

# Housing Element

City of Punta Gorda Comprehensive Plan 2045

Ordinance 2013-2024  
February 7, 2024

**Table of Contents**

**I. EXECUTIVE SUMMARY** ..... 3

**II. INTRODUCTION** ..... 3

    Purpose ..... 4

    Relationship to the City’s Comprehensive Plan ..... 4

**III. LEGISLATION** ..... 4

    Federal Regulations ..... 4

        Florida Statutes ..... 5

        Local Regulations ..... 6

        Local Programs ..... 9

**IV. INVENTORY & DATA** ..... 10

    Existing Conditions ..... 10

    Table 4.1 – Population and Household Trends, 2000-2020 10

    Table 4.2 – Population Distribution by Age, 2018 ..... 11

    Table 4.3 – In-Migrants to Charlotte County by Age, 2011-2015 ..... 12

    Table 4.4 – Punta Gorda Households by Size, 2020 ..... 13

    Table 4.5 – Households by Income, 2018 ..... 15

    Table 4.6 – Households by Wealth, 2018 ..... 16

    Table 4.7 – Punta Gorda Housing Units by Number of Units in Structure, 2021 ..... 19

    Table 4.8 – Tenure by Household Age, Punta Gorda 2018 20

    Table 4.9 – Housing Units by Age ..... 22

        Housing and Residential Development ..... 23

    Table 4.11 - Gross Rent Paid ..... 24

    Table 4.12 - Median Gross Rent Comparisons ..... 25

Table 4.13 - Specified Owner-Occupied Units by Value Ranges ..... 26

Table 4.14 - Median Value Comparison of Area Counties and the State of Florida ..... 26

Table 4.15 - Monthly Cost of Owner-Occupied Housing Units with Mortgages ..... 27

Table 4.16 – Monthly Cost of Owner-Occupied Housing Units without Mortgages ..... 28

Table 4.17 - Household Income of Renters by Cost Burden 29

Table 4.18 – Punta Gorda Tenure by Cost Burden ..... 29

Table 4.19 - Household Income as Percentage of Area Median Income ..... 30

Table 4.20 – Household Income of Owners by Cost Burden ..... 30

    Housing Unit Conditions ..... 31

Table 4.21 – Housing Units Lacking in Plumbing, Kitchen, and Heating Facilities and Over-Crowded ..... 31

    Summary of Subsidized Rental Housing ..... 32

Table 4.22 – City of Punta Gorda Inventory of Subsidized Renter Occupied Housing ..... 33

Table 4.23 – Unincorporated Charlotte County Inventory of Subsidized Renter Occupied Housing ..... 33

    Group Home Housing Inventory ..... 34

Table 4.24 – Assisted Living Facilities affecting Punta Gorda ..... 35

Map #39 – Group Homes and Assisted Living Facilities ..... 36

Map #40 – Mobile Home Parks Affecting the City of Punta Gorda ..... 36

    Mobile Home Housing Inventory ..... 37

Table 4.25 – Mobile Home & Recreational Vehicle Parks Licensed by Florida Department of Business and Professional Regulation.....	37	Table 4.36 – Projected Construction Need for Permanent (Non-Seasonal) by Households by Income as a Percentage of Area Median Income, 2013-2045 .....	47
Historically Significant Housing Inventory .....	38	Table 4.37 – Low-Income and Cost Burdened Elderly Households, 2013-2045 .....	48
Table 4.26 – National Register Structures within the City of Punta Gorda.....	39	Land Requirements to Meet the Estimated Housing Need .....	50
Housing Construction Activity Inventory .....	40	Table 4.38 - Projected Housing Unit Need.....	51
Table 4.27 - Housing Unit building permits, 2010-2014 ...	40	Table 4.39 – Projected Additional Land Requirements (in Acres) .....	51
Housing Demolitions .....	41	Public/Private Partnerships Providing Affordability for the City .....	52
Housing Conversions.....	41	Availability of Land for Housing .....	53
V. HOUSING ANALYSIS .....	41	Table 4.40 - 2010 vs 2023 Vacant Lands by Type .....	53
Population Projections .....	41	VI. CONCLUSION.....	55
Table 4.28 - City of Punta Gorda Population Projections, 2000-2045 .....	42	VII. GOALS, OBJECTIVES, and POLICIES .....	57
Table 4.29 – Punta Gorda Households, 2013 .....	42		
Table 4.30 - City of Punta Gorda Projections of Households By age, 2013-2045.....	43		
Table 4.31 - City of Punta Gorda Projections of Households by Area Median Income, 2013-2045.....	43		
Table 4.32 - Number of Severely Cost-Burdened (50%+) Households with Income Less than 80% of AMI by Tenure	44		
Projected Need for Housing .....	45		
Projected Demand and Need.....	45		
Table 4.33 - Forecasted Demand and Need for Permanent (Non-Seasonal) Housing, 2013-2045 .....	45		
Table 4.34 – Forecasted Demand and Projected Construction Need for Permanent Housing by Building Type. ....	46		
Table 4.35 – Forecasted Demand and Project Construction Need for Permanent Housing by Tenure, 2013-2045 .....	47		

## I. EXECUTIVE SUMMARY

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

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

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

The *Housing Element* is designed to provide an inventory of housing within the city including historically significant and special housing. The analysis of the inventory includes:

Housing needs (present and future) for various segments of the population. The analysis portion reviews the supply of housing, substandard housing, sites for housing, household income levels, mobile homes, group homes, foster care facilities, and conservation of historically significant neighborhoods. Evaluation of this analysis leads to certain principles that are

addressed in the Goals, Objectives, and Policies Section. To achieve those goals, policies are formulated to guide implementation and specific steps are then designed to measure the success of the policies.

This element is based on the aggregation of best available data from the Census 2020 and 2010, the American Community Survey 2012-2016, the Shimberg Center for Affordable Housing at the University of Florida, Charlotte County, the City of Punta Gorda, and work prepared for the City including the Plan Punta Gorda 2019 Citywide Master Plan and the 2019 Economic Development and Budgetary Analysis.

## II. INTRODUCTION

Today, Punta Gorda boasts a city size of approximately thirty-two (32) square miles, located on the southwestern coast of Florida about one hundred (100) miles south of Tampa and twenty-five (25) miles north of Fort Myers.

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

The City of Punta Gorda has rebuilt many single-family, multi-family, and commercial structures as part of its years-long recovery efforts following the impact of Hurricane Charley. However, due to increased construction and land costs, the city continues to struggle with overall housing affordability.

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

provide for the growth and development envisioned for the next 20 years.

### Purpose

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

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

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

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

The City's Land Development Regulations and applicable building codes guide the private sector in the development and construction of housing.

### Relationship to the City's Comprehensive Plan

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

- ❖ The *Future Land Use Element* identifies land to accommodate the housing needs of the city by designating land for single-family and multi-family

residential, mixed-use, sufficient amounts of land for related uses, and providing for compact and contiguous pattern of development.

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

## III. LEGISLATION

### Federal Regulations

#### The American with Disabilities Act of 1992

The Americans with Disabilities Act (ADA) prohibits discrimination against people with disabilities in several areas, including employment, transportation, public accommodations, communications and access to state and local government programs and services. This legislation stipulates that handicapped persons have access to multi-family housing units.

#### The Civil Rights Act of 1968 and The Fair Housing Amendments Act of 1988

These legislations are the primary legislation directed toward ending discrimination in housing. These laws are designed to ensure that individuals of similar income levels in the same

housing market have equal housing choices regardless of their race, color, religion, sex, handicap, familial status, or national origin. Over the succeeding years, other legislation has been enacted which addresses specific needs of target populations.

#### [The Housing and Community Development Act of 1974](#)

This legislation is a United States federal law that, among other provisions, amended the Housing Act of 1937 to create Section 8 housing, authorizes "Entitlement Communities Grants" to be awarded by the United States Department of Housing and Urban Development, and created the National Institute of Building Sciences.

#### [The Public Housing Act of 1937](#)

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

#### [The Federal HOME Investment Partnerships Act](#)

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

### ***Florida Statutes***

#### [The State Fair Housing Act](#)

Part II of Chapter 760 of the *Florida Statutes* outlines the State's Fair Housing Act. This Act follows federal law and makes it unlawful to discriminate against any person in any aspect of the rental or sale of housing. The Act established a written complaint process with timelines for the Commission to investigate and resolve such complaints; first through voluntary compliance, and then through civil and criminal sanctions.

#### [The William E. Sadowski Affordable Housing Act 1992](#)

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

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

#### [The Florida Accessibility Code for Building Construction of 1994 Edition with 1997 Addendum](#)

This act relates to the mobility and access needs of handicapped persons. The purpose and intent of this Act is to incorporate into the laws of Florida the accessibility requirements of the Americans with Disabilities Act of 1990, while at the same time to maintain those provisions of Florida law that are more stringent than the ADA accessibility guidelines. In 1997 the legislature amended the Act to complete the move to establish consistency of the Florida accessibility building code to the Federal ADA Accessibility Guidelines.

#### [Chapter 163, Florida Statutes](#)

Chapter 163, *Florida Statutes*(Local Government Comprehensive Planning and Land Regulation Act- also known as the Growth Management Act) requires that each city and county prepare and adopt a comprehensive plan containing mandatory elements that address growth-management issues including land use, housing, and conservation.

#### [Chapter 163.3177, Florida Statutes - Comprehensive Plan Elements](#)

This chapter describes the required and optional elements of a local comprehensive plan, including studies and surveys. One of primary functions of a comprehensive plan is to discourage

the proliferation of urban sprawl. Section (9) (b) determines that a plan will be considered to have fulfilled this primary function if, among other things, it provides for compact development and a mix of uses at densities and intensities that support a range of housing choices.

This chapter also describes the principles, guidelines, standards, and strategies to be followed in the *Housing Element*, which include:

- ❖ The provision of housing for all current and anticipated future residents of the jurisdiction;
- ❖ The elimination of substandard dwelling conditions;
- ❖ The structural and aesthetic improvement of existing housing;
- ❖ The provision of adequate sites for future housing, including affordable workforce housing, housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities;
- ❖ The provision for relocation of housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement;
- ❖ The formulation of housing implementation programs; and
- ❖ The creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.

#### **Chapter 163.3178, Florida Statutes - Coastal Management**

The Statutes also include the ability to increase density within the Coastal High Hazard Area (CHHA), provided the criteria for mitigation for a comprehensive plan amendment in a coastal high-hazard area is defined as subsection (8). (The coastal high-hazard area is the area below the elevation of the Category 1

storm surge line as established by a Sea, Lake, and Overland Surges from Hurricanes (SLOSH) computerized storm surge model.) Application of mitigation and the application of development and redevelopment policies, pursuant to s. 380.27(2), and any rules adopted thereunder, shall be at the discretion of the local government.

This is critical to an area such as the city of Punta Gorda, where various housing types are needed, but the boundaries are such that the majority of the city falls within a Category 2 or less. At the discretion of the local government, allowances for increased density may be made under the Planned Development process where there is a commitment to provide affordable housing, to preserve wetlands or other resources, to provide land for needed public facilities, to reduce the allowable density in a coastal high hazard area that results in a net reduction in the number of units allowed in such areas within the city, or when density can be reallocated from the downtown district to other areas within the CHHA's that satisfy *Florida Statutes* chapter 163.3178 (8)(a) or (b).

This allows the local government to identify the appropriate type of mitigation provided and requires proposed density increases in the Coastal High Hazard Area must ensure that for a category five (5) storm event (as measured on the Saffir-Simpson scale), a minimum 16-hour adopted level of service for an out-of-county hurricane evacuation is maintained, or that a 12-hour evacuation time to shelter, and shelter space reasonably expected to accommodate the residents of the development, contemplated by a proposed comprehensive plan amendment is available.

#### ***Local Regulations***

##### **City Ordinance - Anti-Displacement Policy, Appendix B of the City of Punta Gorda Analysis of Impediments to Fair Housing**

The City of Punta Gorda will replace all occupied and vacant occupiable low/moderate income dwelling units demolished or

converted to a use other than as low/moderate income housing as a direct result of activities assisted with CDBG funds, as required by Section 104(d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations at 24 CFR 570.496a..... The City of Punta Gorda will provide relocation assistance, as described in 570.496a(b)(2), to each low/moderate income household displaced by the demolition of housing or by the conversion of a low/moderate income dwelling to another use as direct result of assisted activities.

[City Ordinance - Fair Housing Ordinance, Ordinance No. 1764-13 City of Punta Gorda Code of Ordinances](#)

This ordinance states that It is the policy of the City of Punta Gorda, Florida, in keeping with the laws of the United States of America and the spirit of the Constitution of the State of Florida, to promote through fair, orderly and lawful procedure the opportunity for each person so desiring to obtain housing of such person's choice in this jurisdiction without regard to race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap or age, and, to that end, to prohibit discrimination in housing by any person.

[City Ordinance - Building Regulations Chapter 7 City of Punta Gorda Code of Ordinances](#)

The Building Regulations addresses the regulatory function of the City regarding building construction, includes "green building program" requirements, adopts permit fees, and provides standards for safe/unsafe housing and structures. The green building program is voluntary for private projects and includes expedited permitting as well as project marketing as an incentive for participation in the program.

[City Ordinance - Affordable Housing Impact Fees Chapter 11A City of Punta Gorda Code of Ordinances](#)

This Chapter is intended to encourage the provision of new units of owner-occupied affordable housing within the city of

Punta Gorda by providing for deferral of payment of City imposed fees on qualifying units of Affordable Housing and for Impact Fee Transfers that may be used in payment of City imposed impact fees for new units of Affordable Housing where the demand for capital facilities generated by previously existing development has been permanently reduced on another site.

[City Ordinance - Planning Chapter 16A City of Punta Gorda Code of Ordinances](#)

Planning, adopts the Comprehensive Plan by ordinance and establishes the Planning Commission as the local planning agency for the City of Punta Gorda.

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

The City of Punta Gorda intends to update portions of Chapter 26 to implement recommendations in the 2019 Citywide Master Plan, including adopting a form-based code for certain areas within the city. The description of Chapter 26 below reflects the pre-existing status of Chapter 26 in the year 2020.

[Chapters 26 of the City Code of Ordinances are known as the Land Development Regulations \(Codes\) and deal with a variety of Articles and Ordinances as follows:](#)

[Article 2 - Purpose and Intent](#)

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

[Article 3 - Regulating Districts](#)

The City of Punta Gorda regulates the density and configuration of new residential construction. There are three (3) zoning districts that allow mixed-use developments. Additionally, the article allows accessory dwelling units in the Neighborhood Residential (NR) Zoning District. The Form Based Code to be adopted by the City, will include in more detail, provisions for



each regulating districts that new developments will have to follow.

