tenure, Age, Rent, Value, Cost and Rent or Cost-to-Income Ratio, 1990 and 2000**

Table 1 depicts vacant housing stock by *permanent vacancy rate*, which includes three of the six Census categories for vacancy--for rent, for sale and rented/sold but not yet occupied. The second rate, *total vacancy rate*, is calculated using all six Census categories, adding the categories of seasonal use, occasional use and migrant housing units. An adequate vacancy rate is necessary to assure the smooth functioning of the housing market today and in the future.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Data in Table One shows that the total vacancy rate for each place decreased from 3-7% from the 1990 to the 2000 Census, indicating that the demand for homes is greater than the supply. As a result, fewer homes are available for occupancy.

<b>TABLE 1: Housing Units for Permanent Residents and Vacancy Rates, 1990 and 2000</b>								
<b>Place</b>	<b>Year</b>	<b>Occupied</b>	<b>Vacant</b>	<b>Total</b>	<b>Permanent Vacancy Rate</b>	<b>Vacant Seasonal Units</b>	<b>Total Units</b>	<b>Total Vacancy Rate</b>
<b>Bonita Springs</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	14,807	1,273	16,080	7.9%	7,249	23,329	36.5%
<b>Cape Coral</b>	1990	29,748	1,851	31,599	5.9%	2,887	34,486	13.7%
	2000	40,768	1,633	42,401	3.9%	3,252	45,653	10.7%
<b>Ft. Myers</b>	1990	18,144	1,987	20,131	9.9%	1,257	21,388	15.2%
	2000	19,107	1,714	20,821	8.2%	1,015	21,836	12.5%
<b>Ft. Myers Beach</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	3,425	791	4,216	18.8%	4,213	8,429	59.4%
<b>Sanibel</b>	1990	2,570	941	3,511	26.8%	2,911	6,422	60.0%
	2000	3,049	1,746	4,795	36.4%	2,280	7,075	56.9%
<b>Unincorp. Lee County</b>	1990	89,662	9,391	99,053	9.5%	27,702	126,755	29.3%
	2000	107,443	6,736	114,179	5.9%	24,904	139,083	22.7%
<b>Lee County Total</b>	1990	140,124	14,170	154,294	9.2%	34,757	189,051	25.9%
	2000	188,599	13,893	202,492	6.9%	42,913	245,405	23.1%

Source: U.S. Census, STF1A, Tables H1, H2, and H5 (1990); Florida Housing Data Clearinghouse, Improving Housing Decisions (2000)

Table 2 shows the housing stock between 1990 and 2000 by the type of building in which each housing unit is located and the percentage share for each category. In general, the single family housing stock went up over this ten-year period except for Ft. Myers Beach where the single-family stock and mobile home units went down and the multi family stock increased. Other than in Bonita Springs where the mobile home stock greatly increased (from 2,643 to 4,775), mobile home stock went down elsewhere (Ft. Myers and Ft. Myers Beach) and increased a small amount in Cape Coral and Unincorporated Lee County. Bonita Springs, followed by Cape Coral, showed the greatest increase in all building types between 1990 and 2000, and Ft. Myers Beach stock went down.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 2: Housing Units by Type (All Units), 1990 and 2000 Units in the Structure**

Place	Year	Number					Share				
		Single Family attach./detach.	Multi Family (2 or more)	Mobile Home	Other	TOTAL	Single Family attach./detach.	Multi Family (2 or more)	Mobile Home	Other	TOTAL
<b>Bonita Springs CDP</b>	1990	4,288	1,836	2,643	46	8,813	48.7%	20.8%	30%	0.5%	100.0%
<b>Bonita Springs City</b>	2000	10,397	7,514	4,775	769	23,455	44.3%	32.0%	20.4%	3.3%	100.0%
<b>Cape Coral</b>	1990	25,275	8,937	162	112	34,486	73.3%	25.9%	0.5%	0.3%	100.0%
	2000	35,958	9,537	191	18	45,704	78.7%	20.9%	0.4%	0.0%	100.0%
<b>Ft. Myers</b>	1990	8,391	11,357	1,468	172	21,388	39.2%	53.1%	6.9%	0.8%	100.0%
	2000	8,537	12,574	866	40	21,837	38.3%	57.6%	4.0%	0.2%	100.0%
<b>Ft. Myers Beach CDP</b>	1990	3,013	5,171	1,746	47	9,977	30.2%	51.8%	17.5%	0.5%	100.0%
<b>Ft. Myers Beach Town</b>	2000	2,463	5,802	149	17	8,431	29.2%	68.8%	1.8%	0.2%	100.0%
<b>Sanibel</b>	1990	3,039	3,062	292	29	6,422	47.3%	47.7%	4.5%	0.5%	100.0%
	2000	3,658	3,204	237	8	7,107	51.5%	45.1%	3.3%	0.1%	100.0%
<b>Unincorp. Lee County</b>	1990	61,027	33,661	31,113	954	126,755	48.1%	26.6%	24.5%	0.8%	100.0%
	2000	73,678	32,321	31,866	1,006	138,871	53.1%	23.3%	22.9%	0.7%	100.0%
<b>Lee County Total</b>	1990	97,732	57,017	33,035	1,267	189,051	51.7%	30.2%	17.5%	0.7%	100.0%
	2000	134,511	70,952	32,084	1,858	245,405	54.8%	28.9%	15.5%	0.8%	100.0%

Source: U.S. Census, STF3A, Table H20 (1990); Florida Housing Data Clearinghouse, Improving Housing Decisions General Unit Characteristics (2000) & AmericanFactfinder STF 3 H020 (1990).

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 3 illustrates the “tenure” of permanent residents indicating whether permanent housing units are *owner-occupied* or *renter-occupied*. From 1990 to 2002 there has been a 49.7% increase of total occupied housing units for Lee County as a whole. All of the municipalities within the jurisdiction also saw a significant increase in owner and renter-occupied housing units over the last decade except for Ft. Myers Beach, which showed an overall decrease, and in Sanibel where its renter-occupied housing units decreased, but owner-occupied units increased.

<b>TABLE 3: Occupied Housing Units by Tenure (Owner/Renter), 1990 and 2002</b>				
<b>Place</b>	<b>Year</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>	<b>Total Occupied</b>
<b>Bonita Springs CDP Bonita Springs City</b>	1990	4,335	1,590	5,925
	2000	12,183	2,721	14,904
	2002	17,199	3,552	20,751
<b>Cape Coral</b>	1990	22,343	7,405	29,748
	2000	32,663	8,189	40,852
	2002	38,285	9,523	47,808
<b>Ft. Myers</b>	1990	7,701	10,443	18,144
	2000	7,583	11,577	19,160
	2002	8,063	12,289	20,352
<b>Ft. Myers Beach CDP Ft. Myers Beach Town</b>	1990	3,368	966	4,334
	2000	2,614	802	3,416
	2002	2,534	742	3,276
<b>Sanibel</b>	1990	2,117	453	2,570
	2000	2,629	422	3,051
	2002	2,771	362	3,133
<b>Unincorp. Lee County</b>	1990	62,229	18,174	80,403
	2000	97,630	23,788	121,408
	2002	93,694	22,306	116,000
<b>Lee County Total</b>	1990	102,093	39,031	141,124
	2000	155,302	47,489	202,791
	2002	162,546	48,774	211,320
<b>% Change Lee County Total 1990-2002</b>	<b>1990- 2002</b>	60,453 59.2%	9,743 25%	70,196 49.7%

Source: U.S. Census, STF 3A, Table 43 (1990), American FactFinder, STF 1, H003 (1990), Florida Housing Data Clearinghouse, Improving Housing Decisions (2005).

Table 4 depicts when housing units were built. Several places in the jurisdiction experienced “housing booms” at different times. Ft. Myers is the oldest “place” with its housing stock built before the 1960’s through the 1980’s, and its boom occurred in the 1970’s. Ft. Myers experienced a decline in building in the 1990’s, whereas Cape Coral saw its largest boom in housing in the 1980’s. Sanibel had housing units built before the 1960’s and experienced its boom in the 1970’s and 1980’s. Unincorporated Lee County began to see more housing units built in the 1970’s that spiked in the 1980’s and that is continuing to experience a steady growth. Bonita Springs experienced the largest boom in housing units in the 1990’s and continues to grow at a rapid pace, offering more multi-family condominium units rather than single-family homes.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 4: Age--Year Structure Built													
Place	Number								Share by Decade				
	1999-3/00	1995-1998	1990-1994	1980-1989	1970-1979	1960-1969	1940-1959	1939 or Earlier	1990s	1980s	1970s	1960s	Before 1960s
<b>Bonita Springs</b>	1,101	5,115	4,738	7,201	3,459	1,076	653	112	46.7%	30.7%	14.7%	4.6%	3.3%
<b>Cape Coral</b>	1,932	5,626	6,107	18,177	9,060	4,187	509	106	29.9%	39.8%	19.8%	9.2%	1.3%
<b>Ft. Myers</b>	705	824	1,609	5,015	4,687	4,597	3,253	1,147	14.4%	23.0%	21.5%	21.1%	20.1%
<b>Ft. Myers Beach</b>	202	448	708	2,341	2,754	1,067	752	161	16.1%	27.8%	32.7%	12.7%	10.8%
<b>Sanibel</b>	111	371	480	2,392	3,279	314	133	27	13.5%	33.7%	46.1%	4.4%	2.3%
<b>Unincorp. Lee County</b>	5,426	16,073	17,705	45,973	33,713	12,784	6,098	1,101	28.2%	33.1%	24.3%	9.2%	5.2%
<b>Lee County Total</b>	9,477	28,457	31,345	81,099	56,952	24,025	11,396	2,654	28.2%	33.0%	23.2%	9.8%	5.7%

Source: Florida Housing Data Clearinghouse, Improving Housing Decisions

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 5 starts the affordability analysis by delineating renter-occupied housing units by categories of "gross rent." Table 5 indicates Ft. Myers had more availability of rental units between the <\$200-\$299 range. Ft. Myers has a concentration of public housing units within its City limits that may account for the number of housing units falling into these lower gross rental categories. In general, the median rent in 2000 for Lee County was \$500-\$749. (See Figure 1, below).

Place	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1000-\$1499	\$1500 or More	No Cash Rent	Total
Bonita Springs	28	39	228	1,149	617	277	175	208	2,721
Cape Coral	68	78	812	3,629	2,376	775	164	287	8,189
Ft. Myers	1,001	582	2,338	5,018	1,483	363	553	227	11,565
Ft. Myers Beach	0	7	30	383	219	83	14	66	802
Sanibel	0	0	13	104	49	118	60	71	415
Unincorp. Lee County	380	511	3,530	8,823	3,999	1,528	468	1,291	20,530
Lee County	1,477	1,217	6,951	19,106	8,743	3,144	1,434	2,150	44,222

Source: Florida Housing Data Clearinghouse, Improving Housing Decisions

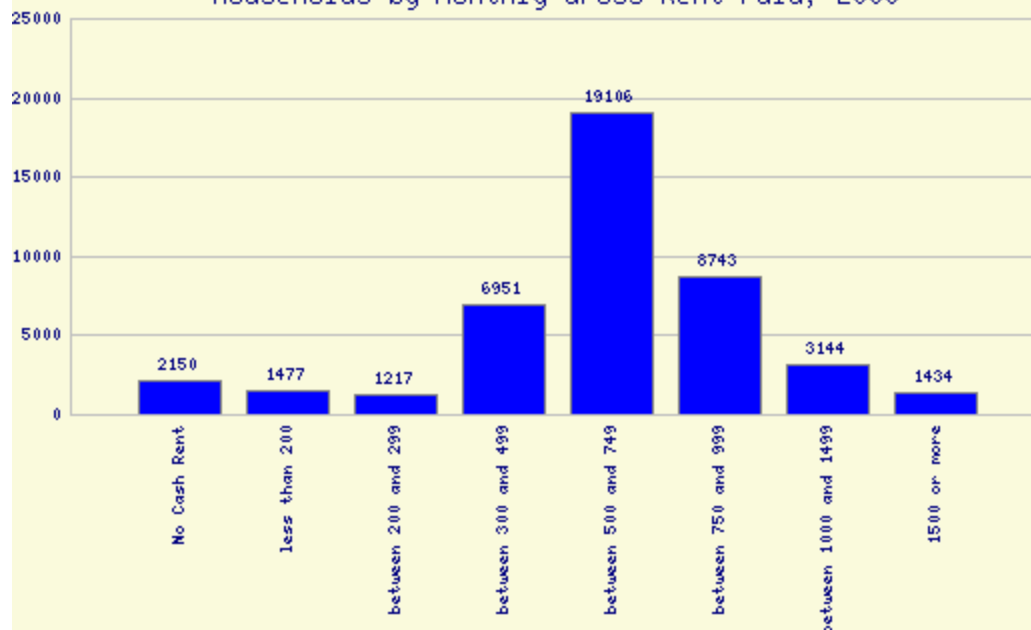
Table 6 shows how "gross rent" changed over the ten-year period from 1990 to 2000. There has been a substantial drop in available renter-occupied housing units in 2000 in the less than \$200 through the \$499 range. The median price of renter-occupied housing is between \$500-\$749.

Place	Year	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1,000-\$1,499	\$1,500+	No Cash Rent	Total
<b>Bonita Springs Median Gross Rent (MGR) 2000 \$721</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	28	39	228	1,149	617	277	175	208	2,721
<b>Cape Coral MGR 2000 \$696</b>	1990	63	136	2,731	3,416	760	137	N/A	162	7,405
	2000	68	78	812	3,629	2,376	775	164	287	8,189
<b>Ft. Myers MGR 2000 \$588</b>	1990	1,169	763	4,566	3,113	300	308	N/A	197	10,416
	2000	1,001	582	2,338	5,018	1,483	363	553	227	11,565
<b>Ft. Myers Beach MGR 2000 \$700</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	7	30	383	219	83	14	66	802
<b>Sanibel MGR 2000 \$1,016</b>	1990	0	0	63	94	106	133	N/A	57	453
	2000	0	0	13	104	49	118	60	71	415
<b>Unincorporated Lee County</b>	1990	365	1,006	7,520	8,698	1,429	634	N/A	927	20,579
	2000	380	511	3,530	8,823	3,999	1,528	468	1,291	20,530
<b>Lee County Total MGR 2000 \$656</b>	1990	1,597	1,905	14,880	15,321	2,595	1,212	N/A	1,343	38,853
	2000	1,477	1,217	6,951	19,106	8,743	3,144	1,434	2,150	44,222
<b>% Change Lee County Total 1990-2000</b>	1990-2000	-120 (-7.5%)	-688 (-36%)	-7,929 (-53.3%)	3,785 (24.7%)	6,148 (237%)	1,932 (159%)	1,434 (100%)	807 (60%)	5,369 (13.8%)

Source: Florida Housing Data Clearinghouse, Improving Housing Decisions



**Figure 1. Households by Monthly Gross Rent Paid, Lee County, 2000**  
Households by Monthly Gross Rent Paid, 2000



Source: Florida Housing Data Clearinghouse, Improving Housing Decisions

Table 7 breaks down the owner-occupied housing units by categories of total value of the house and lot. The most common value over the ten year between 1990 and 2000 remained at \$50,000-\$99,999 for Unincorporated Lee County and Lee County Total. In Sanibel the most common value changed from \$200,000-\$299,999 to \$300,000-\$499,999 in ten years. Newer anecdotal data from the print and news media indicate that a great change in value of housing units has occurred from the time of the 2000 Census through 2005, indicating that the median value of a single family home is approximately \$240,000.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 7: Value of Owner-Occupied Housing Units, 1990 and 2000**

Place	Year	<\$50,000	\$50,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000-\$299,999	\$300,000-\$499,999	\$500,000-\$1,000,000+	Total
<b>Bonita Springs</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	130	1,273	1,733	1,018	1,197	976	691	7,018
<b>Cape Coral</b>	1990	620	11,322	4,394	1,876	1,094	226	47	19,579
	2000	223	11,779	9,329	3,826	2,212	795	170	28,334
<b>Ft. Myers</b>	1990	2,040	2,545	430	313	144	66	54	5,592
	2000	1,077	2,958	740	333	327	255	110	5,800
<b>Ft. Myers Beach</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	24	27	318	309	296	200	101	1,275
<b>Sanibel</b>	1990	0	48	90	247	456	450	252	1,543
	2000	0	25	43	89	414	732	624	1,927
<b>Unincorp. Lee County</b>	1990	6,683	19,854	7,156	3,152	2,264	1,116	424	40,649
	2000	4,050	20,814	14,289	7,071	5,104	2,213	1,404	54,945
<b>Lee County Total</b>	1990	9,343	33,769	12,070	5,588	3,958	1,858	777	67,363
	2000	5,504	36,876	26,452	12,646	9,550	5,171	3,100	99,299
<b>% Change Lee County Total 1990-2000</b>	1990-2000	-3,839 (-41%)	3,107 (9.2%)	14,382 (119%)	7,058 (126%)	5,592 (142%)	3,313 (178%)	-2,323 (298%)	31,936 (47.4%)

Source: Florida Housing Data Clearinghouse, Improving Housing Decisions

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 8 reveals the monthly housing cost for owner-occupied units between 1990 and 2000. In 1990, the average range of housing cost per month was \$500-\$999 per month. In 2000, the cost range was \$700-\$1,499 a month, with a growing cost for owner-occupied units in the \$1,500 to over \$2,000/month range. Only a small number of owners have housing costs less than \$499 a month.

<b>TABLE 8: Monthly Housing Cost by Owner-occupied Units (Owners w/a Mortgage), 1990 and 2000</b>									
Place	Year	<\$300	\$300-\$499	\$500-\$699	\$700-\$999	\$1,000-\$1,499	\$1,500-\$1,999	>\$2,000	TOTAL
<b>Bonita Springs</b>	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	83	504	1,081	1,332	622	816	4,438
<b>Cape Coral</b>	1990	184	1,768	4,464	4,532	1,601	313	204	13,066
	2000	23	574	2,654	8,076	6,889	1,718	858	20,792
<b>Ft. Myers</b>	1990	363	1,031	918	819	207	138	94	3,570
	2000	27	430	1,123	1,324	680	236	315	4,135
<b>Ft. Myers Beach</b>	1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	0	0	115	248	173	61	597
<b>Sanibel</b>	1990	13	14	72	180	253	230	227	989
	2000	0	0	28	78	172	231	475	984
<b>Unincorp. Lee County</b>	1990	1,338	5,112	7,324	6,799	3,486	965	963	25,987
	2000	250	2,087	6,170	11,919	10,562	3,622	2,660	37,270
<b>Lee County Total</b>	1990	1,898	7,925	12,778	12,330	5,547	1,646	1,488	43,612
	2000	300	3,174	10,479	22,593	19,883	6,602	5,185	68,216
<b>% Change Lee County Total 1990-2000</b>	1990-2000	-1,598 (-84%)	-4,751 (-60%)	-2,299 (-18%)	10,263 (83.3%)	14,336 (258%)	4,956 (301%)	3,697 (248%)	24,604 (56.4%)

Source: U.S. Census Bureau, American FactFinder, DP-4. Profile of Selected housing Characteristics, 2000 (1990 data: U.S. Census, STF 3A, Table H52).

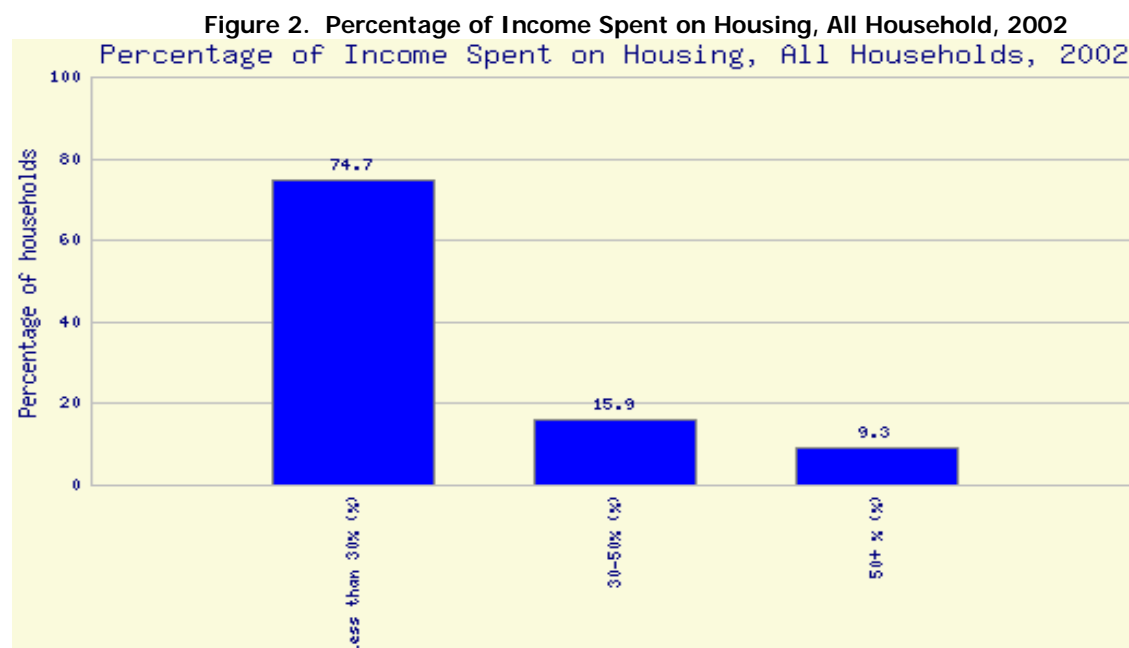
## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 9 shows a 30.9% difference between 1990 and 2000 with regard to owner households that do *not* have a mortgage. Between 1990 and 2000, owner-occupied units without a mortgage increased 20.5%.

TABLE 9: Number of Owner-occupied Units Not Mortgaged, 1990 & 2000		
Place	Year	Not Mortgaged
Bonita Springs	1990	N/A
	2000	2,580
Cape Coral	1990	6,513
	2000	7,542
Ft. Myers	1990	2,022
	2000	1,665
Ft. Myers Beach	1990	N/A
	2000	678
Sanibel	1990	554
	2000	943
Unincorporated Lee County	1990	14,662
	2000	17,675
Total Lee County	1990	23,751
	2000	31,085

Source: U.S. Census Bureau, American FactFinder, DP-4. Profile of Selected housing Characteristics, 2000

Figure 2 shows that one-quarter (25.2%) of all households in Lee County spend more than 30% on their housing expenses.



Source: Florida Housing Data Clearinghouse, Improving Housing Decisions

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 10 shows household income by municipality and jurisdiction for 2000. Most Lee County households fall into \$50,000-\$74,999 bracket, followed by the \$35,000-\$49,999 bracket. 52,110 households in Lee County and 30,333 households in Unincorporated Lee County have incomes of less than \$24,999/year.

TABLE 10: Household Income by Place, 2000							
Income	Bonita Springs (Median Income (MI) \$46,603)	Cape Coral (MI \$43,410)	Fort Myers (MI \$28,514)	Ft. Myers Beach (MI \$48,045)	Sanibel (MI \$79,044)	Unincorporated Lee County	Lee County Total (MI \$40,319)
<\$10,000	614	2,240	3,079	275	116	7,453	13,777
\$10,000-\$14,999	591	2,082	1,611	151	91	6,912	11,438
\$15,000-\$24,999	1,919	4,898	3,579	311	222	15,966	26,895
\$25,000-\$34,999	1,894	6,120	3,242	452	219	16,327	28,254
\$35,000-\$49,999	2,930	8,272	3,076	563	288	20,887	36,016
\$50,000-\$74,999	2,862	10,133	2,222	709	484	20,476	36,886
\$75,000-\$99,999	1,364	3,739	1,063	390	389	8,544	15,489
\$100,000-\$149,999	1,181	2,162	748	363	464	6,495	11,413
\$150,000-\$199,999	516	638	169	56	275	1,726	3,380
\$200,000>	950	564	350	148	436	2,759	5,207
Total Households	14,821	40,848	19,139	3,418	2,984	107,545	188,755

Source: U.S. Census Bureau, American FactFinder DP-4, Profile of Selected Housing Characteristics: 2000.

The Census provides the number of renter households in various income ranges and distributes these households into ranges based on the percentage of their income that they spend for gross rent, as reported in Table 11. The number of households falling into each of the five income ranges shown in the Census is listed, as well as the number of households in each income range paying 30% or more of their income for rent. The percentage of households paying 30% or more of their income for rent, the common standard for determining housing affordability, is shown for each income range as well as the percentage of those paying more than 35% for rent. All income categories show at least some households are cost burdened, but the most cost burdened income category is the \$10,000-\$19,999 range, followed by the \$20,000-\$34,999 range and the < \$10,000 range. The City of Ft. Myers appears to be the most cost burdened municipality in all ranges, followed by the City of Cape Coral in the ranges below \$34,999. From 1989 to 1999, the percentage of households with incomes less than \$19,999 paying over 30% of their income on housing has declined by 1,354 households (12.4%). The percentages of all households at all income levels paying over 30% of their income on housing in 1989 was 14,869 and in 1999 was 17,000, an increase of 2,131 households (14.3%). *In general, in 1999, 17,000 households were cost burdened (paying more than 30% of their income on housing), and 7,607 of the households were in Unincorporated Lee County.*

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 11: Household Income by Gross Rent as a Percent of Household Income, 1989 and 1999**

Household Income	Year	Cost-to-Income Ratio	Bonita Springs	Cape Coral	Fort Myers	Ft. Myers Beach	Sanibel	Unincorporated Lee County	Lee County Total
< \$10,000	1989	< 20%	0	0	315	0	0	13	328
	1999	< 20%	0	0	87	0	0	31	118
	1989	20-24%	0	5	134	0	0	51	190
	1999	20-24%	0	9	137	0	0	39	185
	1989	25-29%	12	15	214	0	0	66	307
	1999	25-29%	0	18	160	0	0	63	241
	1989	30-34%	6	18	142	0	0	96	262
	1999	30-34%	7	6	109	0	0	30	152
	1989	35% >	134	741	1,785	47	7	1,887	4,601
	1999	35% >	95	583	1,677	38	20	1,656	4,069
	1989	Not Computed	29	122	176	0	3	409	739
	1999	Not Computed	77	161	420	22	15	603	1,298
\$10,000-\$19,999	1989	< 20%	25	16	245	0	0	159	445
	1999	< 20%	21	9	232	0	0	121	383
	1989	20-24%	37	87	277	30	0	292	723
	1999	20-24%	22	20	115	0	0	141	298
	1989	25-29%	21	201	402	18	8	596	1,246
	1999	25-29%	0	54	251	0	0	257	562
	1989	30-34%	50	379	446	20	10	836	1,737
	1999	30-34%	40	146	242	0	0	375	803
	1989	35% >	228	1,200	1,457	147	35	2,581	5,648
	1999	35% >	311	1,159	1,609	118	46	2,627	5,870
	1989	Not Computed	34	51	68	23	13	237	426
	1999	Not Computed	39	59	54	9	6	246	413
\$20,000-\$34,999	1989	< 20%	117	406	883	36	23	1,222	2,687
	1999	< 20%	78	164	496	0	6	823	1,567
	1989	20-24%	192	720	911	70	19	2,001	3,913
	1999	20-24%	7	455	638	34	0	1,077	2,211
	1989	25-29%	103	709	669	136	41	1,245	2,903
	1999	25-29%	150	444	755	51	8	1,248	2,656
	1989	30-34%	105	341	284	31	5	608	1,374
	1999	30-34%	77	331	492	41	62	932	1,935
	1989	35% >	77	248	167	33	56	519	1,100
	1999	35% >	188	645	695	47	24	1,407	3,006
	1989	Not Computed	20	30	25	17	23	180	295
	1999	Not Computed	64	97	30	21	76	299	587
\$35,000-\$49,999	1989	< 20%	152	787	983	164	5	2,074	4,165
	1999	< 20%	207	603	802	78	7	1,770	3,467
	1989	20-24%	66	355	123	56	36	510	1,146
	1999	20-24%	184	408	522	45	34	1,123	2,316
	1989	25-29%	5	73	22	0	25	123	248
	1999	25-29%	129	235	197	48	5	567	1,181
	1989	30-34%	0	0	0	0	6	62	68
	1999	30-34%	71	171	46	20	7	147	462
	1989	35% >	0	0	37	0	0	18	55
	1999	35% >	26	51	95	0	18	326	426

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 11: Household Income by Gross Rent as a Percent of Household Income, 1989 and 1999**

Household Income	Year	Cost-to-Income Ratio	Bonita Springs	Cape Coral	Fort Myers	Ft. Myers Beach	Sanibel	Unincorporated Lee County	Lee County Total
	1989	Not Computed	0	14	37	15	11	85	162
	1999	Not Computed	30	61	40	20	5	229	385
\$50,000 >	1989	< 20%	142	805	555	95	64	1,937	3,598
	1999	< 20%	636	1,862	1,513	164	54	3,639	7,868
	1989	20-24%	32	63	13	7	31	97	243
	1999	20-24%	94	296	55	9	25	403	882
	1989	25-29%	0	15	21	0	27	9	155
	1999	25-29%	16	71	22	14	23	93	239
	1989	30-34%	0	0	7	0	0	17	24
	1999	30-34%	23	31	30	7	8	40	139
	1989	35% >	0	0	0	0	0	0	0
	1999	35% >	7	25	17	7	15	67	138
	1989	Not Computed	3	4	18	21	7	12	65
	1999	Not Computed	42	15	27	9	27	245	365

Source: U.S. Census Bureau, STF 3A, H50 (1990), U.S. Census Bureau AmericanFactfinder, SF 3, H73 (2000).

### B. Municipality Housing Characteristics

All data in this document (except for a few that are specific to Lee County and Unincorporated Lee County) include information for the municipalities included in this jurisdiction, *viz.*, Bonita Springs, Cape Coral, Ft. Myers, Ft. Myers Beach and Sanibel. The data in this document compares 1990 to 2000 and in some cases 1990 data is not available for Bonita Springs or Ft. Myers Beach because they were not incorporated at that time. In those tables, the population for Bonita Springs and Ft. Myers Beach population was included in the Unincorporated Lee County category.

In sections C-H, Tables 12-29 provide inventories of housing in Lee County, including substandard housing conditions, renter-occupied developments, group homes, mobile homes, historically significant housing and housing construction activity affecting number of housing units (e.g., stock added, sales, conversions, annexations, demolitions and removals).

**C. Inventory of Substandard Housing**

This inventory includes an estimate of the structural condition of housing in Lee County by number of and generalized location (place) of dwelling units in *standard and substandard condition* as reported by the Shimberg Center's Florida Housing Data Clearinghouse (FHDC) database. Table 12 indicates that 5,459 occupied units in all of Lee County are substandard, with 2,901 of those units located in Unincorporated Lee County.

<b>TABLE 12A: Substandard Housing Unit Condition Summary - 1990</b>	
<b>Place</b>	<b>Occupied Units</b>
Bonita Springs	295
Cape Coral	567
Ft. Myers	1,521
Ft. Myers Beach	124
Sanibel	51
Lee-Unincorporated	2,901
Lee County	5,459

Source: Florida Housing Data Clearinghouse, 2005.

According to Table 12B, substandard housing conditions have almost doubled since 1990 (Table 12A).

<b>TABLE 12B: Substandard Housing Conditions by Household Income, Lee County, 2000</b>	
<b>Household Income as % of Area Median Income</b>	<b>Households in Substandard Units</b>
0-20%	879
20.1-30%	470
30.1-50%	1,625
50.1-60%	950
60.1-80%	1,479
80.1+	4,834
Total	10,237

The Census defines "overcrowded" as a housing unit that has more than one person occupying a room. For this purpose, all rooms are counted, not only bedrooms.



## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 13 indicates that there was more overcrowded housing units in 2000 (6,984) than there were in 1990 (4,492) for all of Lee County, a 55.5% increase. This is 3.7% of the total housing units in Lee County.

TABLE 13: Persons Per Room, 1990 and 2000				
Place	Year	1.01 or More Persons Per Room	Share of Occupied Units (%)	TOTAL
Bonita Springs	1990	N/A	N/A	N/A
	2000	799	3.7	
Cape Coral	1990	493	1.7	29,748
	2000	863	2.1	
Ft. Myers	1990	1,444	8.0	18,144
	2000	1,750	2.1	
Ft. Myers Beach	1990	N/A	N/A	N/A
	2000	72	2.1	
Sanibel	1990	21	0.8	2,570
	2000	14	0.5	
Unincorp. Lee County	1990	2,534	2.8	89,662
	2000	3,486	4.3	81,000
Lee County Total	1990	4,492	3.2	140,124
	2000	6,984	3.7	188,700

Source: U.S. Census, STF A, Table H21 (1990); Florida Housing Data Clearinghouse, 2005.

Another standard measure of substandard housing is the lack of central heating. This measure is less important in this area due to Florida's warm climate. Census data in Table 14 shows housing units that report using no fuel whatsoever to heat their home. Housing units that indicate "no fuel used" in their residence increased from 1,095 to 2,650 housing units (or 142%) from 1990 to 2000. In 2000, that was only 1.4% of the total housing units in Lee County.

TABLE 14: House Heating Fuel, 1990 and 2000											
Place	Year	Utility Gas	Bottled Tank, LP Gas	Electricity	Fuel Oil, Kerosene, etc.	Coal or Coke	Wood	Solar Energy	Other Fuel	No Fuel Used	TOTAL
Bonita Springs	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	360	433	13,905	45	0	0	0	4	157	14,904
Cape Coral	1990	57	92	29,381	25	0	20	16	0	157	29,748
	2000	158	133	39,886	36	0	10	34	0	595	40,852
Ft. Myers	1990	129	993	16,436	369	0	80	24	16	155	18,144
	2000	139	226	18,256	76	0	23	5	165	396	19,160
Ft. Myers Beach	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	93	41	3,214	0	0	8	0	7	53	3,416
Sanibel	1990	29	128	2,345	24	0	35	0	0	9	2,570
	2000	92	68	2,859	13	0	0	0	0	19	3,051
Unincorp. Lee County	1990	1,544	4,602	81,255	958	0	474	36	19	74	89,662
	2000										
Lee County Total	1990	1,758	5,755	129,419	1,376	0	609	76	35	1,095	140,124
	2000	2,690	3,136	179,358	403	8	182	89	83	2,650	188,599
% Change Lee County Total	1990-2002	53%	-45%	38.6%	-71%	0	-70	-14.6%	137%	142%	35%

Source: U.S. Census, STF-3A, Table 30 (1990); U.S. Census, American FactFinder, Table HCT10 (2000).