The City's LDRs allow new single-family and multi-family homes to be built on any platted lot of record, as respectively zoned. The minimum lot size for single-family homes in the neighborhood residential (NR) district is 3,500 square feet in order to encourage affordable infill housing development on many of the city's older vacant lots, otherwise, the minimum lot size is 9,000 square feet.

#### Article 4 - Uses Permitted with Conditions

##### Section 4.2 - Accessory Dwelling

This section allows for accessory dwellings on lots where a principal dwelling has already been established.

##### Section 4.5 - Group Homes

This section allows for group homes in any residential districts and promotes inclusion in housing.

##### Section 4.22 - Home-Based Businesses

This section allows for small home-based businesses, which promotes a live work environment.

#### Article 5 - Planned Developments

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

#### Article 8 - Standards of General Applicability

##### Section 8.16 - Transfer of Development Rights [TDRs]

This section allows the transfer of the lawful development rights pertaining to the allowable density and/or intensity of use held by a property owner from one parcel of land which is targeted for limited development to another parcel of land, which can accommodate the added development density/intensity permitted on the first parcel.

##### Section 8.22 - Density, Adult Congregate Living Facilities

This section specifies that density for Adult Congregate Living Facilities shall not exceed a net of 30 supported dwelling units per acre.

##### Section 8.24 - Rooming/Boarding House

This section allows a single-family home to be used as a rooming/boarding house, if approved by Special Exception in the General Multi-family and City Center zoning districts, under certain conditions.

#### Article 16 - Application Review and Approval Requirements

This article specifies the requirements and process for approval of development projects. Generally, except for single-family homes, all development requires approval of a "Development Plan". The Land Development Regulations require that prior to issuance of a building permit for projects requiring approval of a development plan, applicants must provide required information and the various review departments must make findings of compliance with applicable regulations.

##### Ordinance 1484-07 - Reallocation of Density

This ordinance allows for reallocation of density within Punta Gorda's Coastal High Hazard Area pursuant to Section 163.3178(9), *Florida Statutes*.

##### Ordinance 1504-07 - Impact Fee Deferral Ordinance

To ensure regulations do not add excessive cost to units of affordable housing to low-income households, the City of Punta Gorda realized the need for additional units of owner-occupied, affordable housing and that the need for affordable housing and additional capital facilities can be balanced through certain impact fee incentives. Therefore, the City of Punta Gorda created and adopted an Impact Fee Deferral Program. The program is intended to encourage the provision of new units of owner-occupied affordable housing within the city by providing for the deferral of payment of City-imposed impact fees on qualifying units and for Impact Fee Transfers that may be used

in payment of City-imposed impact fees for new units of Affordable Housing where the demand for capital facilities generated by previously existing development has been permanently reduced on another site. This program is intended to further affordable housing goals and objectives for the City of Punta Gorda.

### ***Local Programs***

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

The Florida Housing Finance Corporation (Florida Housing) administers the State Housing Initiatives Partnership (SHIP) program, which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low, and moderate-income families. The City participates through an Interlocal Agreement in Charlotte County's SHIP program. In exchange for receiving the City's annual SHIP funds (estimated between \$200,000 and \$500,000 annually), Charlotte County staff makes a good faith effort to fund affordable housing projects in the City of Punta Gorda.

#### **Punta Gorda Housing Authority's Public Housing and Housing Choice Programs**

The Punta Gorda Housing Authority's (PGHA) mission is to provide quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction of Charlotte County. Established pursuant to State law, PGHA has a contractual relationship with HUD to implement programs established by Congress according to federal laws and regulations. PGHA operates the Public Housing program and the Housing Choice Voucher program (also known as Section 8) for low-income residents within its jurisdiction.

#### **Charlotte Housing Development Corporation**

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

#### **Trabue Woods Economic Development Corporation (TWEDC)**

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

#### **Bernice Russell Community Development Corporation (BRCDC)**

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

#### **Gulf Coast Partnership**

The Gulf Coast Partnership's mission is to facilitate community-wide initiatives to understand community needs, identify and implement best practices to meet those needs, and to raise the quality of life for all residents.

#### **Trabue Woods Initiative**

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

#### **Cornerstone Program**

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

## IV. INVENTORY & DATA

### Existing Conditions

Punta Gorda's housing stock is diverse in age, condition, and occupancy, including a significant number of seasonal housing units. Detailed information on housing characteristics reflects the best available data as compiled from the U.S. Census Bureau, Charlotte County, the Shimberg Center for Affordable Housing at the University of Florida, the 2015 Punta Gorda Analysis of Impediments to Fair Housing Choice, and the 2019 Punta Gorda Economic Development and Budgetary Analysis. Information is provided for both the City of Punta Gorda and Charlotte County (unincorporated) for comparison.

### Demographics

Punta Gorda hosts 19,472 year-round residents living in 9,772 households, according to 2018 estimates by ESRI, a national demographic data provider. The Census counts people as residents if they live in the jurisdiction for more than six (6) months of the year. A significant share of Punta Gorda homeowners live in the city for one, two, or three months in the winter, so this count underestimates the number of people living in the city (outside hotels) during those months by as much as 18 to 20 percent. Shown in Table 4.1, the city's population has grown 17.0 percent from 2010 to 2018, more rapidly than in Charlotte County or Southwest Florida as a whole.

**Table 4.1 – Population and Household Trends, 2000-2020**

	City of Punta Gorda		Master Plan Area		Charlotte County		Southwest Florida <sup>1</sup>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Population</b>								
2000	15,368	N/A	20,489	N/A	141,614	N/A	1,423,838	N/A
2010	16,641	N/A	22,878	N/A	159,978	N/A	1,802,533	N/A
2018	19,472	N/A	27,133	N/A	180,525	N/A	2,066,692	N/A
2000-2018 Change	4,104	26.7%	6,644	32.4%	38,911	27.5%	642,854	45.1%
2000-2010 Change	1,273	8.3%	2,389	11.7%	18,364	13.0%	378,695	26.6%
2010-2018 Change	2,831	17.0%	4,255	18.6%	20,547	12.8%	264,159	14.7%
<b>Households</b>								
2000	7,678	N/A	10,054	N/A	63,859	N/A	617,828	N/A
2010	8,443	N/A	11,261	N/A	73,370	N/A	777,842	N/A

HOUSING ELEMENT

2018	9,772	N/A	13,208	N/A	81,648	N/A	884,935	N/A
2000-2018 Change	2,094	27.3%	3,154	31.4%	17,789	27.9%	267,107	43.2%
2000-2010 Change	765	10.0%	1,207	12.0%	9,511	14.9%	160,014	25.9%
2010-2018 Change	1,329	15.7%	1,947	17.3%	8,278	11.3%	107,093	13.8%
Note: Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
Source: ESRI, Community Profile, 2019; Partners for Economic Solutions, 2019.								

**Age Distribution**

Most striking among the city’s demographics is the age distribution. With a median age of 66.3 years in 2018, 54% of the population is aged 65 or over with another 18% aged 55-64,

underscoring Punta Gorda’s role as a retirement community. Southwest Florida has 31% of its residents 65 or over with a median age of 51.3 years. Even Charlotte County has a much lower concentration of retirees with 39% aged 65 or over with a median age of 59.2 years. Meanwhile, only 4.5% of city residents are aged 25-34 and 4.6% aged 35-44 years.

**Table 4.2 – Population Distribution by Age, 2018**

	City of Punta Gorda		Master Plan Area		Charlotte County		Southwest Florida	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Population by Age</b>								
0 to 19 Years	1,667	8.6%	2,656	9.8%	25,171	13.9%	384,125	18.6%
20 to 24 Years	416	2.1%	697	2.6%	6,401	3.5%	97,135	4.7%
25 to 34 Years	877	4.5%	1,448	5.3%	13,857	7.7%	210,209	10.2%
35 to 44 Years	894	4.6%	1,454	5.4%	13,849	7.7%	199,482	9.7%
45 to 54 Years	1,529	7.9%	2,211	8.1%	19,167	10.6%	233,632	11.3%
55 to 64 Years	3,577	18.4%	4,703	17.3%	31,170	17.3%	307,715	14.9%

HOUSING ELEMENT

65 to 74 Years	5,755	29.6%	7,523	27.7%	38,082	21.1%	340,395	16.5%
75 to 84 Years	3,571	18.3%	4,846	17.9%	23,316	12.9%	206,884	10.0%
85 Years and over	1,187	6.1%	1,595	5.9%	9,512	5.3%	87,115	4.2%
<b>Total</b>	<b>19,473</b>	<b>100.0%</b>	<b>27,133</b>	<b>100.0%</b>	<b>180,525</b>	<b>100.0%</b>	<b>2,066,692</b>	<b>100.0%</b>
<b>Median Age</b>	<b>66.3</b>		<b>65.5</b>		<b>59.2</b>		<b>51.3</b>	

Note: <sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.

Source: ESRI, Demographic and Income Profile, 2019; Partners for Economic Solutions, 2019.

**In-Migration**

Charlotte County’s migration patterns are revealing. The American Community Survey (ACS) conducted annually by the U.S. Census Bureau includes questions on where residents lived the previous year. Averaging data for 2012 through 2016, the ACS data indicate that an average of 9.5 percent of county residents moved into the county each year with an additional 6.9 percent moving within the county. Forty-five percent of the

new residents came from elsewhere in Florida, 49 percent from elsewhere in the U.S., and 6 percent from abroad.

The greater detail provided by the 2011 to 2015 database revealed that the largest share of new residents were aged 55 to 64 (18.4 percent) with 15.6 percent aged 65 to 74 and 9.5 percent aged 75 or over. Charlotte County has been less successful in attracting younger workers and young families. Only 11.2 percent of new residents were aged 25 to 34, with another 9.7 percent aged 35 to 44.

**Table 4.3 – In-Migrants to Charlotte County by Age, 2011-2015**

Age Group	Nonmovers	Former Residence				Total Residents
		Charlotte County	Different County in Florida	Different State	Abroad	
<b>Percent Distribution by Migration Status</b>						
Under 20 years	77%	13%	5%	3%	1%	100%
20 to 24 years	70%	12%	12%	5%	1%	100%
25 to 34 years	70%	16%	8%	6%	0%	100%
35 to 44 years	78%	11%	6%	4%	1%	100%
45 to 54 years	83%	7%	5%	4%	0%	100%

HOUSING ELEMENT

55 to 64 years	86%	4%	2%	7%	1%	100%
65 to 74 years	90%	3%	2%	5%	1%	100%
75 years or older	90%	5%	2%	2%	1%	100%
<b>Total Residents</b>	<b>83%</b>	<b>7%</b>	<b>4%</b>	<b>4%</b>	<b>1%</b>	<b>100%</b>
<b>Percent Distribution by Age Group</b>						
Under 20 years	13%	26%	18%	11%	16%	14%
20 to 24 years	4%	7%	12%	5%	5%	4%
25 to 34 years	6%	15%	14%	9%	5%	7%
35 to 44 years	8%	12%	12%	7%	10%	8%
45 to 54 years	12%	11%	16%	12%	1%	12%
55 to 64 years	17%	9%	10%	26%	22%	17%
65 to 74 years	21%	8%	9%	21%	22%	20%
75 years or older	19%	12%	9%	9%	18%	17%
<b>Total Residents</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: American Community Survey, 2011-2015; Partners for Economic Solutions, 2019.

**Households**

As one would expect in a community dominated by retirees, Punta Gorda households are relatively small, with an average of 1.95 persons per household as compared with 2.63 persons per

household in the U.S. as a whole. That includes 27.3 percent of the population living alone and 59.7 percent living in two-person households. Charlotte County households are somewhat larger at 2.14 persons per household, reflecting the larger number of families.

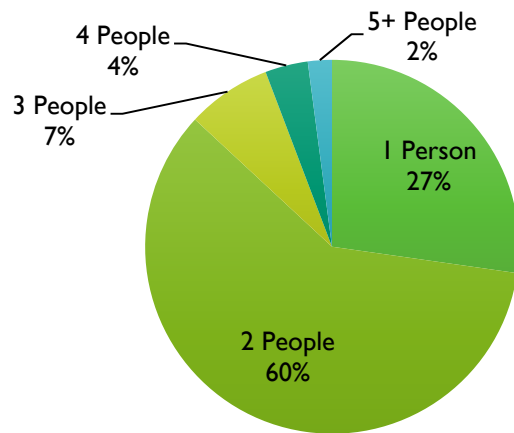
**Table 4.4 – Punta Gorda Households by Size, 2020**

	City of Punta Gorda		Master Plan Area		Charlotte County		Southwest Florida	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Households by Size</b>								
1 Person	2,681	27.9%	3,133	27.8%	20,932	28.5%	220,920	28.4%
2 People	5,547	57.7%	6,474	57.5%	35,634	48.6%	337,157	43.3%
3 People	867	9%	881	7.8%	8,007	10.9%	93,717	12.0%
4+ People	521	5.4%	467	4.1%	5,221	7.1%	70,339	9.0%

HOUSING ELEMENT

<b>Total Households</b>	9,616	100.0%	11,261	100.0%	73,370	100.0%	777,842	100.0%
<b>Average Household Size</b>	1.95		1.99		2.14		2.28	
Note: <sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
Source: 2010 U.S. Census; Partners for Economic Solutions, 2019.								

**Chart 4.1 – Punta Gorda Households by Size, 2010**



median for county households living outside the city. For retirees, household income is not always the best indicator of purchasing power. ESRI provides estimates of net household wealth, which includes total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets, and mutual fund shares, stocks, etc. Punta Gorda households are estimated to have a median net worth of \$337,000 and an average net worth of \$2.3 million. These levels are much higher than those for Charlotte County, where the median net worth is estimated at \$192,000 and the average net worth at \$1.3 million. By age group, Punta Gorda’s seniors hold the highest levels of wealth. Households with householders aged 55 or over have median household incomes well in excess of \$250,000 and average net worths of \$2.5 to \$2.8 million. In contrast, households with householders aged 35 to 44 have a median net worth of \$31,000, and those with householders aged 45 to 54 have a median net worth of \$96,000.

**Household Incomes and Wealth**

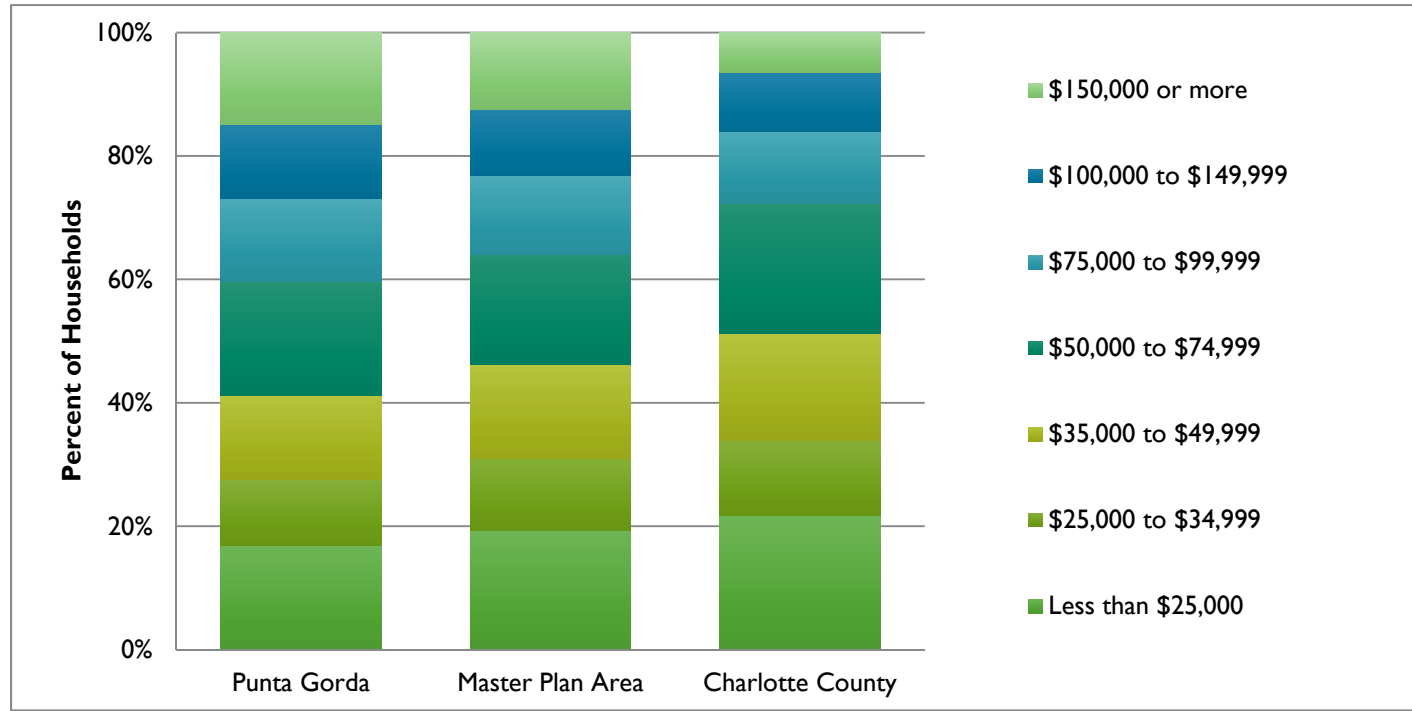
Punta Gorda households are relatively affluent, with a median household income of \$59,507 – 24 percent above the \$47,821

**Table 4.5 – Households by Income, 2018**

	City of Punta Gorda		Master Plan Area		Charlotte County		Southwest Florida	
	Number	%	Number	%	Number	%	Number	%
<b>Household Income</b>								
Less than \$25,000	1,651	16.9%	2,555	19.3%	17,729	21.7%	170,543	19.3%
\$25,000 to \$34,999	1,049	10.7%	1,546	11.7%	9,897	12.1%	93,751	10.6%
\$35,000 to \$49,999	1,322	13.5%	2,007	15.2%	14,218	17.4%	133,927	15.1%
\$50,000 to \$74,999	1,814	18.6%	2,359	17.9%	17,199	21.1%	172,343	19.5%
\$75,000 to \$99,999	1,313	13.4%	1,688	12.8%	9,464	11.6%	108,751	12.3%
\$100,000 to \$149,999	1,168	12.0%	1,413	10.7%	7,808	9.6%	109,874	12.4%
\$150,000 or more	1,454	14.9%	1,641	12.4%	5,333	6.5%	95,746	10.8%
<b>Total</b>	<b>9,771</b>	<b>100.0%</b>	<b>13,209</b>	<b>100.0%</b>	<b>81,648</b>	<b>100.0%</b>	<b>884,935</b>	<b>100.0%</b>
<b>Median Household Income</b>	<b>\$59,507</b>		<b>\$53,775</b>		<b>\$48,544</b>		<b>\$54,622</b>	
Note: <sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
Source: ESRI, Household Income Profile, 2019; Partners For Economic Solutions, 2019.								



**Chart 4.2 - Households by Income, 2018**

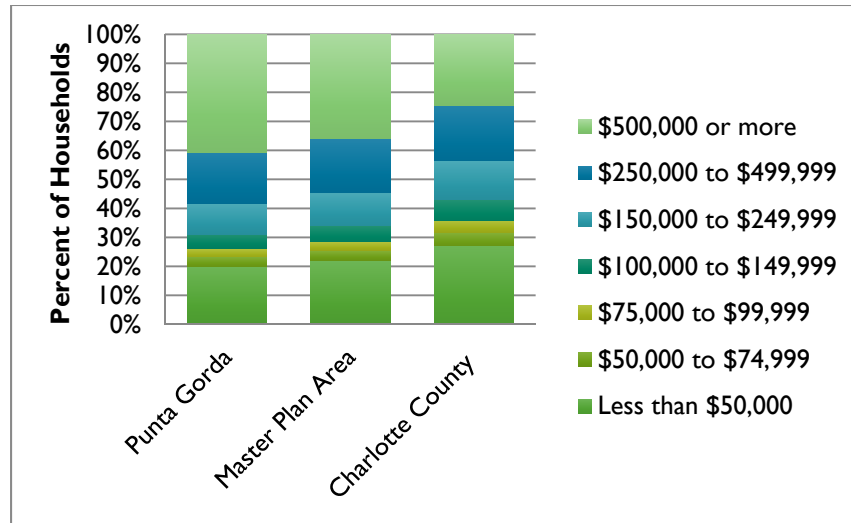


**Table 4.6 - Households by Wealth, 2018**

	City of Punta Gorda		Master Plan Area		Charlotte County		Southwest Florida	
	Number	%	Number	%	Number	%	Number	%
<b>Household Wealth</b>								
Less than \$15,000	1,347	13.8%	2,024	15.3%	14,627	17.9%	180,835	20.4%
\$15,000 to \$34,999	395	4.0%	578	4.4%	4,862	6.0%	59,696	6.7%
\$35,000 to \$49,999	213	2.2%	308	2.3%	2,649	3.2%	30,193	3.4%
\$50,000 to \$74,999	322	3.3%	459	3.5%	3,739	4.6%	41,311	4.7%

HOUSING ELEMENT

\$75,000 to \$99,999	286	2.9%	413	3.1%	3,504	4.3%	39,373	4.4%
\$100,000 to \$149,999	481	4.9%	723	5.5%	5,814	7.1%	61,476	6.9%
\$150,000 to \$249,999	1,017	10.4%	1,523	11.5%	10,870	13.3%	99,952	11.3%
\$250,000 to \$499,999	1,739	17.8%	2,440	18.5%	15,611	19.1%	136,266	15.4%
\$500,000 or more	3,970	40.6%	4,740	35.9%	19,972	24.5%	235,833	26.6%
<b>Total</b>	<b>9,770</b>	<b>100.0%</b>	<b>13,208</b>	<b>100.0%</b>	<b>81,648</b>	<b>100.0%</b>	<b>884,935</b>	<b>100.0%</b>
<b>Median Household Wealth</b>	<b>\$336,593</b>		<b>\$287,449</b>		<b>\$192,128</b>		<b>\$172,360</b>	
<b>Average Household Wealth</b>	<b>\$2,314,070</b>		<b>\$2,058,668</b>		<b>\$1,310,858</b>		<b>\$1,327,936</b>	
Note: <sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
<sup>2</sup> Net worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc.								
Source: ESRI, Household Income Profile, 2019; Partners For Economic Solutions, 2019.								

**Chart 4.3 – Households by Wealth, 2018**

### **Housing Market**

The Punta Gorda housing stock is dominated by single-family houses, with 57.5 % of all units detached and 5.3 percent attached (townhouses) by 2016. An additional 9.4 percent were in duplexes, triplexes, or quadplexes. Only 8.7 percent of units were in structures with 20 or more units. Mobile homes constituted 3.2 percent of the housing stock. Based on data from the American Community Survey from 2012 through 2016, well over half of the city's housing units were built since 1990.

According to the 2020 Decennial Census, the city has a total of 13,145 housing units, of which 3,010 or 22.9 percent are vacant. The latest information on the nature of vacant units comes from the 2020 Census, which was impacted by the Covid 19 pandemic. Data from the 2010 census, which was impacted by the ongoing housing crisis showed 1,616 or 51.5 percent of the total 3,137 vacant units at that time, were held for seasonal or occasional use. That number is probably significantly higher today, given the presence of Airbnb.com, VRBO.com, and other online mechanisms for short-term rentals, as well as the rise of remote work caused by the pandemic. The one moderating factor would be the anecdotal reports of an increased number of homeowners deciding to retire to Punta Gorda year-round.

### **Housing Units by Types**

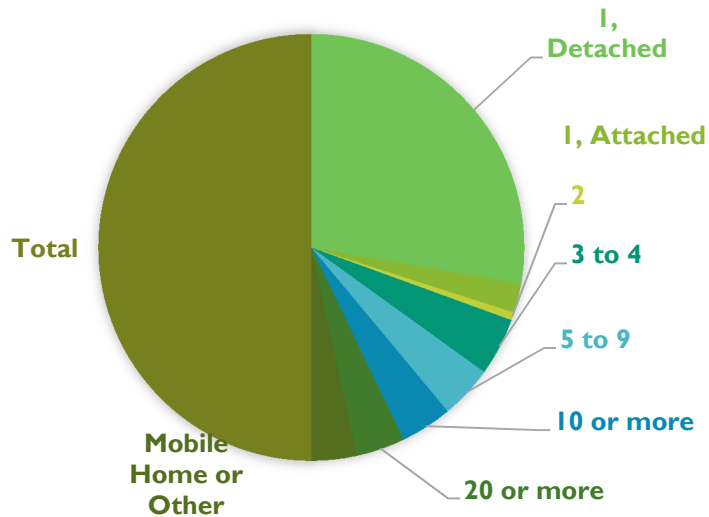
According to the 2021 American Community Survey (ACS) 5-Year Estimates, a total of 13,145 housing units were located in the city of Punta Gorda. Of these units, 7,227 (55.4%) were detached single-family housing units, 573 or 4.4% were attached single family units, 154 or 1.2% were duplexes, 1,142 or 8.8% were triplexes or fourplexes, 3,032 or 23.2% ranged from 5 to 20 or more units. From the remaining 909 units, 6.9% were mobile homes, and 0.1% were others (RV, vans, boats, or any other living quarters not previously defined).

As compared to the unincorporated Charlotte County, shown in Table 4.7 and Chart 4.2, there is a significant difference in the percentages of multi-family and mobile home housing types. This is generally due to more urban development patterns with higher densities of residential development.

**Table 4.7 – Punta Gorda Housing Units by Number of Units in Structure, 2021**

	City of Punta Gorda		Master Plan Area		Charlotte County		Southwest Florida	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Units in Structure</b>								
1, Detached	7,227	55.4%	9,257	56.6%	32,906	77.9%	578,585	52.9%
1, Attached	573	4.4%	710	4.3%	1,245	2.9%	78,588	7.2%
2	154	1.2%	315	1.9%	408	1.0%	27,075	2.5%
3 to 4	1,142	8.8%	999	6.1%	1,240	2.9%	46,515	4.3%
5 to 9	1,047	8.0%	1,097	6.7%	1,351	3.2%	60,417	5.5%
10 or more	1,021	7.8%	951	5.8%	3,286	7.8%	67,424	6.2%
20 or more	964	7.4%	728	4.4%	N/A	N/A	64,343	5.9%
Mobile Home or Other	896	6.9%	1,895	11.6%	1,826	4.3%	113,207	10.3
<b>Total</b>	<b>13,024</b>	<b>100.0%</b>	<b>15,952</b>	<b>100.0%</b>	<b>42,262</b>	<b>100.0%</b>	<b>1,093,464</b>	<b>100.0%</b>
Note: <sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
Source: 2021 American Community Survey (ACS), 5-Year Estimates; Partners for Economic Solutions, 2019.								

**Chart 4.4 – Punta Gorda Housing Units by Number of Units in Structure, 2021**



**Housing Units by Tenure (Owner or Renter)**

Punta Gorda households overwhelmingly own their own homes. Though the Great Recession impacted the number of homeowners, owner-occupied households now represent 82.6 percent of all Punta Gorda households. The ratio is somewhat lower in the Master Plan Area (81.7%) and lower still in Charlotte County (79.5%). Homeownership stands at 72.2 percent in Southwest Florida as a whole.

Homeownership rates are lowest among young households. In Punta Gorda, only 23 percent of households headed by an individual aged 25 to 34 own their own homes as compared with 92 percent of households headed by an individual aged 65 and over.