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Housing units lacking complete kitchens or bathrooms are considered substandard, and these incidences are very low in Lee County. The only common denominator is overcrowding, which is most prevalent in the City of Ft. Myers, and somewhat more prevalent in Unincorporated Lee County.

TABLE 15: Substandard Housing Condition Characteristics, 1990 & 2000									
Place	Year	Persons Per Room		House Heating Fuel		Kitchen Facilities		Plumbing Facilities	
		1.01 or More Persons per Room	Share of Occupied Units (%)	No Fuel Used	Share of Occupied Units (%)	Lacking Complete Facilities	Share of Occupied Units (%)	Lacking Complete Facilities	Share of Occupied Units (%)
Bonita Springs	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	799	5.4	157	1.1	119	0.5	109	0.5
Cape Coral	1990	493	1.7	157	0.5	42	0.1	35	0.1
	2000	863	2.1	595	1.5	107	0.2	106	0.2
Ft. Myers	1990	1,444	8.0	155	0.9	120	0.6	66	0.3
	2000	1,750	9.1	396	2.1	137	0.6	132	0.6
Ft. Myers Beach	1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	72	2.1	53	1.6	11	0.1	11	0.1
Sanibel	1990	21	0.8	9	0.4	0	0.0	7	0.1
	2000	14	0.5	19	0.6	0	0.0	0	0.0
Unincorp. Lee County	1990	2,534	2.8	774	0.9	347	0.3	378	0.3
	2000	3,486	4.3	1,430	1.3	357	0.3	385	0.3
Lee County Total	1990	4,492	3.2	1,095	0.8	509	0.3	486	0.3
	2000	6,984	3.7	2,650	1.4	731	0.3	743	0.3
% Change Lee County Total	1990-2002	55.4%		142%		43.6%		52.9%	

Source: U.S. Census, STF-1A Table H21, STF-3A H30, STF-3A H42, STF-3A H64 (1990); Florida Housing Data Clearinghouse (2000)

### D. Renter-Occupied Housing Developments

The U.S. Census does not collect data on the number of households who benefit from federal, state or local programs that subsidize rent. Subsidy programs lower the costs of developing housing--some through below market financing, or those that give subsidies directly to tenants. Table 16A shows how the inventory of subsidized rental housing has increased over time from 1997 to 2005. Even though subsidized rental housing units have increased, the need is so much greater now since the population has increased substantially and those requiring subsidized housing are either on a fixed income or in low wage employment. Subsidized rental housing remains a small portion, 3.1%, of the total Lee County households.

Most of the subsidized programs come from the federal government. Six are from the U.S. Department of Housing and Urban Development (HUD): Section 202 provides loans for housing for the aged, Sections 221 and 236 provide below rate financing for rental housing, Section 811 provides financing for housing for persons with disabilities, Section 8 provides portable housing vouchers for low income renters (ensuring that the rent they pay is not more than 30% of their household income), and public housing provides subsidized rental units in multi family complexes (See Table 18, Inventory of Public Housing). The Rural Community and Economic Development administer two programs: Section 514 and 515. Section 515 generates economically designed and constructed rental and cooperative (multi-family) housing for very low, low and moderate-income families, and elderly and disabled persons. Section 514 and

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Section 516 fund the construction of new off-farm farm labor housing (FLH) units and related facilities for domestic farm laborers. This program increases the number of available housing units for these workers.

**TABLE 16A: Number of Federally Subsidized Renter Housing Units, 1997 and 2005**

Type	Year	202	221/ 236	811	515	514	Public Housing Units (PHU)	\$8 Certificate or Voucher	Total Subsidized	Total Lee Households, 2000	% of Households
Renter Units	1997	201	570	48	137	22	1,064	1,693	3,735	140,124	2.7%
Renter Units	2005	241	1,234	108	154	1,772	1,103	1,741	6,353	202,192	3.1%

Table 16B shows the results of a public housing authority's needs assessment, indicating how many households are cost burdened and how many households are projected to be in substandard condition for each category of household income based on a percentage of Area Median Income (AMI), yielding a total of 70,351 of households with a 30%+ cost burden and approximately 7,686 households in substandard condition for households at or below 80% AMI. Therefore, the 6,353 subsidized rental units that we have information on in Table 16A only makes a small dent in the need for affordable rental housing.

**TABLE 16B: PHA Plan Housing Needs Data, 2000**

Household Income	Total Households	Households with 30- 50% Cost Burden	Households with 50%+ Cost Burden	Households in Substandard Units
0-30% AMI	15,474	1,829	9,060	1,349
30.1-50% AMI	18,940	6,565	6,350	1,625
50.1-80% AMI	33,649	10,865	3,759	2,429
Headed by Person Age 62+, Income <80% AMI	32,670	7,505	8,095	Not Available
Includes Persons with Disabilities Age 15+, Income <80% AMI	28,788	7,884	8,439	2,283
Total	124,521	34,648	35,703	7,686

Source: Florida Housing Data Clearinghouse, 2005

Table 17 is an inventory of the three agencies providing federally assisted public housing units in Lee County.

**TABLE 17: Inventory of Federally Assisted Public Housing Units**

PHA Name	Agency Street Address	Agency City	Agency Zip Code	Agency Phone Number	Public Housing Units	Housing Choice Voucher (Sec8) Units	Units + Vouchers
Fort Myers CRA	1700 Medical Ln	Fort Myers	33907	239-332- 6884	0	1,530	1,530
FT. MYERS	4224 Michigan Ave	Fort Myers	33902	239-332- 6622	965	0	965
LEE COUNTY	14170 Warner Cir NW	North Fort Myers	33903	239-997- 6688	146	211	393

Source: Florida Housing Data Clearinghouse, 2005

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

In contrast to federal subsidy programs, state and local programs lower the cost of developing housing through the provision of below-market rate loans or lowering permitting and other costs. An inventory of federal and state assisted housing units appears in Table 18, showing generalized location, number of total units and assisted units, type of housing program and the target population.

<b>TALBLE 18: Inventory of Federal, State and Local Rental Housing Units<sup>1</sup></b>							
<b>Development Name</b>	<b>Street Address</b>	<b>City</b>	<b>Zip Code</b>	<b>Total Units</b>	<b>Assisted Units</b>	<b>Housing Program(s)</b>	<b>Population or Target Group</b>
Andros Isle	10276 Stafford Creek Blvd.	Lehigh Acres	33936	229	229	SAIL, Housing Credits 4%, Bonds, Guarantee	Family
Avalon	2452 Stella St	Ft. Myers	33901	14	14	Housing Credits 9%	Family
Barkley Place	36 Barkley Circle	Ft. Myers	33907	156	31	Bonds	Family
Bernwood Trace	9804 Bernwood Pl Dr	Ft. Myers	33912	340	340	Housing Credits 4%, Bonds, Guarantee	Family
Brittany I	4050 Winkler Avenue Ext	Ft. Myers	33916	208	208	Housing Credits 9%	Family
Brittany II	4050 Winkler Avenue Ext	Ft. Myers	33916	112	112	Housing Credits 4%, Bonds	Family
Brookside Village	1011 Marsh Ave	Ft. Myers	33905	50	50	Rent Supplement/HUD, HUD Multi-Family	Family
Coral Cove Apartments	1714 Four Mile Cove Pkwy	Cape Coral	33990	288	288	HUD Multi-Family	Family
Coral Village II - Ft. Myers	1520-360 Royal Palm Square Blvd.	Ft. Myers	33919	64	64	Pre-Development Loan	Family
Crossings At Cape Coral	1150 Hancock Creek So Blvd.	N. Fort Myers	33903	168	168	Housing Credits 4%, SAIL, Bonds	Family
Community Housing Resources	Below Market Rate Housing	Sanibel		27	27	SHIP	Family
Cypress Courts	3604 Seminole Ave	Ft. Myers	33916	68	68	HUD Multi-Family, Rent Supplement/HUD	Family
DeSoto Village		Ft. Myers		22	22	SHIP	Family
Edisto Lake	10770 Clear Lake Loop	Ft. Myers	33908	376	376	SHIP, SAIL, Housing Credits 9%	Family
Forestwood	1735 Brantley Road	Ft. Myers	33907	397	79	Bonds	Family

<sup>1</sup> Does not include housing for disabled or elderly, but does include farm worker, e.g. Pueblo Bonito I.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TALBLE 18: Inventory of Federal, State and Local Rental Housing Units <sup>1</sup>							
Development Name	Street Address	City	Zip Code	Total Units	Assisted Units	Housing Program(s)	Population or Target Group
Iona Lakes	15000 Iona Lakes Dr	Ft. Myers	33908	350	350	Bonds	Family
Jones Walker Palm Gardens Apts.	2909 Blount St	Ft. Myers	33916	80	75	HUD Multi-Family, Rent Supplement/HUD	Family
Park Place II - Lehigh Acres	146 Homestead Rd S	Lehigh Acres	33936	35	35	Section 515, Housing Credits 9%	Family
Pueblo Bonito I	26120 Pueblo Bonito Blvd.	Bonita Springs	34135	80	80	SHIP, HOME	Farmworker, Family
Pueblo Bonito II	26120 Pueblo Bonito Blvd.	Bonita Springs	34135	20	20	SHIP, HOME	Family
Pueblo Bonito III	26120 Pueblo Bonito Blvd.	Bonita Springs	34135	30	30	SHIP	Family
Sabal Palms I And II	3701 Sabal Palm Blvd.	Ft. Myers	33916	200	200	HUD Multi-Family, Rent Supplement/HUD	Family
Siesta Key	4637 Deleon St	Ft. Myers	33907	160	30	HUD Multi-Family, Rent Supplement/HUD	Family
Sunrise Towers	2825 Central Ave	Ft. Myers	33901	92	42	HUD Multi-Family, Rent Supplement/HUD	Family
Sunterra Apartments	3541 Evans Ave	Ft. Myers	33901	120	90	HUD Multi-Family, Rent Supplement/HUD	Family
Vogue	3585 Central Ave	Ft. Myers	33901	84	84	FDIC	Family
Westchase	3810 Metro Pkwy	Ft. Myers	33916	352	352	Bonds, Housing Credits 4%	Family
Westwood - Fort Myers	3739 Metro Parkway	Ft. Myers	33916	288	288	Bonds, Guarantee, HUD Multi-Family, HUD Risk Sharing, Housing Credits 4%	Family
<b>GRAND TOTAL</b>				<b>4,410</b>	<b>3,752</b>		

Source: Florida Housing Data Clearinghouse, 2005 and Lee County SHIP, 1993/94-2001/02.

## **E. Inventory of Group Homes**

Table 19 is a summary of licensed group homes in Lee County as provided by the District 8 Department of Children and Families (DCF). It shows that *Assisted Living Facilities* (ALFs) have increased almost three times in capacity between 1997 and 2005. While there is no precise information as to the number of assisted living facilities currently operating in the United States, research estimates there are approximately 38,000 facilities nationwide. The fastest growing segment of the population served is over age 85, and many of these elderly live alone. ALFs offer an alternative for many in this age bracket who no longer want to live alone or who are too frail to live at home, but do not need 24-hour skilled nursing care. Residents come to ALFs from nursing homes, hospitals, their children's homes or their own residences. An ALF combines housing, 24-hour supportive services, personalized assistance and healthcare designed to meet the individual's needs on a daily basis. Residents in ALFs may have their own rooms, suites or apartments, or they may share their quarters with their spouses or roommates. The monthly rent may cover all services or there may be charges for services above the monthly fee when used. Residents or their families generally pay the cost of care from their own financial resources. Depending on the nature of an individual's health insurance program or long-term care insurance policy, some costs may be reimbursed. Many states have Medicaid waiver programs that may help some lower-income elders move into assisted living facilities<sup>2</sup>.

The primary function of an *Adult Foster Care home* is to provide general supervision and personal care services for individuals who require minimal assistance in activities of daily living, who require supervision/monitoring with the self-administration of medications, and who require supervision/monitoring of self-treatment of physical disorder. Individuals between the ages of 18 and 59 who are capable of self-preservation in emergency situations and need supervision or monitoring in one of the following areas: activities of daily living; self-administration of medications; or self-treatment of a physical disorder live in adult foster care homes.

*Independent Living Facilities* are designed to provide low cost housing for the disabled and elderly, typically providing housing only, although some may offer transportation, recreation and support services. Residents in subsidized facilities are expected to pay one third of their monthly income to reside in these facilities.

Under home and community-based waivers covering *long-term care* and *residential habilitation centers*, Florida Medicaid Waiver covers a portion of non-professional services, such as personal care, homemaker/chore services, home-delivered meals, adult day care, habilitation services, or any other services the state believes are alternatives to institutional care for a specified number of recipients who are considered to be "at risk" of requiring institutional care. Services provided under home and community-based services waivers need not be offered statewide and they may be targeted only to certain populations (e.g., elderly and physically disabled adults, persons with mental retardation or developmental disabilities, ventilator-dependent children, persons with severe mental illness, persons with HIV/AIDS).

---

<sup>2</sup> **Source:** CareScout, <http://www.carescout.com/company/index.htm>

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 19: Summary of Licensed Group Homes by Type and Capacity, 1997 and 2005, Lee County</b>		
<b>Type</b>	<b>Year</b>	<b>Capacity</b>
<b>Assisted Living Facilities (formerly Adult Congregate Living Facilities)</b>	1997	783
	2005 (39 facilities)	2,168
<b>Adult Foster Homes</b>	1997	16
	2005	39
<b>Independent Living Facilities</b>	1997	8
	2005	6
<b>Developmental Services Long-Term Residential Care Facilities</b>	1997	87
	2005	83
<b>Developmental Services Residential Habilitation Centers</b>	1997	49
	2005	0
<b>Total</b>	1997	943
	2005	2,296

Source: Florida Department of Children and Families, Office of Developmental Services, Office of Licensing, 1997 and 2005; ElderLiving Source <http://www.elderlivingsource.com>

According to the U.S. Department of Commerce, Bureau of the Census, *2000 Census of Population and Housing: Profiles of General Demographic Characteristics, Florida, May 2001*, there were 5,617 persons in group quarters in Lee County as of April 1, 2000. Of those, 4,188 fall in the "institutionalized population" category (i.e., living in correctional institutions, nursing homes, hospitals/wards and hospices for the chronically ill, mental hospitals or wards, juvenile institutions and other institutions) and 1,429 are in the "non-institutionalized population." According to Table 19, there are 2,296 persons living in group quarters, and Table 20 shows 140 persons live in group homes; adult foster homes or respite homes in 2005.

<b>TABLE 20: Inventory of Licensed Developmental Services Homes, Lee County, FL</b>			
<b>Name/Location</b>	<b>Type<sup>3</sup></b>	<b>Licensed Capacity</b>	<b>Current Population</b>
Adonis / Estero	GH	6	3
Baker / Fort Myers	FH	2	1
Barnes / Fort Myers	FH	1	1
Battle / Fort Myers	FH	2	2
Baugh / Lehigh Acres	FH	2	1
Burris / Cape Coral	FH	2	1
Butler / Fort Myers	FH	1	1
C&L, A Support Services, Inc. / Cape Coral	RH	6	0
Cape Coral / Cape Coral	GH	6	6
Carl-Con /Lehigh Acres	GH	6	5
Carrington / Lehigh Acres	GH	4	4
Doston / Lehigh Acres	FH	1	1
Down Syndrome Supportive Living / Cape Coral	GH	6	6
Farrell / Cape Coral	GH	6	6
Ferguson / Lehigh Acres	FH	2	2
Ferrell / Fort Myers	GH	6	6
Green / Fort Myers	FH	2	2
Gulf Coast Center / Lehigh Acres	GH	6	6
Harris / Lehigh Acres	FH	2	2
Heidelberg / Lehigh Acres	GH	6	6
Herrera / N. Fort Myers	GH	5	5

<sup>3</sup> Type Codes: GH = Group Home; FH = Foster Home; RH = Respite Home

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 20: Inventory of Licensed Developmental Services Homes, Lee County, FL</b>			
<b>Name/Location</b>	<b>Type<sup>3</sup></b>	<b>Licensed Capacity</b>	<b>Current Population</b>
Hylton / Lehigh Acres	FH	2	2
Jacobs / Lehigh Acres	FH	1	1
Johnson Hall / Lehigh Acres	GH	5	4
Johnson / Lehigh Acres	GH	5	4
Jones and Russel / Lehigh Acres	GH	6	4
Jones C. / Fort Myers	FH	2	0
Jones / Fort Myers	FH	2	2
Knottsville / Alva	GH	5	4
Lindsay / Lehigh Acres	FH	2	1
McCarter / Fort Myers	GH	6	4
Miller D. / Fort Myers	FH	2	1
Miller O. / Fort Myers	FH	2	1
Miller R. / Lehigh Acres	FH	2	1
Murch / N. Fort Myers	GH	5	4
Nature's Cove, Inc. / Alva	GH	6	5
North Shore / N. Fort Myers	GH	6	5
Orangewood / Fort Myers	GH	6	6
Prawdzik / Fort Myers	RH	2	0
Professional Group Home, Inc. / Lehigh Acres	GH	5	1
Ramtahal / Fort Myers	FH	2	2
Reddick / Fort Myers	FH	2	1
Robinson / Fort Myers	GH	4	3
Scott / Fort Myers	FH	1	1
Shalim are / Fort Myers	GH	2	1
Smith / Fort Myers	FH	2	2
Special Care Group Home, Inc. / Cape Coral	GH	6	0
Sunrise, Inc. / Cape Coral	GH	5	5
Sykes / Fort Myers	FH	2	0
Thompson / Lehigh Acres	FH	2	2
Vickers / Fort Myers	FH	2	0
Vida's / Lehigh Acres	GH	1	1
Walker / Lehigh Acres	FH	2	1
West Park / Fort Myers	GH	6	5
<b>Total</b>	<b>53 Homes</b>	<b>191</b>	<b>140</b>

COMDS Lee County Facilities 5-10-05 (District 8 Department of Children and Families)

## F. Inventory of Existing Mobile Home Parks, Condos, Cooperatives and Subdivisions

According to Table 21, there are 2,044 (7.1%) less mobile home and RV spaces in 2005 in comparison to 1997.

<b>TABLE 21: Mobile Homes and Recreational Vehicle Parks, Lee County, 1997 and 2005</b>		
<b>Park Type</b>	<b>Number of Parks</b>	<b>Number of Spaces (Capacity) Mobile Homes and RVs</b>
<b>Mobile Home &amp; RV Parks (1997)</b>	147	30,805
<b>Mobile Home &amp; RV Parks (2005)</b>	147	28,761

Source: Florida Department of Health (1999); Lee County Health Department, Environmental Services fax.



## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 22 shows that the total number of permanent housing units in Lee County continues exponential growth, while the number of mobile homes peaked in 1990 and has declined since then.

<b>TABLE 22: Inventory of Mobile Homes in Unincorporated Lee County, 1970-2002<sup>4</sup></b>			
<b>Year</b>	<b>Total Permanent Housing Units</b>	<b>Mobile Homes</b>	
		<b>Number</b>	<b>Percent</b>
<b>1970</b>	33,342	5,213	17%
<b>1980</b>	74,244	18,105	24%
<b>1990</b>	126,755	31,102	24%
<b>2002</b>	125,639	23,674	19%

Source: U.S. Census 1970, 1980, 1990; Florida Housing Data Clearinghouse, 2002.

### G. Inventory of Historically Significant Housing

Table 23 summarizes historically significant housing in Unincorporated Lee County from 1997 to 2005. Chapter 22, Historic Preservation of the Land Development Code (LDC), is Lee County's historic preservation ordinance and provides for the designation of those sites, buildings and districts that contribute to the cultural heritage of Lee County, Southwest Florida, the State of Florida or the nation. Properties can be designated individually or as part of a district. In districts, there are two types of properties: *Contributing* and *Non-Contributing*. *Contributing* are those buildings that are historic, exceptionally designed or directly associated with the historical periods of that district. *Non-Contributing* buildings are generally structures built after this historic period of the district.

The Historic Preservation Board (HPB) administers chapter 22 of the LDC. HPB is a decision-making board whose determinations may be appealed to the Lee County Hearing Examiner. Prior to obtaining a building permit, owners of designated properties must obtain written authorization either from staff or from the Historic Preservation Board. This authorization is obtained by filing either a Regular Certificate of Appropriateness (for ordinary maintenance and repair), which is reviewed and issued by staff, or a Special Certificate of Appropriateness (for alteration, demolitions, relocation or new construction), which is reviewed and issued by the Historic Preservation Board after a Public Hearing.

<b>TABLE 23: Summary of Historically Significant Housing-Unincorp. Lee County, 1997 and 2005</b>		
<b>Type</b>	<b>Year</b>	<b>Number</b>
Listed on Florida Master Site File	1997 <sup>5</sup>	1,900
	2005	786
Listed on National Register of Historic Places	1997	1
	2005	39
Built Prior to 1940 (according to Lee County Property Appraiser's database)	1997	800
	2005	1,015
Designated Individually Under Chapter 22 of the LDC	1997	41
	2005	76
Designated as Contributing in a Historic District designated under Chapter 22 of the LDC	1997	206
	2005	259

Source: State of Florida Master File; local government data.

<sup>4</sup> See Appendix A for an Inventory of Mobile Home and RV Parks from the Lee County Property Appraiser.

<sup>5</sup> This total reflects the Florida Master Site File list for Lee County total. Currently there are 1,896 on record, but only 786 are from Unincorporated Lee County, the focus of this table.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 24 provides an inventory of Designated Historic Resources and their generalized location in Unincorporated Lee County.

<b>TABLE 24: Inventory of Designated Historic Resources, 2005</b>				
<b>HD NUMBER</b>	<b>NAME of HISTORIC RESOURCE</b>	<b>VOTE DATE</b>	<b>OR/PG</b>	<b>GENERALIZED LOCATION</b>
2002-08-03 Individual	Reed/Philbert Property	10/31/2002	3790/1856	Alva
95-03-02 Individual	Watkins	4/6/1995	2594/3106	Alva
98-10-02 Individual	Hasley (a/k/a Burton) Alva	11/12/1998	3048/3721	Alva
90-05-01 District	Boca Grande Historic District	6/18/1990	2164/1167	Boca Grande
95-03-01 Individual	Community Church of Boca Grande (Armory Mem. Chapel)	4/6/1995	2594/3102	Boca Grande
95-05-01 Individual	Boca Grande Power House at Boca Bay	6/5/1995	2612/3491	Boca Grande
98-06-01 District	Boca Grande Lighthouse District	7/9/1998	2994/0846	Boca Grande
2002-02-01 Individual	Flint House (Bird & Buckingham)	4/4/2002	3643/4653	Buckingham
2004-07-01 Individual	Peace House	8/26/2004	4461/4805	Buckingham
90-03-01 District	Buckingham School	5/14/1990	2154/3753	Buckingham
91-02-01 Individual	Orange River Home	3/18/1991	2215/2153	Buckingham
95-06-02 Individual	Cox House	7/6/1995	2624/2355	Buckingham
95-10-01 Individual	Buckingham Store	11/9/1995	2654/2139	Buckingham
2000-05-01 Individual	Dickey-Roosevelt Cottage	6/15/2000	3282/1127	Captiva
2000-09-01 District	'Tween Waters	11/9/2000	3338/1295	Captiva
2002-04-02 Individual	Wooten (Buckingham)	6/13/2002	3687/4920	Captiva
2002-08-01 District	Stilwell Management	10/31/2002	3790/2253	Captiva
91-01-01 Individual	Johnson House, Captiva Island	2/18/1991	2208/4711	Captiva
91-06-09 Individual	Williams/Riggs House, Captiva Island	7/15/1991	2241/3191	Captiva
92-05-02 Individual	Baer House, Captiva	5/7/1992	2298/1626	Captiva
92-09-02 Individual	Jensen's Twin Palm Resort & Marina	10/8/1992	2339/3203	Captiva
92-09-03 Individual	Captiva Island Store, Captiva	10/8/1992	2339/3207	Captiva
92-10-01 Individual	Captiva History House, Captiva	11/5/1992	2343/3988	Captiva
93-02-01 Individual	Dr. Hicks Home of Captiva	4/8/1993	2386/0572	Captiva
93-04-01 Individual	Farquharson House of Captiva aka The Gardenia House	5/6/1993	2395/2790	Captiva
93-10-01 Individual	Mucky Duck Restaurant	11/4/1993	2447/2553	Captiva
94-05-01 Individual	Captiva Chapel-By-The-Sea	6/9/1994	2516/1050	Captiva
97-07-01 District	Captiva Inn, Captiva	9/11/1997	2876/1950	Captiva

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 24: Inventory of Designated Historic Resources, 2005**

HD NUMBER	NAME of HISTORIC RESOURCE	VOTE DATE	OR/PG	GENERALIZED LOCATION
98-03-01 District	Buck Key	4/9/1998	2959/3466	Captiva
2000-06-01 District	Koreshan State Historic Site	7/10/2000	3288/1953	Estero
95-06-05 Individual	Fernandez Estate	7/6/1955	2624/2363	Estero
98-03-02 District	Mound Key	4/9/1998	2959/3469	Estero
2000-05-03 Individual	Cook House	2/24/2005	4606/3585	Iona-McGregor
91-10-01 Individual	Wesemeyer Homestead	11/18/1991	2265/2232	Iona-McGregor
90-09-03 Individual	Snook Inn, Matlacha	10/15/1990	2185/1219	Matlacha
90-10-01 District	Matlacha Historic District	11/19/1990	2193/0069	Matlacha
2003-07-03 Individual	Florida Cracker (Sand) House	10/30/2003	4122/4516	North Fort Myers
89-09-01	J. Colin English School	1/8/1990	2128/2666	North Fort Myers
91-06-07 Amnt	Lee County Civic Center	7/15/1991	2925/3599	North Fort Myers
91-06-07 Individual	Bostleman House, North Fort Myers	7/15/1991	2241/3184	North Fort Myers
91-06-08 Individual	Heckathorn House, North Fort Myers	7/15/1991	2241/3188	North Fort Myers
91-09-02 Individual	Cottrell House, North Fort Myers	10/21/1991	2260/2321	North Fort Myers
94-04-04 Individual	Moore House, North Fort Myers	5/5/1994	2506/2989	North Fort Myers
94-04-05 Individual	Fogle House, North Fort Myers	5/5/1994	2506/2993	North Fort Myers
95-02-01 Individual	Brooks House, North Fort Myers	3/9/1995	2586/3441	North Fort Myers
95-06-01 Individual	Hingson House	7/6/1995	2624/2352	North Fort Myers
2002-08-02 Individual	Johnson/Quackenbush Property	10/31/2002	3790/2249	Olga
94-04-02 Individual	Old Olga Bungalow, Olga	5/5/1994	2506/2982	Olga
94-12-02 Individual	Old Olga Community Center	2/9/1995	2579/2598	Olga
96-08-01 Individual	Pipkins, Olga	9/12/1996	2749/1074	Olga
2000-05-02 Individual	Gra-Mar Villas (Pine-Aire Lodge	7/10/2000	3288/1957	Pine Island
2003-07-02 Individual	Traverse/Martin House, Bokeelia	9/11/2003	4082/0187	Pine Island
2003-10-01 Individual	Napier House, Bokeelia	12/18/2003	4188/0426	Pine Island
89-11-01(a) District	Bokeelia Historic District	2/5/1990	2134/2081	Pine Island
90-09-01 Individual	Adams House, Pineland	10/15/1990	2185/1221	Pine Island
92-09-01 Individual	John L. Lewis house of Bokeelia	10/8/1992	2339/3200	Pine Island
93-02-03 Individual	Galt Island Archaeological Complex	4/8/1993	2386/0576	Pine Island
94-04-06 Individual	Burgess Island, Bokeelia	5/5/1994	2506/2997	Pine Island
95-06-03 Individual	Captain John Smith House	7/6/1955	2624/2359	Pine Island
96-08-05 Individual	Waterfront Drive, Pineland	9/12/1996	2749/1070	Pine Island
98-10-01 Individual	James, Pineland Florida	11/12/1998	3048/3548	Pine Island
91-09-04 Individual	Dixie Fish Co., San Carlos Island	10/21/1991	2260/2324	San Carlos Island

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 24: Inventory of Designated Historic Resources, 2005				
HD NUMBER	NAME of HISTORIC RESOURCE	VOTE DATE	OR/PG	GENERALIZED LOCATION
92-05-01 Individual	Powell-Dean House, McGregor Blvd.	5/7/1992	2298/1629	South Fort Myers
2001-05-01 Individual	Johnson (Alabama Groves Subd	7/19/2001	3468/1513	Tice
2002-04-01 Individual	Johnson (Alabama Grove Terrace Subdv)	6/13/2002	3687/4916	Tice
89-09-02	Tice Grammar School	1/8/1990	2128/2654	Tice
93-10-03 Individual	Pouliot/Zachary Property	11/4/1993	2447/2556	Tice
94-04-01 Individual	Carl Johnson House, Russell Park	5/5/1994	2506/2979	Tice
94-04-03 Individual	Block House, Russell Park	5/5/1994	2506/2986	Tice
95-06-04 Individual	Russell House	7/6/1955	2624/2349	Tice
95-11-01 Individual	Bair, Russell Park	12/7/1995	2665/3229	Tice
96-08-03 Individual	McWhorter, Russell Park	9/12/1996	2750/1988	Tice
96-08-04 Individual	Russell Park Home Office, Russell Park	9/12/1996	2749/1078	Tice
97-06-01 Individual	Hall (Tice)	7/10/1997	2854/3152	Tice
97-06-02 Individual	Long, Russell Park	7/10/1997	2854/3149	Tice
98-09-01 Individual	Hernandez, Russell Park Subd	10/8/1998	3032/1181	Tice

Caption: Local government data, 2005.

## H. Inventory of Housing Construction Activity Affecting Number of Housing Units

This last section of the existing housing inventory identifies housing construction activity from 1990 to 2002, reflecting new construction, mobile home placements, removals, demolitions and conversions. Some of this data is compiled from building permit data from the Bureau of Economic and Business Research (BEBR), University of Florida and sales data from the Lee County Property Appraiser.

The following adjustments to Total Housing Stock between 1990 and 2000 are reflected in Table 25 as follows:

- *Single Family Permitting* went up drastically in Ft. Myers and went down in Unincorporated Lee and Lee County Total during the ten years between 1990 and 2000 Census.
- *Multi Family Permitting* went up for each Place, with a more pronounced increase in Ft. Myers.
- *Mobile Home Placements/Removals*: It appears that most of the mobile home placements took place 1990 and before, and in the decade between 1990 and 2000, only 343 new units were placed and/or permitted in Unincorporated Lee County.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 25A: Housing Units Added to Stock by Type, 1990 and 2000					
Place	Year	Single Family (SF)	Multi-Family (MF)	Mobile Home Placements	Total Permits/Placements
Cape Coral	1990	5,179	359	3	5,541
	2000	4,130	766	0	4,896
Ft. Myers	1990	17	870	(135)	752
	2000	430	1,169	0	1,599
Sanibel	1990	248	84	3	334
	2000	213	16	0	229
Unincorp. Lee County <sup>6</sup>	1990	10,520	5,315	7,637	23,472
	2000	6,733	6,981	343	14,057
Lee County Total	1990	15,954	6,628	7,508	30,100
	2000	11,506	8,932	343	20,781

Source: Permit and annexation data from Bureau of Economic and Business Research (BEBR), University of Florida, July 1995; and Florida Housing Data Clearinghouse, 2000.

**Note:** The land cost and housing market radically changed nationwide and in Lee County from 2000 through 2004. Table 25B shows the permitting activity that took place during those years based on data from the Lee County Permitting Department. As can be seen, permitting for housing units increased almost four times from the year 2000 to 2004 in Unincorporated Lee County.

TABLE 25B: Housing Unit Building Permits, 2000 and 2004				
Place	Year	Single Family (SF)	Multi-Family (MF)	Total Permits
Bonita Springs	2000	N/A	N/A	N/A
	2004	855	689	1,544
Cape Coral	2000	1,753	445	2,198
	2004	5,757	715	6,472
Ft. Myers	2000	163	128	291
	2004	483	567	1,050
Ft. Myers Beach	2000	N/A	N/A	N/A
	2004	19	163	182
Sanibel	2000	105	0	105
	2004	49	0	49
Unincorp. Lee County <sup>7</sup>	2000	3,131	3,395	3,303
	2004	7,795	3,303	11,098

Source: SOCDS Building Permits Database (HUD User)

Table 26 reveals how the housing market changed from 2000-2004 with an exponential rise in the sale of vacant residential land for all places except Sanibel. In Unincorporated Lee County sales of land went from 2,311 parcels to 30,921 parcels, an increase of 28,610 parcels sold. Of the municipalities, Cape Coral saw the most significant increase in sale of vacant residential land from 1,832 parcels to 14,569 parcels in 2004. Condominium sales grew exponentially in Bonita Springs from 973 sold in 2000 to 1,239 sold in 2004.

<sup>6</sup> Unincorporated Lee County includes Bonita Springs and Fort Myers Beach in this table.

<sup>7</sup> Unincorporated Lee County includes Bonita Springs and Fort Myers Beach for the year 2000 in this table.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 26: Lee County Sales, Place by Type, 2000 and 2004				
Place	Year	Vacant Residential	Single Family	Condominiums
Bonita Springs	2000	201	1,054	973
	2004	973	1,345	1,238
Cape Coral	2000	1,832	4,568	632
	2004	14,569	6,076	691
Ft. Myers	2000	22	645	362
	2004	1,399	1,185	545
Ft. Myers Beach	2000	83	163	527
	2004	158	180	342
Sanibel	2000	98	388	218
	2004	71	244	200
Unincorp. Lee County	2000	2,311	8,253	4,074
	2004	30,921	8,727	4,203

Source: Lee County Property Appraiser, Lee County Sales from 1/1-12/31/00 and 1/1-12/31/04

To show the enhanced sales in Lee County, the following data was reported by the Lee County Property Appraiser: In January 2005, 1,114 single family homes, 538 qualified condominiums, 5,442 qualified vacant residential land parcels, and 100 mobile home were sold.

Table 27 updates housing units by type from 1990 to 2002, establishing 2002 as the base year for future estimates of housing stock in Lee County. *Single- and multi-family homes increased 24.6% over the seven-year period, while the stock in mobile homes decreased 4.2%.*

TABLE 27: Permanent Housing Units by Type, 1995 and 2002					
Place	Year	Single Family	Multi Family	Mobile Home	Total
Bonita Springs	1995	N/A	N/A	N/A	N/A
	2002	8,698	4,801	2,526	16,025
Cape Coral	1995	28,830	7,860	124	36,814
	2002	37,980	8,819	147	46,946
Ft. Myers	1995	8,208	11,680	1,022	20,910
	2002	8,492	13,193	688	22,373
Ft. Myers Beach	1995	N/A	N/A	N/A	N/A
	2002	1,669	2,518	82	4,269
Sanibel	1995	2,414	1,116	189	3,721
	2002	3,072	1,629	172	4,873
Unincorp. Lee County	1995	62,734	27,447	27,088	117,269
	2002	72,135	29,830	23,674	125,639
Lee County Total	1995	102,186	48,106	28,423	176,714
	2002	132,046	60,790	27,289	220,125
% Change Lee County Total	1995-2002	29.2%	26.4%	(-1,134) (-4.2%)	24.6%

Source: Shimberg Center Florida Housing Data Clearinghouse, 1995 and 2002.

### **Conversions**

The Lee County Land Development Code allows accessory apartments by right in certain areas. This provision allows small subordinate garage apartments or "mother-in-law" apartments in single-family areas. The Accessory Apartment provision allows for the conversion of single-family homes to allow for a subordinate unit either within the principal structure or detached, such as a garage apartment. The provision is allowed in duplex-zoned areas where bonus units are allowed according to the Lee Plan land Use Element. Accessory apartments are allowed in RS-1 zoned areas only by special exceptions.

Conversion activity that also may affect the supply and character of housing includes converting an apartment complex into condominium ownership, converting a motel/hotel to rental apartments or ownership condominium, or converting a house into an office without living space. Currently the City of Ft. Myers is experiencing an increase in converting rental apartments into owner-occupied condominiums.

### **Annexations**

Housing space gained or lost due to annexation consists of the number of housing units gained or lost due to annexations or de-annexations from 1990 through 2000 and then from 2000 to the present. During this time frame there were no de-annexations. The City of Ft. Myers annexed the Belle Vue neighborhood from Lee County. According to a demographics report from April 2000, there were 721 housing units in Belle Vue. Of those, 383 were owner-occupied, 262 renter-occupied and 76 vacant.

### **Demolition/Removal**

Housing demolitions include the loss of any housing unit due to tear down, fire or other Reasons. There is no Census data for demolition and removal of housing units.

The Lee County Department of Human Services (DHS) uses CDBG funds for the demolition and clearance of substandard or dilapidated structures unsuitable for rehabilitation. DHS works in conjunction with Lee County Code Enforcement and non-profit agencies to identify structures for demolition and clearance. The eligible property owner voluntarily agrees to demolition/clearance of the subject property with expenses paid from CDBG funds and the Lee County Department of Human Services. Demolition does not entitle applicants to receive temporary or permanent relocation. Appropriate documents and releases are required. No relocation expenses are involved and no lien is filed. Based on data from DHS, 112 demolitions occurred in Unincorporated Lee County between 1997 and April 2005.

The Temporary Relocation Assistance Program works in conjunction with the rehabilitation initiative. Temporary Relocation funds are for moves, which are determined to be of two weeks or less, and which do not require a move of household and personal possessions to storage. A maximum of \$435 per project may be awarded unless fumigation or lead paint abatement is involved.

## **II. Housing Analysis Pursuant to 9J-5.005(2), F.A.C.**

### **A. Projection of Anticipated Number of Households**

This section looks forward to the year 2025 to forecast the number of households that may be purchasing a house and allocates those households by anticipated size and income range. The difference between those household forecasts and the housing inventory (after allowing for a normal vacancy rate) equals the basic construction need for additional housing.

Table 28 reflects total population projections of permanent residents from 1990 through 2025 using data supplied by the Shimberg Center's Florida Housing Data Clearinghouse. As can be seen, the population forecasts for Lee County continue to escalate at a rapid pace, indicating a desire to live in the area and the demand for an adequate housing supply for households in all income levels.

<b>TABLE 28: Total Population (Permanent Residents), 1990-2025</b>						
<b>Place</b>	<b>1990</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>	<b>2020</b>	<b>2025</b>
<b>Bonita Springs</b>	13,600	39,148	45,116	57,401	82,695	95,551
<b>Cape Coral</b>	74,967	113,221	120,229	137,563	174,944	192,765
<b>Fort Myers</b>	45,141	51,229	51,962	54,856	60,361	62,999
<b>Ft. Myers Beach</b>	9,284	6,740	6,299	5,665	4,433	3,854
<b>Sanibel</b>	5,468	6,134	6,152	6,332	6,648	6,788
<b>Unincorp. Lee County</b>	208,985	257,967	264,508	284,354	323,589	343,109
<b>Lee County Total</b>	<b>334,561</b>	<b>474,439</b>	<b>494,266</b>	<b>546,171</b>	<b>652,670</b>	<b>705,066</b>

*Source: Florida Housing Data Clearinghouse, Population Projection for 1990-2025: Results.*

For comparison purposes, Table 29 shows the number of households for 2002. Taking the total number of permanent residents for 2002 from Table 28 (474,439) and dividing it by the number of households (202,791) indicates that the average number of members in each household is approximately 2.33 persons.

<b>TABLE 29: Lee County Households, 2002</b>	
<b>Place</b>	<b>Number of Households</b>
<b>Bonita Springs</b>	17,792
<b>Cape Coral</b>	45,030
<b>Ft. Myers</b>	20,216
<b>Ft. Myers Beach</b>	3,518
<b>Sanibel</b>	3,077
<b>Unincorp. Lee County</b>	113,158
<b>Lee County</b>	<b>202,791</b>

*Source: Florida Housing Data Clearinghouse, Population Projection for 1990-2025: Results.*

Therefore in 2002, there were 202,791 households; the fundamental unit of demand for housing and the way the population divides itself to occupy housing units. Different age groups have varying tendencies for forming households, so as the age structure of the population shifts, the number of households a given population would yield also changes. Table 30 shows household estimates and projects by age through 2025. Since 1990, the age ranges of residents has changed from being dominated by retirees to a pattern closer to that found across the nation, yet still holds a strong retiree component.



## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 30 indicates that more people in Lee County own their homes. In 2005, the median age range of owner households for Lee County is 35-54 year olds followed by 65-74 year olds. In Unincorporated Lee County, the median age range of owner households is 65-74 years old, followed by the 75 or older group. This data clearly shows the aging of the baby boom generation. It also assigns persons moving into Lee County into age ranges using historic trends. For renter households the median age range is 35-54 year olds followed by 25-34 year olds for both Lee County total and Unincorporated Lee County. We may be able to assume the 25-54 year old renters have aspirations to become homeowners in the future, therefore the demand for existing and new housing units will continue.

<b>TABLE 30: Household Estimates and Projections by Age, 1990-2025</b>										
<b>All Lee County Age Ranges</b>	<b>Owner Households by Age Estimates and Projections</b>					<b>Renter Households by Age Estimates and Projections</b>				
	<b>1990</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>	<b>1990</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>
<b>15-24</b>	1,172	1,669	1,842	1,936	2,100	3,962	5,699	6,201	6,541	7,064
<b>25-34</b>	10,151	10,485	11,526	13,064	14,523	12,166	10,562	11,558	12,898	14,164
<b>35-54</b>	27,316	49,836	52,578	51,958	53,346	12,175	19,266	20,185	19,938	20,439
<b>55-64</b>	18,646	32,698	40,158	47,300	51,983	2,913	4,938	6,004	7,034	7,709
<b>65-74</b>	27,858	34,564	40,089	50,111	71,210	3,151	3,161	3,553	4,412	6,236
<b>75 or older</b>	17,128	33,294	35,819	39,051	56,478	3,364	5,148	5,377	5,683	7,795
<b>TOTAL</b>	102,271	162,546	182,012	203,420	197,709	37,731	48,774	52,878	49,479	63,407
<b>Unincorp. Lee County Age Ranges</b>	<b>1990</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>	<b>1990</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>
<b>15-24</b>	771	941	1,016	1,051	1,099	1,959	2,380	2,572	2,657	2,775
<b>25-34</b>	6,518	5,670	6,061	6,707	7,188	6,517	4,613	4,929	5,459	5,845
<b>35-54</b>	17,471	27,144	27,815	26,708	26,040	6,368	8,723	8,940	8,585	8,371
<b>55-64</b>	12,727	18,049	21,290	24,479	25,633	1,663	2,337	2,755	3,169	3,319
<b>65-74</b>	19,911	20,496	22,512	27,011	36,265	1,676	1,522	1,670	2,006	2,694
<b>75 or older</b>	12,208	21,394	22,761	23,998	32,181	1,782	2,731	2,905	3,064	4,108
<b>TOTAL</b>	69,606	93,694	101,455	109,954	128,406	19,965	22,306	23,771	24,940	27,112

Source: Florida Housing Data Clearinghouse, Household Demographic Data: Results (2005).

In order to identify the number of housing units needed over time, the total number of households expected must be determined. In addition to the number of forecasted households by age (Table 30), the size and income of households also delineates the type and size of housing unit a household wants and can afford.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 31 shows that the usual household size from 2005-2025 continues to be 1-2 persons per household. Families of five or more persons reside in Lee County, but not at a rate comparable to the 1-2 persons per household. Therefore, it can be safe to assume that the two-bedroom, three-bath residence is the type of housing unit with the most demand.

<b>TABLE 31: Household Estimates and Projections by Size of All Households, 1990-2025</b>						
<b>Place</b>	<b>Household Size</b>	<b>1990</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>
<b>Bonita Springs</b>	1 to 2	N/A	16,470	21,911	27,794	41,049
	3 to 4	N/A	3,016	3,636	4,121	4,835
	5 and more	N/A	1,265	1,509	1,709	2,079
<b>Cape Coral</b>	1 to 2	18,439	29,853	34,596	40,629	53,617
	3 to 4	9,186	14,362	16,369	17,934	20,696
	5 and more	2,116	3,593	4,047	4,363	4,964
<b>Ft. Myers</b>	1 to 2	11,874	13,124	13,663	14,359	15,854
	3 to 4	4,453	5,147	5,462	5,727	6,144
	5 and more	1,807	2,081	2,198	2,276	2,405
<b>Ft. Myers Beach</b>	1 to 2	N/A	2,806	2,545	2,313	1,852
	3 to 4	N/A	403	349	271	173
	5 and more	N/A	67	62	55	37
<b>Sanibel</b>	1 to 2	2,059	2,737	2,939	3,138	3,563
	3 to 4	422	330	314	277	215
	5 and more	75	66	64	56	46
<b>Unincorp. Lee County</b>	1 to 2	64,044	85,260	92,808	101,737	121,422
	3 to 4	19,947	23,520	24,841	25,466	26,279
	5 and more	5,580	7,220	7,577	7,681	7,817
<b>Lee County Total</b>	1 to 2	96,416	150,250	168,462	189,970	237,357
	3 to 4	34,008	46,778	50,971	53,816	58,342
	5 and more	9,578	14,292	15,457	16,140	17,348

Source: Florida Housing Data Clearinghouse, Household Demographic Data: Results (2005).

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 32 indicates a majority of households fall into the moderate-income level (120% of Area Median Income).

<b>TABLE 32: Household Estimates and Projections by Percentage of Area Median Income and Tenure, 1990-2025</b>												
<b>Lee County Total: Area Median Income (AMI) Levels</b>	<b>Owner</b>						<b>Renter</b>					
	<b>1990</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>	<b>1990</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>
<b>&lt; 20%</b>	3,498	5,515	5,845	6,591	7,391	9,189	2,163	2,721	2,785	3,070	3,344	3,801
<b>20-29.95</b>	2,854	4,497	4,732	5,274	5,952	7,923	2,289	2,956	3,040	3,274	3,522	4,202
<b>30-39.9%</b>	4,029	6,379	6,705	7,495	8,517	11,338	2,418	3,216	3,363	3,649	3,907	4,532
<b>40-49.9%</b>	4,646	6,966	7,273	8,201	9,377	12,123	2,691	3,424	3,519	3,805	4,065	4,682
<b>50-59.9%</b>	4,799	7,304	7,634	8,533	9,634	12,455	2,670	3,320	3,400	3,722	4,038	4,566
<b>60-79.9%</b>	11,321	16,879	17,553	19,727	22,458	28,729	5,093	6,477	6,681	7,252	7,752	8,666
<b>80-119.9%</b>	24,238	36,290	37,906	42,473	47,619	58,808	9,801	12,074	12,384	13,422	14,316	15,784
<b>120+ %</b>	46,888	71,472	74,898	83,718	92,472	109,075	10,606	13,301	13,592	14,684	15,562	17,174
<b>TOTAL</b>	102,273	155,302	155,848	182,012	203,420	249,640	37,731	47,489	48,764	52,878	56,506	63,407
<b>Unincorp. Lee County: AMI</b>	<b>Owner</b>						<b>Renter</b>					
	<b>1990</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>	<b>1990</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2025</b>
<b>&lt; 20%</b>	2,415	3,301	3,436	3,749	4,071	4,815	1,145	1,256	1,282	1,384	1,478	1,631
<b>20-29.95</b>	2,006	2,773	2,877	3,110	3,391	4,259	1,203	1,399	1,437	1,528	1,613	1,872
<b>30-39.9%</b>	2,843	3,921	4,051	4,390	4,819	6,062	1,277	1,518	1,582	1,698	1,790	2,031
<b>40-49.9%</b>	3,226	4,194	4,288	4,664	5,148	6,311	1,400	1,580	1,617	1,720	1,808	2,034
<b>50-59.9%</b>	3,331	4,414	4,532	4,903	5,361	6,570	1,418	1,534	1,562	1,677	1,789	1,951
<b>60-79.9%</b>	7,832	10,117	10,317	11,201	12,337	14,965	2,697	2,983	3,048	3,254	3,418	3,703
<b>80-119.9%</b>	16,489	21,353	21,881	23,707	25,773	30,271	5,165	5,484	5,561	5,918	6,189	6,584
<b>120+ %</b>	31,464	41,182	42,312	45,731	49,054	55,153	5,660	6,149	6,217	6,592	6,855	7,306
<b>TOTAL</b>	69,606	91,255	93,694	101,455	109,954	128,406	19,965	21,903	22,306	23,771	24,940	27,112

Source: Florida Housing Data Clearinghouse, Housing Demographic Data (2005).

## **B. Housing Need**

### **1. Current Need and Anticipated Future Residents of Lee County**

In this section of the needs assessment, estimates of the total demand for housing and need for construction is forecasted for the years 2005, 2010, 2015 and 2025. The demand and need are presented by total number of housing units needed, need by type of housing (single family and multi family), need by tenure (owner/renter), and cost or rent.

According to the Shimberg Center, in order to determine need, the most important variables are household estimates, and those estimates are an outgrowth of a fundamental building block—population, especially population by age. The 2002 population estimate is used as the launch year, and projections are made in five-year intervals from 2005-2025. To estimate and project housing demand, the next step is to divide the population into households. The methodology assumes that household formation rates and the distribution of household characteristics remain constant in their proportions across the entire projection horizon. As a result, the number of households is estimated using age-specific headship rates to reflect the projected changing age structure. Population projections are based on previous trends in a jurisdiction and do not account for limited land availability, aggressive annexation policies, recent commencement of large development projects and recent changes in local institutional facilities. Population is the basis of estimates and projections of households, and the difference between households and housing inventory, when adjusted for the need for vacancies to allow a smoothly functioning housing market, is equal to the basic construction need for housing units.<sup>8</sup>

Lee County has experienced an exponential growth in construction of new housing units over the last few years. In our last housing needs assessment, the base year for estimated housing units was 1995. In Table 33, the base year is 2002, a seven year difference. Table 33 presents the total demand and need for permanent housing through 2025, where “demand” is the total number of units required, and “need” is the number of additional units beyond those in existence in 2002.

Focusing on Unincorporated Lee County, in the last plan the forecasted construction need for all housing types in 2010 was 48,562. In Table 33, it is 7,432. Based on a data run of local county data, it has been determined that an estimated 40,000 plus housing units have been constructed, yielding a new forecasted construction need for 2010 at 7,432 housing units. The significantly high level of construction that occurred during this time frame was higher than the estimated base. Other factors also influence the results shown in this table. Between 1996 and 2005, Unincorporated Lee County lost household population as the Town of Ft. Myers Beach and Bonita Springs incorporated, and in 1996 the vacancy rate used to calculate construction need was 60% higher than in 2002. With regard to Ft. Myers Beach, the population projections are negative because the 1990 population used in the methodology declines in the ten years between 1990-2000. Consequently, since the methodology is based on population and age, a negative consequence occurred. This may not, in reality, be the case and it may be prudent to have the Shimberg Center recalculate Ft. Myers Beach data with a population basis that more accurately reflects what is occurring in that town. With regard to Bonita Spring, the growth rate has been rapid, and with the county total population fixed in the methodology, Bonita Springs reflects a greater proportion of total growth than anticipated. Moreover, as stated above, 732

---

<sup>8</sup> Source: *Affordable Housing Needs Assessment: Population and Household Projection Methodology*, Shimberg Center for Affordable Housing, University of Florida, April 2004.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

housing units were lost from Unincorporated Lee County that were annexed to the City of Ft. Myers and 112 dilapidated structures were demolished and not replaced in several neighborhood districts.

The forecasted construction need for the 2025 horizon is 39,637 housing units for Unincorporated Lee County. The forecasted construction need for all of Lee County by 2025 is 114,927 housing units.

<b>TABLE 33A: Forecasted Demand and Need for Permanent (Non-Seasonal) Housing, 2005-2025</b>										
Place	2002 Estimated Housing Units	Forecasted Demand				Forecasted Construction Need				Calculated Vacancy Rate, 2000
		2005	2010	2015	2025	2005	2010	2015	2025	
Bonita Springs	16,025	22,527	29,379	36,521	52,081	6,502	13,354	20,496	36,056	7.9%
Cape Coral	46,946	49,750	52,236	65,485	82,495	2,804	5,290	18,539	35,549	3.9%
Ft. Myers	22,373	22,174	23,236	24,352	26,587	-199	-863	1,979	4,214	8.2%
Ft. Myers Beach	4,269	4,060	3,664	3,292	2,574	-209	-605	-977	-1,695	18.8%
Sanibel	4,873	4,980	5,255	5,514	6,041	107	382	641	1,168	36.4%
Lee-Unincorp.	125,639	123,271	133,071	143,352	<b>165,274</b>	-2,368	7,432	17,713	<b>39,637</b>	5.9%
<b>Lee-Total</b>	<b>220,125</b>	<b>226,762</b>	<b>246,841</b>	<b>278,516</b>	<b>335,052</b>	<b>6,637</b>	<b>31,716</b>	<b>58,391</b>	<b>114,927</b>	<b>6.9%</b>

Source: Florida Housing Data Clearinghouse

<b>TABLE 33B: Projected Construction Need for Low-Income Households by Income as a Percentage of AMI, 2005-2025</b>					
Income Categories: Lee County Total (\$54,100 AMI-2005)	2002-2005	2002-2010	2002-2015	2002-2020	2002-2025
• 30% of Median=\$16,230	515	2,458	4,540	6,825	9,220
• 50% of Median=\$27,050	655	3,126	5,811	8,807	11,996
• 80% of Median=\$43,280	1,108	5,298	9,858	14,859	19,978
Sub Total< or below 80% AMI	2,278	10,882	20,209	30,491	<b>41,194</b>
• 120% of Median=\$64,920	4,358	20,834	38,182	56,340	73,733
<b>Grand Total Lee County</b>	<b>6,636</b>	<b>31,716</b>	<b>58,391</b>	<b>86,831</b>	<b>114,927</b>
Income Categories: Unincorporated Lee County Total (\$54,100 AMI-2005)	2002-2005	2002-2010	2002-2015	2002-2020	2002-2025
• 30% of Median=\$16,230	-184	580	1,386	2,262	3,206
• 50% of Median=\$27,050	-236	740	1,781	2,930	4,190
• 80% of Median=\$43,280	-397	1,249	3,008	4,916	6,930
Sub Total< or below 80% AMI	-817	2569	6,175	10,108	<b>14,326</b>
• 120% of Median=\$64,920	-1,551	4,863	11,538	18,462	25,311
<b>Grand Total ULC</b>	<b>-2,368</b>	<b>7,432</b>	<b>17,713</b>	<b>28,570</b>	<b>39,637</b>

Source: Florida Housing Data Clearinghouse

Table 34 elaborates on Table 33, breaking down the forecasted demand and forecasted construction need by housing type (single family and multi-family housing). In Table 34, single family housing units consists of single family and mobile home units combined (See Table 27 above). The rationale for combining these categories was that local conditions would determine the mix between single-family and mobile homes in meeting the projected demand for detached units.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

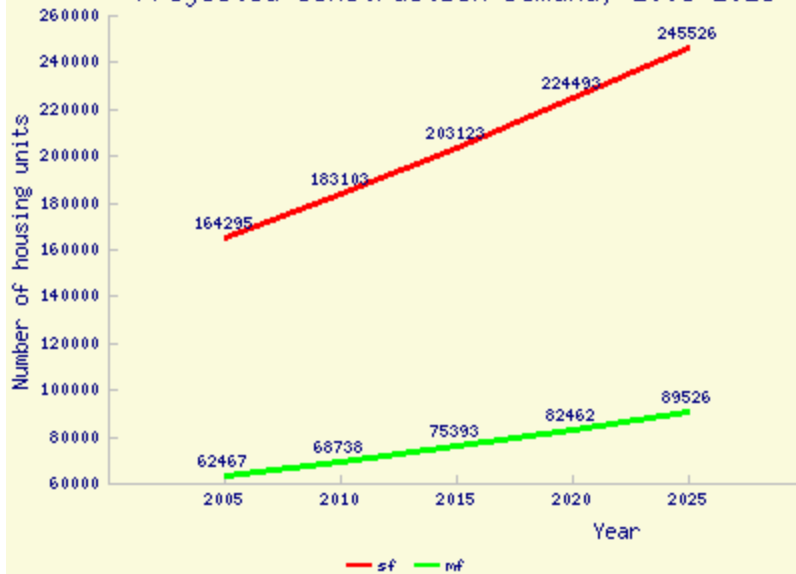
TABLE 34: Forecasted Demand and Projected Construction Need for Permanent (Non-Seasonal) Housing By Building Type, 2005-2025																		
Place	Forecasted Demand										Forecasted Construction Need							
	2002		2005		2010		2015		2025		2005		2010		2015		2025	
	Single Family (SF)	Multi-Family (MF)	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
<b>Bonita Springs</b>	11,224	4,801	15,769	6,758	20,565	8,814	25,565	10,956	36,457	15,624	4,545	1,957	4,545	1,957	14,341	6,155	25,233	10,823
<b>Cape Coral</b>	38,127	38,819	40,397	9,353	46,476	10,760	53,174	12,311	66,986	15,509	2,270	534	8,349	1,941	15,047	3,492	28,859	6,690
<b>Ft. Myers</b>	9,180	13,193	9,091	13,083	9,527	13,709	9,984	14,368	10,901	15,686	-89	-110	347	516	804	1,175	1,721	2,493
<b>Ft. Myers Beach</b>	1,751	2,518	1,665	2,395	1,502	2,162	1,350	1,942	1,055	1,519	-86	-123	-249	-356	-401	-576	-696	-999
<b>Sanibel</b>	3,244	1,629	3,317	1,663	3,500	1,755	3,672	1,842	4,023	2,018	73	34	73	34	428	213	779	389
<b>Lee-Unincorp.</b>	95,809	29,830	94,056	29,215	101,533	31,538	109,378	33,974	126,104	39,170	1,753	-615	5,724	1,708	13,569	4,144	30,295	9,340
<b>Lee Total</b>	159,335	60,790	164,295	62,467	183,103	68,738	203,123	75,393	245,526	89,526	4,960	1,677	23,768	7,948	43,788	14,603	86,191	28,736

Source: Florida Housing Data Clearinghouse

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

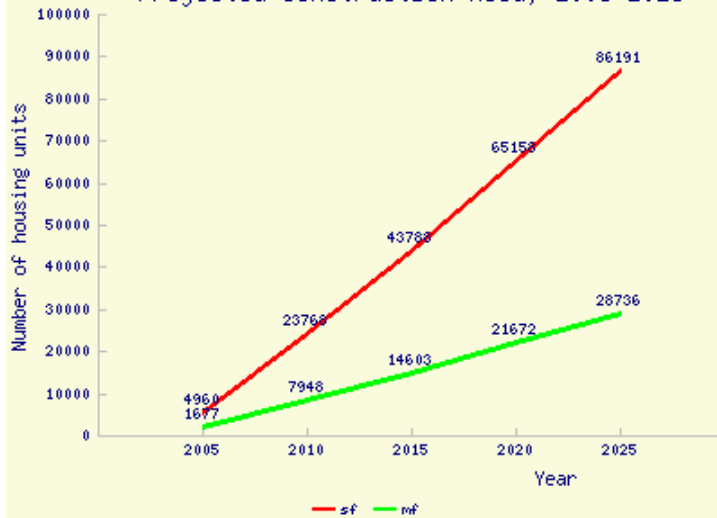
Figures 3 and 4 graphically depict the information found in Table 34.

**FIGURE 3: Projected Construction Demand, Lee County, 2005-2025<sup>9</sup>**  
Projected Construction Demand, 2005-2025



Source: Florida Housing Data Clearinghouse

**FIGURE 4: Projected Construction Need, Lee County, 2005-2025<sup>10</sup>**  
Projected Construction Need, 2005-2025



Source: Florida Housing Data Clearinghouse

<sup>9</sup> Upper line=single family; lower line=multi-family.

<sup>10</sup> Ibid.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 35 breaks down the total forecasted housing demand by owner and renter.

<b>TABLE 35: Projected Housing Demand By Tenure, 2005-2025</b>										
Place	2002		2005		2010		2015		2025	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<b>Bonita Springs</b>	12,339	3,686	17,289	5,238	22,534	6,845	28,121	8,400	40,102	11,979
<b>Cape Coral</b>	36,148	10,798	38,169	11,581	40,065	12,171	50,423	15,062	63,521	18,974
<b>Ft. Myers</b>	17,227	5,146	17,018	5,156	17,822	5,414	18,751	5,601	20,472	6,115
<b>Ft. Myers Beach</b>	3,287	982	3,125	935	2,810	854	2,524	768	1,982	592
<b>Sanibel</b>	3,752	1,121	3,831	1,149	4,031	1,224	4,246	1,268	4,652	1,389
<b>Unincorp. Lee County</b>	96,742	28,897	94,561	28,710	102,064	31,007	110,381	32,971	127,260	38,014
<b>Lee County-Total</b>	169,495	50,630	173,993	52,769	189,326	57,515	214,446	64,070	257,989	77,063

Source: Florida Housing Data Clearinghouse

Table 36 projects continued growth in household by tenure over the 20-year span (2005-2025) for all of Lee County.

<b>TABLE 36: Projected Growth in Household By Tenure, 2005-2025</b>										
Place	2005		2010		2015		2020		2025	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<b>Lee County-Total</b>	18,661	5,287	38,550	10,477	59,698	16,004	82,292	21,849	104,585	27,653

Source: Florida Housing Data Clearinghouse

A steady increase in the over 65-year-old population is revealed in Table 37. This indicates a need for housing assistance for households headed by persons over age 65 since most of these individuals will be living on fixed incomes. For Lee County as a whole, the number of households headed by persons over age 65 almost triples from 1990 to 2025.

<b>TABLE 37: Households Headed by Persons Age 65 and Older, 1990-2025</b>								
Place	1990	2000	2002	2005	2010	2015	2020	2025
Cape Coral	9,830	12,155	13,088	13,252	14,608	17,872	22,186	27,753
Ft. Myers	4,980	4,372	4,458	4,253	4,127	4,320	4,667	5,234
Sanibel	1,114	1,488	1,565	1,637	1,825	2,170	2,568	2,919
Lee-Unincorp.	35,577	43,623	45,725	46,143	49,848	56,079	64,408	75,248
Lee County	51,501	69,644	74,353	76,167	84,838	99,257	118,203	141,719

Source: Florida Housing Data Clearinghouse, Household Demographic Data Results (2005).



## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 38 indicates the steady demand for owner-occupied and renter-occupied housing for the elderly over the next 20 years. From 1990 to 2025, the demand for owner-occupied housing for the elderly almost triples.

TABLE 38: Demand for Housing for the Elderly, 1990-2025										
Place	Owner Households Age 65+ (Estimates and Projections)					Renter Households Age 65+ (Estimates and Projections)				
	1990	2002	2005	2015	2025	1990	2002	2005	2015	2025
Bonita Springs	N/A	7,407	8,810	16,437	27,470	N/A	521	621	1,139	1,945
Cape Coral	8,625	11,730	11,870	16,052	24,945	1,205	1,358	1,382	1,820	2,808
Ft. Myers	3,223	2,578	2,447	2,522	3,082	1,757	1,880	1,806	1,798	2,152
Ft. Myers Beach	N/A	1,451	1,325	1,132	1,049	N/A	138	126	108	101
Sanibel	1,019	1,449	1,516	2,010	2,696	95	116	121	160	223
Lee-Unincorp.	32,119	41,570	41,890	51,009	68,446	3,458	4,155	4,253	5,070	6,802
Lee-Total	44,986	61,185	67,858	89,162	127,688	6,515	8,168	8,309	10,095	14,031

Source: Florida Housing Data Clearinghouse, Household Demographic Data Results (2005).

### 2. Replacement of Housing Units Removed

As stated above, 112 dilapidated structures were demolished since 1997 and these structures were not replaced with housing units.

### 3. Maintenance Of An Adequate Vacancy Rate

Lee County needs more permanent vacant units in its stock to meet demand. Since 1990, the vacancy rate per place is decreasing, indicating that the demand for homes is greater than the supply and fewer homes are available for occupancy.

TABLE 39: Maintenance of an Adequate Vacancy Rate, 2000										
2000 VACANCY STATUS								2000 OCCUPANCY STATUS		
Place	For Rent	For Sale Only	Rented or Sold Not Occupied	Seasonal, Recreational or Occasional Use	For Migrant Workers	Other Vacant	Total Vacant	Occupied	Vacant	Total Units
Bonita Springs	756	406	111	7,036	1	212	8,522	14,807	8,522	23,329
Cape Coral	698	612	323	2,819	0	433	4,885	40,768	4,885	45,653
Ft. Myers	1,282	289	143	804	1	210	2,729	19,107	2,729	21,836
Ft. Myers Beach	686	65	40	4,156	0	57	5,004	3,425	5,004	8,429
Sanibel	1,696	20	30	2,211	0	69	4,026	3,049	4,026	7,075
Lee-Unincorporated	2,819	2,598	1,319	22,476	82	2,346	31,640	107,443	31,640	139,083
Lee County	7,937	3,990	1,966	39,502	84	3,327	56,806	188,599	56,806	245,405

Source: Florida Housing Data Clearinghouse.

**4. Estimating Need for Rural and Farmworker Households**

**i. Number, Type, Cost/Rent, Tenure, Special Needs Housing, Replacement of Units Removed, Maintenance of Adequate Vacancy Rate**

According to Table 40A, there were 2,191 unaccompanied migrant and seasonal households in Lee County and 931 accompanied migrant and seasonal households in 2001. The Department of Health permitted camps had a capacity for 924. The negative figures below indicate a need for 1,267 beds for single persons and for 694 family units.

<b>TABLE 40A: Need for Farmworker Housing Units by Type, 2001</b>					
<b>Demand: Unaccompanied Migrant &amp; Seasonal Households</b>	<b>Supply: DOH-Permitted Camps</b>	<b>Need for Single Person Beds</b>	<b>Demand: Accompanied Migrant &amp; Seasonal Households</b>	<b>Supply Section 514/516 and FHFC-Assisted Family Units</b>	<b>Need for Family Units</b>
2,191	924	-1,267	931	237	-694

Source: Florida Housing Data Clearinghouse

A new farmworker study completed by the Forester Group in February 2005 provides an update on the agricultural industry and the status of farmworkers<sup>11</sup>. According to this study, it is difficult to obtain data on the farmworker population since approximately 50% of the State of Florida's farmworkers are undocumented; consequently, by analyzing agricultural data it is possible to make some conclusions about the population. The two significant crops grown in Southwest Florida are tomatoes and citrus, with citrus being the more dominant. Commercial citrus covers 11,067 acres and tomatoes 3,254 acres of land in Lee County. According to the study, citrus production in Lee County has decreased 3% over the last ten years. Lee County's agricultural acreage has decreased from 129,001 acres in 1994 to 126,484 in 2004, and the County's agricultural land percentage of 24.55 is below the region's agricultural land percentage of 41.8%. The percentage change of land in Lee County used for agriculture decreased 14% (passive agricultural land decreased 5% and active agricultural land decreased 41%) from 1994 to 2003. The majority of the 104,450 acres of agricultural land is identified as pasture/grazing land (81%). Active agriculture comprises 9% and farming and crops comprise 4% of the total agricultural land.

Two areas in Lee County have a significant population of farmworkers: the City of Bonita Springs and unincorporated Pine Island. Based on the above-mentioned farmworker study, there are two large farming operation located within 18 miles of Bonita Springs. Assuming 375 of the farmworkers have families, the analysis reports approximately 985 farmworkers and their dependents are generated by these operations that may influence farmworker housing need in Bonita Springs. Based on the 25% assumption, these two farm operations would generate 814 farmworkers and dependants. In 2004, the total capacity was 1,503 living spaces for farmworkers and 1,010 farmworkers and their families, resulting in a surplus of 493 spaces. However, since families must be in a separate unit from single workers, a closer look at units needs to be completed. Based on the average capacity of each unit, there appears to be a surplus of 14 units of farmworker housing *in the city*. Single farmworkers would absorb approximately 65 units to accommodate 433 workers. The remaining 153 units would accommodate the estimated 145 farmworker families. Based on capacity averages, there would be a surplus of 8 units with an approximate surplus capacity of 56 units. This is because there

<sup>11</sup> Source: 2004 Farmworker Study: A Review of Agricultural Land Use and Farmworkers in Bonita Springs and Surrounding Areas of Southwest Florida. The Forester Group, February 2005.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

are limited agricultural jobs in Bonita Springs, and more opportunity for work in the service sector, showing a decrease in the demand specifically for farmworker housing. On the other hand, the demand for affordable housing continues to be strong as evidenced by waiting list to reside in future developments, and this would maintain an adequate vacancy rate.