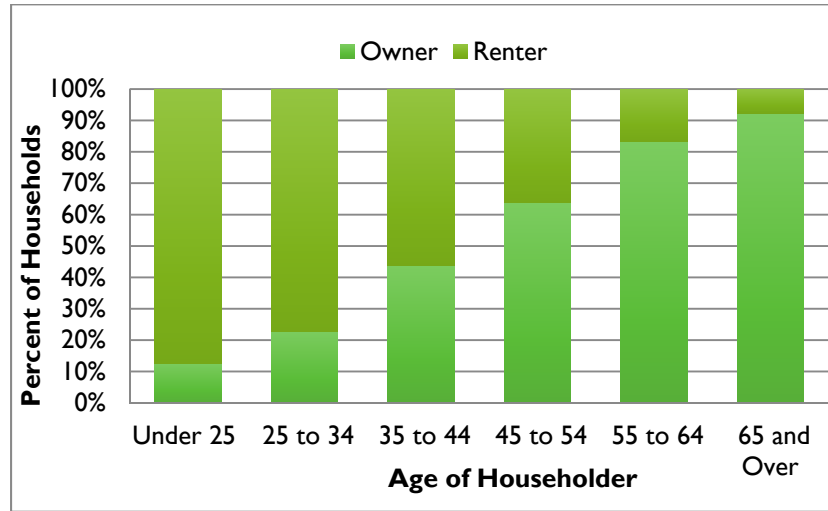
**Table 4.8 – Tenure by Household Age, Punta Gorda 2018**

	City of Punta Gorda				Master Plan Area			
	Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Age of Householder</b>								
15 to 24 years	15	0.2%	103	6.4%	33	0.4%	133	6.5%
25 to 34 years	73	1.1%	246	15.3%	158	1.7%	307	15.0%
35 to 44 years	212	3.1%	273	17.0%	353	3.8%	365	17.8%
45 to 54 years	545	8.0%	310	19.3%	802	8.7%	416	20.3%
55 to 64 years	1,471	21.5%	294	18.3%	1,935	21.0%	375	18.3%

HOUSING ELEMENT

65 to 74 years	2,401	35.1%	183	11.4%	3,159	34.3%	218	10.6%
75 to 84 years	1,687	24.7%	125	7.8%	2,207	24.0%	154	7.5%
85 years and over	431	6.3%	74	4.6%	565	6.1%	81	4.0%
<b>Total</b>	<b>6,835</b>	<b>100.0%</b>	<b>1,608</b>	<b>100.0%</b>	<b>9,212</b>	<b>100.0%</b>	<b>2,049</b>	<b>100.0%</b>
<b>Age of Householder</b>	<b>Charlotte County</b>				<b>Southwest Florida<sup>1</sup></b>			
	<b>Owner</b>		<b>Renter</b>		<b>Owner</b>		<b>Renter</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
15 to 24 years	347	0.6%	969	6.5%	4,332	0.8%	17,628	8.4%
25 to 34 years	2,014	3.4%	2,463	16.5%	28,928	5.1%	45,280	21.5%
35 to 44 years	4,236	7.2%	2,692	18.1%	58,279	10.3%	41,679	19.8%
45 to 54 years	8,358	14.3%	2,843	19.1%	92,594	16.3%	38,877	18.5%
55 to 64 years	12,726	21.8%	2,190	14.7%	120,528	21.2%	26,293	12.5%
65 to 74 years	15,833	27.1%	1,553	10.4%	135,783	23.9%	16,281	7.7%
75 to 84 years	11,337	19.4%	1,285	8.6%	95,874	16.9%	13,149	6.3%
85 years and over	3,624	6.2%	900	6.0%	31,370	5.5%	10,967	5.2%
<b>Total</b>	<b>58,475</b>	<b>100.0%</b>	<b>14,895</b>	<b>100.0%</b>	<b>567,688</b>	<b>100.0%</b>	<b>210,154</b>	<b>100.0%</b>
<sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
Source: ESRI, Housing Profile, 2019; Partners For Economic Solutions, 2019.								

**Chart 4.5 – Tenure by Household Age, Punta Gorda 2018**



The ACS reports that 6,835 (54.8%) of the city’s total housing units were held in owner-occupancy, an additional 1,608 (12.9%) units are considered renter-occupied, and the remaining 32.3 percent of units are vacant.

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

**Housing Units by Age**

As illustrated in Table 4.9 and Chart 4.6, the majority of the city’s housing stock was constructed after 1980. According to the 2012-2016 ACS, units built prior to 1970 (now 50 years and older) constitute less than 7% of the total housing stock for the City of Punta Gorda and roughly 12% in unincorporated area of Charlotte County. Based on data from the American Community Survey from 2012 through 2016, well over half of the city’s housing units were built since 1990.

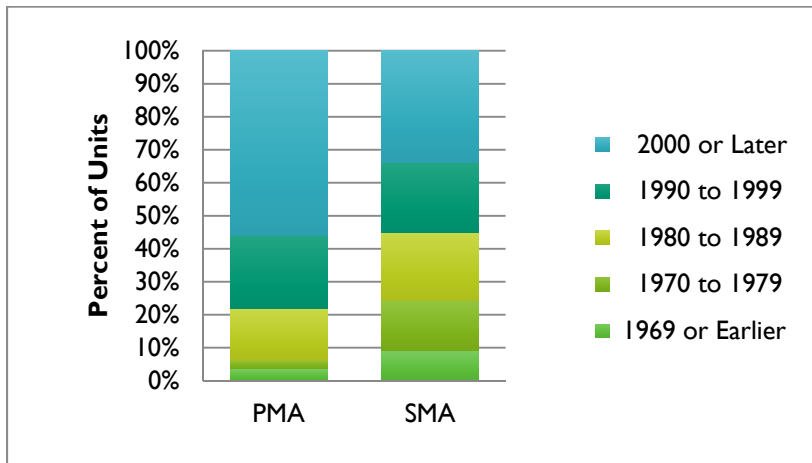
**Table 4.9 – Housing Units by Age**

	City of Punta Gorda		Regional Master Plan Area		Charlotte County		Southwest Florida'	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Year Built</b>								
2010 or later	211	1.7%	342	2.1%	1,326	1.3%	23,013	2.1%
2000 to 2009	3,830	30.7%	5,194	31.7%	25,438	25.1%	290,669	26.6%

## HOUSING ELEMENT

1990 to 1999	3,043	24.4%	3,494	21.4%	17,588	17.3%	200,636	18.3%
1980 to 1989	2,714	21.8%	3,351	20.5%	29,281	28.8%	244,973	22.4%
1970 to 1979	1,904	15.3%	2,494	15.2%	16,279	16.0%	191,973	17.6%
1960 to 1969	326	2.6%	732	4.5%	7,267	7.2%	78,400	7.2%
1950 to 1959	221	1.8%	480	2.9%	3,474	3.4%	44,348	4.1%
1940 to 1949	52	0.4%	69	0.4%	306	0.3%	8,577	0.8%
1939 or Earlier	166	1.3%	207	1.3%	573	0.6%	10,875	1.0%
<b>Total</b>	<b>12,467</b>	<b>100.0%</b>	<b>16,363</b>	<b>100.0%</b>	<b>101,532</b>	<b>100.0%</b>	<b>1,093,464</b>	<b>100.0%</b>
<b>Median Year Built</b>	<b>1993</b>		<b>1992</b>		<b>1988</b>		<b>1989</b>	
Note: <sup>1</sup> Southwest Florida includes Charlotte, Collier, Lee, Manatee and Sarasota counties.								
Source: ESRI American Community Survey (ACS), 2012-2016; Partners For Economic Solutions, 2019.								

**Chart 4.6- Housing Units by Age**



### ***Housing and Residential Development***

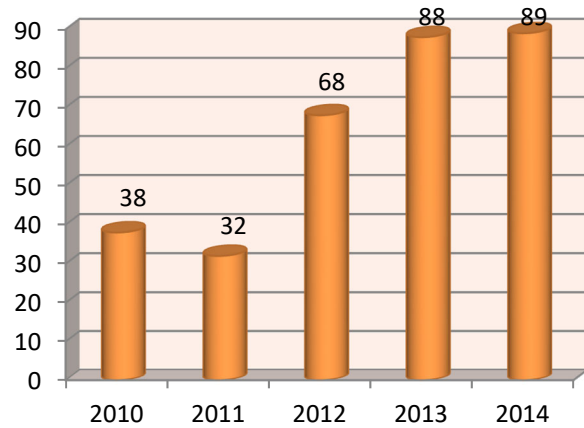
Housing growth, as evidenced by data in Chart 4.7, has been trending upward, from thirty-eight (38) new housing unit permits in 2010 to 89 new permits in 2014. However, these figures are substantially below the average of 398 new permits that were issued per year between 2000 and 2006.

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



constitutes a small share of the countywide total; approximately 12.9% of the total units reported in Charlotte County are located in Punta Gorda.

**Chart 4.7 - Housing Units Building Permits**



Sources: City of Punta Gorda Building Department

**Rents**

According to the 2021-2025 ACS and the 2017-2021 ACS the median gross rent for renter-occupied units in Punta Gorda was \$ 1,152 per month. Conversely, for the County as a whole, the median gross rent was \$ 976 per month. Table 4.11 shows that in Punta Gorda, about 763 units, or 43.6% of the total, rent below \$1,000 per month. This is the maximum rent that households with 80% of the average median income, or low-income households, can afford. This is based on a housing cost to income ratio of 30% ratio of gross income. In 2014, the average median income (AMI) in Charlotte County was \$55,700. The Shimberg Center for Affordable Housing at the University of Florida estimates that in 2013 there were about 542 low-income (less than 50% of AMI) renter households in Punta Gorda compared to 4,984 in Charlotte County as a whole. Table 4.12 illustrates median gross rents comparisons of the city of Punta Gorda to area counties and the state of Florida.

**Table 4.11 - Gross Rent Paid**

Rent Paid	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$500	278	15.9%	885	6.1 %
\$500-\$999	485	27.7%	6,761	46.8 %
\$1,000-\$1,499	340	19.4%	4,510	31.2 %
\$1,500-\$1,999	371	21.2%	1,528	10.6 %
\$2,000-\$2,499	186	10.6%	407	2.8 %
\$2,500-\$2,999	62	3.5%	183	1.3 %
\$3,000 or more	30	1.7%	175	1.2 %
No-cash Rent	58	N/A	1,154	N/A
<b>Total Rental Units</b>	<b>1,752</b>	<b>100.0%</b>	<b>14,449</b>	<b>100.0%</b>
<b>Median Gross Rent</b>	<b>\$ 1,152</b>		<b>\$ 976 (for entire County)</b>	

Source: 2021 American Community Survey (ACS) 5-Year Estimates, 2018 American Community Survey (ACS) 5-Year Estimates, 2017 American Community Survey (ACS) 5-Year Estimates  
 Note: No-cash Rent is units owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others.

**Table 4.12 - Median Gross Rent Comparisons**

	2010	2021-2025	Percent Change
City of Punta Gorda	\$885	\$1,152	30.2%
Charlotte County	\$931	\$1,207	29.6%
Collier County	\$942	\$1,503	59.6%
Desoto County	\$775	\$787	1.5%
Lee County	\$873	\$1,326	51.9%
Sarasota County	\$962	\$1,388	44.3%
State of Florida	%667	\$1,348	102.1%

Source: 2010 Census, 2021-2025 American Community Survey

### **Value of Owner-Occupied Housing**

The value of owner-occupied housing units in Punta Gorda is shown in Table 4.13. According to the 2021-2025 American Community Survey, the largest portion of units was valued in the \$300,000 to \$499,999 range, and the median value was \$419,600. In the 2008-2012 American Community Survey, the median value was \$302,300. This data shows a 38.8% increase in value.

In contrast, the largest portion of owner-occupied housing units in the unincorporated area of Charlotte County, as reported by the ACS, was valued in the \$100,000-\$299,999 range. The

median value was \$154,000 in 2008-2012 and raised to \$270,000 in 2021-2025.

Charlotte County ranks as the 31st most expensive of Florida's 67 counties and 24th among 35 coastal counties in the median value of housing. The City has a proportionally greater share of housing valued in the \$300,000 to \$499,999 range. This discrepancy reflects higher levels of urban services and the relatively larger number of waterfront housing units in the city compared to the county. As indicated in Table 4.14 and Chart 4.8, the city of Punta Gorda has a higher median value for owner-occupied units than the surrounding Region. Affordable lower and middle-income housing is in shorter supply in the city than in the county.

**Table 4.13 - Specified Owner-Occupied Units by Value Ranges**

Home Value	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$50,000	17	0.6%	1,431	4.4%
\$50,000-\$99,999	14	0.5%	1,245	3.8%
\$100,000-\$299,999	790	27.5%	17,312	52.8%
\$300,000 to \$499,999	1,231	42.9%	8,169	24.9%
\$500,000 to \$749,999	488	17.0%	3,013	9.2%
\$750,000 to \$999,999	187	6.5%	906	2.8%
\$1,000,000 or more	141	4.9%	708	2.2%
<b>Total Owner Occupied Units</b>	<b>2,868</b>	<b>100.0%</b>	<b>32,784</b>	<b>100.0%</b>
<b>Median Housing Value</b>	<b>\$419,600</b>		<b>\$270,000 (for entire County)</b>	

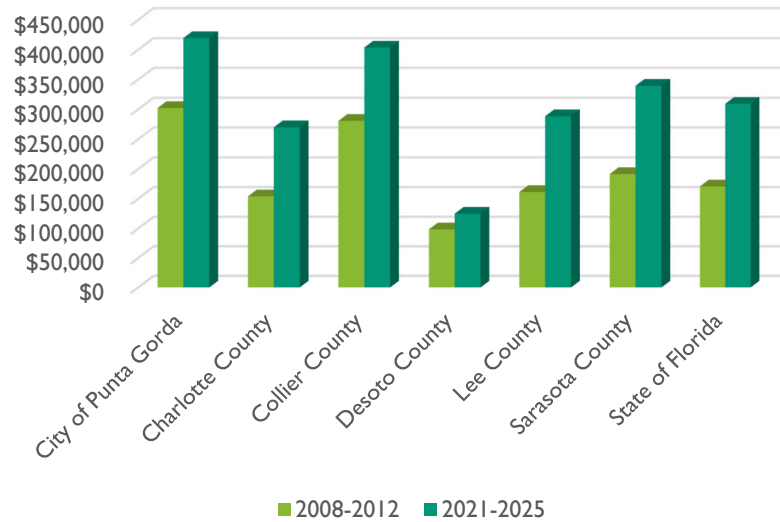
Source: 2021 American Community Survey (ACS) 5-Year Estimates

**Table 4.14 - Median Value Comparison of Area Counties and the State of Florida**

	2008-2012	2021-2025	Percent Change
<b>City of Punta Gorda</b>	\$302,300	\$419,600	38.8%
<b>Charlotte County</b>	\$154,300	\$270,000	75.0%
<b>Collier County</b>	\$280,700	\$403,600	43.8%
<b>Desoto County</b>	\$ 98,400	\$125,000	27.0%
<b>Lee County</b>	\$161,400	\$288,500	78.7%
<b>Sarasota County</b>	\$191,600	\$339,700	77.3%
<b>State of Florida</b>	\$170,800	\$309,400	81.1%

Source: 2021 American Community Survey (ACS) 5-Year Estimates, 2008 American Community Survey (ACS) 5-Year Estimates

**Chart 4.8 - Median Value Comparison of Area Counties and the State of Florida**



**Monthly Cost of Owner-Occupied Units**

As shown in Table 4.15, 94.1 percent of city mortgaged housing costs exceeded \$999 per month, and 81.4 percent of countywide mortgaged housing costs exceed \$999 per month. Only 45.9 percent of all owner-occupied housing is mortgaged, a figure consistent with the fact that approximately 21.2 percent of the units in the county are less than 25 years old. The high percentage of single-family homes without mortgages reveals the large number of retirees who purchased homes with cash derived from lifetime savings and equity from the previously owned property, as reflected in Table 4.16. Some owners whose fixed incomes have not kept up with escalating housing costs, including insurance, utilities, and taxes, occupy units without a mortgage. Although the monthly payment suggests the home is affordable, in reality, there are some elderly persons who have trouble meeting this level of expense. The ACS reports that approximately 32 percent of the elderly owner households are cost-burdened, paying 30 percent or more of their annual income toward their housing costs.