In Pine Island, palm nurseries employ most of the farmworkers. According to Soaring Eagle Nursery, there are about 350 farmworkers employed in the area (80% of the workers have families), making an average of \$9-\$13 per hour. In Pine Island, these nurseries occupy 3,500 acres of land. 10% of the migrant farmworkers working in Pine Island travel to work from outside of the area. 2% of the workers own conventional market rate housing in Pine Island and Cape Coral. In the Pink Citrus Mobile Home Park in Pine Island, there are 160 mobile homes and 140 of them are owned by farmworkers who pay rent of \$195 a month for the lot and about \$250 a month for utilities.

### Overview of Lee County Residential Migrant Housing

According to the Forester study, there were 12 residential migrant housing permits issued for 161 units to house up to 810 farmworkers in 1994.<sup>12</sup> In October 2004, seven permits were issued for 154 units to house up to 782 farmworkers, a decrease of 16 units and 28 beds from 1994. The following camps closed between 1994 and 2004: One camp in Estero with a capacity of 24, one camp in Pine Island with three units and a capacity of 30, and one camp in Fort Myers with 18 units and a capacity of 58. The majority of Unincorporated Lee County camps are located along SR 82 in east Lee County. The second largest camp is Six L's Company in Estero. Table 40B provides the names and locations of all the licensed facilities in Lee County as of March 2005 based on a fax from the Lee County Health Department, issuer of these permits:

<b>TABLE 40B: Residential Migrant Housing Permits Issued in Lee County, March 2005</b>			
<b>Permits Issued To</b>	<b>Location</b>	<b>Number of Units</b>	<b>Capacity</b>
David Garcia, Corkscrew Camp	17946-17950 Billie Court, Estero, FL 33928	20	200
Raul Saldivar, Sr., Saldivar Yellow House	14981 Tower Rd., Bonita Springs, FL 34135	3	25
Raul Saldivar, Jr., Saldivar Big Camp	13520 Bonita Beach Rd., Bonita Springs, FL 34135	49	235
Lee County Housing Authority-Charleston Park Apartments	23141 Avenue A, Alva, FL 33920	18	90
John Kingston, Sr., Kingston Acres	27966 Oakland Rd., Bonita Springs, FL 34135	9	71
<b>Total</b>	<b>7 facilities</b>	<b>99</b>	<b>621</b>

Source: Fax, 3/17/05, Lee County Health Department

The current permitted residential farmworker housing capacity in Lee County decreased from a capacity of 788 to a capacity of 621 from 1998 to 2005. Two camps were recently closed as uninhabitable. As a result, 46 housing units for a capacity of 208 persons were lost. In addition to the licensed migrant camps, there are two affordable housing developments in Lee County that have set aside housing for farmworkers: Pueblo Bonito with 78 units and Lee County Housing Authority, Charleston Park Apartments, with 18 units. Phase II of Pueblo Bonito consists of 20 units, 10-3 bedroom units and 10-four bedroom units. Phase II has no set

<sup>12</sup> *Farmworkers in Lee County*. Spikowski Planning Associates, April 1994.

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

aside requirements specifically for farmworkers; tenants are eligible based on income status. In October 2004, there were 210 people on the waiting list.

The agricultural industry in Lee County is decreasing as land is being converted to other uses. This trend will continue as the population continues to grow. The continued reduction in agricultural land produces a decrease in the labor force needed to work in active farming operations. As a result, there will be a continual decrease in licensed residential migrant housing camps, as the land the camps occupy will become more valuable and converted to other uses. Moreover, competition exists between industrial sectors for laborers, and farmworkers are moving into other professions, such as landscaping and construction; fields of work that serve population growth. Affordable housing will continue to be in demand as these workers remain in the service industry where wages do not increase as fast as housing costs.

Over the last ten years, housing options for farmworkers expanded. Pueblo Bonito and Horizon Village are examples of farmworker housing that provides additional amenities, such as on site laundry facilities, community rooms and safer structures than the traditional mobile home park. Farmworker housing needs to be located close to where the farms are to avoid long commutes and extra expenses to the limited wages received by employees. The housing needs to allow families to become a part of the surrounding community and assimilate into the culture. The assimilation factor has encouraged farmworkers to move into other professions, but the change only raised their salaries somewhat, keeping them in the very low or low-income groups that requires affordable housing. The most significant challenge for Lee County over the next ten years is to provide affordable housing to all very low and low-income wage earners, regardless of their profession, in areas closer to work and social activities. A way to encourage this development is to consider providing incentives to convert existing licensed migrant housing camps (usually mobile home parks) into permanent owner and renter-occupied affordable housing developments. This type of initiative would allow the transition from farmworker housing to housing for very low and low-income wage earners while maintaining affordable housing in areas close to existing services.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

## 5. Affordability of Housing

A sampling of occupations and wages for the Fort Myers-Cape Coral MSA appears in Table 41. Large populations of employed Lee County residents work in full-time, low paying jobs that do not allow them to qualify for decent housing. As the population in Lee County continues to grow, the demand for these types of services will also grow. If employed in these occupations without an increase in hourly wage, then these families will not be able to afford to buy a house, and in many cases, may not be able to rent an apartment or house.

<b>TABLE 41: Florida Occupational Employment and Wages, Fort Myers-Cape Coral MSA, 2004</b>			
<b>Occupational Title</b>	<b>Employees in Occupation</b>	<b>Mean Hourly Wage</b>	<b>Experienced Level Hourly Wage</b>
Food Preparation, Serving Workers, Fast Food	<b>5,030</b>	\$7.03	\$7.47
Waiters & Waitresses	<b>4,160</b>	\$7.12	\$7.68
Farmworkers, Laborers, Crop, Nursery, Greenhouse	150	\$7.56	\$8.21
Child Care Workers	580	\$7.99	\$8.59
Hosts and Hostesses (Restaurant)	530	\$7.86	\$8.76
Food Counter Attendants	1,390	\$8.02	\$8.86
Laborers, Freight Stock, Material Movers	3,390	\$8.11	\$8.95
Maids, Housekeeping Cleaners	1,880	\$8.25	\$9.07
Cashiers	<b>5,550</b>	\$8.49	\$9.26
Hotel Resort Desk Clerks	380	\$9.29	\$9.84
Security Guards	1,810	\$8.93	\$10.08
Bartenders	1,000	\$9.05	\$10.53
Stock Clerks, order Fillers	2,940	\$9.71	\$10.72
Nurses Aides, Orderlies, Attendants	1,790	\$10.32	\$11.09
Construction Labors	2,250	\$10.11	\$11.35
Receptionists, Information Clerks	2,070	\$10.36	\$11.42
Landscaping, Groundskeeping Workers	3,320	\$10.31	\$11.61
Medical Assistants	1,150	\$11.55	\$12.74
General Office Clerks	<b>4,710</b>	\$11.10	\$12.82
Medical Secretaries	1,020	\$12.02	\$13.11
Secretaries	2,530	\$11.79	\$13.58
Light/Delivery Services Truck Drivers	1,640	\$11.80	\$13.84
Customer Service Representatives	3,810	\$13.20	\$15.03
Maintenance and Repair Workers, General	1,910	\$13.14	\$15.22
Bookkeeping, Accounting & Auditing Clerks	3,420	\$13.40	\$15.39
Roofers	<b>9,090</b>	\$12.79	\$15.45

Source: Florida Agency for Workforce Innovation, Labor Market Statistics

Income and benefits by estimated households for the Fort Myers-Cape Coral MSA for 2003 are listed in Table 42. In order to afford the current median priced home of \$240,000, a household would need to have an income of approximately \$96,000 per year. As can be seen in Table 43, a large portion of residents may never be able to afford to purchase a house even with a substantial subsidy.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 42: Income and Benefits by Estimated Households, Fort Myers-Cape Coral MSA, 2003</b>			
<b>Income Range</b>	<b>Estimated Households</b>	<b>Lower Bound Households</b>	<b>Upper Bound Households</b>
< \$10,000	16,542	12,197	20,887
\$10,000-\$14,999	17,363	13,179	21,547
\$15,000-\$24,999	30,000	25,209	34,791
\$25,000-\$34,999	27,537	22,553	32,521
\$35,000-\$49,999	32,996	28,531	37,461
\$50,000-\$74,999	37,369	32,291	42,447
\$75,000-\$99,999	19,977	16,532	23,422
> \$100,000	27,211	19,931	34,491
Median Household Income (Dollars)	\$39,836	\$37,371	\$42,301
Mean Household Income (Dollars)	\$57,788	\$53,057	\$62,519
<b>Total Households</b>	<b>208,995</b>	<b>202,819</b>	<b>215,171</b>

Source: Selected Economic Characteristics, Fort Myers-Cape Coral MSA, The 2003 American Community Survey, U.S. Census, 2003 Data Profile

<b>TABLE 43: Market – Lee County 1999 Housing Costs</b>		
<b>Lee County</b>	<b>1999 Median Price</b>	<b>1999 Average Price</b>
<i>New Home Price</i>		
1800 SF	\$101,680	\$118,211
(2000 First Qtr) 2400 SF	N/A	\$163,918
<i>Existing Home Price</i>		
2 Bedroom	\$65,000	\$79,841
4 bedroom	\$182,950	\$263,939
<i>Existing Condominium Price</i>		
2 Bedroom	\$79,900	\$100,277
<i>Apartment Rate</i>		
(1999 3 <sup>rd</sup> Qtr) 950 SF	N/A	\$567/mo

Source: ACCRA, Fort Myers Assn. of Realtors, 2000 Fact Book, Econ. Dev. Office, Lee County, (SF=square feet); Lee County Consolidated Plan, 2003.

In order to afford a rent of \$780/month, a household would need to earn at least \$15/hour at a full-time (2,080 hour/\$31,200 per year) job.

**Figure 5: Lee County Apartment Rates, 2003**

<b>Apartment Rates</b>		
Saturday, May 17, 2003		
<b>Apartment Rates</b>		
<b>Year</b>	<b>Avg. Sq. Ft.</b>	<b>Avg. Rent</b>
2001	995	\$750
2002	995	\$762
Source: C.B. Richard Ellis		

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

A study completed in 2002 illustrates the shortfall of affordable rental units as shown in Table 44. This income analysis shows local workers with low and minimum wages are priced out of rental housing.

<b>TABLE 44: Affordable Rental Unit Shortage Lee County, 2002</b>					
<b>Location</b>	<b>Income Needed to Afford Fair Market Rent</b>				<b>Renters Unable to Afford Fair Market Rent</b>
	<b>Annual Salary Required for Fair Market Rents</b>		<b>Hourly wage required for Fair Market Rents</b>		<b>Number (Renter Households)</b>
<b>Lee County</b>	One Bedroom (BR)	Two BR	One BR	Two BR	17,878
	\$20,640	\$24,920	\$9.92/Hr	\$11.98/Hr	
					37.8%

Source: National Low-Income House Coalition, 2002, Florida Housing Data Clearinghouse. Lee County Consolidated Plan, 2003.

### 6. Cost-Burdened Households

The following section discusses the issue of cost burden as an indicator of the need for affordable housing. Table 45 shows the distribution of gross rent as a percentage of household income from 1989 to 2000. During that ten-year span, cost burdened households paying more than 30% of their salary on rent increase by 14.3% (2,131 households) for Lee County. According to Table 45, cost burdened renter-occupied households paying more than 30% of their income toward housing have increased in all places from 1989 to 2000 (7,500 to 7,607 households for Unincorporated Lee County, and 14,869 to 17,000 households for Lee County total).

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

## i. Cost Burden (# Households Paying > 30% of Income Toward Housing)

TABLE 45: Cost Burden by Income, Renter, 1989 and 2000: Gross Rent as a Percentage of Household Income																					
Place	Year	Less than \$10,000				\$10,000-\$19,999				\$20,000-\$34,999				\$35,000 - \$49,999				>\$50,000			
		Less than 30%	30 - 34.9%	35% or More	NC*	Less than 30%	30 - 34.9%	35% or More	NC	Less than 30%	30 - 34.9%	35% or More	NC	Less than 30%	30 - 34.9%	35% or More	NC	Less than 30%	30 - 34.9%	35% or More	NC
Bonita Springs	1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	7	95	77	43	40	311	39	315	77	188	64	520	71	26	30	748	23	7	42
Cape Coral	1989	20	18	741	122	304	379	1,200	51	1,835	341	248	30	1,215	0	0	14	883	0	0	4
	2000	27	6	583	161	83	146	1,159	59	1,063	331	645	97	1,246	171	51	61	2,229	31	25	15
Ft. Myers	1989	663	142	1,785	176	924	446	1,457	68	2,463	284	167	25	1,128	0	37	37	589	7	0	18
	2000	384	109	1,677	420	598	242	1609	54	1,889	492	695	30	1,521	46	95	40	1,590	30	17	27
Ft. Myers Beach	1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	0	38	22	0	0	118	9	85	41	47	21	171	20	0	20	187	7	7	9
Sanibel	1989	0	0	7	3	8	10	33	13	83	5	56	23	66	6	0	11	122	0	0	7
	2000	0	0	20	15	0	0	46	0	12	62	24	76	46	7	18	5	102	8	15	27
Lee-Unincorp.	1989	142	102	2,068	438	1,178	902	2,958	294	5,122	744	629	217	3,150	62	18	100	2,402	17	0	36
	2000	133	30	1,656	603	519	375	2,627	246	3,070	932	1,407	180	3,460	147	326	0	1,600	40	67	245
Lee County Total	1989	825	262	4,601	739	2,414	1,737	5,648	426	9,503	1,374	1,100	295	5,559	68	55	162	3,996	24	0	65
	2000	544	152	4,069	1,298	1,243	803	5,870	413	6,434	1,935	3,006	587	6,964	462	426	385	8,989	139	138	366

NC=Not Computed

Source: U.S. Census, STF 3A, Table H50, 1989; Florida Housing Data Clearinghouse, 2000.



# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 46 further summarizes Table 45, showing that the most cost burdened households are those between the \$10,000-\$19,999 income level.

<b>TABLE 46: Number and Percentage of <i>Renter-Occupied</i> Households Paying 30% &gt; Income for Gross Rent by Income Level, 1989 and 2000</b>						
Place	Year	<\$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000 - \$49,999	>\$50,000
Bonita Springs	1989	N/A	N/A	N/A	N/A	N/A
	2000	102 (100%)	351 (91.4%)	265 (45.7%)	97 (15.7%)	30 (3.9%)
Cape Coral	1989	759 (97.4%)	1,579 (83.9%)	589 (24.3%)	0	0
	2000	589 (95.6%)	1,305 (94.0%)	976 (47.9%)	222 (15.1%)	56 (2.5%)
Ft. Myers	1989	1,927 (74.4%)	1,903 (67.3%)	451 (15.5%)	37 (3.2%)	7 (1.2%)
	2000	1,786 (82.3%)	1,851 (75.6%)	1,187 (38.6%)	141 (8.5%)	47 (2.9%)
Ft. Myers Beach	1989	N/A	N/A	N/A	N/A	N/A
	2000	38 (100%)	118 (100%)	88 (50.9%)	20 (10.5%)	14 (7.0%)
Sanibel	1989	7 (100%)	43 (84.3%)	61 (42.4%)	6 (8.3%)	0
	2000	20 (100%)	46 (100%)	86 (85.4%)	25 (35.2%)	23 (18.4%)
Lee-Unincorp.	1989	2,170 (93.9%)	3,860 (76.6%)	1,373 (21.1%)	80 (2.5%)	17 (0.07%)
	2000	1,686 (92.3%)	3,002 (85.3%)	2,339 (43.4%)	473 (10.0%)	107 (6.3%)
Lee Cty. Total	1989	4,863 (85.5%)	7,385 (75.4%)	2,474 (20.7%)	123 (2.2%)	24 (0.06%)
	2000	4,221 (88.6%)	6,673 (84.3%)	4,941 (43.4%)	888 (11.3%)	277 (2.4%)

Source: U.S. Census, STF 3A, Table H50, 1989; Florida Housing Data Clearinghouse, 2000; U.S. Census, STF 3A, Table 59, 1989.

Table 47 shows a third way of showing cost burdened housing units paying 30-34%% and 35% or more or more of their income for gross rent. The number of cost burdened households has declined from 1989-2000 for Unincorporated Lee County due to the incorporation of the City of Bonita Springs and the Town of Ft. Myers Beach.

<b>TABLE 47: Number and Percentage of Housing Units Paying 30% &gt; Income for Gross Rent, 1989 and 2000</b>					
Place	Year	30-34%	35%+	Not Computed	Total Households*
Bonita Springs	1989	N/A	N/A	N/A	N/A
	2000	218 (8.8%)	627 (25.4%)	252	2,471
Cape Coral	1989	738 (10.3%)	2,189 (30.5%)	221	7,184
	2000	685 (8.8%)	2,463 (31.6%)	393	7,796
Ft. Myers	1989	879 (8.7%)	3,446 (34.1%)	324	10,416
	2000	919 (9.1%)	4,093 (40.5%)	571	10,094
Ft. Myers Beach	1989	N/A	N/A	N/A	N/A
	2000	68 (9.4%)	210 (29.1%)	81	721
Sanibel	1989	21 (5.3%)	96 (24.2%)	57	396
	2000	23 (6.7%)	177 (51.5%)	71	344
Lee-Unincorp.	1989	1,827 (9.4%)	5,673 (29.1%)	1,085	19,494
	2000	1,652 (10.1%)	5,955 (36.5%)	1,451	16,315
Lee Cty. Total	1989	3,465 (9.3%)	11,404 (30.7%)	1,667	37,166
	2000	3,491 (8.5%)	13,509 (32.8%)	3,049	41,174

\* Excluding those "not computed."

Source: U.S. Census, STF 3A, Table H50, 1989; Florida Housing Data Clearinghouse, 2000; U.S. Census, STF 3A, Table 59, 1989.

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

Table 48 shows that over the 10-year span from 1989-2000, cost burdened owner-occupied households paying more than 30% of their salary on a mortgage increased by 9,787 households (71.4%) for Lee County as a whole. For Unincorporated Lee County, the increase was 4,034 households, indicating a 50.2% increase in cost-burdened owner-occupied households.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 48: Cost Burden by Income, <i>Owner</i> , 1989 and 2000: Household Income by Selected Monthly Owner Costs as a Percentage of Household Income																					
Place	Year	Less than \$10,000				\$10,000-\$19,000				\$20,000-\$34,999				\$35,000 - \$49,999				\$50,000 >			
		Less than 30%	30 - 34.9%	35% or More	NC*	Less than 30%	30 - 34.9%	35% or More	NC	Less than 30%	30 - 34.9%	35% or More	NC	Less than 30%	30 - 34.9%	35% or More	NC	Less than 30%	30 - 34.9%	35% or More	NC
Bonita Springs	1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	16	137	85	164	22	188	0	551	108	396	0	887	149	197	0	3,649	208	261	0
Cape Coral	1989	223	121	633	141	1,600	161	1,243	0	4,365	772	1,002	5	4,322	194	192	0	4,456	89	50	9
	2000	56	37	910	224	796	179	1,245	0	2,816	690	2,132	0	4,242	678	777	0	12,848	313	380	11
Ft. Myers	1989	241	23	340	37	736	68	307	0	1,239	58	118	0	990	44	34	0	1,285	35	37	0
	2000	55	23	264	59	270	47	326	0	822	182	338	0	943	83	75	0	2,173	56	62	0
Ft. Myers Beach	1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2000	0	0	75	14	29	7	48	0	116	0	85	0	105	7	35	0	257	51	32	0
Sanibel	1989	5	0	44	0	17	9	79	0	72	30	73	0	146	31	126	0	769	43	99	0
	2000	0	0	40	19	6	0	86	0	51	14	95	0	50	12	53	0	1,253	70	171	7
Lee-Unincorp.	1989	1,134	131	1,677	238	3,929	370	2,017	0	8,851	893	1,616	0	8,044	359	423	0	10,406	269	284	8
	2000	222	93	1,388	565	2,099	285	2,548	0	5,851	1,086	3,249	0	8,617	830	1,110	0	25,485	727	777	13
Lee County Total	1989	1,604	275	2,694	416	6,282	608	3,646	0	14,527	1,753	2,809	5	13,502	628	775	0	16,916	43	470	17
	2000	333	169	2,814	966	3,364	540	4,441	0	10,207	2,080	6,295	0	14,844	1,759	2,247	0	46,066	1,447	1,696	31

NC=Not Computed

Source: Florida Housing Data Clearinghouse, 2000; U.S. Census, STF 3A, Table 59, 1989.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Table 49 shows that the most cost burdened owner-occupied income levels are the \$10,000-\$19,999 level followed by the \$20,000-\$34,999 level. Table 49 also reveals that upper income level households were 30% or more cost-burdened in 2000 than they were a decade earlier. (Caveat: The low "n" for FMB and Sanibel yield higher percentages).

<b>TABLE 49: Number and Percentage of Households Paying 30% or More of Their Income for Monthly Owner Costs by Income Level, 1989 and 2000</b>						
Place	Year	<\$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000 - \$49,999	>\$50,000
Bonita Springs	1989	N/A	N/A	N/A	N/A	N/A
	2000	153 (100%)	210 (56.1%)	504 (47.8%)	346 (28.1%)	469 (11.4%)
Cape Coral	1989	754 (77.1%)	1,404 (46.7%)	1,774 (28.9%)	386 (8.2%)	139 (3.0%)
	2000	947 (94.4%)	1,424 (64.1%)	2,822 (50.1%)	1,455 (25.5%)	693 (5.1%)
Ft. Myers	1989	363 (60.1%)	375 (33.8%)	176 (12.4%)	78 (7.3%)	72 (5.3%)
	2000	287 (83.9%)	373 (58.0%)	520 (38.7%)	158 (14.4%)	118 (5.2%)
Ft. Myers Beach	1989	N/A	N/A	N/A	N/A	N/A
	2000	75 (100%)	55 (65.5%)	85 (42.3%)	42 (28.6%)	83 (24.4%)
Sanibel	1989	44 (89.8%)	88 (83.8%)	103 (58.9%)	157 (51.6%)	142 (15.6%)
	2000	40 (100%)	86 (93.5%)	109 (68.1%)	65 (56.5%)	241 (16.1%)
Lee-Unincorp.	1989	1,808 (61.5%)	2,387 (37.8%)	2,509 (22.1%)	782 (8.9%)	553 (5.0%)
	2000	1,481 (87.0%)	2,833 (57.4%)	4,335 (42.6%)	1,940 (18.4%)	1,504 (5.8%)
Lee Cty. Total	1989	2,969 (64.9%)	4,254 (40.4%)	4,562 (23.9%)	1,403 (9.4%)	513 (2.9%)
	2000	2,983 (90.0%)	4,981 (60.0%)	8,375 (45.1%)	4,006 (21.3%)	3,143 (6.5%)

Source: Florida Housing Data Clearinghouse, 2000; U.S. Census, STF 3A, Table 59, 1989.

The number of cost burdened owner-occupied households has declined from 1989-2000 for Unincorporated Lee County due to the incorporation of the City of Bonita Springs and the Town of Ft. Myers Beach.

<b>TABLE 50: Number and Percentage of Owner-Occupied Housing Units Paying 30% or More of Their Income for Owner Costs, 1989 and 2000</b>					
Place	Year	30-34%	35%+	Not Computed	Total Households*
Bonita Springs	1989	N/A	N/A	N/A	N/A
	2000	503 (7.3%)	1,179 (17.0%)	85	6,933
Cape Coral	1989	1,337 (6.9%)	3,120 (16.1%)	155	19,579
	2000	1,897 (6.7%)	5,444 (19.4%)	235	28,099
Ft. Myers	1989	228 (4.1%)	836 (15.0%)	37	5,592
	2000	391 (6.8%)	1,065 (18.6%)	59	5,719
Ft. Myers Beach	1989	N/A	N/A	N/A	N/A
	2000	65	275	14	847
Sanibel	1989	113 (7.3%)	421 (27.3%)	0	1,513
	2000	96 (5.0%)	445 (23.4%)	26	1,901
Lee-Unincorp.	1989	2,022 (5.0%)	6,017 (14.9%)	246	40,646
	2000	3,021 (5.6%)	9,072 (16.7%)	578	54,367
Lee Cty. Total	1989	3,700 (5.5%)	10,001 (15.5%)	438	67,363
	2000	5,995 (6.0%)	17,493 (17.8%)	997	98,302

\* Excluding those "not computed."

Source: Florida Housing Data Clearinghouse, 2000; U.S. Census, STF 3A, Table 59, 1989.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 51: Household Cost Burden (CB): Percentage of Income  
Spent on Housing by Tenure, 2002**

Place	Tenure	Less than 30% CB		30-49.9% CB		50+ % CB		Total CB	
		Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Bonita Springs	Owner	11,566	78.9	1,989	13.6	1,095	7.5	14,650	100
	Renter	1,979	63	702	22.3	461	14.7	3,142	100
	Total	13,545	76.1	2,691	15.1	1,556	8.7	17,792	100
Cape Coral	Owner	28,166	78.2	5,131	14.3	2,707	7.5	36,004	100
	Renter	5,681	62.9	2,007	22.2	1,338	14.8	9,026	100
	Total	33,847	75.2	7,138	15.9	4,045	9	45,030	100
Ft. Myers	Owner	6,244	78.1	1,128	14.1	625	7.8	7,997	100
	Renter	7,612	62.3	2,779	22.7	1,828	15	12,219	100
	Total	13,856	68.5	3,907	19.3	2,453	12.1	20,216	100
Ft. Myers Beach	Owner	2,131	78.6	368	13.6	211	7.8	2,710	100
	Renter	496	61.4	187	23.1	125	15.5	808	100
	Total	2,627	74.7	555	15.8	336	9.6	3,518	100
Sanibel	Owner	2,124	79.1	359	13.4	203	7.6	2,686	100
	Renter	228	58.3	95	24.3	68	17.4	391	100
	Total	2,352	76.4	454	14.8	271	8.8	3,077	100
Lee-Unincorporated	Owner	71,785	78.7	12,610	13.8	6,860	7.5	91,255	100
	Renter	13,538	61.8	4,982	22.7	3,383	15.4	21,903	100
	Total	85,323	75.4	17,592	15.5	10,243	9.1	113,158	100
Lee County Total	Owner	122,016	78.6	21,585	13.9	11,701	7.5	155,302	100
	Renter	29,534	62.2	10,752	22.6	7,203	15.2	47,489	100
	Total	151,550	74.7	32,337	15.9	18,904	9.3	202,791	100

Source: Florida housing Data Clearinghouse, Regional and Local Profiles 2002

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 52: Household Cost Burden (CB): Percentage of Income Spent on Housing by Household Income, 2002									
Place	Household Income	Less than 30% CB		30-49.9% CB		50+ % CB		Total CB	
		Number	%	Number	%	Number	%	Number	%
Bonita Springs	Less than 30% AMI	452	33	246	17.9	673	49.1	1,371	100
	30-59.9% AMI	1,391	50.2	778	28.1	602	21.7	2,771	100
	60-79.9% AMI	1,431	67.7	550	26	133	6.3	2,114	100
	80+ % AMI	10,271	89	1,117	9.7	148	1.3	11,536	100
	Total	13,545	76.1	2,691	15.1	1,556	8.7	17,792	100
Cape Coral	Less than 30% AMI	976	31	491	15.6	1,685	53.5	3,152	100
	30-59.9% AMI	2,666	43.8	1,877	30.9	1,541	25.3	6,084	100
	60-79.9% AMI	2,972	61.3	1,517	31.3	357	7.4	4,846	100
	80+ % AMI	27,233	88	3,253	10.5	462	1.5	30,948	100
	Total	33,847	75.2	7,138	15.9	4,045	9	45,030	100
Ft. Myers	Less than 30% AMI	552	29.2	219	11.6	1,120	59.2	1,891	100
	30-59.9% AMI	1,045	29.5	1,451	41	1,044	29.5	3,540	100
	60-79.9% AMI	1,305	52.3	1,037	41.6	151	6.1	2,493	100
	80+ % AMI	10,954	89.1	1,200	9.8	138	1.1	12,292	100
	Total	13,856	68.5	3,907	19.3	2,453	12.1	20,216	100
Ft. Myers Beach	Less than 30% AMI	96	32.1	52	17.4	151	50.5	299	100
	30-59.9% AMI	273	48.1	169	29.8	126	22.2	568	100
	60-79.9% AMI	282	65.7	120	28	27	6.3	429	100
	80+ % AMI	1,976	88.9	214	9.6	32	1.4	2,222	100
	Total	2,627	74.7	555	15.8	336	9.6	3,518	100
Sanibel	Less than 30% AMI	84	34	46	18.6	117	47.4	247	100
	30-59.9% AMI	250	51.5	132	27.2	103	21.2	485	100
	60-79.9% AMI	260	69.5	90	24.1	24	6.4	374	100
	80+ % AMI	1758	89.2	186	9.4	27	1.4	1971	100
	Total	2352	76.4	454	14.8	271	8.8	3077	100
Lee- Unincorporated	Less than 30% AMI	2841	32.5	1541	17.7	4347	49.8	8729	100
	30-59.9% AMI	8186	47.7	5014	29.2	3961	23.1	17161	100
	60-79.9% AMI	8511	65	3701	28.3	888	6.8	13100	100
	80+ % AMI	65785	88.7	7336	9.9	1047	1.4	74168	100
	Total	85323	75.4	17592	15.5	10243	9.1	113158	100
Lee County Total	Less than 30% AMI	5,001	31.9	2,595	16.5	8,093	51.6	15,689	100
	30-59.9% AMI	13,811	45.1	9,421	30.8	7,377	24.1	30,609	100
	60-79.9% AMI	14,761	63.2	7,015	30	1,580	6.8	23,356	100
	80+ % AMI	117,977	88.6	13,306	10	1,854	1.4	133,137	100
	Total	151,550	74.7	32,337	15.9	18,904	9.3	202,791	100

Source: Florida Housing Data Clearinghouse, Regional and Local Profiles 2002

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

### ii. Cost Burden (# Households Paying > 50% of Income Toward Housing)

According to the Shimberg Center, targeting housing assistance appropriately requires more detail about income variation within the total number of low-income, severely cost-burdened households, for two reasons:

- 1) If needs are to be addressed through construction of new units, income variation within low-income households means that not all new rent- or price-restricted units will be affordable to all households. For example, a household at 30% AMI *would still pay more than half of its income for rent in an apartment with rent set for households with incomes of 60% AMI.*
- 2) A number of housing programs, such as the Low Income Housing Tax Credit and, in most cases, Section 8 Housing Vouchers, *set income limits below 80% of area median.*

TABLE 53: Number of Severely Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure							
Place	Tenure	2002	2005	2010	2015	2020	2025
Lee County	Owner	9,967	10,524	11,832	13,181	14,604	15,890
	Renter	7,083	7,327	7,966	8,553	9,174	9,891
	Total	17,050	17,851	19,798	21,734	23,778	25,781
Lee-Unincorporated	Owner	5,872	6,076	6,602	7,142	7,698	8,202
	Renter	3,324	3,430	3,675	3,877	4,092	4,362
	Total	9,196	9,506	10,277	11,019	11,790	12,564

Source: Florida housing Data Clearinghouse, Affordable Housing Need Summary 2002-2025

TABLE 54: Number of Severely Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure and Income Level, Owner							
Place	Household Income as % of AMI	2002	2005	2010	2015	2020	2025
Lee County	<20%	2,914	3,101	3,506	3,930	4,379	4,773
	20-29.9%	1,574	1,648	1,835	2,044	2,290	2,568
	30-39.9%	1,736	1,829	2,068	2,341	2,644	2,925
	40-49.9%	1,390	1,464	1,645	1,814	1,979	2,097
	50-59.9%	1,104	1,155	1,287	1,415	1,551	1,679
	60-79.9%	1,249	1,327	1,491	1,637	1,761	1,848
	Total	9,967	10,524	11,832	13,181	14,604	15,890
Lee-Unincorporated	<20%	1,722	1,796	1,964	2,133	2,315	2,470
	20-29.9%	946	976	1,052	1,138	1,237	1,357
	30-39.9%	1,037	1,072	1,171	1,285	1,409	1,527
	40-49.9%	807	830	900	965	1,023	1,063
	50-59.9%	638	652	700	750	800	849
	60-79.9%	722	750	815	871	914	936
	Total	5,872	6,076	6,602	7,142	7,698	8,202

Source: Florida housing Data Clearinghouse, Affordable Housing Need Detail 2002-2025

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 55: Number of Severely Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure and Income Level, <i>Renter</i></b>							
Place	Household Income as % of AMI	2002	2005	2010	2015	2020	2025
Lee County	<20%	1,608	1,663	1,843	2,018	2,161	2,270
	20-29.9%	1,997	2,049	2,214	2,374	2,546	2,762
	30-39.9%	1,622	1,698	1,841	1,968	2,116	2,280
	40-49.9%	957	988	1,072	1,141	1,219	1,321
	50-59.9%	568	583	628	661	706	765
	60-79.9%	331	346	368	391	426	493
	<b>Total</b>	<b>7,083</b>	<b>7,327</b>	<b>7,966</b>	<b>8,553</b>	<b>9,174</b>	<b>9,891</b>
Lee-Unincorporated	<20%	747	766	833	894	943	973
	20-29.9%	932	955	1,016	1,067	1,122	1,203
	30-39.9%	764	798	856	900	955	1,019
	40-49.9%	446	461	492	516	543	586
	50-59.9%	269	275	291	302	315	337
	60-79.9%	166	175	187	198	214	244
	<b>Total</b>	<b>3,324</b>	<b>3,430</b>	<b>3,675</b>	<b>3,877</b>	<b>4,092</b>	<b>4,362</b>

Source: Florida housing Data Clearinghouse, Affordable Housing Need Detail 2002-2025

<b>TABLE 56: Number Of Cost Burdened (CB) (30%+) Households With Income Less Than 80% AMI By Tenure (Owner/Renter Combined) and Income Level, 2002</b>						
Place	Household Income as % of AMI	Not CB (Less than 30% CB)	CB 30-39%	CB 40-49%	CB 50+%	Grand Total
Lee County	<20%	4,877	627	433	7,043	12,990
	20-29.9%	3,367	1,870	1,558	5,330	12,125
	30-39.9%	6,348	2,264	2,053	5,205	15,870
	40-49.9%	7,622	2,980	1,785	3,418	15,805
	50-59.9%	9,225	3,453	1,899	2,444	17,021
	60-79.9%	24,797	7,016	3,241	2,341	37,395
	80-119.9%	60,695	9,268	3,014	1,615	74,592
	120+%	118,308	5,263	1,725	953	126,249
	<b>Total</b>	<b>235,249</b>	<b>32,741</b>	<b>15,708</b>	<b>28,349</b>	<b>312,047</b>
Lee-Unincorporated	<20%	2,447	328	228	3,443	6,446
	20-29.9%	1,761	976	834	2,560	6,131
	30-39.9%	3,343	1,176	1,028	2,546	8,093
	40-49.9%	4,443	1,431	822	1,649	8,345
	50-59.9%	4,806	1,636	893	1,186	8,521
	60-79.9%	12,602	3,288	1,598	1,180	18,668
	80-119.9%	30,112	4,447	1,493	803	36,855
	120+%	58,486	2,626	861	486	62,459
	<b>Total</b>	<b>117,998</b>	<b>15,910</b>	<b>7,757</b>	<b>13,853</b>	<b>155,518</b>

Source: Florida Housing Data Clearinghouse, Affordable Housing Need Detail, 2025



# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 57: Household Cost Burdened (CB): Percentage of Income Spent on Housing by Low-Income Households, 2002</b>				
<b>Place</b>	<b>Not CB (Less than 30% CB)</b>	<b>CB (30-49.9% CB)</b>	<b>CB (50% or More CB)</b>	<b>Total CB</b>
Bonita Springs	3,274 (52.3%)	1,574 (25.2%)	1,408 (22.5%)	<b>2,982</b>
Cape Coral	6,614 (47.0%)	3,885 (27.6%)	3,583 (25.4%)	<b>7,468</b>
Ft. Myers	2,902 (36.6%)	2,707 (34.2%)	2,315 (29.2%)	<b>5,022</b>
Ft. Myers Beach	651 (50.2%)	341 (26.3%)	304 (23.5%)	<b>645</b>
Sanibel	594 (53.7%)	268 (24.2%)	244 (22.1%)	<b>512</b>
Lee-Unincorporated	19,538 (50.1%)	10,256 (26.3%)	9,196 (23.6%)	<b>19,452</b>
Lee County Total	33,573 (48.2%)	19,031 (27.3%)	17,050 (24.5%)	<b>36,081</b>

<b>TABLE 58: Household Cost Burdened (CB): Percentage of Income Spent on Housing by Very Low-Income Households, 2002</b>				
<b>Place</b>	<b>Not CB (Less than 30% CB)</b>	<b>CB (30-49.9% CB)</b>	<b>CB (50% or More CB)</b>	<b>Total CB</b>
Bonita Springs	452 (33.0%)	246 (17.9%)	673 (49.1%)	<b>919</b>
Cape Coral	976 (31.0%)	491 (15.6%)	1,685 (53.5%)	<b>2,176</b>
Ft. Myers	552 (29.2%)	219 (11.6%)	1,120 (59.2%)	<b>1,339</b>
Ft. Myers Beach	96 (32.1%)	52 (17.4%)	151 (50.5%)	<b>203</b>
Sanibel	84 (34.0%)	46 (18.6%)	117 (47.4%)	<b>163</b>
Lee-Unincorporated	2,841 (32.5%)	1,541 (17.7%)	4,347 (49.8%)	<b>5,888</b>
Lee County Total	5,001 (31.9%)	2,595 (16.5%)	8,093 (51.6%)	<b>10,688</b>

<b>TABLE 59: Household Cost Burdened (CB): Percentage of Low Income Households Paying More than 30% of their Income on Housing Costs, 2002</b>			
<b>Place</b>	<b>Low Income Households</b>	<b>Total CB</b>	<b>Low Income Percent of Total CB</b>
<b>Unincorp. Lee County</b>	19,452	38,990	49.9%
<b>Lee County Total</b>	36,081	69,954	51.6%
	<b>Very Low Income Households</b>		
<b>Unincorp. Lee County</b>	5,888	8,729	67.5%
<b>Lee County Total</b>	10,688	15,689	68.1%

Table 60 summarizes the shortage of affordable housing. In 2002, there were 51,241 cost-burdened households in Lee County paying more than 30% of their income on housing (almost double since 1989). Lower income residents are particularly affected by the estimated shortage of over 21,000 affordable owner-occupied housing units and nearly 6,100 affordable renter-occupied units in Unincorporated Lee County for 2002.

<b>TABLE 60: Cost Burdened Households Summary, 1989, 2000, 2002</b>		
<b>Place</b>	<b>Year</b>	<b>30% &gt; Cost Burdened</b>
<b>Unincorp. Lee County</b>	1989	15,539
	2000	26,962
	2002	27,835
<b>Lee County Total</b>	1989	28,570
	2000	40,488
	2002	51,241

**iii. Deficit**

**Lee County**

**Projected Households**

According to Shimberg Center data, a population of 705,066 persons will be living in Lee County in 2025 (Table 28). This results in projected total households of 312,047 of which 249,640 will be owner-occupied and 63,407 will be renter-occupied households (Table 32). Of these households, 112,206 are projected to be low and very low-income households, with 81,757 owner and 30,449 renter households (Table 32).

**Projected Cost-Burdened (CB) Households**

For a household to live in an affordable dwelling unit, that household should pay no more than 30% of its income for housing costs. Households paying more than 30% of their income for housing are considered cost-burdened (CB).

It is estimated that of the 312,047 projected households, 76,798 will pay more than 30% of their income for housing. However, of special concern is that the majority of these households (*i.e.* 54,960) will be very low and low-income households (Table 56). Even more alarming is that 25,781 of the total very low and low-income households are projected to be severely CB – meaning they will be paying 50% or more of their income on housing (Table 53).

**Projected Dwelling Units to Accommodate Projected Households**

By 2025, Lee County is forecasted to have a demand of 335,052 permanent (non-seasonal) housing (existing and new) units (Table 33A). Of this demand, 245,526 will be single-family and 89,526 will be multi-family units (Table 34).

The construction need is projected at 114,927 housing units (Table 33A). Of this need, 86,191 will be single-family and 28,736 will be multi-family units (Table 34). Of these units, 41,194 are projected for very low and low-income households (Table 33B).

**(Note:** The number of dwelling units is greater than the number of households in order to account for the vacancy rate necessary to accommodate the projected population).

## **Unincorporated Lee County**

### **Projected Households**

According to Shimberg Center data, a population of 343,109 persons will be living in unincorporated Lee County in 2025 (Table 28). This results in projected total households of 155,518 of which 128,406 will be owner-occupied and 27,112 will be renter-occupied households (Table 32). Of the 155,518 households, 56,204 are projected to be low and very low-income households, with 42,982 owner and 13,222 renter households (Table 32).

### **Projected Cost-Burdened (CB) Households**

For a household to live in an affordable dwelling unit, that household should pay no more than 30% of its income for housing costs. Households paying more than 30% of their income for housing are considered cost-burdened (CB).

It is estimated that of the 155,518 projected households, 37,520 will pay more than 30% of their income for housing. However, of special concern is that the majority of these households (*i.e.* 26,802) will be very low and low-income households (Table 56). Even more alarming is that 12,564 of the total very low and low-income households are projected to be severely CB – meaning they will be paying 50% or more of their income on housing (Table 53).

### **Projected Dwelling Units to Accommodate Projected Households**

By 2025 unincorporated Lee County is forecasted to have a demand of 165,274 permanent (non-seasonal) housing (existing and new) units (Table 33A). Of this demand, 126,104 will be single-family units and 39,170 will be multi-family units (Table 34).

The construction need is projected at 39,637 housing units (Table 33A). Of this need, 30,295 will be single-family and 9,340 will be multi-family units (Table 34). Of these units, 14,326 are projected for very low and low-income households (Table 33B).

**(NOTE:** The number of dwelling units is greater than the number of households in order to account for the vacancy rate necessary to accommodate the projected population).

**C. Land Requirements for the Total Estimated Housing Need**

An updated Land Use Map will be developed by the Lee County Community Development Department, Planning Division, during the summer of 2005. This map shows areas available for residential development and conservation. The zoning process is necessary to change the usage of an area to make land useable for affordable housing. Rezoning requires additional funding for application fees and appropriate documentation. Zoning costs are an eligible expense under Lee County's State Housing Initiatives Partnership (SHIP) program, administered by the Planning Division.

**D. Housing Need Projected Met by Private Sector Within Current Market Conditions**

According to Table 61, in the base year of 2002, there were 200,223 units (single family, mobile home, condominium), of which 118,675 were homesteaded, indicating that the property owners do not occupy 81,548 units. From 1994 through 2001, there has been a steady rise in the construction of new single family and condominium units, along with a steady increase in the size of the units. Mobile home construction has declined since 1999. The number of sales by year has steadily increased, with a spike beginning in the year 2000 (there was a decline in sales in 1995). The mean sale price (adjusted to 2002 dollar value) was \$196,400 in 2001. The median sale price for the same year was \$139,412.

<b>TABLE 61: Construction and Sales Data, Lee County, 1994-2002</b>						
<b>Dwelling Units</b>					<b>Multifamily Properties</b>	
	<b>Year</b>	<b>Single Family</b>	<b>Mobile Home</b>	<b>Condominium</b>	<b>&lt;10 Units</b>	<b>10 or more Units</b>
<b>TOTAL UNITS/PROPERTIES</b>	2002 roll year	130681	16681	52861	5609	175
<b>Homesteads</b>	2002 roll year	93033	7949	17693		
<b>New construction</b>	2001	5644	144	2207	89	10
	2000	4907	137	2302	86	9
	1999	4544	166	1839	41	4
	1998	3690	208	1678	33	3
	1997	3770	248	1537	25	1
	1996	3622	128	1476	54	1
	1995	3474	178	1226	25	0
	1994	3754	251	1408	34	2
<b>Units/properties by year built</b>	2001	5644	144	2207	89	10
	2000	4907	137	2302	86	9
	1995-1999	19100	928	7756	178	9
	1990-1994	16819	1269	5223	186	10
	1980-1989	35740	5986	21345	2229	54
	1970-1979	23891	6040	12630	1584	57
	1960-1969	14532	1923	1126	649	18
<b>Mean year built</b>	2002 roll year	1982	1980	1986	1976	1980
<b>Median year built</b>	2002 roll year	1985	1980	1985	1979	1982

**AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

<b>TABLE 61: Construction and Sales Data, Lee County, 1994-2002</b>						
<b>Dwelling Units</b>					<b>Multifamily Properties</b>	
	<b>Year</b>	<b>Single Family</b>	<b>Mobile Home</b>	<b>Condominium</b>	<b>&lt;10 Units</b>	<b>10 or more Units</b>
<b>Median size by year built</b>	2001	3122	1281	1647		
	2000	3056	1196	1550		
	1995-1999	2944	1122	1499		
	1990-1994	2996	1134	1394		
	1980-1989	2688	1144	1204		
	1970-1979	2571	1152	1132		
	1960-1969	2295	672	1052		
<b>Mean size in square feet</b>	2002 roll year	2847	1020	1300	2921	102334
<b>Median size in square feet</b>	2002 roll year	2557	924	1225	2469	25080
<b>Total square feet (mils.)</b>	2002 roll year	369.190	12.865	67.965	16.379	17.908
<b>Mean assessed value</b>	2002 roll year	145600	45042	148071	112474	3214166
<b>Median assessed value</b>	2002 roll year	94800	39570	97000	88480	662400
<b>Mean just value</b>	2002 roll year	164044	49014	153808	117665	3214169
<b>Median just value</b>	2002 roll year	106550	42300	100910	91850	662400
<b>Total assessed value (\$mils.)</b>	2002 roll year	19027.200	751.300	7827.200	630.900	562.500
<b>Total just value (\$mils.)</b>	2002 roll year	21437.400	817.600	8130.400	660.000	562.500
<b>Mean sale price by year</b>	2001	12142	910	5917		
	2000	10895	841	6149		
	1999	8665	703	5008		
	1998	7059	675	4231		
	1997	6350	772	3547		
	1996	5673	519	3057		
	1995	4976	525	2500		
	1994	5116	497	2541		
	1993	4043	399	2040		
	1992	3517	427	1690		
	1991	3265	384	1462		
	1990	3756	451	1720		
	1989	3814	191	1930		
	1988	3381	247	1679		
	1987	2892	259	1800		
	1986	2332	150	1636		
	1985	1647	70	906		
	2001	193343	59224	169631		
	2000	182608	54064	178036		
	1999	173599	50917	148641		
	1998	161809	47811	142810		

**AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

<b>TABLE 61: Construction and Sales Data, Lee County, 1994-2002</b>						
<b>Dwelling Units</b>					<b>Multifamily Properties</b>	
	<b>Year</b>	<b>Single Family</b>	<b>Mobile Home</b>	<b>Condominium</b>	<b>&lt;10 Units</b>	<b>10 or more Units</b>
	1997	151643	41762	133629		
	1996	140002	44400	130682		
	1995	129390	41880	125424		
	1994	125369	44263	120883		
	1993	118884	43325	112499		
	1992	117653	44379	119414		
	1991	113386	44344	115083		
	1990	106104	43789	106679		
	1989	98157	46012	105087		
	1988	90503	44166	99395		
	1987	85838	33088	93137		
	1986	80360	25472	94753		
	1985	76648	24665	95889		
<b>Mean real (2002 dollars) sale price by year</b>	2001	196400	60160	172313		
	2000	190774	56482	185997		
	1999	187457	54982	160508		
	1998	178586	52768	157617		
	1997	169973	46810	149782		
	1996	160524	50908	149839		
	1995	152738	49437	148057		
	1994	151878	53623	146444		
	1993	148008	53939	140059		
	1992	150861	56905	153119		
	1991	149766	58572	152008		
	1990	146045	60273	146836		
	1989	142406	66754	152461		
	1988	137629	67164	151151		
	1987	135935	52400	147494		
	1986	131905	41811	155530		
	1985	128151	41239	160320		
<b>Median sale price by year</b>	2001	137243	52500	135000		
	2000	128000	49900	128500		
	1999	123000	45500	119500		
	1998	116300	43500	115000		
	1997	112900	37950	110000		
	1996	105000	40000	100000		
	1995	98000	40000	92950		
	1994	92500	40000	90000		
	1993	86000	40000	87750		
	1992	84900	39900	91850		
	1991	82000	42000	85000		
	1990	79500	40000	82500		
	1989	75000	39900	84500		

TABLE 61: Construction and Sales Data, Lee County, 1994-2002						
Dwelling Units					Multifamily Properties	
	Year	Single Family	Mobile Home	Condominium	<10 Units	10 or more Units
	1988	70500	36000	80900		
	1987	67500	27000	73750		
	1986	65600	21700	74000		
	1985	64000	14700	71950		
Median real (2002 dollars) sale price by year	2001	139412	53330	137134		
	2000	133723	52131	134245		
	1999	132819	49132	129039		
	1998	128358	48010	126923		
	1997	126546	42537	123295		
	1996	120391	45863	114659		
	1995	115683	47217	109722		
	1994	112058	48457	109030		
	1993	107068	49799	109247		
	1992	108863	51161	117774		
	1991	108309	55475	112272		
	1990	109426	55057	113555		
	1989	108810	57887	122593		
	1988	107210	54745	123025		
	1987	106894	42757	116792		
	1986	107677	35618	121465		
	1985	107003	24577	120295		

**i. Type, Tenure, Cost or Rent, Income Range of Households Served**

According to Table 33A (page 47), there is a forecasted construction need for 31,716 housing units in 2010, 58,391 housing units in 2015, and 114,927 housing units in 2025 for *all* of Lee County. The forecasted construction need is 7,432 in 2010, 17,713 in 2015 and 39,637 in 2025 for Unincorporated Lee County. Table 34 breaks that total down by single family and multi family housing and the construction need and demand are graphically portrayed in Figures 3 and 4. Table 35 breaks down the total forecasted housing demand by owner and renter. Tables 10 and 11 show the income range of households in need of housing.

**E Existing Housing Delivery System Including Private Sector Housing Delivery Processes**

**i. Land**

Table 33A of the housing needs assessment indicates the forecasted demand for housing units in Lee County based on future population growth and an adequate vacancy rate. The construction need for additional units is also forecasted, based on the estimated number of existing units in the baseline year of 2002. The total need for units (demand minus supply) by the year 2025, *assuming that no units are added after 2005*, is an additional 114,927 for Lee County and 39,637 for Unincorporated Lee County. The updated Land Use Map will inform future planning as to whether there is ample vacant land of appropriate land use categories to met future residential needs twenty years from now.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 62: Additional Land Allocated for Residential Uses by Land Use Category, Lee County, 1997 and 2005				
Land Use Category	Year	# of Acres Allocated for Residential Use	# of Existing Units	Additional # of Residential Units Allocated
Intensive Development	1997	497	7,939	3,447
	2005	396	8,501	396
Central Urban	1997	2,787	37,748	15,993
	2005	618	45,749	618
Urban Community	1997	11,261	33,154	43,113
	2005	2,732	46,589	2,732
Suburban	1997	2,827	51,019	11,378
	2005	1,621	60,855	1,621
Outlying Suburban	1997	3,057	9,148	13,358
	2005	1,198	15,084	1,198
Industrial	1997	5	172	0
	2005	13	605	13
Public Facilities	1997	0	2	0
	2005	1	2	1
University Community	1997	860	0	5,573
	2005	837	91	837
Industrial Interchange	1997	0	0	0
	2005	0	0	0
General Interchange	1997	0	72	0
	2005	-6	113	-6
General Commercial Interchange	1997	0	23	0
	2005	0	23	0
Industrial Commercial Interchange	1997	0	0	0
	2005	0	0	0
University Village Interchange	1997	0	0	0
	2005	0	0	0
New Community	1997	1,708	881	8,484
	2005	1,136	2,525	1,136
Airport Commerce	1997	0	5	0
	2005	0	5	0
Rural	1997	2,740	4,101	7,875
	2005	2,250	8,503	2,250
Rural Community Preserve	1997	169	1,133	135
	2005	314	1,366	314
Outer Islands	1997	71	285	19
	2005	45	382	45
Open Lands	1997	1,004	332	200
	2005	425	1,667	425
Density Reduction Groundwater Resource	1997	2,349	1,696	233
	2005	1,149	2,073	1,149
Wetlands	1997	0	0	0
	2005	0	0	0
County Totals	1997	29,335	147,710	108,808
	2005	14,734	194,133	12,729

Source: Lee County Community Development, Planning Division, 2005.



**ii. Services/Financing**

An inventory of federal and state assisted housing units appears in Table 18, showing generalized location, number of total units and assisted units, type of housing program and the target population.

**a. Federal**

**• Public Housing**

Table 63 shows the need for public and federally assisted units by the number of households on the waiting list.

<b>TABLE 63: Need – Public Housing and Federally Assisted Units Lee County 2003</b>		
<b>Organization</b>	<b>Population 2002/2003</b>	<b>Waiting List 2002/2003</b>
<b>Lee County Housing Authority</b> Lee Public Housing units	140 households	163 households
<b>Lee County Housing Authority</b> Lee Section 8 Vouchers	211 households	189 households
<b>Lee County Housing Authority</b> Lee USDA Housing	40 households	N/A
<b>Fort Myers Housing Authority</b> Fort Myers Public Housing units	972 households	99 households
<b>Fort Myers CRA</b> Lee/ Ft Myers Section 8 Vouchers	1,470 households	1,778 households
<b>Section 202 Assisted Housing</b> Lee Co.	241 units	Waiting list
<b>Section 236/221 Assisted Housing</b> Lee Co.	1234 units	Waiting list
<b>Section 811 Assisted Housing</b> Lee Co	36 units	Waiting list
<b>HUD- Mortgage -assisted units</b> Lee Co	817 units	N/A

Source: Lee County Board of County Commissioners, Department of Human Services. Lee County Annual Action Plan, 2004.  
Note Public housing from PHA 5 year plans / Sections 202, 236, 811 from HUD Website 2003)

**• Section 8 Rental Assistance**

Section 8 provides vouchers to families to use on the open market to find rental housing. Once an eligible property is located, the voucher is used to ensure the family is not spending more than 30% of its income on housing.

**• Community Development Block Grant (CDBG) Entitlement**

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services. Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities that benefit low- and moderate-income persons. A grantee may also carry out activities that aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

activities meet other community development needs. These needs must have a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities that do not meet these broad national objectives.

- **HOME Investment Partnership**

HOME provides formula grants to States and localities that communities use—often in partnership with local non-profit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. HOME creates affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses.

- **Housing Opportunities for Persons with AIDS (HOPWA) Formula Program**

HUD established the HOPWA Program to address the specific needs of persons living with HIV/AIDS and their families. HOPWA makes grants to local communities, States, and non-profit organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families. The Bureau of HIV/AIDS, Patient Care Resources Section, administers the HOPWA program as the designated office within the Florida Department of Health (DOH), and has the lead responsibility for the management of the program statewide. The Department of Health contracts with lead agency organizations as project sponsors to provide HOPWA services in 10 Ryan White Title II consortiums throughout the state.

Florida's HOPWA Program continues to provide resources and incentives for meeting the emergency and temporary short-term housing needs of persons with HIV/AIDS. The program places emphasis on the connection between short-term housing assistance and appropriate supportive services available through other funding sources such as Ryan White Title II and state general revenue dollars. The goal of Florida's HOPWA housing initiative is to prevent the condition of homelessness from occurring to an individual or families with HIV disease, or, if already homeless, to transition the individual or family back into stable housing as soon as possible. By coordinating HOPWA services through the Ryan White Title II Consortia, HOPWA participants have readily accessible support services, which contribute to a stable housing situation. The neediest of the needy are targeted, and local project sponsors are encouraged to devise fair and unbiased mechanisms to identify those clients who are most in need.

- **Emergency Shelter Grant (ESG)**

The HUD Emergency Shelter Grant (ESG) program provides homeless persons with basic shelter and essential support services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs. ESG funds are available for the rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of the facility, essential supportive services (*i.e.*,

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

case management, physical and mental health treatment, substance abuse counseling, childcare, etc.), homeless prevention, and grant administration.

- **Supportive Housing Program**

The HUD Supportive Housing Program (SHP) is designed to develop supportive housing and services that will allow homeless persons to live as independently as possible. Assistance from SHP is provided to help homeless persons meet three overall goals: achieve residential stability, increase their skill levels and/or incomes, and obtain greater self-determination.

- **Assisted Living Conversion Program for Multifamily Housing**

The purpose of this program is to promote the conversion of some or all units of eligible multifamily developments into assisted living facilities that provide eating, bathing, grooming, dressing and home management services to accommodate individuals 62 years of age or older who are unable to perform at least three activities of daily living. Eligible activities include retrofits such as sprinkler systems, elevators, railings, and so on.

- **HOPE 6**

This program assists Public Housing Authorities to improve the living environment for residents of severely distressed public housing projects. HOPE VI Housing Choice Vouchers provide housing that will avoid or decrease the concentration of very low-income families and build sustainable communities.

- **Rural Housing Programs**

The purpose of rural programs is to build capacity at the state and local level for innovative rural housing and economic development. Funds are for expanding the supply of affordable housing and engaging in economic development activities in rural areas, with a focus on farm workers. Eligible activities include constructing, purchasing or rehabilitating rental or cooperative housing, developing manufactured housing programs, providing recreational and services facilities for use in connection with housing and/or to purchase or improve land where buildings are to be located. Housing facilities must consist of multiple units with two or more family units.

- **Section 202**

Section 202 capital advance funds are to be used for financing the development of housing through new construction, rehabilitation, or acquisition with or without rehabilitation for supportive housing for very low-income persons 62 years of age or older. It also provides Project Rental Assistance Contract (PRAC) funds are to cover the difference between the tenants' contribution toward rent (30% of adjusted income) and the HUD approved cost to operate the project, and for the provision of supportive services to serve the frail elderly.

- **Section 811**

HUD Section 811 supports projects that construct, rehabilitate or acquire structures for the purpose of providing housing for low-income persons with disabilities. This program provides capital advances to develop supportive housing for very low-income persons with physical disabilities, developmental disabilities, chronic mental illness or any combination thereof.

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

Housing developments include independent living projects, multifamily housing developments, condominiums, cooperatives and small group homes.

- **Low Income Housing Tax Credits**

The Tax Reform Act of 1986 created the Low Income Housing Tax Credit (LIHTC). The act eliminated a variety of tax provisions, which had favored rental housing and replaced them with a program of credits for the production of rental housing targeted to lower income households. Under the LIHTC program, states were authorized to issue Federal tax credits for the acquisition, rehabilitation, or new construction of affordable rental housing. The credits can be used by property owners to offset taxes on other income, and are generally sold to outside investors to raise initial development funds for a project. To qualify for credits a project must have a specific proportion of its units set aside for lower income households and the rents on these units are limited to 30 percent of qualifying income. The amount of the credit that can be provided for a project is a function of development cost (excluding land), the proportion of units that is set aside, and the credit rate (which varies based on development method and whether other federal subsidies are used). Credits are provided for a period of 10 years.

- **Community Reinvestment Act**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulations 12 CFR parts 25, 228, 345, and 563e and the Regulation was revised in May 1995.<sup>13</sup>

---

<sup>13</sup> [http://www.ffiec.gov/cra/craproducts.htm#msa\\_agg](http://www.ffiec.gov/cra/craproducts.htm#msa_agg)

### **b. State Programs**

- **State Housing Initiatives Partnership (SHIP) Program**

The State Housing Initiatives Partnership (SHIP) program was established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code, and is administered by the Lee County Department of Community Development, Planning Division. The Planning Division also oversees the local government comprehensive plan, zoning, permitting, and environmental resources services. The SHIP Program furthers the housing element of the local government Comprehensive Plan. A Local Housing Assistance Plan (LHAP) was prepared for the county's participation in the SHIP Program for FY 2005-2008.

Creation of the LHAP is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, and to further the housing element of the local government comprehensive plan specific to affordable housing. The SHIP program provides funding and technical assistance to non-profit housing development organizations and down payment/closing cost assistance to qualified homebuyers. The provision of affordable housing in Unincorporated Lee County is a program priority. However, with approval from the Board of County Commissioners, SHIP funds may be used to provide funding for affordable housing projects within Lee County's municipalities. The Lee County Affordable Housing Committee, which is comprised of members of various professions of fields on interest each with a relevance to affordable housing needs, makes recommendations to the Board of County Commissioners about the implementation of the SHIP program.

The SHIP Program, which began in Lee County in 1991, encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low- income persons and community groups. The county's affordable housing program involves an active partnership between non-profit affordable housing developers, private developers, lenders, builders, and homebuyers.

The strategies in the newly adopted LHAP include Homeownership (new construction, down payment/closing cost assistance, general rehabilitation, and barrier free rehabilitation), Rental Housing (construction/rehabilitation of general rental housing, construction/rehabilitation of special needs rental housing) and Disaster Mitigation and Recovery activities.

Incentives to spur the creation of affordable housing in the LHAP include an expedited permitting process, an ongoing review process, the allowance of increased density levels, and the Transfer of Development Rights as a financing mechanism for housing for very low and low-income persons.

- **State Apartment Incentive Loan (SAIL) Program**

The State Apartment Incentive Loan program (SAIL) provides low-interest loans on a competitive basis to affordable housing developers each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available to 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 individuals and families. A minimum of 20 percent of the development's units must be set aside for families earning 50 percent or less of the area median income. Developments that use housing credits in conjunction with this program may

use a minimum set-aside of 40 percent of the units for residents earning 60 percent of the area median income.

Loan interest rates are set at one percent for those developments that maintain 80 percent of their occupancy for farmworkers, commercial fishing workers or homeless people. The interest rates are set at three percent for all other developments. Loans are issued for a maximum of 15 years unless housing credit syndication requirements or FannieMae requirements dictate longer terms. In most cases, the SAIL loan cannot exceed 25 percent of the total development cost and can be used in conjunction with other state and federal programs. Rule 67-48 of the Florida Administrative Code governs this program<sup>14</sup>.

- **Weatherization and Energy Conservation Program**

The Weatherization and Low Income Home Energy Assistance Program (LIHEAP) programs utilize federal and county funds to provide very low-income families with emergency repairs necessary for health and safety and to increase energy efficiency. Households must have income at or below 125% of poverty level or have a member receiving Supplemental Security Income (SSI) or Temporary Assistance For Needy Families (TANF).

- **Community Services Block Grant (CSBG) Program**

The federal Omnibus Budget Reconciliation Act of 1981 created the Community Services Block Grant (CSBG) program. The program is designed to provide a range of services to assist low-income people in attaining the skills, knowledge and motivation necessary to achieve self-sufficiency. The program also provides low-income persons with immediate life necessities, such as food, shelter, medicine, and so on. CSBG is provided to local government and non-profits to offer a variety of anti-poverty services, such as emergency health, food, housing day care, transportation assistance, etc. Ninety percent of CSBG funds are allocated to the State's existing network of Community Action Agencies and other eligible entities; this is a formula based, non-competitive, grant<sup>15</sup>.

---

<sup>14</sup> <http://www.floridahousing.org/home/developers/multifamilyprograms/sail/default.htm>

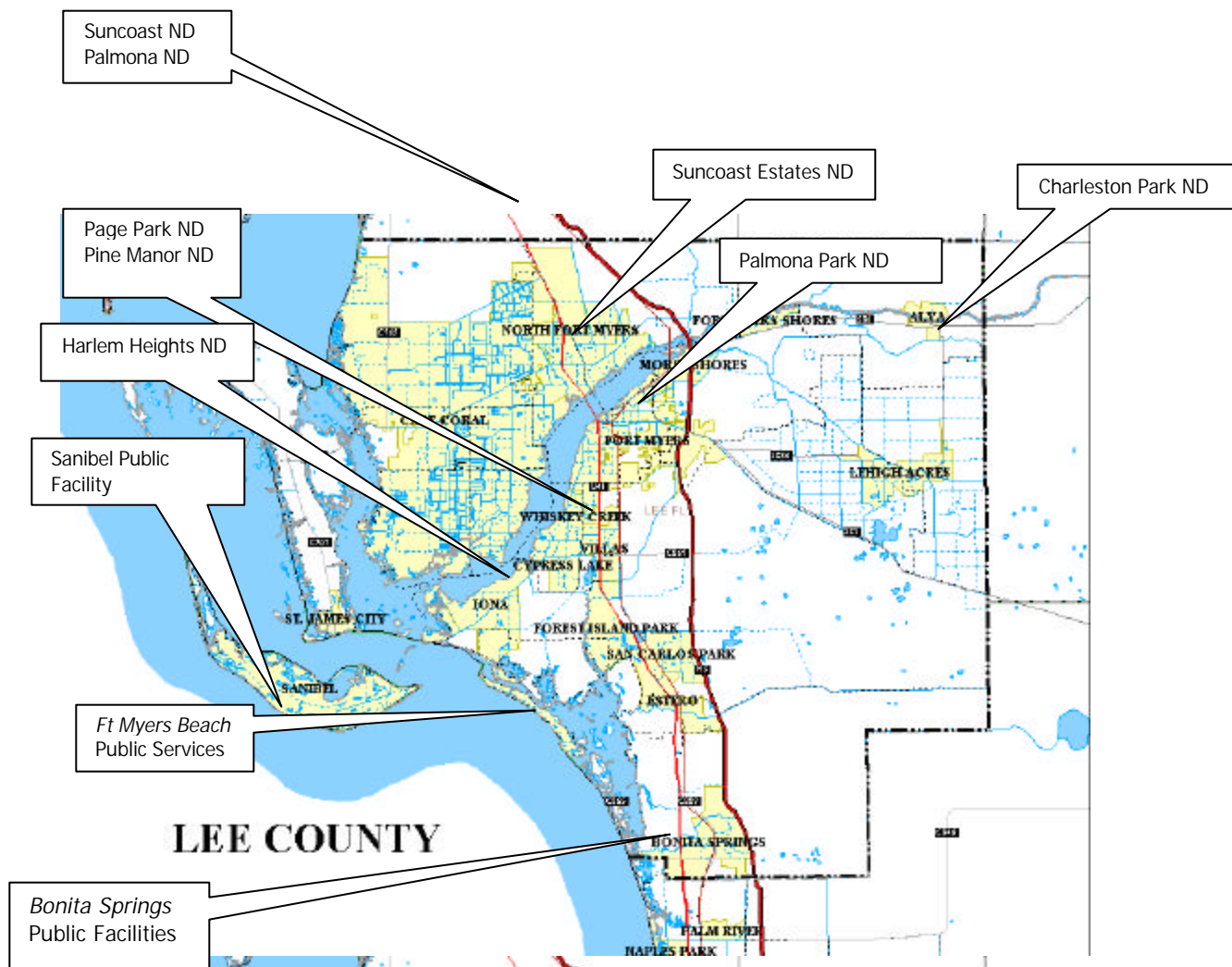
<sup>15</sup> <http://www.floridacommunitydevelopment.org/csbg/index.cfm>

iii. Local Programs

a. Neighborhood Revitalization

- Neighborhood District Communities

Map 1: Neighborhood and Community Development Projects



Lee County DHS implements neighborhood improvements and building projects in six neighborhood district communities and also assists with neighborhood building activities in two cities: Bonita Springs and Sanibel as well as the Town of Fort Myers Beach.

Charleston Park, Harlem Heights, Page Park, Pine Manor, Palmona Park and Suncoast Estates neighborhood improvements focus on capital/infrastructure activities designed to improve the physical environment through the construction, reconstruction, rehabilitation, acquisition and/or installation of public facilities within each neighborhood district. Improvements may consist of construction of sidewalks, speed humps, bus shelters, neighborhood facilities, park and recreational improvements, and other public facilities to provide for a suitable living

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

environment. Capital/infrastructure projects are coordinated with affordable housing renovation construction and code enforcement activities.

Charleston Park, Page Park, Pine Manor and Palmona Park neighborhood building projects include social services and related activities based on needs with available resources and establishes resident participation within the community. Public service activities are based on an action plan and coordinated with plans for the physical improvement of the neighborhood and affordable housing activities. The delivery of social services and activities are contracted for from appropriate non-profit agencies and will be based in part on the needs identified in a neighborhood assets inventory.

Pine Manor Concentrated Code Enforcement provides intense code enforcement activities, including removal of overgrown vegetation on vacant parcels, removal of residential garbage containers and debris along the public right-of-way, removal of abandoned or inoperative vehicles and equipment on private property, and the designation of buildings and structures in need of demolition. The concentrated code enforcement activities are coordinated with public improvements, affordable housing activities and other services provided within the area. These activities will reduce the signs of neglect and deterioration and remove cover for criminal activities and enhance neighborhood appearance, property values, and neighborhood stability.