**Table 4.15 - Monthly Cost of Owner-Occupied Housing Units with Mortgages**

Monthly Cost with Mortgage	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$200	0	0.0%	88	0.3%
\$200 to \$399	0	0.0%	116	0.4%
\$400 to \$599	8	0.3%	723	2.2%
\$600 to \$799	76	2.6%	1,746	5.3%
\$800 to \$999	87	3.0%	3,414	10.4%
\$1,000 to \$1,499	456	15.9%	10,597	32.3%
\$1,500 to \$1,999	490	17.1%	9,122	27.8%
\$2,000 to \$2,499	571	19.9%	3,295	10.1%
\$2,500 to \$2,999	478	16.7%	1,842	5.6%
\$3,000 or more	702	24.5%	1,841	5.6%
<b>Total Units</b>	<b>2,868</b>	<b>100.0%</b>	<b>32,784</b>	<b>100.0%</b>

Source: 2021-2025 American Community Survey

**Table 4.16 – Monthly Cost of Owner-Occupied Housing Units without Mortgages**

Monthly Cost without Mortgage	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$250	157	3.2%	3,177	7.8%
\$250 to \$399	501	10.1%	7,382	18.1%
\$400 to \$599	607	12.3%	14,683	35.9%
\$600 to \$799	1,146	23.2%	7,564	18.5%
\$800 to \$999	1,211	24.5%	4,112	10.1%
\$1,000 or more	1,316	26.7%	3,934	9.6%
<b>Total Units</b>	<b>4,938</b>	<b>100.0%</b>	<b>40,852</b>	<b>100.0%</b>

Source: 2021-2025 American Community Survey

**Rent-to-Income**

Table 4.17 shows the distribution of 2,552 Punta Gorda renter households among various income ranges as compared to 16,604 renter households in unincorporated Charlotte County. According to data from the 2021 American Community Survey (ACS) 5 Year Estimates, the Area Median Income (AMI) in Punta Gorda is \$68,923, and the Area Median Income (AMI) in Charlotte County is \$59,285. The table shows the following:

- ❖ 303 households, or 11.9%, earn less than 30% of AMI per year. About 214 or 70.6%, pay 30% or more of their income for their housing costs.
- ❖ 273 or 10.7% are in the 30.1% to 50% AMI income range. About 208 or 76.2%, pay 30% or more of their income for their housing costs.

- ❖ 485 or 19% are in the 50.1% to 80% AMI income range. About 374 or 77.1%, pay 30% or more of their income for their housing costs.
- ❖ 1,039 or 40.7% are in the 80.1% of AMI or more income range. About 238 or 23% pay 30% or more of their income for their housing costs.

70.6% of Punta Gorda renters earning less than 30% of AMI are Cost Burdened (paying 30% or more of their income for their housing costs), while 86.1% of unincorporated Charlotte County renters earning less than 30% of AMI are Cost Burdened.

Table 4.17 also reflects the fact that, as income levels rise, the number of renters in the city and county, paying more than 30% of their annual salary and wages toward rental costs steadily decline.

**Table 4.17 - Household Income of Renters by Cost Burden**

Household Income	Amount of Income Spent on Housing	Punta Gorda	Unincorporated Charlotte County
30% AMI or less	30% or less	89	190
30% AMI or less	30.1-50%	0	21
30% AMI or less	more than 50%	214	1,156
30.1-50% AMI	30% or less	65	417
30.1-50% AMI	30.1-50%	125	707
30.1-50% AMI	more than 50%	83	1,626
50.1-80% AMI	30% or less	111	730
50.1-80% AMI	30.1-50%	196	1,662
50.1-80% AMI	more than 50%	178	897
80.1-100% AMI	30% or less	70	1,057
80.1-100% AMI	30.1-50%	89	918
80.1-100% AMI	more than 50%	12	84
more than 100% AMI	30% or less	731	4,370
more than 100% AMI	30.1-50%	113	269
more than 100% AMI	more than 50%	24	185
Source: Shimberg Center for Affordable Housing at the University of Florida, 2020			

### **Housing Distributed by Cost-to-Income Ratio**

The level of household income serves as a determining factor in the choice of decent, affordable housing. According to the Department of Economic Opportunity (DEO), a household is considered to be paying an excessive percentage of their annual income for housing if the cost-to-income ratio exceeds 30%. Similarly, the level of household income also serves as a determining factor in the choice of owned housing. Mortgage

qualification is difficult if the projected costs, including mortgage, taxes, insurance, and utilities, exceed 30% of the household's income. Data from 2013 as shown in Table 4.18 and 4.19, show that 42.7% of Punta Gorda renter households are cost-burdened, while 52.3% of unincorporated Charlotte County renter households are cost-burdened. Data from 2020, from table 4.17, show that 7 years later, 40.5% of Punta Gorda's renters are cost-burdened compared to 45.3% of the county's renters that are cost burdened.

**Table 4.18 - Punta Gorda Tenure by Cost Burden**

Tenure	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<b>Owner</b>	4,560	1,152	1,220
<b>Renter</b>	954	372	340
<b>Total</b>	5,514	1,524	1,560

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

**Table 4.19 - Household Income as Percentage of Area Median Income**

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<b>Owner</b>	34,910	9,307	8,843
<b>Renter</b>	6,419	3,533	3,516
<b>Total</b>	41,329	12,840	12,359

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

**Table 4.20 - Household Income of Owners by Cost Burden**

Household Income	Amount of Income Spent on Housing	Punta Gorda	Unincorporated Charlotte County
30% AMI or less	30% or less	10	189
30% AMI or less	30.1-50%	0	536
30% AMI or less	more than 50%	216	1,728
30.1-50% AMI	30% or less	95	1,693
30.1-50% AMI	30.1-50%	157	1,245
30.1-50% AMI	more than 50%	212	1,702
50.1-80% AMI	30% or less	233	4,880
50.1-80% AMI	30.1-50%	283	1,917
50.1-80% AMI	more than 50%	258	1,324
80.1-100% AMI	30% or less	435	4,365
80.1-100% AMI	30.1-50%	167	1,355
80.1-100% AMI	more than 50%	86	263
more than 100% AMI	30% or less	5,244	30,569
more than 100% AMI	30.1-50%	465	2,142
more than 100% AMI	more than 50%	131	394

Source: Shimberg Center for Affordable Housing at the University of Florida, 2020

**Substandard Housing Inventory**

This section provides information for the city of Punta Gorda and unincorporated Charlotte County concerning those housing

units, which: lack complete plumbing facilities, complete kitchen facilities, or heating facilities; are overcrowded; or have otherwise been judged to be in substandard condition.

### **Housing Unit Conditions**

Based on the factors utilized to assess housing adequacy, the city of Punta Gorda housing stock is in good condition. These findings were taken from the 2021-2025 ACS. Because the ACS is a survey, all answers have a margin of error. Findings in Table 4.21 show the following:

- ❖ **Crowded** - Overcrowding housing units are typically defined as more than 1.01 persons per room. 63 units, or 0.6% in the city were crowded. The unincorporated areas of the County had 1,150 crowded occupied housing units or 1.4%.
- ❖ **Substandard Heating** - 163 of the occupied 9,616 housing units in Punta Gorda were without heating facilities. Regarding the unincorporated areas of Charlotte County, 1,349 of the 82,755 occupied housing units were without heating facilities. Punta

Gorda's percentage share of its total occupied housing units without heating facilities was 1.7%, compared to 1.6% for unincorporated Charlotte County.

- ❖ **Lack of Complete Kitchen** - the city of Punta Gorda housing inventory had 86 units lacking complete kitchen facilities, compared to 1,044 such units in the unincorporated areas of Charlotte County. Housing units without kitchen facilities made up 0.9% of the city's total housing stock, and 1.3% of the County's total housing units.
- ❖ **Lack of Complete Plumbing** - the city of Punta Gorda has 44 units without plumbing facilities, compared to 321 such units located in the unincorporated areas of Charlotte County. These figures represent a statistically insignificant share of 0.5% and 0.4% of the total occupied housing units in the city and county, respectively.

**Table 4.21 - Housing Units Lacking in Plumbing, Kitchen, and Heating Facilities and Over-Crowded**

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<b>1.01 or More Persons per Room</b>	63	0.6%	1,150	1.4%
<b>No Heating Fuel Used</b>	163	1.7%	1,349	1.6%
<b>Lacking Complete Kitchen Facilities</b>	86	0.9	1,044	1.3%
<b>Lacking Complete Plumbing Facilities</b>	44	0.5	321	0.4%

Source: 2021-2025 American Community Survey

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



### ***Summary of Subsidized Rental Housing***

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

- ❖ The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County.
- ❖ The PGHA has approximately 115 units within the city.
- ❖ The PGHA manages 30 public housing units at the Oak Tree Village.
- ❖ PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a Non-Profit Affiliate of the PGHA.
- ❖ Gulf Breeze Apartments consists of 171 units, and the PGHA provides tenants for the property. There are 85 Tax Credit Units and 85 Public Housing Units currently at the site.
- ❖ The Verandas of Punta Gorda I & II consist of 120 units of Senior 55+ Rental. Consisting of 1 and 2 bedroom
- ❖ Public Housing, Project Base Voucher and LIHTC. Phase I was completed in 2016 and phase II was completed 2017
- ❖ The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the future possible 550 spaces. These entries then established a new waiting list for an opening.
- ❖ The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows the PGHA to assist eligible people/households for no more than one year with temporary assistance.
- ❖ The Shelter Care Program is run in cooperation with two mental health organizations in the County. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one of the mental health organizations. The case managers help individuals to obtain housing. This program is received as a lump sum funding, and 13 to 18 households have benefited.

Table 4.22 identifies private housing units in Punta Gorda subsidized by the Federal government. This data represents those projects recognized by the State of Florida as qualifying for subsidized rents. Table 4.23 identifies private housing units in unincorporated Charlotte County subsidized by the Federal government.

**Table 4.22 – City of Punta Gorda Inventory of Subsidized Renter Occupied Housing**

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	412 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Verandas Of Punta Gorda	24500 Airport Road	60	Elderly; Family	Housing Credits 9%; Public Housing
Verandas Of Punta Gorda II	24500 Airport Road	60	Elderly; Family	Housing Credits 9%; Public Housing
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
<b>Punta Gorda Total</b>		762		
Source: Shimberg Center for Affordable Housing at the University of Florida, 2020				

**Table 4.23 – Unincorporated Charlotte County Inventory of Subsidized Renter Occupied Housing**

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Grove City Manor	6433 Gasparilla Pines Boulevard	101	Elderly	Rental Assistance/HUD; Section 207/223(f)
Hampton Point Apartments	2511 Luther Road	284	Family	Extremely Low Income; Guarantee; Housing Credits 4%; Section 542; State Bonds

HOUSING ELEMENT

Presbyterian Homes Of Charlotte Inc.	2295 Aaron Street	97	Elderly	Rental Assistance/HUD; Section 202 Direct Loan
Presbyterian Homes Of Port Charlotte Inc.	2295 Aaron Street	120	Elderly	Section 236
Presbyterian Villas Of Port Charlotte	2285 Aaron Street	70	Elderly	Rental Assistance/RD; Section 515
Villa San Carlos	2550 Easy Street	50	Elderly	Rental Assistance/HUD; Section 202 Direct Loan
Villa San Carlos II	22250 Vick Street	54	Elderly	Rental Assistance/HUD; Section 202 Capital Advance
Charleston Cay	23450 Charleston Circle	128	Family	Housing Credits 9%
Harbor Place Apartments	632 Elliott Circle	14	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Marian Manor	4200 Lister Street	31	Family; Homeless	Local Bonds; State HOME
Murdock Circle	17800 Murdock Circle	264	Family	Housing Credits 4%; Local Bonds; SAIL; State Bonds
Rotonda Lakes	100 Rotonda Lake Circle	176	Family	Housing Credits 9%
Jacaranda Place	1200 Loveland Blvd.	88*	Family; Homeless; Persons with Disabilities	Housing Credits 9%; SAIL
<b>Unincorporated Charlotte County Total</b>		<b>1,477</b>		
*Not ready for occupancy as of 2020 Source: Shimberg Center for Affordable Housing at the University of Florida, 2020				

**Group Home Housing Inventory**

This section defines a group home as a facility that provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional, and social needs of the residents. Assisted Living Facilities (ALF) is comparable in services to group homes, which are also

included in this definition. The definition does not include nursing homes.

There are two licensed group homes within the city of Punta Gorda with a capacity of 176 persons and an additional thirteen group homes in unincorporated Charlotte County that affect the city of Punta Gorda with a capacity of 883 persons. Table 4.24 provides a list of Assisted Living Facilities (ALF), also known as

Adult Congregate Living Facilities (ACLF) in Punta Gorda and Charlotte County locations, most affecting the city; these

locations are also depicted on Map #39 - Group Homes and Assisted Living Facilities.