Bonita Springs and Fort Myers Beach public facilities improvements and activities enhance the physical environment through the construction of sidewalks, storm water drainage facilities, speed humps, bus shelters, neighborhood facilities, park and recreational improvements, and other public facilities to provide for a suitable living environment. The Fort Myers Beach public services project supports public services to low-income residents and special populations in that town. The City of Sanibel accessibility project supports public facility improvements in the form of accessibility modifications.

Lee County Department of Human Services (DHS) implements the following Neighborhood Capital/Infrastructure Projects with Community Development Block Grant (CDBG) funding:

Sidewalks and Related Storm Water Drainage Facilities provide for the safety of pedestrians, especially school-age children, along the neighborhood's most traveled streets. Sidewalk construction is coordinated with affordable housing construction, renovation of affordable housing, and code enforcement activities, especially in those areas where housing activities are targeted by the Lee County Department of Human Services Housing Program, Lee County Housing Development Corporation, and Habitat for Humanity.

Drainage Canal Improvements provide for the cleaning, dredging, piping, filling, and/or related improvements necessary to facilitate storm water drainage within the neighborhood districts by removing vegetative overgrowth and obstructions to proper functioning. The result of these improvements is the elimination of health threats and potential storm water flooding, as well as improving the overall community appearance.

Parks and Recreational Facilities benefit neighborhood districts in general through expanded recreational programs, as well as to enable existing recreational facilities to be better utilized. Examples of specific projects include renovation and/or construction of buildings, purchase of playground equipment, construction of rest room facilities to serve ball fields, playground areas, and other park uses and related site and park improvements.

Neighborhood Facilities benefit low-and very low-income, handicapped and/or elderly persons by providing space for community meetings, activities, social services, and related activities that



## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

directly benefit area residents. Types of projects include existing building renovation, acquisition, site improvements such as handicapped access, and parking and/or interior improvements to enable the provision of needed services or activities.

Accessway/Drainage Improvements involve acquisition, paving, and other improvements to upgrade neighborhood drainage conditions and facilitate new and existing housing in target neighborhoods.

Redevelopment Project activities are based on a specific plan of action. CDBG funds are utilized to assist in implementing the plan primarily in the areas adjacent to, and on the perimeter of, project sites that requires public improvements.

Bus Shelter locations are coordinated with LeeTran and/or the School District to serve the most frequently used bus stops within the neighborhood districts. The bus shelter locations are coordinated with the sidewalk construction program and are intended to increase the convenience of using public transportation and school buses, especially during inclement weather.

The Lee County DHS Neighborhood Housing Program funds the construction of new housing, property acquisition, and related affordable housing activities, including site improvements that are necessary to facilitate the neighborhood district's affordable new housing programs. Objectives of the projects are to improve housing stock and the availability of affordable housing through the acquisition, rehabilitation, and resale of existing housing units, the acquisition of vacant lots, and through related homeownership opportunities (title research, clearing of title, removal of encumbrances, closing costs). Rehabilitation of existing owner and/or renter-occupied housing units, including related affordable housing activities and site improvements, takes place to improve the overall character of the site. Demolition and clearance of substandard housing units and related conditions that detract from the residential character of the neighborhood districts occur. Other objectives include provision of affordable housing counseling and assistance to neighborhood district residents in qualifying for available housing. The assistance consists of explaining program requirements and terminology, such as life estates, liens, mortgages, contracts, as well as assisting the applicants in obtaining credit reports, credit histories and related paperwork necessary to establish program eligibility. Coordination of affordable housing activities occurs between code enforcement, Lee County Community Development and related housing improvement programs, particularly in those areas where capital and infrastructure projects are being constructed.

Neighborhood Building Activities identify resident skills, perceived needs, and neighborhood assets, which in turn, will be coordinated with available resources to rebuild and strengthen the neighborhood from the inside out. The result is a framework for coordinating neighborhood-based assets and needs with available neighborhood resources and to establish resident participation and involvement in problem solving within the neighborhood, based on the neighborhood's shared vision and plan for the future. For example, after School Tutorial and Recreational Programs focus on school age students and provide after school programs, as well as summer recreational and tutoring activities to assist at-risk juveniles through tutorial and mentoring programs throughout the year.

Concentrated Code Enforcement activities are intended to reduce and/or remove the amount of overgrown vegetation on vacant parcels, the accumulation of residential garbage containers and debris along the public right-of-way, the storing of abandoned or inoperative vehicles or other equipment on private property, and the number of buildings and/or structures that should be demolished or rehabilitated. Concentrated code enforcement activities are intended to reduce

the decline of the neighborhood and will be coordinated with public improvements, affordable housing activities, and other services provided within the area. As a result, neighborhoods visual and physical appearance are improved and reduce the opportunities for crime by removing potential hiding places used to conceal criminal activities.

Neighborhood Association Technical Assistance is intended to establish and/or enable neighborhood associations to take control of finances and other activities necessary to fulfill their role as a 501(c)(3) organization. Technical assistance will include organizing the association's office, coordinating improvement activities of the association and preparing grant applications. Neighborhood Studies are implemented as need to further clarify and/or determine what specific types of capital/infrastructure projects are needed or desired within a particular neighborhood district.

- **Homeless Program**

Lee County DHS is the lead agency for the HUD-sponsored Supportive Housing Program. Each year DHS submits a competitive grant application for at least a half dozen non-profit agencies that provide either housing and/or supportive services to the homeless, yielding approximately \$2 million in revenue for these initiatives either for new programs or renewals of programs that have been successful. Currently, there are 25 family units providing 76 family beds, and 187 beds for individuals in Lee County operated by six non-profits that provide *shelter* to the homeless. There is an unmet shelter need for 8 family units with 24 beds and 693 individual beds. With regard to *transitional housing*, there are ten non-profits offering a total of 7 family units (22 family beds) and 232 individual beds. There is a need for 8 more family units (22 beds) and 257 individual beds. With regard to *permanent supportive housing*, there are 6 non-profits offering 7 family units (20 beds) and 109 individual beds. The unmet need is 10 family units (27 beds) and 314 individual beds.

- **Density Bonus Program**

The Density Bonus Program, Section 34-1511 of the Lee County Land Development Code, provides increased densities for housing that is affordable to very-low and low-income families. The program provides both a construction option and cash option where if the density bonus units are not affordable, a cash contribution may be made into the affordable housing Trust Fund.

- **Homebuyer Training and Counseling Program**

Local Community Housing Development Organizations (CHDOs) working with clients to purchase their first home offer homebuyer training and counseling programs to assist the potential buyers with the process. Funding for this education is provided through the SHIP program. All clients are required to participate in this education program as a part of the eligibility process.

#### **iv. Public Participation**

- **Affordable Housing Advisory Committee**

This committee consists of 11 members appointed by the Board of County Commissioners. Its purpose is to identify relevant issues and problems relating to affordable housing in Lee County,

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

and provides recommendations to the Board of County Commissioners to increase the supply of such housing.

- **Historic Preservation Board**

This Board meets at least once a month and is responsible for the aesthetic, archaeological, cultural, historical and architectural heritage of the unincorporated areas of Lee County. It provides a mechanism to identify, protect, enhance and preserve the distinctive historic features of the county, fostering civic pride in the accomplishments of Lee County's past. Public hearings are held at Board meetings to review applications for construction, renovation or refurbishment, alteration, removal or demolition affecting proposed or designated historic sites or structures and make recommendation to the County Commissioners as to the propriety and effect of such changes. Applicants submit plans, drawings, elevations, specifications and other information as may be necessary to make outcome decisions. The Board also reviews annual grant applications from historic property owners and awards eligible applicants with funds from the County Commission to further the work proposed on their property.

- **Community Action Agency/Neighborhood District Committee**

The CAA/NDC is a voluntary advisory committee. The CAA focuses on the Lee Education and Employment Program—a seven-month program that attempts to raise the income of low-income working individuals and provides them with a career with upward mobility. This program is funded with State of Florida Community Services Block Grant (CSBG) resources. The NDC focuses on seven blighted areas in Lee County using CDBG and HOME funds to provide needed infrastructure and housing rehabilitation to improve the neighborhoods and the residents' quality of life. Currently the NDC is looking at community health indicators, such as housing stock, poverty rate and law enforcement to establish a baseline to see if there is an increase or decrease in the overall health of the neighborhood over time.

- **Lee County Human Services Information Network**

Monthly networking meetings occur throughout the year with non-homeless emergency assistance providers.

- **Homeless Coalition**

Lee County Department of Human Services assumed the responsibilities for the local homeless coalition. DHS hired coordinator to lead these initiatives. A major initiative is the annual Census Blitz, counting the homeless where they live. In 2004, 1,090 homeless persons were interviewed. There are probably more homeless, but location is hard to determine, especially after the hurricane season of 2004 when many camps were destroyed.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

## v. Community Based Organizations

Based on a survey conducted by Lee County Planning Division in April 2005, Table 64 provides all of the community based housing organizations in Lee County, Florida. The total number of beds or units provided and number of clients served is from the date the organization started.

<b>Housing Provider</b>	<b>Type of Organization</b>	<b>Date Org. Started</b>	<b>Total # of Beds/Units Provided</b>	<b># Clients Served</b>	<b>Type of Housing Provided</b>	<b>Population Served</b>
Abuse Counseling and Treatment, Inc.	Non-Profit	1978	66 beds	50,000+	Shelter	Victims of domestic violence and their children, survivors of sexual assault and their families
Bonita Springs Housing Development Corporation	Community Housing Development Organization (CHDO), Non-Profit	1991	294 units	98	Single family homes	Very low, low and moderate income households
Cape Coral Housing Development Corporation	Non-Profit	1992	127 units	244	Single family homes/down payment assistance	Very low and low income households
Cape Coral Housing Rehab and Development Corporation	Non-Profit	1991 <sup>16</sup>	510 households	1,475	Rehabilitation of single family homes	Low to moderate income owner-occupied households
Cape Coral Housing Rehab and Development Corporation	Non-Profit	1998 <sup>17</sup>	72 units	140	Multi-family senior housing	Low income seniors
Center for Independent Living	Non-Profit	1992	None	N/A	N/A	Disability support organization; rehabilitation assistance for persons with disabilities
Community Housing Resources	Non-Profit	1979	64 units	325+	Single and multi family homes	City of Sanibel; Very low, low and moderate income households, including the elderly and persons with disabilities

<sup>16</sup> In 1991 the organization started as Florida Fix and in 1995 changed to its current name.

<sup>17</sup> Coral Village Senior Housing, owned by Cape Coral Housing Rehabilitation and Development Corporation.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 64: Community Based Housing Organizations, Lee County, Florida (2005)</b>						
<b>Housing Provider</b>	<b>Type of Organization</b>	<b>Date Org. Started</b>	<b>Total # of Beds/Units Provided</b>	<b># Clients Served</b>	<b>Type of Housing Provided</b>	<b>Population Served</b>
Developmentally Disabled Residential Corporation, Inc. (DDRC)	Non-Profit	2001	12 beds	13	Supported Living Residences/Group Homes	Adults with developmental disabilities
Dunbar Industrial Action Development (DIAD)	Non-Profit	1987	225 units		Single family homes	Very low, low and moderate income households, targeting African-American single parent mothers
Ft. Myers (City of) Community Redevelopment Agency (CRA)	Government Agency		1,530 vouchers		Section 8	Very low, low and moderate income households
Ft. Myers Housing Authority	Housing Authority	1960	1,352 units	9,500 <sup>18</sup>	Multi family	Very low, low and moderate income households
Ft. Myers Rescue Mission	Non-Profit		100 beds/annually	20+ families	Homeless shelter	Very low, low and moderate income households, including elder abuse victims and persons with chemical dependencies
Goodwill Industries of Southwest Florida	Non-Profit	1965	108 units	1,000s	Special needs rental apartments	Low income persons with special needs
Gulf Coast Center <sup>19</sup>	Government Agency	1960	338 beds	338	Institution	Persons with developmental Disabilities
Habitat for Humanity of Lee County, Inc.	CDHO, Non-Profit	1982	600+ units	1,000s	Single family homes, homeownership counseling	Very low and low income households
Homeownership Resource Center (HORC)	Non-Profit	1999	0	348	Single family home information clearinghouse, advice, homeowner and construction counseling, neighborhood revitalization, housing counselors	Very low, low and moderate income households

<sup>18</sup> Sabal Palms serves 800 clients.

<sup>19</sup> Closure date: 2010.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

<b>TABLE 64: Community Based Housing Organizations, Lee County, Florida (2005)</b>						
<b>Housing Provider</b>	<b>Type of Organization</b>	<b>Date Org. Started</b>	<b>Total # of Beds/Units Provided</b>	<b># Clients Served</b>	<b>Type of Housing Provided</b>	<b>Population Served</b>
LARC	Non-Profit	1954	24 beds	50+	Group Homes	Adults with developmental disabilities
Lee County Department of Human Services	Government Agency	1991 (CDBG), HOME, Hope III	335 housing rehabs since 1994	1,000s	Housing rehabilitation, grant assistance to housing providers	Very low, low income households
Lee County Housing Authority	Housing Authority	1984 (Pine Echo), 1993 (Barrett Park), 19__ (Charleston Park)	142 public housing units, 40 Rural Development units, 211 Section 8 vouchers	2,000+	Multi family rental	Very low, low income households, including the elderly and persons with disabilities
Lee County Housing Development Corporation	CHDO, Non-Profit	1991	226 units	7,000-8,000	Single family homes, homeownership counseling, supported living residence	Very low, low and moderate income households
Lutheran Services of Florida	Non-Profit	1982	34 beds	700,000+	Homeless shelter	Truant, ungovernable, runaway and homeless youth (ages 10-17) and their families
National Development of America, LLC	Developer	1991	234 units	234 households	Single and Multi Family	Very low and low income households, farmworkers, large families, single parent households
Partnership in Housing, Inc.	CHDO, Non-Profit	1995	130 units	100s	Rental housing for Farmworkers	Very low income farmworkers
Presbyterian Homes	Non-Profit, CHDO	1983	281 units	550+	Single family and multi family senior rental housing	Very low, low income elderly
Ruth Cooper Center for Behavioral Health Care	Non-Profit	1969	80 beds	6,400	Transitional housing, supported living residence, group home	Children and adults with mental illness and/or substance abuse problems
Southwest Florida Addiction Services (SWFAS)	Non-Profit	1980	70 beds	100,000+	Transitional housing, supported living residence, detoxification and residential treatment facility	Very low income adolescents, adults and homeless persons with chemical/alcohol dependencies, dual diagnosis

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 64: Community Based Housing Organizations, Lee County, Florida (2005)						
Housing Provider	Type of Organization	Date Org. Started	Total # of Beds/Units Provided	# Clients Served	Type of Housing Provided	Population Served
The Salvation Army of Lee County	Non-Profit	1952	36,894 Bed Nights (FY 03-04)	567	Shelter and Transitional Housing	Any person in need of food, clothing, shelter, medical services, rehabilitation services

Source: Local Housing Assistance Plan (LHAP 2003); Lee County Community Development, Planning Division, survey of providers (2005).

### vi. Regulations and Administrative Roles of Government

There are various regulations and administrative roles of government agencies that identify problems and opportunities affecting the capacity of Lee County's housing delivery system. The objective is to develop effective improvements to the system to increase its efficiency in meeting the goals of the housing element.<sup>20</sup>

When developing and implementing affordable housing projects, various regulations must be adhered to. On the other hand, incentives exist to encourage the process. While the intent of regulations is to ensure growth management and environmental protection, many add expenses and delays that drive the unit cost for housing out of the reach of lower income households.

- **Income Limits**

The Income and Rent Limits used in the County's affordable housing programs are updated annually by the Department of Housing and Urban Development (HUD) and distributed by Florida Housing Finance Corporation. *Affordable* means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

<sup>20</sup> 9J-5.010 Housing Element, Section (e).

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

Tables 65 and 66 show the difference between the 1997 and 2005 income limits as adjusted to family size.

<b>TABLE 65: 1997 Income Limits Adjusted to Family Size and Maximum Monthly Payment for MSA: Fort Myers-Cape Coral, Florida</b>								
<b>% of Yearly Median Income</b>	<b>Number of Persons in Household (FY 1997 Yearly Median Income for a Household with 4 Persons: \$41,000)</b>							
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
Very low (50%)	\$14,400	\$16,450	\$18,500	\$20,550	\$22,200	\$23,850	\$22,500	\$27,150
<b>Max. Monthly Payment</b>	<b>\$360</b>	<b>\$411</b>	<b>\$462</b>	<b>\$513</b>	<b>\$555</b>	<b>\$596</b>	<b>\$637</b>	<b>\$678</b>
Low (80%)	\$23,000	\$26,300	\$29,600	\$32,900	\$35,500	\$38,150	\$40,750	\$43,400
<b>Max. Monthly Payment</b>	<b>\$575</b>	<b>\$657</b>	<b>\$740</b>	<b>\$822</b>	<b>\$877</b>	<b>\$953</b>	<b>\$1,018</b>	<b>\$1,085</b>
Moderate (120%)	\$34,560	\$39,480	\$44,400	\$49,320	\$53,280	\$57,240	\$61,200	\$65,160
<b>Max. Monthly Payment</b>	<b>\$864</b>	<b>\$987</b>	<b>\$1,110</b>	<b>\$1,233</b>	<b>\$1,332</b>	<b>\$1,431</b>	<b>\$1,530</b>	<b>\$1,629</b>

Source: U. S. Department of Housing and Urban Development (HUD).

<b>TABLE 66: 2005 Income Limits Adjusted to Family Size and Maximum Monthly Payment for MSA: Fort Myers-Cape Coral, Florida</b>								
<b>% of Yearly Median Income</b>	<b>Number of Persons in Household (FY 2005 Yearly Median Income for a Household with 4 Persons: \$54,100)</b>							
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
Very low (50%)	\$18,950	\$21,650	\$24,350	\$27,050	\$29,200	\$31,400	\$33,550	\$35,700
<b>Max. Monthly Payment</b>	<b>\$473.75</b>	<b>\$541.25</b>	<b>\$608.75</b>	<b>\$676.25</b>	<b>\$730.00</b>	<b>\$785.00</b>	<b>\$848.75</b>	<b>\$892.50</b>
Low (80%)	\$30,300	\$34,600	\$38,950	\$43,300	\$46,750	\$50,200	\$53,650	\$57,150
<b>Max. Monthly Payment</b>	<b>\$757.50</b>	<b>\$865.00</b>	<b>\$973.75</b>	<b>\$1,082.50</b>	<b>\$1,168.75</b>	<b>\$1,255.00</b>	<b>\$1,341.25</b>	<b>\$1,428.75</b>
Moderate (120%)	\$45,480	\$51,960	\$58,440	\$64,920	\$70,080	\$75,360	\$80,520	\$85,680
<b>Max. Monthly Payment</b>	<b>\$1,137</b>	<b>\$1,299</b>	<b>\$1,461</b>	<b>\$1,623</b>	<b>\$1,752</b>	<b>\$1,884</b>	<b>\$2,013</b>	<b>\$2,142</b>

Source: U. S. Department of Housing and Urban Development (HUD).

Table 67 indicates income eligibility for the SHIP program and the maximum amount SHIP beneficiaries may pay for monthly mortgage payments (including principal, interest, taxes and insurance) or rent plus utilities.





# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 67: 2005 Income Limits Adjusted to Family Size with Maximum Monthly Housing Payments (PITI) at 30% of Income								
% of Yearly Median Income	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Very Low Income (50%)	\$18,950.00	\$21,650.00	\$24,350.00	\$27,050.00	\$29,200.00	\$31,400.00	\$33,550.00	\$35,700.00
Monthly Income	\$1,579.17	\$1,804.17	\$2,029.17	\$2,254.17	\$2,433.33	\$2,616.67	\$2,795.83	\$2,975.00
Loan Amount	\$37,562.00	\$48,820.00	\$60,079.00	\$71,337.00	\$80,302.00	\$89,475.00	\$98,440.00	\$107,405.00
Principal & Interest @ 6%	\$225.20	\$292.70	\$360.20	\$427.70	\$481.45	\$536.45	\$590.20	\$643.95
Taxes and Insurance	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55
<b>Maximum Monthly Payment</b>	<b>\$473.75</b>	<b>\$541.25</b>	<b>\$608.75</b>	<b>\$676.25</b>	<b>\$730.00</b>	<b>\$785.00</b>	<b>\$838.75</b>	<b>\$892.50</b>
Low Income (80%)	\$30,300.00	\$34,600.00	\$38,950.00	\$43,300.00	\$46,750.00	\$50,200.00	\$53,650.00	\$57,150.00
Monthly Income	\$2,525.00	\$2,883.33	\$3,245.83	\$3,608.33	\$3,895.83	\$4,183.33	\$4,470.83	\$4,762.50
Loan Amount	\$84,889.00	\$102,818.00	\$120,957.00	\$139,096.00	\$153,482.00	\$167,868.00	\$182,254.00	\$196,848.00
Principal & Interest @ 6%	\$508.95	\$616.45	\$725.20	\$833.95	\$920.20	\$1,006.45	\$1,092.70	\$1,180.20
Taxes and Insurance	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55
<b>Maximum Monthly Payment</b>	<b>\$757.50</b>	<b>\$865.00</b>	<b>\$973.75</b>	<b>\$1,082.50</b>	<b>\$1,168.75</b>	<b>\$1,255.00</b>	<b>\$1,341.25</b>	<b>\$1,428.75</b>
Moderate Income (120%)	\$45,480.00	\$51,960.00	\$58,440.00	\$64,920.00	\$70,080.00	\$75,360.00	\$80,520.00	\$85,680.00
Monthly Income	\$3,790.00	\$4,330.00	\$4,870.00	\$5,410.00	\$5,840.00	\$6,280.00	\$6,710.00	\$7,140.00
Loan Amount	\$148,186.00	\$175,207.00	\$202,227.00	\$229,274.00	\$250,763.00	\$272,780.00	\$294,296.00	\$315,812.00
Principal & Interest @ 6%	\$888.45	\$1,050.45	\$1,212.45	\$1,374.45	\$1,503.45	\$1,635.45	\$1,764.45	\$1,893.45
Taxes and Insurance	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55	\$248.55
<b>Maximum Monthly Payment</b>	<b>\$1,137.00</b>	<b>\$1,299.00</b>	<b>\$1,461.00</b>	<b>\$1,623.00</b>	<b>\$1,752.00</b>	<b>\$1,884.00</b>	<b>\$2,013.00</b>	<b>\$2,142.00</b>
MSA: Fort Myers-Cape Coral--FY 2005 Yearly median income for a household with four persons: \$54,100.00								

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

These income guidelines are updated periodically by the U.S. Department of Housing and Urban Development (HUD). This table indicates income eligibility for the SHIP program and the maximum amounts SHIP beneficiaries may pay for monthly mortgage payments (including principal, interest, taxes and insurance) according to figures released February 2005.	
<b>Maximum Price of a New House: \$150,000.00</b>	Insurance based on 5/6/05 conversation with Exec. Dir. Lee County HDC - Insurance running \$647 - \$900 for a \$150,000 house with frame construction higher than block; average \$772.50/yr or \$64.38/mo.
<b>Maximum Price of an Existing House: \$120,000.00</b>	Taxes calculated using the Property Appraisers "Tax Estimator" using a sales price of \$150,000 based on the average of 3 SHIP properties in Bonita Springs, Cape Coral, and Lehigh Acres - Average Taxes \$2,210/yr or \$184.17/mo.

*Lee County Planning Division, 2005.*

- **Fair Housing**

The Mission of the Lee County Office of Equal Opportunity-Fair Housing Program (LCOEO or the Office) is to promote equal opportunity in employment and housing. The Office impartially enforces the Lee County Ordinance, state and federal civil rights employment laws, and housing laws prohibiting discrimination. It strives to educate the public and private sector about employment and housing discrimination through outreach programs, seminars and personal assistance.

In February 1996, a *Fair Housing Impediments Study* was conducted as part of fulfilling the certification made by Lee County in their most recent U.S. Department of Housing and Urban Development (HUD) Consolidated Plan. The analysis was the beginning of the preparation of a five-year Fair Housing Strategic Plan, which was required as part of the update to the Consolidated Plan due to HUD in the fall of 1996. The study included a review of Lee County's demographics related to housing patterns by race. It also reviewed lending practices, availability of fair housing, knowledge of fair housing, availability of public transportation in relation to work areas and other socioeconomic factors.

The study pointed out that there was no locally viable method for citizens to file fair housing complaints and the present ordinance governing this area was not being enforced. Certain historical factors were attributed to this situation--the most important being that Lee County has not taken fair housing complaints since 1993. HUD had recently provided guidance emphasizing that fair housing ordinances be "substantially equivalent" to the federal fair housing law, and/or that municipalities have programs that "affirmatively further" fair housing. Lee County's previous approach to fair housing included minimal educational outreach, the focus was on taking complaints. Therefore, Lee County was not proactive enough to meet standards of *affirmatively furthering fair housing* for its residents.

The study revealed that most respondents simply were not aware of fair housing issues. This, taken into context with objective data, indicated that the public responded in this way because there is no program available for them to assess and neutrality to fair housing issues cannot be interpreted as public satisfaction. It was also noted that the Lee County "Division of Equal Opportunity was under funded for the task." The findings also indicated that if no action was taken, receipt of CDBG and HOME funds could be jeopardized.

Critical issues identified in the 1996 study included the following:

1. The existence of an ordinance without a program
2. The need for debt counseling and full outreach efforts, which are proactive measures; merely receiving complaints is not.
3. The continued growing need of local residents for fair and affordable housing.
4. The amount of CDBG as a funding source for FY97 is uncertain due to potential reduction in overall dollar amount. Even if CDBG funds were available, this would be only on a partial basis. General funds will be required to support the program.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

5. HUD expectation that municipalities update their fair housing action plans based on recommendation in the study, on an annual basis.
6. The Division of Equal Opportunity has applied for receipt of Fair Housing Initiative Program funds for several consecutive years to fund a program, but competition is very high, thus, no awards have been made.
7. The Consolidated Housing Plan submitted to HUD by the Department of Human Services, August 1996, certifies the development of a four phase program including outreach, review of laws and incentives, and a review of the fair housing program. It also indicates that the Division of Equal Opportunity will administer fair housing efforts with other county departments, community organizations and the business community.

Three recommendations were made in the 1996 study:

1. Immediate: Identify and evaluate success of already existing programs that affirmatively further fair housing. This would include exploring the possibility of developing an inter-local agreement with the surrounding municipalities, as well as involving a local non-profit organization.
2. Intermediate: Reprioritize and redefine core level services to allow General Fund dollars to be allocated to support a housing program within the Division of Equal Opportunity and to initiate a proactive fair housing program that affirmatively furthers fair housing.
3. Long term: Review, analyze, and compare Lee County's Fair Housing Ordinance to determine degree of substantial equivalency with federal law.

Lee County Office Of Equal Opportunity responded to the 1996 study by implemented Recommendation #3, having the Lee County Board of County Commissioners pass Lee County Fair Housing Ordinance 00-19 on September 26, 2000, which was substantially equivalent to the Federal Fair Housing Act as amended. It made Lee County a local Fair Housing *enforcement* agency, eligible to be a Fair Housing Assistant Program (FHAP) partner with HUD. Accordingly, if someone files a housing discrimination complaint in Lee County, the Office would investigate the complaint, which would also be dual filed with HUD. For this, HUD would compensate Lee County for some of the work done.

To facilitate this partnership, an *Agreement for Interim Referrals or other Utilization of Services (Interim Agreement)* was entered into between LCOEO and HUD on April 25, 2001 for a three-year capacity building phase. During this time, HUD was to give LCOEO \$115,000 per year to do extensive community outreach informing residents about the local ordinance, which was substantially equivalent to the federal Fair Housing Act as amended, and that LCOEO was an enforcement agency available to take housing discrimination complaints as a HUD partner. From the outreach, LCOEO expected to generate complaints. After the three years, LCOEO should be able to sustain the program with General Fund dollars and HUD reimbursements for the processing of these cases. This would meet recommendation # 2.

To meet the requirements of the Local Fair Housing Ordinance 00-19, and the "Interim Agreement" signed with HUD for LCOEO to become a FHAP, LCOEO hired an Equal Opportunity Analyst. The Fair Housing analyst's primary role has been to provide professional level work

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

developing and presenting education and outreach programs about housing discrimination laws to the public and encompasses all phases of investigation of housing discrimination complaints. This analyst is the primary person for handling housing related complaints.

In June 2002, the EEO Analyst for fair housing created a local fair housing survey, modeled after the HUD national survey, to assess public awareness of and support for fair housing law and individual's perceptions concerning whether they had ever experienced housing discrimination in Lee County. Survey results helped the department create a baseline by which to judge the effectiveness of LCOEO future efforts in increasing public awareness. Survey results also indicated that Lee County lagged behind the nation in its understanding of the law as it pertained to families with children, disabilities and a landlords refusal to rent to persons with mental illness.

Other accomplishments include the creation of extensive educational and outreach materials, such as consumer brochures, public service announcements and other media advertisements, fair housing posters, realtor cards, training material for many different types of audiences (20 minute community meeting, ½ hour new realtor orientation, 1 hour Realtor office, 1 hour Consumer group/Home Buyers Club recipients, 1-2 hour children's program, 2 hour HUD provider /property managers/condominium board, etc.), and the delivery of numerous training sessions to the community. LCOEO is now considered the expert agency in Southwest Florida, and consumers, local agencies and real estate professionals call them whenever they have questions on fair housing. This proactive outreach has generated a number of complaints, allowing Lee County to comply with *affirmatively furthering fair housing*, which is a requirement for all of the entitlement jurisdictions that receive CDBG funds in this area.

During this time, LCOEO has also built active partnerships with many for-profit and non-profit groups in the county, in surrounding counties and with the Florida Commission on Human Relations. One of the most significant partnerships is with the two major realtor organizations in Lee County – Realtor Association of Greater Fort Myers and the Beach and the Cape Coral Association of Realtors, where LCOEO provides a Fair Housing Law overview at their monthly *new realtors orientation* sessions and individual realtor office training as requested. The local Real Estate school utilizes LCOEO to teach a three-hour fair housing class as part of their realtor education series. This is an important tool in informing the public about housing discrimination and the realtors are considered one of the most important keys.

Another significant partnership is with the City of Fort Myers Community Redevelopment Agency where LCOEO provides training for staff and recipients of CDBG funds as well as their Home Buyers Club participants. Many other partnerships also exist which including training for many area non-profit and human service related agencies in Lee County and the surrounding counties and Partnerships with the Florida Commission on Human Relations to provide training for their conciliated cases in this area.

Local communities are required to provide an Analysis of Impediments (AI) to fair housing choices in their communities. They define the problems, develop the solutions, and are held accountable for meeting the standards they set for themselves. Lee County, the City of Cape Coral and the City of Ft. Myers have also partnered together to provide an update to the AI by contracting with Housing Opportunities Project Excellence, Inc. (HOPE), a private fair housing, non-profit corporation.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

- **Not In My Backyard (NIMBY)**

NIMBY is the term that reflects the attitudes of neighborhoods that seek to exclude certain people because they are homeless, poor, disabled, or due to their race or ethnicity. The NIMBY syndrome prevents certain land uses near their homes, usually in the arena of local zoning and land use politics, especially with regard to the development of low-income, affordable or special-use housing. At times, NIMBYism may provide the basis for a fair housing discrimination complaint. This type of negative response from people in response to projects (e.g. group homes, transitional housing, farm worker housing, low income multi family rental projects, etc.) results in costly delays in project planning and financing. NIMBY reaction is a barrier to the placement of affordable housing in areas close to employment opportunities, schools, public transportation, and services. NIMBYism is counteracted through public education, affordable housing advocacy and the continuation of producing quality affordable housing.

- **Expedited Permitting**

Permits, as defined in s. 163.3164(7) and (8), for affordable housing projects are expedited to a greater degree than other projects. The Planning Division of the Lee County Department of Community Development provides technical assistance to developers of Affordable Housing Developments (AHDs). Developers of AHDs in Unincorporated Lee County may apply to the Lee County Planning Division for a Certificate of Housing Affordability (CHA) that will entitle AHDs to receive expedited permit processing. A copy of the CHA will be attached to each county permit for which the AHD developer is applying. This assures that the AHD will be expedited to a greater degree than other projects.

- **Density Bonus Units**

The Density Bonus Program, Section 34-1511 of the Lee County Land Development Code, provides increased densities for housing that is affordable very low and low-income households. The program provides both a construction option and case option—if the density bonus units are not affordable, a cash contribution is made to the Affordable Housing Trust Fund.

**TABLE 68: Density Bonus Project, Lee County, 1997-2005**

Project Name	Project Type	Housing Units		
		Base	Bonus	Total
Presbyterian Villas of Lehigh, Inc. (Phase II)	Elderly	4	26	30
Bermuda Gardens I (DEVCO Vanderbilt Lakes I)	Multi-Family	51	31	82
Bermuda Gardens I (DEVCO Vanderbilt Lakes II)	Multi-Family	36	24	60
Corkscrew Woodlands, Estero	Homeowner	108	12	120
Gardens at Bonita Springs	Multi-Family	119	79	198
Pelican Landing	Multi-Family	N/A	N/A	N/a
Sanibel View (Toll Brothers)	Multi-Family	119	14	133
Gardens at Estero (Garden Oaks)	Multi-Family	415	99	514
The Club at Pine Ridge (Signature Development Group)	Multi-Family	97	23	120
<b>Total</b>	<b>9 Projects</b>	<b>949</b>	<b>308</b>	<b>1,257</b>

- **Transfer of Development Rights**

Section 2-141 of the Lee County Land Development allows for the transfer or sale of development rights from environmentally sensitive areas. This provision may be used for affordable housing purposes if the proposal is consistent with the Comprehensive Plan.

- **Accessory Apartments**

In addition to the Density Bonus Program, the Lee County Land Development Code allows accessory apartments by right in certain areas. This provision allows small subordinate garage apartments or "mother-in-law" apartments in single-family areas. The Accessory Apartment provision allows for the conversion of single-family homes to allow for a subordinate unit either within the principal structure or detached, such as a garage apartment. The provision is allowed in duplex-zoned areas where bonus units are allowed according to the Lee Plan land Use Element. Accessory apartments are allowed in RS-1 zoned areas only by special exceptions.

- **Regulatory Oversight Committee**

Lee County government has an ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption. Lee County has created a series of committees whose responsibility is to review and consider the impact on the cost of development of all development regulations being considered for adoption. The Lee Plan's (Lee County's Comprehensive Plan) Economic Element provides for the review of all policies that will create a cost to the public. On October 6, 1993, the Board of Commissioners created the *Executive Regulatory Oversight Committee (EROC)* to consider all such regulations or amendments.

The following language is from the Lee Plan's Economic Element:

Objective 110.6: Lee County shall maintain a system of development regulations that will promote the accomplishment of the goals, objectives, and policies of this element.

Policy 110.6.1: Before adopting any new regulation, which potentially imposes new costs to taxpayers and private business, Lee County first shall generally assess the impact of that regulation upon the local economy and shall adopt such regulations only in cases of compelling public need.

Policy 110.6.2: Lee County shall continue to utilize Lee County staff and private citizen committees to recommend revisions that will streamline development regulations.

The EROC reviews all policies, ordinances, regulations and plan provisions that significantly (or have a potential impact) on the cost of housing (both affordable or otherwise) prior to adoption. The Committee is comprised of 12 members from the private sector, including representatives from the building industry, Lee County Government representatives, and other interested persons, such as utility company representatives. The meetings of the committee are held in a public hearing format, with public notice and minutes taken of proceedings. The findings and recommendations of the committee are presented to the Lee County Board of County Commissioners prior to adoption of the regulation. The Lee County Department of Community Development, who maintains the records, agenda and findings of the committee, staffs the committee. The committee asks the following questions when reviewing proposals:



1. What is the public interest that the ordinance is designated to protect?
2. Can the identified public interest be protected by means other than the legislation (e.g. better enforcement, education programs, administrative code in lieu of ordinance, etc.)? If so, would other means be more cost effective?
3. Does state or federal law require the regulation? If so, to what extent does the county have the authority to solve the problem in a different manner?
4. Does the regulation duplicate state or federal programs? If so, why?
5. Does the regulation contain market-based incentives? If so, could that be used effectively?
6. Is the regulation narrowly drafted to avoid imposing a burden on persons or activities that are not affecting the public interest?
7. Does the regulation impose a burden on a few property owners for the benefit of the public as a whole? If so, does it provide any form of compensation?
8. Does the regulation impact vested rights?
9. Does the regulations provide prompt and efficient relief mechanisms for exceptional cases?
10. Even though there is an interest to be protected, is it really worth another regulation?
11. Has this approach been tried in other jurisdictions? If so, what were the results? If not, what were the reasons?
12. If this regulation is enacted, how much will cost on an annual basis, both public and private? If this regulation is not enacted, what will be the public and private cost?

- **Land Bank: Community Land Trust**

Due to the escalating cost of land, it is no longer feasible for the County Lands Division to maintain a roster of county owned lands available for sale to non-profit or private housing developers. As a result, Lee County is in the process of developing a Community Land Trust (CLT) initiative and has set aside \$1,000,000 of its General Fund reserves for this purpose. The CLT is a non-profit organization that will own land and provide a 99-year renewable lease to those owning dwellings built on the land. By permanently limiting land costs, the CLT can lock in subsidies and lower purchase prices, allowing very low and low-income families to qualify for home ownership.

- **Infrastructure Reservation and Capacity**

Important factors in planning for affordable housing is the availability of water and sewer utilities. Centralized utilities are preferred because of the unforeseen conditions that may occur with well and septic installations and the cost of upgrading to centralized water and sewer and associated costs for connection fees. Additionally, the cost of fill in areas where mounded septic systems are installed can be expensive and above the budget needed to keep housing costs manageable.

- **Building Code Amendments**

With an active hurricane season in 2004, most new construction housing offers hurricane shutters/panels as a mandatory accessory to residential structures. Hurricane shutters add cost to the housing budget depending upon the number of windows and openings that require shuttering during a storm.

**F. Means for Accomplishing Each of the Following**

With the recent escalation in the price of land, houses and real estate taxes occurring in Lee County and throughout the nation, the dream of homeownership for lower income families in Southwest Florida is disintegrating. In September 2002 Lee County contracted with a consultant to illustrate the public costs of inadequate affordable housing. The study points out three areas that must be addressed in order for residents to stay in their houses and for potential new homeowners in moderate and lower income categories to afford and maintain a home: (a) lost economic opportunity (the amount of money lost to the economy because a household is paying more than 30% of their income on housing costs), (b) poor transportation infrastructure (the distance between where workers live and work—the strain of commuting), and (c) direct and indirect social costs to education (the more stable the home, the more likely to succeed at school and job) and health care (health of families is directly related to the condition and stability of their home). In 2002, the hourly wage necessary to purchase a median priced house (\$154,000) was almost \$26/hour, the percentage of single family homes priced at \$120,000 rapidly declined, and the average cost of a two bedroom rental apartment increased 25%. The projected estimated need of owner-occupied units to satisfy the demand of residents at or below 80% of the Area Median Income (AMI) by the year 2010 is 30,000 units and 11,493 rental units. Household spending of more than 30% of their income on housing makes a household “cost burdened,” limiting their ability to purchase other goods and services such food, transportation, health care, childcare and retail items (e.g. vehicle). Therefore the local economy becomes depressed as a result of inadequate affordable housing.

Since then, the area has experienced an exponential burst in the cost of owning a house and several devastating natural disasters that further preclude finding, buying and maintaining affordable housing. According to the Lee County Economic Development Office's *2004 Annual Review*, the population of Lee County grew by 26,165 residents (5.3%) bringing the total population to 521,253, representing the largest number of new residents in any one year for the past two decades. Hurricanes caused new construction to halt for a short time, however the construction industry regained steam with single family permitting increasing 49.5% to 13,876 with a value of \$2.1 billion. Multi-family permits increased 57% to 1,628 at a value of \$1.1 billion. According to this Review, economists are predicting a slower, but healthy, economic growth for 2005, even in the face of possible challenges such as federal budget deficits and rising inflation and interest rates.

In 2004, 12 companies expanded or relocated to Lee County, creating 497 direct jobs and estimated 348 indirect jobs, for a total 845 jobs. The largest industries in Lee County are Wholesale and Retail Trade (52,201 employees) followed by Services (60,239), both of which will continue to grow in the future. The following is a sampling of the Lee County Hourly Earnings for Workers in Selected Occupations: billing clerk-\$12.92; customer service-\$12.76, general office clerk-\$10.13, receptionist-\$0.68, manufacturing assemblers-\$9.27, laborer-\$9.08, tellers-\$10.98, hostess-\$8.07, sales clerk-\$11.78.

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

The following table depicts the average wages earned in Lee County:

<b>TABLE 69: Five Year Summary, Demographics of the Workforce</b>						
<b>Lee County</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>1 Year Change</b>
<b>Employment</b>	186,535	195,306	201,266	208,376	217,391	9,015
<b>Population</b>	440,888	454,918	475,073	495,088	521,253	26,165
<b>Unemployment Rate (11/03-04)</b>	2.6%	3.2%	4.0%	4.0%	3.6%	.04%
<b>Average Wage</b>	\$25,409	\$27,427	\$28,466	\$29,264	\$30,524	\$31,260

Source: Lee County Economic Development Office, 2004 Annual Review.

The following table shows projections of the working age population:

<b>TABLE 70: Southwest Florida Working age Population Projections</b>			
<b>Age Range</b>	<b>2002</b>	<b>2005</b>	<b>Increase</b>
<b>18-24</b>	56,060	63,083	12.5%
<b>25-44</b>	201,046	204,261	1.6%
<b>45-64</b>	234,881	266,452	13.4%
<b>Total</b>	491,997	533,796	8.5%

Source: University of Florida, Bureau of Economic and Business Research, Population by Age, Race and Sex, 2002.

According to the Economic Development Annual Review, U.S. Housing Markets ranked Ft. Myers-Cape Coral as the number one housing market in a metropolitan area in the nation in 2003, illustrated by Table 68:

<b>TABLE 71: Lee County New Home Starts</b>		
<b>Year</b>	<b>Single Family Houses</b>	<b>Multi Family Houses</b>
2003	9,282	1,037
2002	6,913	763
2000	5,165	2,088
1995	2,952	1,971
1990	3,408	1,240

Source: Lee County Economic Development Office, 2004 Annual Review.

In 2003, the average new home price was \$138,763, the median existing single-family home price was \$147,600 and the average apartment rental rate was \$807 for 1,065 sq. ft.<sup>21</sup> Today a person cannot find a vacant lot for less than \$60,000 and the median sales price for a new house is \$235,200 (up 37% from \$172,000 one year ago) and for an existing house is \$219,800 (up 40.3% from January 2004). Associated with this trend is the extreme rise in property value, property taxes, homeowner/rental insurance, as well as increased interest and utility rates. If salaries do not increase commensurate to housing cost, then the need for more affordable housing will continue to grow. To measure the extent to which a community suffers from inadequate affordable housing is measured by *availability* (the extent of cost burdened households) and *housing condition* (the degree of substandard housing). In 2000, 41.3% or 17,000 renter-occupied households (Table 11), paid more than 30% of their income on housing, and 24%, or 23,488 owner-occupied households (Table 14) paid more than 30% of their income on housing. In 2000, 6,984 households were overcrowded (1.01 or more persons

<sup>21</sup> Source: Florida Home Builders Association, National Association of Realtors, and CB Richard Ellis, 2003. Lee County Economic Develop Office 2004 Annual Review.

per room) and 4,124 housing units were identified with substandard housing condition characteristics (Table 26). As a community grows, development of affordable housing diminishes in favor of households that drive the demand for high-cost housing. From 1990 to 2000, the production of single family homes increased by 36,779 units (38%) (Table 2). Moreover, there are few rental units available in Lee County for less than \$500, and the average renter-occupied housing units are in the \$750-999/month range in 2005 (Table 4).

### **1.a. Provision of Housing with Supporting Infrastructure**

The intent of Lee County's SHIP Program is to increase the availability of affordable residential units by combining local resources and cost-saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs. The local partnerships that have been fostered in Lee County have used, and will continue to use, SHIP, private market, federal and other state funds to reduce the cost of housing by making loans at below market rate, as well as providing deferred payment loans and grants for specific housing activities.

The homeownership partnership involves combining funds from private lenders with SHIP funds in order to lower the overall cost of the permanent mortgage. SHIP funds may be used to underwrite the land acquisition, soft costs, construction and infrastructure, which allows for a lower total construction cost covered by the first mortgage. Homeownership new construction and rehabilitation funds are blended with HOME, CDBG, HOPE 3, and other resources to fund affordable housing providers and the county's owner rehabilitation program.

Rental and special needs projects leverage funds from many sources including, but not limited to, private capital, HOME, CDBG, FEMA, tax credits, SAIL, Federal Home Loan Bank Board funds, HUD 811, HUD 202 and the Rural Housing Services program. Non-profit sponsors may work with for-profit developers to complete the projects.

### **1. b. Creation/Preservation of Affordable Housing Minimizing Need for Additional Local Services**

Lee County's SHIP Program, which began in 1991, encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low- income persons and community groups. The county's affordable housing program involves an active partnership between non-profit affordable housing developers, private developers, lenders, builders, and homebuyers. The following describes the various roles played by the members of the public-private partnership:

Lee County. The county has in place an expedited system for processing permits for affordable housing and staff provides technical assistance in permitting, project review and resource allocation to affordable housing providers. The county evaluates the direction of its efforts in affordable housing after conducting public meetings, workshops and studies and analyzing the degree of need, the inventory of programs available and appropriate allocation of resources.

Non-profit Sponsors. Lee County's public/private affordable housing partnership relies on IRS recognized non-profit affordable housing providers to carry out the majority of SHIP assisted affordable housing production. Non-profit affordable housing providers must specialize in

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

housing, construction, community development, or supported housing for people with special needs. In selecting non-profit affordable housing providers, Lee County considers an organization's mission, capacity, experience, financial stability, type of program, client base, ability to meet SHIP requirements, participation in the WAGES program as employers, and other qualifications. Community Housing Development Organizations (CHDOs) are an example of the type of organization that may be eligible to sponsor housing initiatives.

Construction Industry. Lee County has worked diligently with the construction industry to greatly reduce permitting time and to expedite affordable housing projects where needed.

Financial Institutions. Lee County's private lending institutions have partnered and continue to foster partnerships with affordable housing providers that receive SHIP funding in order to meet the Community Reinvestment Act requirement to provide loans to low income citizens. The intent is to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

- **SHIP Strategies**

New Construction: Funds are made available to IRS approved non-profit affordable housing providers for the construction of homes. Non-profit sponsors are selected according to qualifications (i.e., Mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements). The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs. These expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. The cost of the home to the homebuyer is transferred through a first mortgage, which is held by a lending institution, and the property is transferred to the new owner fee simple, at the completion of construction. A subordinate deferred, non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. Only the amount of subsidy needed to close will be awarded, or if the maximum amount of assistance is awarded, any difference between the maximum assistance amount and the amount needed to close will be applied to principal reduction. Non-profit sponsors may apply on behalf of more than one applicant. The non-profit sponsors will be leveraging SHIP dollars with private funds derived from mortgages from lenders as well as sweat equity from the homebuyers. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

Down Payment Assistance: Funds are provided to very-low, low and moderate-income homebuyers in a direct assistance program for new construction. To qualify, applicants must be income eligible under SHIP guidelines and select a home for purchase that meets SHIP criteria. Only the amount of subsidy needed to close will be awarded, or if the maximum assistance amount of assistance is awarded, any difference between the maximum assistance amount and the amount needed to close will be applied to principal reduction. The program is advertised when funds are available and a waiting list is kept on a first come/first ready basis. The primary mortgage lender submits the initial application and funds are disbursed at closing.

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

Rehabilitation: Funds are made available to IRS approved non-profit affordable housing providers and government agencies for the rehabilitation of homes. Sponsors are selected according to their qualifications (i.e., Mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements). The funds are used to pay the costs of permitting fees, construction and construction related costs. A subordinated deferred, non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. Only the amount of subsidy needed will be awarded.

SHIP funds used in the home ownership/rehabilitation - general strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, and non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of ownership or sale of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is income eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. Recaptured funds and program income will be used for eligible SHIP activities described in the Housing Delivery Goals Chart. SHIP staff is authorized to use these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The Local Housing Assistance Plan may be amended if program goals will not be met.

Disaster Mitigation: This strategy will be implemented only in the event of a disaster legally declared by the President of the United States, the Governor of the State of Florida or the Lee County Board of County Commissioners. Only unencumbered SHIP funds will be used to fund this strategy. Lee County SHIP funds may be used to provide emergency repairs to very-low, low and moderate-income households in the aftermath of a disaster to address emergency housing repair needs. Funds may be used for items such as, but not limited to: purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units habitable; and post disaster assistance with non-insured repairs and rehabilitation.

Funds will be advertised in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods with the County and be made available on a first come/first ready most needed basis to eligible households. Manufactured housing and mobile homes are not eligible for assistance under this program.

Education: Homeownership Training and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, and Tenant Counseling. Lee County's SHIP program provides technical assistance to its sponsors. Along with direct funding for housing, homebuyer education is an important component of the program. SHIP funds are used to provide a homeownership-training seminar to SHIP applicants to prepare them for homeownership. The training, offered free of charge, includes materials covering the subject of financing, family budgeting, home maintenance and credit mortgage counseling. A video and manual are available, along with housing counseling. This training is also offered in Spanish when appropriate. The affordable rental housing providers for the Special Needs populations provide tenant counseling to their residents. This counseling is tailored to meet the specific needs of the particular tenant population.

# AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

**TABLE 72: Affordable Housing Strategies**

<b>Description of Activities</b>	<b>Income Category and program Eligibility</b>	<b>Selection Criteria</b>	<b>Recapture Provisions</b>	<b>Other Funds Leveraged</b>
<b>Home ownership</b> New Construction	Very-low, low and moderate income per HUD guidelines adjusted for family size	IRS approved non-profit affordable housing providers selected by competitive proposals	Deferred, non-amortizing subordinate mortgage grants	State and local HOME, HOPE 3, CDBG, misc. Grants, RHS Section 502, PLP, AHP, private contributions, private capital
<b>Homeownership</b> Down Payment/Closing Cost Assistance	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Income eligible households, by waiting list first/come- first/ready. Very-low and low-income households are a priority	Deferred, non-amortizing subordinate mortgage grants	Private capital, RHS Section 502,514
<b>Homeownership</b> Rehabilitation	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, CDBG, HOPE 3, private capital, historic preservation funds
<b>Homeownership</b> Rehabilitation Barrier Free Access	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, CDBG, HOPE 3, private capital
<b>Rental</b> Construction New/ Rehabilitation	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, FEMA, SAIL, tax credits, AHP, CDBG, HUD 202, and HUD 811
<b>Rental</b> Special Needs	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, FEMA, SAIL, tax credits, AHP, CDBG, HUD 202, and HUD 811
<b>Disaster Mitigation and Recovery</b>	Very-low, low and	Income eligible households by waiting list	Deferred, non-amortizing	Available federal, state and local

## AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN

TABLE 72: Affordable Housing Strategies				
Description of Activities	Income Category and program Eligibility	Selection Criteria	Recapture Provisions	Other Funds Leveraged
	moderate income per HUD Guidelines adjusted for family size	on a first/come, first ready, most/need and IRS approved non-profit affordable housing providers selected by competitive proposals. Very-low and low-income households are a priority.	subordinate mortgage grants	funds for disaster mitigation and recovery

Source: Local Housing Assistance Plan-LHAP 03/05.

All of these strategies enhance the creation and preservation of affordable housing and minimize the need for additional local services.

### 1.c. Avoid Concentration of Affordable Housing Units in Any Specific Areas

- Geographic Distribution of Affordable Housing
- Site Location Guidelines

Lee County intends to make funds available in the form of a loan to eligible non-profit organizations for the creation of permanently affordable housing on leased land using the Community Land Trust Model. Using this model, a non-profit acquires parcels of land, holds the land in perpetuity for long-term ground leases, transfers ownership of any structural improvements located on such leased parcels to the lessees, and retains a preemptive option to purchase any structural improvement on the land at a price determined by a formula designed to ensure the improvement remains affordable to very low and low income households.<sup>22</sup>

The development of affordable housing using land trust funds can be located anywhere in Lee County, ensuring geographic distribution of affordable housing and avoiding concentration of affordable housing units in any specific areas. These funds may be used to construct new housing, to purchase and rehabilitate existing housing, and/or to help the non-profit developer to acquire the underlying land. The housing may be renter-occupied or owner-occupied.

In other words, the CLT creates housing that remains permanently affordable, by providing affordable housing on leased land for very-low-income and low-income households, incorporating elements of universal design and energy efficiency and prioritizing the production of affordable housing in Smart Growth areas, especially in areas providing easy access to employment. The goal is to effectively implement the CLT model to address Lee County's urgent affordable housing needs through innovative strategies that may be replicated by other counties in Florida.

<sup>22</sup> Definition of Community Land Trust from Section 233 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12773).



Another method that avoids concentration of affordable housing and ensures geographic distribution is to implement *inclusionary zoning*, which entails reserving a specific percentage of housing units for lower income households in new developments built throughout the county.

**2. Substandard Housing and Structural/Aesthetic Improvement of Housing**

Lee County has instituted two measures utilized in its SHIP application process for non-profit organizations proposing new homeownership construction projects that ensure the structural and aesthetic improvement of housing.

The first is the *Universal Design Criteria* that ensures the following:

- (a) All homeownership new construction projects must meet the following two minimum design criteria:
  - i. On the first habitable floor of the building, a 32 inch clear passage through at least one exterior door and a 29 inch clear passage through all interior doors including bathrooms *exist*
  - ii. On the first habitable floor of the building, a 36 inch wide level route through hallways and passageways *exist*
- (b) All rental (new or rehabilitation) construction projects must meet the following two minimum design criteria for accessibility:
  - i. 32 inches clear passage through at least one exterior door and 29 inch clear passage through all interior doors, including bathrooms
  - ii. 36 inch wide level route through hallways and passageways
- (c) All new homeownership and new rental projects must provide:
  - i. Reinforcement in first floor bathroom walls around the toilet and bathtub/shower for installing grab bars
  - ii. Light switches, thermostats and electrical panels no higher than 48 inches about the floor and electrical outlets at least 15 inches above the floor.
  - iii. Levered faucets and door handles eliminates the need for painful twisting; electric rocker switches, rather than conventional switches, are easily turned on and off
- (d) All rental rehabilitation projects must provide at least one entrance, which will be a ramp or no-step entrance, unless the proposed construction of a no-step entrance will require the installation of an elevator.

The second is the *Rehab-Barrier Free Strategy*. Lee County makes funding available to IRS approved non-profit affordable housing providers, disability support organizations and government agencies for the rehabilitation of homes in order to retrofit make them barrier free and accessible to the handicapped and persons with disabilities as defined in Rule 67-37.002(13). Sponsors are selected according to their qualifications as determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. Funds awarded are used to pay for permitting fees, construction and construction related costs. SHIP funds used in the home ownership/rehabilitation – barrier free strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. Only the amount of

subsidy needed is awarded. The mortgage is zero interest, deferred payment, and non-amortizing that are forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of ownership or sale of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is income eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. Every effort will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, HOME, HOPE, and other available programs.

**3. Provide Adequate Sites Very Low, Low and Moderate Income Households and Mobile Homes**

The Community Land Trust and Inclusionary Zoning models presented above are strategies that could provide for adequate housing sites for very low, low and moderate-income households. A third strategy, as recommended by the Public Costs Of Inadequate Housing study, is to work with employers to encourage employee homeownership incentives. This entails the employer assisting the employee with down payment assistance, low interest loans and therefore the actual creation of housing units in adequate sites near employment throughout the community.

**4. Provide Adequate Sites for Group Homes and Foster Care Facilities Licensed/Funded by the Florida Department of Children and Family Services (DCF)**

- **Rental: Construction and/or Rehabilitation**

Lee County's SHIP Program's eligible activities include the construction or rehabilitation of housing for persons who have special housing needs, as defined by Chapter 67-37.002(13) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons living with HIV/AIDS, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities. New construction, acquisition, permitting, predevelopment, minor or major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, emergency move in assistance, and conversions are eligible activities. Special needs housing facilities are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral. Special Needs Rental Housing projects also qualify for funding under the General Rental Housing Strategy. Ten percent of SHIP funds are to be earmarked for Special Needs strategies or recipients.

Eligible activities include construction and rehabilitation of rental housing for availability to eligible persons. Acquisition, new construction, permitting, pre-development costs, minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and conversions are approved activities. All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of fifteen years.

**5. Identification of the Following Activities**

- **Conservation**

The cost of housing and land continues to increase in Lee County and these current market conditions are encouraging the private sector to conserve existing housing stock. The public sector continues to preserve existing housing and improve the quality of neighborhoods through such programs as the Lee County Department of Human Services' Neighborhood District Program. In April 1995, the Lee County Board of Commissioners designated five neighborhoods (Charleston Park, Dunbar, Harlem Heights, Page Park, and Pine Manor) as Neighborhood Districts due to their demonstrated need for community redevelopment, affordable housing, increased economic development opportunities, and enhanced direct social services delivery. Conservation of existing residential areas takes place by enforcing codes, providing federal funding for area wide infrastructure improvements, and dispersing information on housing programs to residents. As a neighborhood reaches sustainability, it graduates out of the Neighborhood District Program and new areas in need of residential conservation; supported services and infrastructure are added to the program.

Additionally, Lee County, in response to current and projected needs of its residents, allows developments consisting of a diverse mix of housing types, sizes, prices, and rents by maintaining mixed-use land use categories in the Future Land Use Element of the comprehensive plan. The County is also studying the implementation of mixed-use developments, which include both commercial and residential uses, consisting of two or more different but compatible uses, such as: residential, office, industrial and technological, retail, commercial, public, entertainment, or recreation. Keeping in mind the future, the County has hired a Smart Growth Coordinator to encourage the development of Smart Growth strategies. In addition, the County focuses on conserving existing housing and preserving neighborhoods by providing urban services, mass transit and accessibility.

- **Rehabilitation**

The Lee County SHIP program provides resources to non-profit affordable housing providers and government agencies for four types of housing rehabilitation serving very low, low and moderate income households: (a) General: funding pays the costs of permitting fees, construction and construction related costs; (b) Barrier Free: funding makes the homes barrier free and accessible to persons with disabilities/handicaps; (c) General Rental Housing (Construction/Rehabilitation): eligible activities are acquisition, new construction, permitting, pre-development costs, minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and conversions; and (d) Special Needs Rental Housing (Construction/Rehabilitation): eligible activities include construction and rehabilitation of housing for persons who have special housing needs as defined by Chapter 67-37.002(13) Florida Administrative Code. These activities include, but are not limited to, persons

## **AFFORDABLE HOUSING NEEDS ASSESSMENT UPDATE--SEPTEMBER 2005; LEE PLAN**

with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities. New construction, acquisition, permitting, predevelopment, minor or major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, emergency move in assistance, and conversions are eligible activities. Special needs housing facilities are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral. Special Needs Rental Housing projects also qualify for funding under the General Rental Housing Strategy. Ten percent of SHIP funds are to be earmarked for Special Needs strategies or recipients.

IRS approved non-profit affordable housing providers and government agencies compete for SHIP funding for rehabilitation projects at the discretion of the county and according to the county's procurement procedures. Every effort is made to leverage public dollars to the maximum extent possible. The home ownership rehabilitation strategy encourages the use of private capital, HOME, HOPE, and other available programs, and special needs housing may be built with a variety of funds, including private, federal and state sources.

- **Demolition/Relocation**

The Lee County Department of Human Services funds the demolition and clearance of substandard housing units and related conditions that detract from the residential character of neighborhoods. Identification of substandard housing is identified through concentrated code enforcement activities. Concentrated code enforcement activities are coordinated with public improvements, affordable housing activities and other services. These activities reduce the signs of neglect and deterioration and remove cover for criminal activities. Activities also enhance neighborhood appearance, property values, and neighborhood stability.

- **Historically Significant Housing**

Lee County Planning Division is committed to preserving communities, parks and preserves. An active Historic Preservation Board, consisting of seven members, has been in existence since 1988. During that time frame, the Board has reviewed and provided decisions regarding the rehabilitation of numerous houses and businesses in Boca Grand, Matlacha, Pine Island, and other areas. A major accomplishment is the preservation of the Koreshan artifacts and buildings at the State Park in Estero, Florida.

- **Neighborhoods**

The Lee County Department of Human Services has an extensive Neighborhood Building Program targeting seven communities in Unincorporated Lee County with revitalization initiatives to include infrastructure (sidewalks, bus shelters, street lighting, etc.), code enforcement, community centers and social service programs, as well as homeownership rehabilitation, demolition of substandard housing and relocation (if necessary). Funding for these initiatives comes from Community Development Block Grant and HOME HUD programs as well as from the State of Florida and local foundations. Lee County is the center point for coordination of these initiatives, coordinating with community residents to determine area needs and providing eligible non-profit organizations or government agencies with the opportunity to apply for funding to provide the necessary infrastructure and services.

## **Useful Websites**

- Affordable Housing Study Commission at [www.floridahousing.org/ahsc](http://www.floridahousing.org/ahsc)
- Agency for Health Care Administration Assisted Living Unit at [www.fdhc.state.fl.us](http://www.fdhc.state.fl.us)
- American Association of Homes and Services for the Aging at [www.aahsa.org](http://www.aahsa.org)
- The Census Bureau at [www.census.gov](http://www.census.gov)
- Chapter 420, Florida Statutes at [www.leg.state.fl.us](http://www.leg.state.fl.us)
- Claude Pepper Institute on Aging and Public Policy at [www.pepperinstitute.org](http://www.pepperinstitute.org)
- Enterprise Foundation at [www.enterprisefoundation.org](http://www.enterprisefoundation.org)
- Fannie Mae Foundation at [www.fanniemaefoundation.org](http://www.fanniemaefoundation.org)
- Federal Home Loan Bank of Atlanta Affordable Housing Program at [www.fhlbatl.com](http://www.fhlbatl.com)
- Florida Coalition for the Homeless at [www.flacoalitionhomeless.com](http://www.flacoalitionhomeless.com)
- Florida Community Loan Fund at [www.fclf.org](http://www.fclf.org)
- Florida Council on Homelessness at [www.myflorida.com](http://www.myflorida.com)
- Florida Department of Children and Families at [www.state.fl.us](http://www.state.fl.us)
- Florida Department of Community Affairs at [www.dca.state.fl.us](http://www.dca.state.fl.us)
- Florida Department of Elder Affairs at [www.elderaffairs.state.fl.us](http://www.elderaffairs.state.fl.us)
- Florida Housing Coalition at [www.flhousing.org](http://www.flhousing.org)
- Florida Housing Data Clearinghouse at [www.flhousingdata.shimberg.ufl.edu](http://www.flhousingdata.shimberg.ufl.edu)
- Florida Supportive Housing Coalition at [www.flshc.org](http://www.flshc.org)
- Harvard's Joint Center for Housing Studies at [www.jchs.harvard.edu](http://www.jchs.harvard.edu)
- Housing Assistance Council at [www.ruralhome.org](http://www.ruralhome.org)
- Knowledgeplex at [www.knowledgeplex.org](http://www.knowledgeplex.org)
- Lee County Economic Development office at <http://www.leecountybusiness.com>
- Local Housing Finance Agencies - [PDF file](#)
- National Alliance to End Homelessness at [www.naeh.org](http://www.naeh.org)
- National Coalition for the Homeless at [www.nationalhomeless.org](http://www.nationalhomeless.org)
- National Investment Center for the Senior Housing and Care Industries at [www.nic.org](http://www.nic.org)
- National Law Center on Homelessness and Poverty at [www.nlchp.org](http://www.nlchp.org)
- National Resource Center on Supportive Housing and Home Modification at [www.homemods.org](http://www.homemods.org)
- NCB Development Corporation at [www.ncbdc.org](http://www.ncbdc.org)
- State housing finance agencies at [www.ncsha.org](http://www.ncsha.org)
- State of Florida at [www.myflorida.com](http://www.myflorida.com)
- U.S. Department of Agriculture's Rural Housing Services at [www.rurdev.usda.gov](http://www.rurdev.usda.gov)
- U.S. Department of Housing and Urban Development at [www.hud.gov](http://www.hud.gov)
- U.S. Department of Housing and Urban Development, Office of Policy Development and Research at <http://www.huduser.org>

**List of Sources**

Bureau of Economic and Business Research (BEBR)

*Comprehensive Planning, Housing Element Data and Affordable Housing Needs Assessment. Lee County, FL.* Florida Housing Data Clearinghouse Quick Reports, 2005.

Lee County Board of County Commissioners Consolidated Plan and Annual Action Plans (CDBG, HOME, ESG)

Lee County Board of County Commissioners Lee Plan

State of Florida, Department of Children and Families

State of Florida, Department of Health

United State Census, 1990 and 2000. *American FactFinder*

United States Department of Housing and Urban Development

*Updating the Low-Income Housing Tax Credit Database: Projects Placed in Service through 2001.* U.S. Department of Housing and Urban Development, Office of Policy Development and Research. ABT Associates Inc., Cambridge, MA, C-OPC-21985, December 2003

White, Douglas. *The Impact of Real Estate on the Florida Economy—Update for 2004—(Using Roll Year 2003 Property Appraiser Data).* Shimberg Center for Affordable Housing. October 2004.