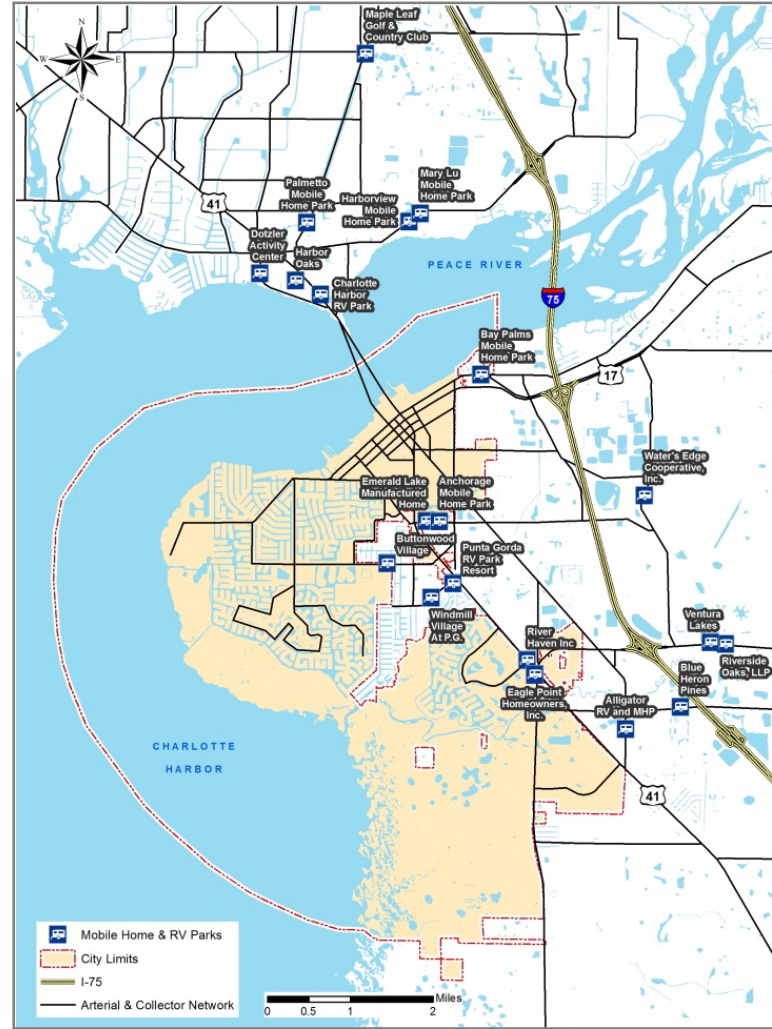
**Table 4.24 – Assisted Living Facilities affecting Punta Gorda**

Name	Street	Capacity
<b>Punta Gorda</b>		
Alterra/Sterling House of Punta Gorda	Bal Harbor Boulevard	60
Palms of Punta Gorda (The)	2295 Shreve Street	116
<b>City Totals</b>		<b>176</b>
<b>Unincorporated Charlotte County</b>		
Alterra/Sterling House PC	Toledo Blade Boulevard	60
Chelsea Place Retirement Living, LLC	Addison Drive	12
Courtyard Assisted Living (The)	Rampart Boulevard	50
Harborview Acres	Harbor View Road	25
R. A. Alf, Inc./DBA "Kimberly Place"	Northern Cross Road	16
Lexington Manor Assisted Living	Veterans Boulevard	110
Liz's Adult Care Garden Home	Zinnea Street	6
Royal Palm Retirement Center	Aaron Street	125
Sandhill Gardens Retirement Center	Sandhill Boulevard	50
South Port Square Assisted Living	Westchester Boulevard	135
Vick Street Manor	Vick Street	98
Village Place Alf, LLC	Cochran Blvd.	114
Young at Heart Adult Care Center	Sandhill Boulevard	32
<b>Unincorporated County Total</b>		<b>883</b>
<b>County Total</b>		<b>1,059</b>
Source: State of Florida, Agency for Health Care Administration, Bureau of Health Care Regulation, Directory of ALF's in Charlotte County, December 2014		

**Map #39 – Group Homes and Assisted Living Facilities**



**Map #40 – Mobile Home Parks Affecting the City of Punta Gorda**



### **Mobile Home Housing Inventory**

Information received from the Florida Department of Business and Professional Regulation, July 2014, indicates that Charlotte County has a total of 5,271 licensed mobile home and recreational vehicle (RV) spaces, 1,249 were located inside the city of Punta Gorda. Unlicensed parks will not be listed. Mobile home parks and recreational vehicle centers have traditionally

provided households with either affordable year-round housing or a seasonal “winter home.” Table 4.25 shows the city’s 1,249 mobile home spaces, 210 are exclusively dedicated for RV use. Additionally, it shows those mobile homes within unincorporated Charlotte County that most affect the city. These sites are also depicted on Map #40 – Mobile Home Parks Affecting the City of Punta Gorda.

**Table 4.25 – Mobile Home & Recreational Vehicle Parks Licensed by Florida Department of Business and Professional Regulation**

Name	Location	Mobile Home Spaces	RV Spaces	Total Spaces
<b>Punta Gorda</b>				
Buttonwood Village,	701 Aqui Esta Drive	270	0	270
Eagle Point Homeowners, Inc.,	10303 Burnt Store Road	248	0	248
Emerald Lake Manufactured Home,	24300 Airport Road	201	0	201
Gulfview-Encore RV Park,	10205 Burnt Store Road	1	203	204
Parkhill Inc.,	10101 Burnt Store Road	177	7	184
<b>City Totals</b>		<b>897</b>	<b>210</b>	<b>1,107</b>
<b>Unincorporated Charlotte County</b>				
Alligator Park,	6400 Taylor Road	234	180	414
Bay Palm Mobil Home Park,	25163 Marion Ave	45	0	45
Blue Heron Pines,	29200 Jones Loop Rd	270	0	270
Charlotte Harbor RV Park,	4838 Tamiami Trail	0	29	29
Harbor View Mobile Home Park,	24325 Harborview Road	147	0	147
Maple Leaf Estates,	2100 King’s Highway	1,112	0	1,112
Mary Lu Mobile Home Park,	24437 Harborview Road	104	0	104

HOUSING ELEMENT

Palmetto Mobile Home Park,	4135 King's Highway	117	0	117
Pelican Harbor,	6720 Riverside Drive	142	0	142
Port Charlotte Village,	1000 King's Highway	436	0	436
Punta Gorda RV Park Resort,	3701 Baynard Drive	0	221	221
River Haven Inc,	10100 Burnt Store Road	128	0	128
Riverside Oaks, LLP,	27205 Jones Loop Road	102	0	102
Ventura Lakes,	27110 Jones Loop Road	272	0	272
Water's Edge Cooperative, Inc.,	6800 Golfcourse Boulevard	0	171	171
Windmill Village at Punta Gorda Inc.,	215 Rio Villa Drive	454	0	454
<b>Unincorporated County Total</b>		<b>3,563</b>	<b>601</b>	<b>4,022</b>
<b>County Total</b>		<b>4,460</b>	<b>811</b>	<b>5,271</b>
Source: State of Florida Department of Business and Professional Regulation, July 2014				

**Historically Significant Housing Inventory**

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

The City of Punta Gorda claims a long and interesting history, with Charlotte County's only National Register Historic District (NRHD). The NRHD designation is based primarily on the number and unique architectural character of the residential units found within the district's geographic boundaries. The A.C. Freeman House, at 311 West Retta Esplanade, which has been completely restored and is open to the public, is one such

example of individually listed structures as shown on Map #7 - Historic Districts & Contributing Structures within the City of Punta Gorda and on Table 4.26, is on the National Register. Approximately 557 structural and architectural sites are listed on the FMSF of the State Division of Historical Resources within the city limits. In 2002, the City of Punta Gorda completed a ten-year architectural resource survey of approximately 680 acres that included over 1,200 parcels/structures. This survey identified over 250 buildings of historical significance. All of the historically significant housing units are located in the City's Community Redevelopment Area (CRA), as shown in Map #6. Comparisons were made with historically significant housing in unincorporated Charlotte County because they have nothing listed on the FMSF.

In 2016, the City completed a citywide historic resources survey that expanded on existing information contained in previous

surveys. The survey captured all structures citywide built prior to 1966. A total of 307 sites were surveyed, including 269 residential and 38 non-residential structures. The documented buildings demonstrated architectural styles prevalent in the

mid-century era and post-WWII building and construction. These properties are now incorporated into the Florida Master Site File.

**Table 4.26 – National Register Structures within the City of Punta Gorda**

Property	A/K/A	Address
A.C. Freeman House	N/A	311 W. Retta Esplanade
Punta Gorda Woman's Club	N/A	118 Sullivan
Old First National Bank	Old Merchants Bank of Punta Gorda	133 W Marion Avenue
Smith Arcade	H W Smith Building	121 E Marion Avenue
Ice House	Punta Gorda Ice Plant / Kazwell's Furniture Store	408 Tamiami Trail
Punta Gorda Train Depot	Punta Gorda Atlantic Coast Line Depot	1009 Taylor Road
Charlotte High School	Punta Gorda High School	1250 Cooper Street
Punta Gorda Residential District	National Register Residential District	Bounded by W Retta Esplanade, Berry Street, W Virginia Avenue, and Taylor Street
Gilchrist House	Freeman, A.C.	639 E. Hargreaves Ave

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

#### AC Freeman House

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

#### Punta Gorda Train Depot

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

#### Punta Gorda Woman's Club

In 1925, the Punta Gorda Woman's Club consolidated three clubs for women: The Women's Civic Association, which had undertaken such projects as building the Bath House; the



Married Ladies Club that wore hats and gloves as they engaged in polite conversation at meetings, they were called the “tea drinkers” and the Fortnightly Club, a literary club. Currently, on the National Register of Historic Places, the Woman’s Club building was constructed in 1927 is Located at 118 Sullivan Street and, at one point, was the area’s first community library (until 1957). During World War II, it served as a United Service Organization (USO).

#### Ice House

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

#### Old First National Bank

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

#### H. W. Smith Building (Smith Arcade)

Located at 121 E. Marion Ave is privately owned and was constructed in 1926. This Mission and Mediterranean Revival 1-

story building was designed as an arcade. An important commercial building in the center of the city, the SmithArcade, served as the U. S. Post Office for the city of Punta Gorda for 30 years. This building was placed on the National Register in 1991.

#### Charlotte High School (Punta Gorda High School)

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

### ***Housing Construction Activity Inventory***

In the period of 2000 to 2006, 1,235 new single-family homes and 1,550 multi-family units were constructed. Since then, growth has slowed considerably. In the period of 2010 to 2014, 311 single-family housing units were constructed, while only four (4) multi-family units were constructed. Table 4.27 illustrates the summary of building activity in the city of Punta Gorda. The private sector has responded well to certain segments of the housing market demand within the city.

**Table 4.27 - Housing Unit building permits, 2010-2014**

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

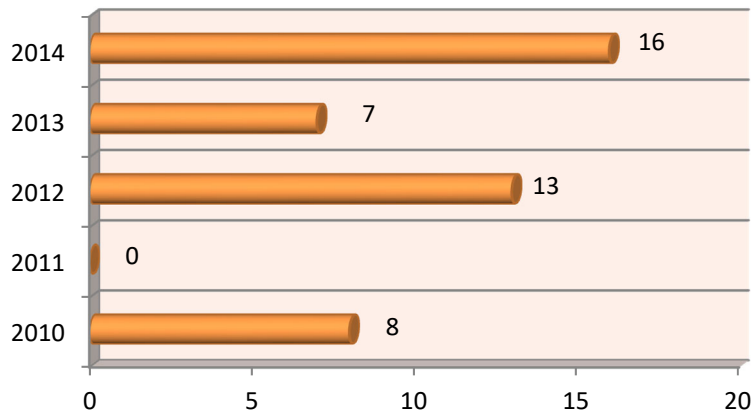
Source: City of Punta Gorda

### ***Housing Demolitions***

The City of Punta Gorda Building Department issued demolition permits for 44 units from 2010-2014.

Chart 4.9 illustrates demolition of housing permits issued for this time period.

**Chart 4.9 - Demolition Permits Issued 2010-2014**



### ***Housing Conversions***

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

## **V. HOUSING ANALYSIS**

This section analyzes the city of Punta Gorda's housing inventory data presented in the previous section in order to assess the housing needs of current and future residents. Projections through the year 2045 will be presented pertaining to estimated population growth; number of households by "family" size; number of households by income ranges; number of housing units needed by number, type, cost/rent, and tenure; land area needed to meet the projected housing needs; and the portion of the projected housing needs which the private sector under current market conditions would be expected to meet.

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

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

### **Population Projections**

The City of Punta Gorda has utilized the Shimberg Center for Affordable Housing at the University of Florida data figures, as illustrated in Table 4.28, which are based on the projected extrapolation of trends from 2000, 2010 and 2020 census data and adjusted to the University of Florida's Bureau of Economic and Business Research (BEBR), and the Office of Economic and Demographic Research (EDR) population projections. The 2020

Census is used as the launch year population, and projections are made for the years 2030-2045 in ten (10), and five (5) year intervals. From 2020 to 2030, Shimberg predicted a population

increase of 2,305 people, which is 1.18% per year or 11.8% every decade. The same growth rate was applied to calculate the population projections for 2030, 2040 and 2045.

**Table 4.28 - City of Punta Gorda Population Projections, 2000-2045**

Place	2010	2015	2016	2017	2018	2019	2020	2030*	2040*	2045*
Punta Gorda	16,641	17,675	17,884	18,095	18,308	19,961	19,471	21,768	24,337	25,773
*Population projections Source: City of Punta Gorda Urban Design, US Census, and Bureau of Economic and Business Research (BEBR) University of Florida, The Office of Economic and Demographic Research (EDR)										

**Projecting Number of Households by Size**

Households are defined as housing units occupied by permanent residents. This is a subset of total housing units

minus all vacant and seasonal units. Table 4.29 shows the estimated household size for the city of Punta Gorda in 2013 was 1.99 persons.

**Table 4.29 - Punta Gorda Households, 2013**

	Households	Persons Per Household
Punta Gorda	8,598	1.99
Charlotte County (unincorporated)	66,528	2.20
Charlotte County (total)	75,126	2.18
Source: The Shimberg Center for Affordable Housing at the University of Florida		

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

17.5% from 8,598 to 10,105, which would be 10.8% of the County’s projected total households. Table 4.30 is a breakdown of household changes by age category from 2013 to 2045:

The Shimberg Center projects that from 2013 to 2045, total households in the city of Punta Gorda will increase by 1,507 or

**Table 4.30 - City of Punta Gorda Projections of Households By age, 2013-2045**

Year	2013	2015	2020	2025	2030	2035	2040	2045
18-24	113	119	129	145	156	172	192	215
25-44	873	932	1,123	1,394	1,593	1,788	1,801	1,454
45-64	2,589	2,577	2,460	2,560	2,548	2,803	3,194	3,590
65 and older	5,023	5,112	5,507	5,428	5,493	5,218	4,918	4,908
Source: The Shimberg Center for Affordable Housing at the University of Florida								

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

householders in 2040, the 2045 projections show a slight decline to 1,454 in the future.