*Why Not In Our Communities? Removing Barriers to Affordable Housing.* An Update to the Report of the Advisory Commission on Regulatory Barriers to Affordable Housing. U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

**APPENDIX**

**Appendix A: Inventory and Generalized Location of Mobile Home and RV Parks**

(Attach from Property Appraiser)

**COMMERCIAL LISTING - MOBILE HOME & RV****SORTED BY BUSINESS NAME****DATA AS OF: 5/18/2005**

<u>STRAP</u>	<u>BUSINESS NAME</u>	<u>SITE ADDRESS</u>
19-43-25-00-00002.0000	AL JONES TRAILER PARK	17890 SLATER RD North Fort Myers, FL 33917
04-44-25-04-00029.9250	ALTA VISTA MANOR	390 ALTA VISTA AVE Fort Myers, FL 33905
36-43-24-00-00006.0000	BAYSHORE MOBILE VILLAGE	15711 SHORELINE BLVD North Fort Myers, FL 33917
24-48-23-01-00007.0090	BON AIRE TRAILER PARK 2005 IE CAP RATE ADJUSTED FOR FMB LOCATION	760 SAN CARLOS DR Fort Myers Beach, FL 33931
33-47-25-B4-0340A.0000	BONITA HEIGHTS MHP CAPE RATE LESS FOR GROUP D DUE TO THE MORE STABLE OFFICE BLDG INCOME BLENDED RATE FOR VCL & EXPENSES	3650 BONITA BEACH RD SW BONITA SPRINGS, FL 34134
26-47-25-B1-00102.0010	BONITA LAKE RV RESORT	26325 OLD 41 RD Bonita Springs, FL 34135
26-47-25-B1-00102.0020	BONITA ST JAMES VILLAGE 28264 OLD US 41 RD	Bonita Springs, FL
35-43-24-00-00001.0080	BUCCANEER MHP SECTION 'A'	2210 N TAMIAMI TRL North Fort Myers, FL 33903
35-43-24-09-0000A.0010	BUCCANEER MHP SECTION B	HDR: SNOWBIRDLAND North Fort Myers, FL 33917
01-46-23-00-00026.0000	C-21 MOBILE HOME PARK	16271 MCGREGOR BLVD Fort Myers, FL 33908
07-43-25-01-00000.0080	CALLAWAY MHP VAC RATE HIGHER IS DUE TO 3 MH'S DESTROYED H/D, AND IS REFLECTED BECAUSE OF THIS CONDITION - 2005	6651 GOLDEN RD North Fort Myers, FL 33917
11-44-24-00-00018.0000	CALOOSA MOBILE PARK SOLD 5/01 \$600,000	1199 N TAMIAMI TRL North Fort Myers, FL 33903
19-46-24-00-00021.0050	CANAL POINT MOBILE PARK CAP RATE ADJUSTED FOR WATERFRONT PROPERTY	1707 MAIN ST Fort Myers Beach, FL 33931
02-46-22-00-00001.1000	CHERRY ESTATES CAP RATE REFLECTS WATERFRONT PROPERTY	2701 YORK RD St James City, FL 33956
19-47-26-B4-00001.0000	CITRUS PARK-TROST INTERNATIONAL 2005 IE	25501 TROST BLVD Bonita Springs, FL 34135
02-44-24-03-0000A.0390	COCONUT PALMS MOBILE VILLAGE LISTED \$600,000 10/02	1259 N TAMIAMI TRL North Fort Myers, FL 33903



<b><u>STRAP</u></b>	<b><u>BUSINESS NAME</u></b>	<b><u>SITE ADDRESS</u></b>
14-44-23-C1-00800.0470	CORAL CAPE MOBILE PARK	419 SW PINE ISLAND RD Cape Coral, FL 33983
33-46-25-00-00018.0080	COVERED WAGON RV PARK 21450 S TAMiami TRL	21450 S TAMiami TRL Estero, FL 33928
24-43-24-03-00002.0020	CRAWFORD MHP	8431-8481 GRADY DR North Fort Myers, FL 33917
25-44-24-01-00052.0000	DAVIS TRAILER PARK 2005 IE	3411 BROADWAY Fort Myers, FL 33901
18-43-24-00-00001.0050	DEL TURA PHASE I	18621 N TAMiami TRL North Fort Myers, FL 33903
18-43-24-04-00000.0010	DEL TURA PHASE II	18801 N TAMiami TRL North Fort Myers, FL 33917
18-43-24-00-00001.007B	DEL TURA PHASE III REAR SECTION BEING LEASED. NOT STABILIZED FOR 2005.	0 FOUNTAIN VIEW BLVD North Fort Myers, FL 33903
19-48-24-00-00021.0010	EBB TIDE TRAVEL PARK CAP RATE ADJUSTED FOR WATERFONT PROPERTY	2201 MAIN ST Fort Myers Beach, FL 33931
35-47-25-B4-00227.001A	ENGEL-MEYER MHP 2005 IE SOLD 5/99 \$275,000	27881 NEW YORK ST Bonita Springs, FL 34135
03-44-24-00-00009.0000	EVERGREEN TRAILER PARK	323 EVERGREEN RD North Fort Myers, FL 33903
24-44-22-00-00028.0000	FISHERMANS TRAILER PARK 2005 IE SOLD 7/98 \$750,000 CAP RATE REFLECTS WATERFONT PROPERTY	4500 PINE ISLAND RD NW MATLACHA, FL 33993
04-44-25-03-00021.6920	FLAMINGO MH PARK (FKA PENN DEL)	4729 PALM BEACH BLVD Fort Myers, FL 33905
09-44-25-17-00001.0000	FLORIDA PALMS MOBILE PARK	4900 TICE ST Fort Myers, FL 33905
35-43-25-00-00002.0000	FLORIDA POWER MHP CAP RATE LOWER THAN GROUP DUE TO HAVING MORE STABLE SFR INCOME STREAM	3140-3210 JOPPA LN Fort Myers, FL 33905
35-43-24-00-00007.0010	FOX TRAILER PARK 2005 IE	2020 QUEEN ST North Fort Myers, FL 33917
06-46-24-01-00002.0000	FT MYERS BEACH RV RESORT	16299 SAN CARLOS BLVD Fort Myers, FL 33908
08-48-25-00-00014.0000	FT MYERS CAMPGROUND	16800 S TAMiami TRL Fort Myers, FL 33908
26-43-24-00-00009.0150	GARDEN RV PARK SOLD 10/02 \$485,000	2830 GARDEN ST North Fort Myers, FL 33917

<u>STRAP</u>	<u>BUSINESS NAME</u>	<u>SITE ADDRESS</u>
30-47-28-B3-00001.2010	GLADE HAVEN PARK 2005 IE HIGHER THAN TYP VACANCY FOR GROUP	12585 E TERRY ST Bonita Springs, FL 34135
25-43-24-03-00079.0120	GRAMMER RENTALS	7566 HART DR North Fort Myers, FL 33917
29-48-24-W1-00131.0010	GULF VIEW COLONY (CO-OP FOR 2006) CAP RATE ADJUSTED FOR LOCATION AT FMB	2945 ESTERO BLVD Fort Myers Beach, FL 33931
15-43-24-00-00006.0000	HERITAGE MOBILE ESTATES SMALL 9 HOLE GC, RATED IN GROUP B.	3600 HERITAGE LAKES BLVD North Fort Myers, FL 33917
28-43-24-00-00003.0000	HORIZON VILLAGE 9200 LITTLETON RD	9200 LITTLETON RD North Fort Myers, FL 33903
02-44-24-00-00003.0000	HOWARD MHP HIGHER VAC REFLECTS FAIR CONDITION OF PARK & IMPS	1528/30 N TAMIAMI TRL North Fort Myers, FL 33917
38-47-25-B3-00011.0000	IMPERIAL BONITA ESTATES (PORTION OF PARK IS CO-OP) SITE COUNT PER KAY BRANDON 992-0511	27700 BOURBONNIERE DR Bonita Springs, FL 34135
07-48-24-00-00001.0000	INDIAN CREEK PARK (PORTION 'A')	17340 SAN CARLOS BLVD Fort Myers Beach, FL 33931
07-48-24-00-00013.1000	INDIAN CREEK PARK (PORTION 'B')	17820 SAN CARLOS BLVD Fort Myers Beach, FL 33931
02-46-23-00-00005.0010	IONA TRAILER RANCH	16295 DAVIS RD Fort Myers, FL 33908
22-43-24-00-00002.0000	ISLAND VISTA ESTATES SOLD 6/02 \$13,5000,000 \$21,880/UNIT	3000 N TAMIAMI TRL North Fort Myers, FL 33917
36-45-24-00-00001.0000	JAMAICA BAY WEST	15235 S TAMIAMI TRL Fort Myers, FL 33908
35-47-25-B2-00311.0010	JEZIORSKI MHP	10660 WILSON ST Bonita Springs, FL 34135
35-43-24-00-00042.0000	JONES TRAILER COURT	1895 N TAMIAMI TRL North Fort Myers, FL 33903
30-43-25-00-00005.0010	JULIA TRAILER PARK	16500 SLATER RD North Fort Myers, FL 33917
31-47-26-B4-00100.0130	KINGSTON MHP	27966 OAKLAND DR Bonita Springs, FL 34135
23-45-22-03-0000A.0000	KOA CAMPGROUND @ PINE ISLAND	5120 STRINGFELLOW RD St James City, FL 33956
08-43-24-00-00002.0000	LAKE FAIRWAYS COUNTRY CLUB LOU STEIDEL #731-5565	19371 N TAMIAMI TRL North Fort Myers, FL 33903

<b><u>STRAP</u></b>	<b><u>BUSINESS NAME</u></b>	<b><u>SITE ADDRESS</u></b>
26-45-24-00-00012.0030	LAKES PARK RV & MH PARK 2005 IE	14600 S TAMiami TrL Fort Myers, FL 33912
15-44-25-00-00007.0000	LAZY 'J' MOBILE PARK SOLD 7/03 \$1,750,000	1263 GOLDEN LAKE RD Fort Myers, FL 33905
08-44-26-00-00018.0000	LEE MAX MOBILE PARK 2005 IE SOLD 9/03 \$330,000 = \$25,384 / UNIT	5821 BUCKINGHAM RD Fort Myers, FL 33905
24-44-22-00-00018.0000	LYONS TRAILER PARK SOLD 3/01 \$400,000 CAP RATE LESS FOR GROUP, DUE TO BEING WATERFRONT PROPERTY	11200-222 PORPOISE POINT RD Cape Coral, FL 33983
32-47-26-00-00001.0420	MANNA CHRISTIAN VILLAGE	13650/60 BONITA BEACH RD SE Bonita Springs, FL 34135
03-44-25-01-00053.0000	MARINELLI MHP	9890/9900 ORANGE RIVER BLVD Fort Myers, FL 33905
01-46-23-00-00018.0000	MCGREGOR MOBILE HOME PARK	16600 MCGREGOR BLVD Fort Myers, FL 33908
24-44-22-03-00002.0020	MCKNIGHT MHP CAP RATE LESS THAN GROUP DUE TO WATERFRONT PROPERTY	4661 PINE ISLAND RD NW MATLACHA, FL 33993
35-43-24-00-00020.0000	MERE'S MHP	1699 IXORA DR North Fort Myers, FL 33917
23-43-24-03-00033.002A	MS BETH MHP	16-34 SUN RICH LN North Fort Myers, FL 33917
23-43-24-03-00034.0020	MS BETH MHP 2	8086 HECK DR North Fort Myers, FL 33917
32-47-25-B4-00058.0000	MURPHY GARY MHP CAP RATE LESS THAN GROUP DUE TO BEING A WATERFRONT PROPERTY	27702 SIMMONS LN Bonita Springs, FL 34134
35-47-25-B3-00117.0010	OAK CREEK MOBILE PARK 2005 IE	10500/2775 DEAN ST/OLD 41 RD Bonita Springs, FL 34135
01-44-24-00-00016.0000	OLD BRIDGE VILLAGE 1776 NEW POST RD	6080 NEW POST RD North Fort Myers, FL 33917
09-44-25-P1-00300.0130	ORANGE GROVE MH PARK 2005 IE SOLD 1/04 \$1,002,000 = \$8,946 /UNIT AVG, GIM=3.49 RATE ADJUSTED FOR LOCATION	647 NUNA AVE Fort Myers, FL 33905
35-43-25-00-00012.0010	ORANGE HARBOR MH & RV PARK	5749 PALM BEACH BLVD Fort Myers, FL 33905
25-43-24-03-00081.0110	ORMESH MHP	7565 BREEZE DR North Fort Myers, FL 33917
19-48-24-00-00021.0030	OYSTER BAY PARK CAP RATE ADJUSTED FOR WATERFRONT PROPERTY	1711 MAIN ST Fort Myers Beach, FL 33931

<u>STRAP</u>	<u>BUSINESS NAME</u>	<u>SITE ADDRESS</u>
02-45-24-P3-00085.0000	PAGE MOBILE VILLAGE	4944 S CLEVELAND AVE FORT MYERS, FL 33907
07-44-25-P4-03807.0050	PALM 'N PINE MOBILE PARK	1016 SUPERIOR ST Fort Myers, FL 33916
01-48-25-B1-00002.0050	PALM LAKE CAMPING RESORT 2005 IE SOLD 11/00 \$700,000 = \$9,722 / UNIT AVG	11401 BONITA BEACH RD SE Bonita Springs, FL 34135
19-46-23-T3-00013.0000	PERIWINKLE TRAILER PARK 2005 IE CAP RATE LOWER FOR GROUP DUE TO BEING LOCATED ON SANIBEL ISLAND	1119 PERIWINKLE WAY Sanibel, FL 33957
08-43-24-04-0000A.0000	PINE LAKES COUNTRY CLUB LOU STEDEL #731-5565	10200 PINE LAKES BLVD North Fort Myers, FL 33903
15-44-25-00-00006.0020	PINE NEEDLES MH PARK 2005 IE SOLD 5/04 \$706,000 MINUS OV OF \$196,391 = \$28,821 / UNIT NOI=\$30,139 CAP RATE=6%	6280 HAMILTON DR Fort Myers, FL 33905
31-43-22-00-00045.0000	PINK CITRUS MH PARK 2005 IE SOLD 3/98 \$1,000,000 LOST 30 TRAILERS H/D. HIGHER VAC & EXPS APPLIED FOR 2005. UNIT COUNT PER 2005 IE RETURN	15061 STRINGFELLOW RD Bokelia, FL 33922
30-43-25-00-00026.0000	PRI-CAR MHP SOLD 11/04 \$850,000	6420-6451 MELODY LN/HARMONY I North Fort Myers, FL 33917
09-43-24-00-00005.0000	RAINTREE RV RESORT 2005 IE	19250 N TAMIAMI TRL North Fort Myers, FL 33903
29-46-24-W1-00145.1000	RED COCONUT RV PARK 3001 ESTERO BLVD	3001 ESTERO BLVD Fort Myers Beach, FL 33931
30-43-25-00-00002.0000	RIVER TRAILS & RIVER ESTATES HISTORICAL VACANCY @ REAR NOT STABALIZED 2005	16900 SLATER RD NORTH FORT MYERS, FL 33917
11-44-24-02-0000C.0040	RIVERS EDGE MOBILE PARK 10/04 POSSIBLE SALE \$4.2 RATES REFLECT PORTION OF INCOME IS FROM HOTEL TYPE OPERATION-WEEKLY RENTALS	1084 N TAMIAMI TRL North Fort Myers, FL 33903
03-44-24-00-00004.0000	ROCKIN B. RANCH MHP	1351 BETMAR BLVD North Fort Myers, FL 33903
36-43-24-00-00005.1000	ROYAL COACH ESTATES	15390 HART RD North Fort Myers, FL 33917
38-43-24-00-00005.0030	ROYAL COACH VILLAGE	16630 HART RD North Fort Myers, FL 33917
32-47-26-00-00001.0080	SALDIVAR MHP	13620/22 BONITA BEACH RD SE BONITA SPRINGS, FL 34135

<u>STRAP</u>	<u>BUSINESS NAME</u>	<u>SITE ADDRESS</u>
24-46-23-01-00007.0110	SAN CARLOS LODGE MHP LISTED BY LAHINA REALTY FOR \$1,500,000 CAP RATE ADJUSTED FOR FMB LOCATION	790 SAN CARLOS DR Fort Myers Beach, FL 33931
18-46-24-00-00002.0000	SAN CARLOS RV PARK 2005 IE CAP RATE ADJUSTED FOR WATERFRONT PROPERTY	18701 SAN CARLOS BLVD Fort Myers Beach, FL 33931
26-43-24-03-00073.0030	SCOTT MHP 2 MH'S DESTROYED H/D, AND VAC RATE REFLECTS THIS CONDITION	7760 BOGART DR North Fort Myers, FL 33917
24-44-22-00-00029.0000	SEA ISLES RESORT SOLD 10/01 \$959,000 CAP RATE LESS FOR GROUP, DUE TO BEING WATERFRONT PROPERTY	4450 PINE ISLAND RD NW MATLACHA, FL 33993
21-43-25-00-00003.0010	SEMINOLE CAMPGROUND 2005 IE SOLD 8/03 \$1,786,800 = \$13,851/ RVLOT	8891 TRIPLETT RD North Fort Myers, FL 33917
34-43-24-00-00001.0000	SERENDIPITY MOBILE PARK SOLD 5/98 \$8,460,000 \$25,030 PER UNIT	8791 LITTLETON RD North Fort Myers, FL 33903
20-46-25-01-00007.0020	SHADY ACRES TRAVEL PARK	19370 S TAMiami TRL Fort Myers, FL 33908
02-46-22-05-00420.0090	SHANGRI-LA PARK	3388 FIFTH AVE St James City, FL 33956
12-46-23-00-00005.0000	SIESTA BAY RV RESORT (PORTION 'A')	19333 SUMMERLIN RD Fort Myers, FL 33908
12-46-23-00-00005.1000	SIESTA BAY RV RESORT (PORTION 'B')	19111 SUMMERLIN RD Fort Myers, FL 33908
03-44-25-01-00051.0000	SIESTA TRAILER PARK FIELD CHECKED # OF MH LOTS	309 W BUELL DR Fort Myers, FL 33905
11-44-24-02-0000A.0100	SMITH ANDREW MHP	33 WEST NORTH SHORE AVE North Fort Myers, FL 33903
25-47-25-B2-00002.0000	SOUTHERN PINES MOBILE PARK 2005 IE APPEARS AS A 'B' PROPERTY, BUT PERFORMS LIKE A 'C'.	26300 SOUTHERN PINES DR Bonita Springs, FL 34135
27-43-24-00-00019.0000	SOUTHERN VILLAS MOBILE PARK	2557 N TAMiami TRL North Fort Myers, FL 33903
02-44-24-00-00042.0000	SOUTHWIND VILLAGE 2005 IE	1269 RIVER RD North Fort Myers, FL 33903
02-46-22-05-00422.0010	ST. JAMES CITY MOBILE PARK SOLD 8/03 \$1,500,000 W/OTHERS CAP RATE ADJUSTED FOR WATERFRONT PROPERTY	2581 OLEANDER ST St James City, FL 33956
35-43-25-06-0000A.0000	SUN-N-FUN MOBILE VILLAGE 2005 IE CAP RATE REFLECTS WATERFRONT PROPERTY	HDR SUN N FUN FT MYERS, FL 33905

<u>STRAP</u>	<u>BUSINESS NAME</u>	<u>SITE ADDRESS</u>
07-46-24-00-00004.0010	SUNBURST RV PARK SOLD 12/99 \$4,100,000 (FKA GULF AIR TRAVEL PARK) SUNBURST SUPERPARK II	17279 SAN CARLOS BLVD Fort Myers Beach, FL 33931
28-43-25-00-00003.0010		ACCESS UNDETERMINED NORTH FORT MYERS, FL 33917
21-43-25-00-00013.0000	SUNBURST SUPERPARK RESORT (FKA PIONEER VILLAGE)	17200 PIONEER ST North Fort Myers, FL 33917
02-44-24-11-00000.0160	SUNNY COURT TRAILER PARK	86 CRESCENT LAKE DR North Fort Myers, FL 33917
28-46-25-00-00016.0020	SUNNY GROVE PARK CAP RATE ADJUSTED FOR WATERFRONT PROPERTY	20850 S TAMIAMI TRL Estero, FL 33928
24-46-23-01-00009.0010	SUNNYLAND COURT CAP RATE LOWER DUE TO LOCATION FMB	18241 SAN CARLOS BLVD Fort Myers Beach, FL 33931
09-43-24-00-00010.0070	SUNSEEKERS RV PARK 2005 IE UNIT COUNT PER IE RETURN	19701 N TAMIAMI TRL North Fort Myers, FL 33903
26-43-24-00-00048.0000	SWAN LAKE MOBILE PARK OLD BUSINESS 41	2400 N TAMIAMI TRL North Fort Myers, FL 33903
35-43-24-00-00009.0000	SWIFTS MOBILE PARK 2005 IE	1846 POWELL DR North Fort Myers, FL 33917
29-46-25-00-00003.0000	TAHITI MOBILE VILLAGE CAP RATE REFLECTS WATERFRONT PROPERTY	20518 TAHITIAN BLVD Estero, FL 33928
27-43-24-00-00023.0040	TAMIAMI VILLAGE MOBILE PARK 18371 N CLEVELAND AV (WATCH FOR SALE)	16371 N CLEVELAND AVE North Fort Myers, FL 33903
27-43-24-02-00023.004A	TAMIAMI VILLAGE TRAVEL PARK	9000 FLAMINGO CIR North Fort Myers, FL 33903
09-43-24-00-00004.0000	TARA WOODS ESTATES	19376 N TAMIAMI TRL North Fort Myers, FL 33903
25-43-21-01-00001.0000	THAYER MHP CAP RATE LESS FOR GROUP C, DUE TO BEING A WATERFRONT PROPERTY	8391/95 MAIN ST Bokkeelia, FL 33922
01-46-23-00-00002.0000	THE GROVES RV RESORT SOLD 5/04 \$5,628,000	16175 JOHN MORRIS RD Fort Myers, FL 33908
09-44-25-00-00004.0000	TICE MOBILE HOME COURT 9/02 \$1,479,000	541 NEW YORK DR Fort Myers, FL 33905
31-43-22-00-00046.0040	TROPIC ISLES RV PARK 2005 IE VAC RATE ADJUSTED FOR HD SOLD 2/99 \$1,785,000 IN PROCESS OF BEING MHP - 2005 APT BLDG DESTRO	15175 STRINGFELLOW RD Bokkeelia, FL 33922

<u>STRAP</u>	<u>BUSINESS NAME</u>	<u>SITE ADDRESS</u>
35-47-25-B4-00212.0010	TROPICAIRE COURT 2005 IE	27951 NEW YORK ST Bonita Springs, FL 34135
02-44-24-00-00028.0000	TROPICAL PALM TRAILER PARK	45 EVERGREEN RD North Fort Myers, FL 33903
26-44-24-P2-00400.0250	TROPICAL TRAILER PARK	1825 LINHART AVE Fort Myers, FL 33901
01-46-23-00-00027.0010	TROPICANA MOBILE MANOR	16711 MCGREGOR BLVD Fort Myers, FL 33908
02-44-24-00-00038.0000	TWIN PINE VILLAGE SOLD 10/01 \$2,600,000	1319 RIVER RD North Fort Myers, FL 33903
02-44-24-00-00039.0000	TWIN PINE VILLAGE II 1305 RIVER RD (FKA - PALMS PARK) (SOLD 11/96 \$1,400,000)	1305 RIVER RD North Fort Myers, FL 33903
23-43-25-00-00023.0000	UPRIVER CAMPGROUND 2005 IE CAP RATE REFLECTS WATERFRONT PROPERTY	17021 UPRIVER DR North Fort Myers, FL 33917
26-43-25-01-00001.0000	UPRIVER CAMPGROUND II 2005 IE CAP RATE REFLECTS WATERFRONT PROPERTY	16800 MCSPADDEN RD North Fort Myers, FL 33917
35-47-25-B4-00238.0090	WHITEHEAD MHP	27551 STONEHAVEN DR Bonita Springs, FL 34135
27-43-24-00-00023.0030	WINDMILL VILLAGE	16131 N CLEVELAND AVE North Fort Myers, FL 33903
22-43-24-01-00001.0080	WINTER DREAM PARK 2005 IE 2005 INSPECTED FOR LOT COUNT & IMPS	17881 N TAMIAMI TRL North Fort Myers, FL 33903
20-46-25-00-00006.0000	WOODSMOKE RV PARK	19551 S TAMIAMI TRL Fort Myers, FL 33912
TOTAL RECORDS: 132		

REVISED 3/18/2005

TANGIBLE MOBILE HOME LIST - ALPHABETICAL BY PARK NAME

CODE MH PARK NAME

7111 AL Jones Trailer Park  
17850 Silder Rd  
N Ft Myers FL 33817

CODE MH PARK NAME

7102 Calocosa MH Community  
1209 N Tamiami Tr  
N Ft Myers FL 33903

CODE MH PARK NAME

7509 Engel's Trailer Park  
27861 New York St  
Bonita Springs FL 33923

7705 Gulf Air Travel Park  
17279 San Carlos Blvd SW  
Ft Myers Beach FL 33931

7501 Angler's Paradise  
27711 Windsor Rd SW  
Bonita Springs FL 33923

7003 Cap N Mac  
P.O. Box 728  
Bokelia FL 33922

7105 Evergreen Trl Park  
1940 Collier Av  
Ft Myers FL 33901

7523 Gulf Bay Trailer Park  
26301 Hickory Blvd  
Bonita Springs FL 33923

7502 Bamboo Mobile Village  
27131 Old US 41  
Bonita Springs FL 33923

7005 Charlotte Harbor Resort  
P.O. Box 65  
Bokelia FL 33922

7009 Fathman's Tourist Park  
11958 Royal Tee Cir  
Cape Coral FL 33901

7524 Gulf Coast Camping Resort  
24455 Production Cir  
Bonita Springs FL 33923

7161 Bayshore Mobile Village  
15711 Shoreline Blvd  
N Ft Myers FL 33903

7507 Citrus Park RV Resort  
12260 Gardenia Dr  
Bonita Springs FL 33923

7107 Fox Trl Park  
2020 Queen St  
N Ft Myers FL 33917

7707 Gulf View Colony  
2945 Estero Blvd  
Ft Myers Beach FL 33931

7021 Bocella & Bullenwood  
P.O. Box 12  
Bokelia FL 33922

7135 Coconut Palm Trailer Village  
1259 N Tamiami Tr  
N Ft Myers FL 33903

7704 Ft Myers Beach RV Resort  
16209 San Carlos Blvd  
Ft Myers FL 33903

7010 Hagan Trailer Park  
P.O. Box 314  
Bokelia FL 33922

7701 Bon Ave Trailer Park  
760 San Carlos Dr  
Ft Myers Beach FL 33931

7007 Coralwood Village MH Park  
419 SW Pine Island Rd  
Cape Coral FL 33991

7603 Ft Myers Campground  
16900 S Tamiami Tr  
Ft Myers FL 33903

7147 Heritage MH Park The  
3000 Heritage Lakes Blvd  
N Ft Myers FL 33917

7503 Bonita Beach Trl Park  
27800 Meadowcroft Ln  
Bonita Springs FL 33923

7205 Corner Park  
14691 Old Oga Rd SE  
Ft Myers FL 33905

7804 Ft Myers Trailer Park  
3111 Cleveland Ave  
Ft Myers FL 33901

7203 Hidden Cove MH Park  
2961 Fritson St  
Ft Myers FL 33918

7505 Bonita Heights Trl Park  
3650 Bonita Beach Rd  
Bonita Springs FL 33923

7617 Covered Wagon Trl Park  
21450 S Tamiami Tr  
Estero FL 33928

7031 Ft Myers/Pine Island KOA  
5120 Stringfellow Rd  
St James City FL 33956

7026 Hidden Lakes MH Park  
201 SW Pine Island Rd  
Cape Coral FL 33901

7506 Bonita Lake RV Resort  
26325 Old 41 Rd  
Bonita Springs FL 33923

7214 Crystal Lakes MH Community  
5040 Country Lakes Dr  
Ft Myers FL 33905-5110

7108 Gargler Trl Park  
522 NE Van Loon Ln  
Cape Coral FL 33909

7136 Horizon Mobile Home Vg  
8200 Littleton Rd NW  
N Ft Myers FL 33903

7504 Bonita Springs Trl Park  
11071 Terry SE  
Bonita Springs FL 33923

7502 Davis Trailer Park  
19421 Guyana Rd  
N Ft Myers FL 33917

7605 Garden Cove MH Park  
RR 78 Iona Rd  
Ft Myers FL 33908

7512 Imperial Bonita Estates  
27700 Bountornative Dr SE  
Bonita Springs FL 33923

7513 Bonita St. James Village  
10161 Welles Loop  
Bonita Springs FL 33923

7103 Del Tara Country Club  
18821 N Tamiami Tr  
N Ft Myers FL 33903

7109 Garden RV Park  
2867 Garden St  
N Ft Myers FL 33917

7514 Imperial River Court  
27303 Old 41 Rd SE  
Bonita Springs FL 33923

7101 Buccanear Mobile Eats  
2218 N Tamiami Tr  
N Ft Myers FL 33903

7703 Ebb Tide Camp Sites  
1725 Main St  
Ft Myers Beach FL 33931

7705 Groves Campground  
18176 John Morris Rd  
Ft Myers FL 33908

7706 Indian Creek Park  
17340 San Carlos Blvd  
Ft Myers Beach FL 33931



# TANGIBLE MOBILE HOME LIST - ALPHABETICAL BY PARK NAME

REVISED 5/18/2005

CODE	MH/PARK NAME	CODE	MH/PARK NAME	CODE	MH/PARK NAME		
7717	Iona Trailer Ranch 16295 Davis Rd Ft Myers FL 33908	7013	La G Trailer Ranch 11972 Glover Ln Cape Coral FL 33991	7301	Oak Park Village P.O. Box 38 Alva FL 33920	7120	Pioneer Village MH Cmty 17200 Pioneer St N Ft Myers FL 33917
7715	Island Bay Marine & Ap's 280 Pearl St Ft Myers Beach FL 33931	7201	Lee Mac MH Park 11367 Redbud Ln Bonita Springs FL 33923	7117	Old Bridge Park P.O. Box 2547 Ft Myers FL 33902	7211	Polisella Park 4701 Boland Rd Ft Myers FL 33905
7443	Island Vista Estates MH Community 3000 N Tamiami Tr N Ft Myers FL 33903	7115	Little Groves Trl Park 101 Pine Terrace MHP Punta Gorda FL 33950	7205	Orange Grove MH Park 847 Nuna Av Ft Myers FL 33905	7016	Popolo Paha Trailer Park 6385 Presidential Ct #104 Ft Myers FL 33918
7607	Janelca Bay West 16235 S Tamiami Tr Ft Myers FL 33912	7030	Lyons RV Park P.O. Box 531 Mallachia FL 33909	7207	Orange Harbor MH Park 5749 Palm Beach Blvd Ft Myers FL 33905	7149	Reintree RV Resort 19250 N Tamiami Tr N Ft Myers FL 33903
7510	Jones Mobile Village P.O. Box 2608 Bonita Springs FL 33959	7402	Mariner's Cove 20700 Basin Dr Estero FL 33928	7702	Oyster Bay RV Parks 1711 Main St Ft Myers Beach FL 33931	7710	Red Coconut Trailer Park 3001 Estero Blvd Ft Myers Beach FL 33931
7110	Jones Trailer Park 1895 N Tamiami Tr N Ft Myers FL 33903	7808	McGregor MH Park 18650 McGregor Blvd #102 Ft Myers FL 33908	7609	Page Mobile Village P.O. Box 2368 Ft Myers FL 33902	7121	Revere Edge MH Park 1064 N Tamiami Tr N Ft Myers FL 33903
7113	Julia MH Park 17970 Old Bayshore Rd N Ft Myers FL 33917	7116	Merces Trailer Park 1555 N Tamiami Tr N Ft Myers FL 33903	7518	Palm Lake Trl & Camping Resort P.O. Box 720 Bonita Springs FL 33969	7124	Roberts Trl Park 1526 N Tamiami Tr N Ft Myers FL 33903
7213	Julia MH Park 17970 Old Bayshore Rd N Ft Myers FL 33917	7154	Merces Trailer Park 1555 N Tamiami Tr N Ft Myers FL 33903	7118	Palm Oaks Trl Park 1028 N Tamiami Tr N Ft Myers FL 33903	7125	Royal Coach Estates 16360 Hart Rd N Ft Myers FL 33917
7114	Lake Fairways MH Park P.O. Box 3494 N Ft Myers FL 33918	7142	Merces Trailer Park 1555 N Tamiami Tr N Ft Myers FL 33903	7209	Pease Del MH Park 4728 Palm Beach Blvd Ft Myers FL 33905	7127	Royal Coach Estates 16390 Hart Rd N Ft Myers FL 33917
7112	Lake Fairways MH Park P.O. Box 3494 N Ft Myers FL 33918	9999	MOBILE HOME ON PRIVATE PROPERTY	7802	Periwinkle Way Trl Park 1119 Periwinkle Way Sanibel FL 33957	7519	Sabel Paha Trl Park 1718 Poplar Av S Milwaukee WI 53172
7812	Ladies Park RV & MH Cmty 12734 Kenwood Ln #35 Ft Myers FL 33907	7016	Moyers Trailer Park 913 Beville Blvd Naples FL 33942	7023	Pine Island Cove Home Owners Association 7280 Lady Fish Dr St James City FL 33955	7711	San Carlos Lodge Inc P.O. Box 2790 Ft Myers Beach FL 33902
7204	Long J Adventures 1283 Golden Lake Rd Ft Myers FL 33905	7515	Oak Creek Trl Park 10500 Dean St Bonita Springs FL 33923	7017	Pink Crus Trailer Park 15061 Shagbark Rd Sebring FL 33922	7712	San Carlos Trailer Park 16701 San Carlos Blvd Ft Myers Beach FL 33931

# REVISID 5/18/2005 TANGIBLE MOBILE HOME LIST - ALPHABETICAL BY PARK NAME

7022 Sea Isle Resort

7309 Coral Dr

Cape Coral

FL 33904

CODE MH PARK NAME

7020 St James City MH Park

2581 Chandler St Box 9-A

St James City

FL 33956

CODE MH PARK NAME

7146 Tropical Palm Trl Park

45 Evergreen Rd

N Ft Myers

FL 33903

7615 Woodsmoke Camping Resort

18251 US 41 SE

Ft Myers

FL 33908

7130 Serenity MH Park

8791 Lillian Rd

N Ft Myers

FL 33903

7215 Sun N Fun Trailer Park

5558 Palm Beach Blvd

Ft Myers

FL 33905

7622 Tropical Trailer Park

P.O. Box 1871

Boonville Springs

FL 33923

7403 Shady Acres Travel Park

19370 S Tamiami Tr

Ft Myers

FL 33908

7404 Sunny Grove Park

3401 Coralberry Ln

Estero

FL 33928

7613 Tropical Trailer Park

1825 Lashed Av

Ft Myers

FL 33901

7024 Shangri-La MH Park

1528 Angel Dr

Sanibel

FL 33957

7713 Sunnyland Trailer Court

19241 San Carlos Blvd

Ft Myers Beach

FL 33931

7614 Tropical/Century 21/River Trailer

P.O. Box 08369

Ft Myers

FL 33908

7716 Shoals Bay RV Resort

18333 Summerlin Rd SW

Ft Myers

FL 33908

7138 Sweet Lake Trl Park

2400 N Tamiami Tr

N Ft Myers

FL 33903

7601 Tropical/Century 21/River Trailer

P.O. Box 08369

Ft Myers

FL 33908

7025 Silver Taperon Lodge

P.O. Box 44

Bokosia

FL 33922

7139 Swifts Mobile Home Park

1846 Powell Dr

N Ft Myers

FL 33917

7208 Tropical/Century 21/River Trailer

P.O. Box 08369

Ft Myers

FL 33908

7520 Simons Trailer Park

27702 Simmons Ln

Boonville Springs

FL 33923

7405 Taitis Mobile Village

20518 Tahitian Blvd

Estero

FL 33926

7122 Tropical/Century 21/River Trailer

P.O. Box 08369

Ft Myers

FL 33908

7131 Six Lakes Country Club

8451 Lillian Rd

N Ft Myers

FL 33903

7140 Tamarind Village

18371 N Cleveland Av

N Ft Myers

FL 33903

7105 Twin Pines Village (aka Foster's Mobile Lodge)

1319 River Rd

N Ft Myers

FL 33903

7133 Smith Trailer Park

P.O. Box 61355

Ft Myers

FL 33906

7152 Tara Woods MH Cmnty

18376 N Tamiami Tr

N Ft Myers

FL 33903

7119 Twin Pines Village (aka Palms Trailer Park)

1305 River Rd

N Ft Myers

FL 33903

7511 Southern Pines

28300 Southern Pines Dr

Boonville Springs

FL 33923

7218 Tice Mobile Home Park

541 New York Dr

Ft Myers

FL 33905

7144 Uphill Campground

17021 Uphill Rd

N Ft Myers

FL 33917

7141 Southern Villas

2657 N Tamiami Tr

N Ft Myers

FL 33903

7028 Tropic Isles RV Resort

15175 Stringfellow Rd

Bokosia

FL 33922

7145 WD Trailer Park

17881 N Tamiami Tr

N Ft Myers

FL 33903

7134 Southwind Village MH Park

1289 River Rd

N Ft Myers

FL 33903

7621 Tropical Trailer Park

27651 New York St

Boonville Springs

FL 33923

7146 Windmill Village

16131 N Cleveland Av

N Ft Myers

FL 33903