### Households by Income

Outlined below shows income as a percentage of average median income, households will change from 2013 to 2045 as follows:

**Table 4.31 - City of Punta Gorda Projections of Households by Area Median Income, 2013-2045**

Year	2013	2015	2020	2025	2030	2035	2040	2045
30% AMI or less	613	623	662	695	718	740	751	761
30.1-50% AMI	691	703	751	779	807	816	818	801
50.1-80% AMI	1,198	1,222	1,305	1,339	1,378	1,386	1,377	1,337

HOUSING ELEMENT

<b>80.1-120% AMI</b>	1,313	1,336	1,413	1,454	1,491	1,506	1,508	1,488
<b>More than 120% AMI</b>	4,783	4,856	5,088	5,260	5,396	5,533	5,651	5,770
Source: The Shimberg Center for Affordable Housing at the University of Florida								

It is expected that by the year 2025;

- ❖ Households at or below 30% of area median will increase by 13.4% from 613 to 695.
- ❖ Households with income from 30.01% to 50% of area median will increase by 12.7% from 691 to 779.
- ❖ Households with income from 50.01% to 80% of area median will increase by 11.8% from 1,198 to 1,339.
- ❖ It is projected that in 2025 there will be 2,813 low-income households with an annual income at or below 80% of area median, up from 2,502 in 2013.

- ❖ Households with income from 80.01% to 120% of area median will increase by 10.7% from 1,313 to 1,454.
- ❖ Households with income at or above 120.01% of area median will increase by 10.0% from 4,783 to 5,260.

Table 4.27 identifies the number of households that are low income (income at or below 80% of area median) and severely cost-burdened (paying 50% or more for mortgage costs or rent).

**Table 4.32 - Number of Severely Cost-Burdened (50%+) Households with Income Less than 80% of AMI by Tenure**

<b>Owner</b>								
	<b>2013</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2045</b>
<b>Charlotte County (unincorporated)</b>	6,962	7,102	7,557	7,903	8,250	8,476	8,705	8,813
<b>Punta Gorda</b>	805	815	862	874	889	888	883	862
<b>Renter</b>								
	<b>2013</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2045</b>
<b>Charlotte County (unincorporated)</b>	3,389	3,441	3,597	3,754	3,824	3,949	4,003	4,112
<b>Punta Gorda</b>	340	350	376	418	445	481	501	530

Note: Numbers do not include homeless individuals and families, as they are not included in household enumerations.

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

**Projected Need for Housing**

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

**Projected Demand and Need**

The projection of demand is developed based on:

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

The permanent vacancy rate of 9.1%, as identified in the Charlotte County Comprehensive Plan and the Shimberg Center for Affordable Housing, is applied to the 2013-2045 household projection data to determine total housing demand for the planning period. The projection shows the number of units that need to be constructed between a base year, in this case 2013, and a given year in order to meet the expected expansion in the number of households (plus an assumed vacancy rate). As indicated in Table 4.33, the demand for households in the city of Punta Gorda is projected to rise from 9,380 in 2013 to 11,082 in 2045. The number of units exceeds the number of households reported in previous tables. Units in excess of households provide replacements for housing that will be demolished and supports a 9.1% vacancy rate to handle movements within the housing market in the sale and rental of properties. This percentage falls within the customary range for active housing markets.

The projections show that between 2013 and 2025, there is a need to construct approximately 1,014 permanent non-seasonal housing units to address the demand by households that will be entering or forming in the city of Punta Gorda. An additional 662 units will be required by 2045.

**Table 4.33 - Forecasted Demand and Need for Permanent (Non-Seasonal) Housing, 2013-2045**

Projected Households								
	2013	2015	2020	2025	2030	2035	2040	2045
<b>Charlotte County (unincorporated)</b>	66,528	67,878	72,233	75,567	78,983	81,143	83,364	84,329
<b>Punta Gorda</b>	8,598	8,740	9,219	9,527	9,790	9,981	10,105	10,157

Projected Housing Demand								
	2013	2015	2020	2025	2030	2035	2040	2045
<b>Charlotte County (unincorporated)</b>	72,715	74,191	78,951	82,595	86,328	88,689	91,117	92,173
<b>Punta Gorda</b>	9,380	9,535	10,058	10,394	10,681	10,889	11,025	11,082
Number of New Homes Required								
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	2040-2045	Vacancy Rate
<b>Charlotte County (unincorporated)</b>	1,476	4,760	3,644	3,734	2,361	2,428	1,032	9.3%
<b>Punta Gorda</b>	155	523	336	287	208	135	32	9.1%

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

Table 4.34 provides data on the projected housing demand and need by type for Punta Gorda through the year 2045. By 2025, it is estimated that 811 single family and 202 multi-family units

will need to be constructed. Between 2025 and 2045, an additional 529 single family and 133 multi-family units will be needed.

**Table 4.34 – Forecasted Demand and Projected Construction Need for Permanent Housing by Building Type.**

Number of New Homes Required							
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	2040-2045
<b>Single Family</b>	124	418	269	230	166	108	25
<b>Multi-family</b>	31	105	67	57	42	27	7
<b>Total</b>	<b>155</b>	<b>523</b>	<b>336</b>	<b>287</b>	<b>208</b>	<b>135</b>	<b>32</b>

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

Table 4.35 shows the forecasted demand and forecasted construction need by tenure (owner-occupied versus renter-occupied). Of the 1,014 units that need to be constructed in the city of Punta Gorda by 2025, 585, or about 57.7%, will be for

occupancy by owner households. In between 2025 and 2045, only 12.7% of the 662 needed units should be for owner-occupied units.

**Table 4.35 – Forecasted Demand and Project Construction Need for Permanent Housing by Tenure, 2013-2045**

Number of New Homes Required							
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	2040-2045
<b>Owner</b>	103	374	109	131	16	30	-93
<b>Renter</b>	52	149	227	156	192	105	125
<b>Total</b>	<b>155</b>	<b>523</b>	<b>336</b>	<b>287</b>	<b>208</b>	<b>135</b>	<b>32</b>

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

Table 4.36 shows the construction needs through 2045 by household income as a percentage of the area median income. The data illustrates the additional units that need to be constructed to keep pace with the growth in households by annual income as a percentage of area median income. Ensuring that all of these units are built at an appropriate price or rent level guarantees new households do not face undue cost burdens. This addresses potential growth in affordable housing needs. It further shows income households with an annual income at or below 80% of area median income. The Shimberg

Center projects that by 2025 339 low income homes will need to be constructed, and 400 low-income homes by 2045.

Table 4.35 shows the construction need for all households at each income level, not just those who are projected to pay more than 50% of income for housing. The total is higher than the total growth in cost-burdened households. It is expected that existing private market construction and housing programs will address a portion of the housing need for these households, particularly those in the higher income ranges.

**Table 4.36 – Projected Construction Need for Permanent (Non-Seasonal) by Households by Income as a Percentage of Area Median Income, 2013-2045**

Punta Gorda							
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	2040-2045
Below 30% of AMI	11	43	36	25	24	12	10
30.1% to 50% AMI	13	52	31	31	10	2	-27
50.1% to 80% AMI	26	91	37	43	9	-10	-69
Total Construction need for Low Income Households	50	185	104	98	43	4	-84
80.1% to 120% AMI	25	84	45	40	16	2	-31
Over 120% AMI	80	253	188	148	149	129	150



HOUSING ELEMENT

Total	155	523	336	287	208	135	32
<b>Unincorporated Charlotte County</b>							
	<b>2013-2015</b>	<b>2015-2020</b>	<b>2020-2025</b>	<b>2025-2030</b>	<b>2030-2035</b>	<b>2035-2040</b>	<b>2040-2045</b>
Below 30% of AMI	115	352	299	235	210	156	141
30.1% to 50% AMI	188	640	502	622	265	293	-156
50.1% to 80% AMI	285	1,010	806	938	437	414	-242
Total Construction need for Low Income Households	588	2,002	1,607	1,795	912	863	-257
80.1% to 120% AMI	334	1,117	867	963	519	537	15
Over 120% AMI	553	1,641	1,171	976	930	1,027	1,273
<b>Total</b>	<b>1,476</b>	<b>4,760</b>	<b>3,644</b>	<b>3,734</b>	<b>2,361</b>	<b>2,428</b>	<b>1,032</b>
Sources: Shimberg Center for Affordable Housing at the University of Florida							

**Projected Demand for Housing by the Elderly**

Elderly persons are defined here as those persons sixty-five (65) years of age or older. Based on populations by the Shimberg Center and extrapolations of the Shimberg figures by the City’s consultant, Table 4.37 shows the city’s elderly population will increase from 5,023 elderly households in 2013 to 5,428 households in 2025, to a high of 5,493 households in 2030, before declining to 4,278 elderly households in 2045. Although Shimberg projects an overall decline in elderly households in the city of Punta Gorda between 2013 and 2045, in unincorporated Charlotte County, Shimberg projects an increase of 12,958 elderly households, from 31,018 to 43,976. Financially, by 2025 the Shimberg Center projects that 1,717 of

the elderly households in the city will be low-income, and 1,907 will be cost-burdened. It is anticipated that the elderly, as they live longer, will need special housing assistance to enable them to stay at home longer.

Based on the fact that the percentage of low income and cost burdened elderly households population in the city of Punta Gorda is expected to increase to 4,278 households by 2045 and in unincorporated Charlotte County to 43,976 households by 2045, it can be assumed that there will be a need for additional group home facilities for the elderly. Any new facilities should be individually small in scale, located within residential or mixed-use areas in close proximity to shopping and essential services, and have a residential character.

**Table 4.37 – Low-Income and Cost Burdened Elderly Households, 2013-2045**

<b>Punta Gorda</b>			
<b>Year</b>	<b>Total Elderly Households</b>	<b>Low - Income</b>	<b>Cost Burdened</b>
2013	5,023	1,589	1,765
2015	5,112	1,615	1,796

## HOUSING ELEMENT

2020	5,507	1,743	1,935
2025	5,428	1,717	1,907
2030	5,493	1,738	1,931
2035	5,218	1,651	1,834
2040	4,918	1,557	1,729
2045	4,278	1,355	1,503
<b>Unincorporated Charlotte County</b>			
<b>Year</b>	<b>Total Elderly Households</b>	<b>Low - Income</b>	<b>Cost Burdened</b>
2013	31,018	13,136	9,800
2015	32,016	13,560	10,116
2020	35,902	15,205	11,345
2025	38,940	16,490	12,302
2030	43,826	18,562	13,848
2035	44,861	18,999	14,174
2040	46,344	19,628	14,643
2045	43,976	18,622	13,892
Sources: Shimberg Center for Affordable Housing at the University of Florida			

### **Migratory Housing**

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

### **Persons with Disabilities**

Persons with disabilities are another group with special housing needs. Persons with disabilities are defined as those with a disability (mental or physical condition), which has lasted six (6) or more months and which limits the kind or amount of work a person can do. In the city of Punta Gorda, 3,760 people, or 19.7% of the non-institutionalized population, have a disability.

The most significant factor facing persons with disabilities is the search for a barrier-free living environment that is affordable. Housing for persons with disabilities is more

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

### **Homeless Population**

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

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

According to the Homeless Shelters Directory, in 2019, there was only one homeless shelter in Charlotte County, with a total number of 261 beds. These include 66 beds for emergency shelters, 24 beds for transitional housing intended to temporarily care for the displaced or chronically homeless population, 107 beds for permanent supportive housing service for the elderly or vulnerable population struggling to stay above the poverty line, and 64 Rapid Re-Housing beds that assist people in obtaining housing quickly, increase self-sufficiency, and stay housed.

### ***Land Requirements to Meet the Estimated Housing Need***

Based upon the total projected housing needs by unit type for the City of Punta Gorda through the year 2045 (Table 4.38), the city's currently vacant and fully serviced (i.e., water, sewer, roads, etc.) residential lot inventory will accommodate the related development. Table 4.39 translates these housing unit projections by unit types into the land requirements to meet the projected need. It has been assumed that future single-family housing units will require 0.24 acres of land per unit, and future multi-family housing units 0.086 acres of land per unit. Mobile homes have not been considered in this analysis because no vacant tracts of land exist in the City that is outside the 100-year floodplain, which could accommodate any new mobile home developments.

**Table 4.38 - Projected Housing Unit Need**

Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	2040-2045
Single Family	124	418	269	230	166	108	25
Multi-family	31	105	67	57	42	27	7

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

**Table 4.39 – Projected Additional Land Requirements (in Acres)**

Year	Assumed Acreage/Unit	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	2040-2045
Single Family	.24 acre	29.76	100.3 2	64.56	55.20	39.84	25.92	6
Multi-family	.086 acre	2.67	9.03	5.76	4.90	3.61	2.32	0.6
Total Acres	-	32.43	109.3 5	70.32	60.10	43.45	28.24	6.6

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

**Housing Need Met by Private Sector**

Since its establishment as one of the first cities in Southwest Florida in 1887, Punta Gorda’s housing needs have been primarily met by the private sector. Even the city’s historic housing stock illustrates the private markets’ ability to deliver housing for every market segment, from grand Victorian houses overlooking Charlotte Harbor to middle-class cottages to boarding houses for the working class. Today, over 100 years later, future housing needs identified can and will be met largely by the private sector. Changing market conditions, including rising land costs, increased construction costs, and/or an increase in interest rates will affect the private sector

housing delivery system. Therefore governmental entities like Punta Gorda have looked for partnership opportunities with the private sector and non-profit entities to deliver housing necessary to meet the affordability needs of the community.

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

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

as those areas close to the commercial areas, shall be carefully watched.

### **Housing Delivery System**

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

This system operates within the context of a local market or markets. In the City of Punta Gorda, that market is shaped by an established pattern of single-family subdivisions of platted lots historically marketed to an older, retiree population to include both permanent residents and “seasonal residents” visiting the area from elsewhere in the nation for a few months each year.

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

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

### **The Verandas**

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

### ***Public/Private Partnerships Providing Affordability for the City***

### **Trabue Woods Economic Development**

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

### **Punta Gorda Housing Authority**

The Punta Gorda Housing Authority (PGHA) had 184 publicly owned, subsidized rental units destroyed in the 2004 hurricane

season. Construction was completed on this development. This development has a variety of housing types and sizes and green spaces for recreational activities providing identity in the neighborhood as a contributing factor rather than being set apart as a low-income housing project.

### **Helen Avenue Housing**

With land donated by the City of Punta Gorda to the Peace River Land Trust, three (3) affordable single-family homes have been constructed in the Trabue Woods neighborhood and are being utilized for attainable housing.

### **Bernice Russell Community Development Corporation**

Another example of a public/private partnership is this mixed-use development consisting of retail space and five (5) affordable rental housing units. The Bernice Russell Community

Development Corporation (BRDC), composed of local community activists partnered with the Punta Gorda CRA and City Council, are constructing this development with the use of both tax increment financing and grant monies in an effort to revitalize the historic Trabue Woods Neighborhood.

### ***Availability of Land for Housing***

As per the 2011 Evaluation and Appraisal Report of the City of Punta Gorda Comprehensive Plan, the City of Punta Gorda had 854 acres of vacant land zoned for residential use in 2010. According to GIS data from Charlotte County's open data portal, that number fell to 616 acres, indicating a rise in residential development in the past 13 years. As of 2023, GIS data from the County indicates that there is an additional 179 acres of Commercial and Industrial vacant land available for use.

**Table 4.40 - 2010 vs 2023 Vacant Lands by Type**

Year	2010			2023		
	Land Types	Acres	% of Vacant Land	% of Total Land Uses	Acres	% of Vacant Land
Vacant Residential	854.45	85.0%	8.4%	616.46	77.43%	6.74%
Vacant Commercial	146.39	14.6%	1.4%	178.13	22.37%	1.95%
Vacant Industrial	4.34	0.4%	0.0%	1.53	0.19%	0.02%
<b>Total Vacant Land</b>	<b>1,005.18</b>	<b>100.0%</b>	<b>9.8%</b>	<b>796.12</b>	<b>100%</b>	<b>8.70%</b>

Source: City of Punta Gorda Comprehensive Plan Evaluation and Appraisal Report 2011, Charlotte County GIS

### **Delivery of Municipal Services**

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

### **Financing Mechanisms for Housing**

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

Ample financing is available to accommodate the anticipated housing development needs of Charlotte County. Residential mortgages are available from all of the banks licensed in the County. In addition, many of the lending institutions are involved in the Cornerstone Program, which provides a below-market rate, down payment assistance program that uses SHIP funds to help low-income households buy homes. Some of the

banks have their own internal programs aimed at providing financing to help low-income households buy their first homes. Finally, future financing of homes for low and moderate-income households may be done through the mortgage revenue bond program established by the Florida Housing Finance Agency and the Charlotte County Finance Authority.

### **2019 Punta Gorda Economic and Fiscal Analysis**

In an effort to update the Citizens Master Plan, Partners for Economic Solutions conducted an economic development and budgetary analysis for the City. The purpose of the report was to provide an economic framework for the plan to assure that it has a firm foundation in the area's economic and market realities. The report includes:

- ❖ Profiles of the local economy and demographics;
- ❖ Evaluation of the city's strengths, weaknesses, opportunities, and threats (SWOT) to guide the planning process;
- ❖ Analysis of residential and commercial real estate markets to estimate the scale of supportable development;
- ❖ Review of the City's budget and fiscal issues affecting its future prospects; and
- ❖ Analysis of the fiscal impacts of potential annexations.

Much of the data pertaining to housing has been incorporated within this element where appropriate. A summary of the implications of housing is provided below.

### **Key Housing Issues**

- ❖ Dominance of single-family canal housing
- ❖ Retiree demand drives higher housing prices

- ❖ High prices are unattainable for young people and families
- ❖ Workers can't afford to live in town; only 9% of local workers live in town
- ❖ 22% of workers commute 25 miles or more
- ❖ Hard to attract and retain young workers

Based on the extension of recent trends, the market could support the following development by 2030:

- ❖ 580 to 930 new single-family detached and attached houses;
- ❖ 320 to 420 new rental housing units;
- ❖ 300 to 750 new condominiums;
- ❖ 150,000 to 250,000 square feet of office space;
- ❖ 100,000 to 150,000 square feet of retail space; and
- ❖ 75 to 200 hotel rooms.

The parts of the city most competitive for future development include downtown, the Historic District (particularly east of US 41), the US 17 corridor east of Cooper Street, US 41 south of downtown, and the Jones Loop area. Infill development that reinforces the city's walkable character offers the greatest potential as Punta Gorda strives to better address the needs of walkers and cyclists, reducing its dependence on private automobiles. That suggests a need to concentrate more residences, office, and retail space in settings served by sidewalks and multi-use pathways. The introduction of Nickel Ride and ridesharing services will help as the city's population ages, and more residents need alternatives to driving everywhere.

According to 2019 Punta Gorda Economic and Fiscal Analysis, achieving greater balance in the Punta Gorda economy and tax base will depend on deliberate efforts to grow and diversify the

city. With appropriate provisions and land development regulations, growth can occur in ways that respect and reinforce the city's unique character and appeal that have made it successful through the years. The following implications from the report are related to housing.

### Variety of Housing

Development of new housing of different sizes at a range of rent and price levels would help diversify the city's housing stock, allowing more local employees to live in the city and reduce their commutes while providing a larger year-round population to support local businesses.

### Housing In and Near Downtown

The downtown businesses need more customers who can walk to cafes, restaurants, and stores, providing a more reliable source of demand.

### Increasing Amount and Density of Multi-family Development

Increasing zoning limits from 15 units per acre would allow better use of the land and reduce the costs of building new housing. An increase in du/ac would also be responsive to developer requests, thereby promoting infill developments.

## **VI. CONCLUSION**

The City of Punta Gorda *Housing Element* is intended to serve as a guide for the city and the community on matters of housing development and housing stock preservation within the planning areas of the city. The growth in employment and population in the city of Punta Gorda through the year 2045 will have a broad range of impacts, including the need for additional



housing to accommodate the new residents. The type, location, and other development issues associated with a broad mix of housing opportunities will be complex.

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

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

## VII. GOALS, OBJECTIVES, and POLICIES

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

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

**Policy 4.1.1.1:** Punta Gorda's Future Land Use Plan and Future Land Use Plan Map will provide a variety of residential land use categories to accommodate varying housing densities and housing types, including missing middle housing typologies such as townhomes, duplexes, fourplexes, cottage courts, and small apartment buildings.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

*Measurement: Number of projects funded.*

**Policy 4.1.1.10:** Punta Gorda will revise zoning and land development regulations to permit more affordable micro-units and accessory dwelling units (ADUs) in all residential zones, study the possibility of revising single-family zones to allow two homes per lot and include accessory apartments for relatives as an allowed use in owner-occupied dwellings.

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

**Policy 4.1.1.11:** Review the City's Land Development Regulations (LDRs) on an annual basis to ascertain if there are any regulations that unnecessarily drive up the cost of housing.

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

**Policy 4.1.1.12:** Punta Gorda will seek to develop partnerships with Builder's Associations to improve efficiency and expand the capacity of the housing delivery process.

*Measurement: Percentage of affordable housing demand met.*

**Policy 4.1.1.13:** The City will consider revising its land development regulations to reduce minimum lot widths and eliminate replatting fees in Traditional Neighborhood FLUM areas to encourage smaller housing types, including townhomes and duplexes.

*Measurement: Existence of a feasibility study for reducing minimum lot widths and eliminating*

*replatting fees and amendments to the City's Land Development Regulations, as needed.*

**Objective 4.1.2:** Throughout the planning period through 2045, Punta Gorda will reduce substandard dwelling units.

**Policy 4.1.2.1:** Punta Gorda will cause unsafe, condemned residential or commercial structures to be secured, repaired, demolished, or otherwise removed as a threat to the public health, safety, and welfare.

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

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

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

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

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

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

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

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

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

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

*Measurement: Number of code violations issued.*

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

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

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

**Policy 4.1.3.1:** Punta Gorda will continue to promote historic preservation by maintaining an Historic Preservation Advisory Board, by offering technical assistance to persons interested in the adaptive reuse of historic structures, by facilitating events planned by

community groups in celebration of local history, and by reviewing and updating its inventory of historic resources.

*Measurement: Number of meetings of Historic Preservation Advisory Board, number of technical assistance meetings held by staff, and number of history-related events recommended for approval by the Development Review Committee.*

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

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

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

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

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

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

**Policy 4.1.3.5:** The City has established procedures for the protection of locally designated historically

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

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

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

**Policy 4.1.4.1:** Punta Gorda will assure that reasonably located, safe, and sanitary housing, at affordable costs, is available prior to displacement of citizens through public action prior to displacement, should such redevelopment occur.

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

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

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

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

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

**Objective 4.1.5:** Throughout the planning period through 2045, Punta Gorda will ensure the provision of an adequate supply of affordable housing (for very low, low, and moderate-income persons), including mobile and manufactured units, appropriately distributed throughout the community.

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

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

**Policy 4.1.5.2:** Punta Gorda will support the affordable housing efforts of collaborators such as the Housing Corporation of Charlotte County, SF Florida Goodwill Housing, Habitat for Humanity, and Gulf Coast Partnership of Charlotte County by such activities as planning and facilitation of an outreach program for eligible homebuyers and lenders to improve participation in the First Time Home Buyers Program (low and moderate-income benefit).

*Measurement:* Design and implementation of outreach program.

**Policy 4.1.5.3:** Punta Gorda will promote the construction of affordable housing by allowing the use of innovative techniques, such as density bonuses, zero lot line construction, etc., through the Planned Development (PD) process (very low, low, and moderate-income benefit).

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

**Policy 4.1.5.4:** Punta Gorda, in cooperation with the Housing Corporation of Charlotte County, will establish a dialogue with lenders and identify ways to reduce the impact of borrowing costs on housing affordability. The result of this dialogue will be a program for implementation that could include elements such as homebuyer counseling, loan guarantees, down payment assistance, reduced fees, lower interest rates, etc. (low and moderate-income benefit).

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

**Policy 4.1.5.5:** As a numerical goal, Punta Gorda seeks the development of 50 or more new homeowner units, affordable to low- and moderate-income persons, in Punta Gorda and its environs over the planning period through 2045. Punta Gorda will implement this policy by providing assistance (e.g., technical assistance in grant applications and environmental permitting, lawful reduction in City permit fees, improvements of infrastructure in City rights-of-way, provision of site fill material, etc.) for producers of affordable housing such as Habitat for Humanity, SF Florida Goodwill

Housing, Gulf Coast Partnership of Charlotte County, Bernice Russell Community Development Corporation (BRCDC), Trabue Woods Community Development Corporation (TWCDC), and Charlotte County Housing Corporation (CCHC) (low and moderate-income benefit).

*Measurement: Implementation actions taken and units built.*

**Policy 4.1.5.6:** As a means of meeting the anticipated need for affordable rental units after 2005, Punta Gorda sets as a numerical goal 60 new or rehabilitated rental units in Punta Gorda and its environs over the planning period to 2045. Punta Gorda will implement this policy by assistance analogous to that described for homeowner units in Policy 4.1.4.5 or by securing funding through the State Housing Initiatives Program (SHIP), in coordination with Charlotte County or other state or federal programs (very low, low, moderate-income benefit), or other means through the partnership of Community Land Trusts, Community Housing Development Organizations, Housing Finance Agencies, and Public Housing Authorities.

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

**Policy 4.1.5.7:** As a numerical goal, Punta Gorda seeks the rehabilitation and/or first time home buyer acquisition of 200 homeowner units, affordable to low and moderate-income persons, in Punta Gorda and its environs over the planning period to 2030. Punta Gorda will implement this policy by participating in programs, e.g., the State Housing Initiatives Program (SHIP), that provides assistance for home purchase or rehabilitation (low and moderate-income benefit).

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

**Policy 4.1.5.8:** Punta Gorda advocates the continued availability of existing public housing. Conversion of public housing to another form of ownership and tenancy or demolition of public housing shall not be supported by the City unless an equivalent number of replacement public housing units are provided within the city.

*Measurement: Maintenance of existing public housing units.*

**Policy 4.1.5.9:** Punta Gorda will work with Charlotte County to develop a digital “housing referral” list for residents and service providers that aggregates all available, affordable and workforce housing options, as well as rental assistance and homeless services.

*Measurement: Existence of a housing referral list and number of referrals made using this list annually.*

**Policy 4.1.5.10** Punta Gorda will explore the establishment and funding of a Local Housing Assistance Trust Fund as a mechanism to contribute and support additional housing for those with lower income.

*Measurement: Existence of planning and/or feasibility study for establishing and funding a local housing assistance trust fund.*

**Policy 4.1.5.11** Punta Gorda will study the creation of alternate sources of funding to encourage development of affordable and workforce housing, to include investments such as land assembly and acquisition, site remediation, and infrastructure investments.

*Measurement: Existence of planning and/or feasibility study for establishing a sales tax project or alternate funding source to develop affordable and workforce housing.*

**Policy 4.1.5.12:** Punta Gorda will establish a Housing Task Force to support the efforts of the Gulf Coast Partnership, initiate a citywide Land Bank, and facilitate vacant land disposition and transfer for affordable housing projects.

*Measurement: Creation of a Housing Task Force.*

**Policy 4.1.5.13:** Punta Gorda will prioritize affordable and workforce housing projects as a local preference when seeking funding and housing credits from the Florida Housing Finance Corporation.

*Measurement: Percentage of funding rewarded to the City from the Florida Housing Finance Corporation, which is dedicated to affordable and workforce housing annually.*

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

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

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

**Objective 4.1.7:** The City shall attempt to increase the opportunity for all citizens to purchase or rent decent, safe, and sanitary housing which they can afford, from arbitrary

discrimination because of race, sex, handicap, ethnic background, age, marital status, or household composition.

**Policy 4.1.7.1:** Punta Gorda will make fair housing information available, including complaint procedures under City Ordinance 600-80, and phone numbers for Charlotte County, state, and federal agencies that have fair housing laws and enforce them.

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

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

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

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

*Measurement: The annual number of city residents that have been informed about and/or assisted with weatherization programs and/or*



*grants provided by State and Federal Government, as well as private agencies.*

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

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

**Policy 4.1.7.5:** Punta Gorda will support the development of more assisted living as part of a larger Continuing Care Retirement Communities Program in partnership with local non-profits and encourage the creation of various types of senior housing or help subsidize the cost of home improvements.

*Measurement: Existence of a Continuing Care Retirement Communities Program and number of assisted living building permits filed annually.*