

HOUSING ELEMENT
Inventory Analysis

INVENTORY

Age of Housing Stock

Table 2.25 shows when Plantation's housing stock was constructed. The latest available data with this kind of breakdown is 2010. Plantation had only very sparse development prior to 1960; each succeeding decade showed increases over the prior one in terms of total construction and owner occupied units. The only exception was a spurt of rental construction in the 1970-74 period.

Table 2.25
Number of Dwelling Units by Age,
City of Plantation, 2010

| Year Structure Built | Number of Units |
|----------------------|-----------------|
| 2005 or later | 971 |
| 2000 to 2004 | 1,220 |
| 1990 to 1999 | 8,491 |
| 1980 to 1989 | 12,252 |
| 1970 to 1979 | 10,055 |
| 1960 to 1969 | 3,629 |
| 1950 to 1959 | 1,865 |
| 1940 to 1949 | 178 |
| 1939 or earlier | 172 |
| TOTAL: | 38,833 |

Source: U.S. Department of Commerce, Bureau of the Census, 2010

Type of Dwelling Units

As Table 2.26 shows, in 1980, Plantation's housing was about two-thirds single family, mostly single-family detached. By 1990, the sizable number of apartment, condominium and other kinds of multifamily projects has reduced the ratio to almost a 50-50 ratio, in 2000 a positive trend continues. The percentage of mobile homes has steadily decreased.

Table 2.26

Type of Units

City of Plantation, 1980, 1990, 2000 and 2010

| | 1980 | Number | Percent |
|-------------------------|-------------|---------------|----------------|
| Type of Unit | | | |
| Single-family, Detached | | 10,285 | 57.4 |
| Single-family, Attached | | 1,408 | 7.9 |
| Multi-family | | 5,691 | 31.7 |
| Mobile homes and other | | 552 | 3.0 |
| | | ----- | ----- |
| | | 17,936 | 100% |
| | 1990 | | |
| Single-family, Detached | | 13,899 | 47.3 |
| Single-family, Attached | | 3,718 | 12.6 |
| Multi-family | | 11,015 | 37.5 |
| Mobile homes and other | | 763 | 2.6 |
| | | ----- | ----- |
| | | 29,395 | 100% |
| | 2000 | | |
| Single-family, Detached | | 16,966 | 48.35% |
| Single-family, Attached | | 4,213 | 12.00% |
| Multi-family | | 13,368 | 38.10% |
| Mobile Homes | | 541 | 1.55% |
| | | ----- | ----- |
| | | 35,088 | 100% |
| | 2010 | | |
| Single-family, Detached | | 17,758 | 45.73% |
| Single-family, Attached | | 4,354 | 11.21% |
| Multi-family | | 16,109 | 41.48% |
| Mobile Homes | | 350 | 00.90% |
| Boat, RV, Van, etc. | | 262 | 00.67% |
| | | ----- | ----- |
| | | 38,833 | 100% |

Sources: U.S. Department of Commerce, Bureau of the Census, 1980 - 2010.

Owner-Renter Occupancy Patterns

As of 2010, the City's housing stock was over 66 percent owner-occupied.

Table 2.27 shows the tenure characteristics for the City as of 2010.

Table 2.27
Tenure Characteristics of the Housing Stock
City of Plantation, 2010

| Tenure | City of Plantation |
|---------------------------------------------|-------------------------------|
| Tenure by Race and Origin of Householder | |
| Occupied housing units | 35,807 |
| Owner-occupied | 23,778 |
| Percent owner-occupied | 66.4% |
| Renter-occupied | 12,029 |
| Percent renter-occupied | 33.6% |
| Vacancy Status | |
| Vacant Housing Units | 3,026 |
| Homeowner Rate | 0.8 |
| Renter Rate | 3.0 |

Source: U.S. Department of Commerce, Bureau of the Census, 2010

The Cost of Housing

With a 2010 median value of \$230,900, it is apparent that the typical cost of owner occupied housing is relatively high. As of 2010, 5.3 percent of Plantation's units were valued at less than \$50,000 (See Table 2.28).

Table 2.29 reflects these values in that the predominant range of 2010 monthly mortgage payments was of \$1,000 - \$2,000 per month or more, with a median of \$1,773.

The next table (Table 2.30) shows 2010 monthly gross rent for the City. Again, the relatively high cost of housing is shown by the median rent figure of \$1,397 in the City. The predominant (89 percent of the units) rental range was over \$1,000 per month with a negligible number of units below \$750 per month.

Table 2.28
Value of Owner-Occupied Housing

City of Plantation, 2010

| Value | City of Plantation | |
|------------------------|--------------------|---------|
| | Dwelling Units | |
| | Number | Percent |
| Less than \$ 50,000 | 1,264 | 5.3 |
| \$50,000 to \$99,999 | 3,270 | 13.8 |
| \$100,000 to \$149,999 | 2,769 | 11.6 |
| \$150,000 to \$199,999 | 3,139 | 13.2 |
| \$200,000 to \$299,999 | 4,846 | 20.4 |
| \$300,000 to \$499,999 | 6,319 | 26.6 |
| \$500,000 to \$999,999 | 1,820 | 7.7 |
| \$1,000,000 or more | 351 | 1.5 |
| TOTAL | 14,499 | |
| Median Value | \$230,900 | 100.0% |

Source: U.S. Department of Commerce, Bureau of the Census, 2010

Table 2.29
Monthly Owner Costs of
Owner-Occupied Housing Units
 City of Plantation, 2010

| Mortgage Status and Selected | City of |
|----------------------------------------|-------------------|
| Monthly Owner Costs | Plantation |
| Specified Owner-occupied housing units | 23,778 |
| With a mortgage | 18,118 |
| Less than \$300 | 0 |
| \$300 to \$499 | 52 |
| \$500 to \$699 | 720 |
| \$700 to \$999 | 2,001 |
| \$1,000 to \$1,499 | 4,292 |
| \$1,500 to \$1,999 | 3,758 |
| \$2,000 or more | 7,295 |
| Median (dollars) | 1,773 |
| Not mortgaged | 3,712 |
| Median (dollars) | 556 |

Source: U.S. Department of Commerce, Bureau of the Census, 2010

Table 2.30
Monthly Gross Rent
 City of Plantation, 2010

| Gross Rent | Plantation | |
|---------------------|-------------------|----------------|
| | No./Units | Percent |
| Less than \$200 | 0 | 0 |
| \$200 to \$299 | 0 | 0 |
| \$300 to \$499 | 30 | 0.3 |
| \$500 to \$749 | 85 | 0.7 |
| \$750 to \$999 | 840 | 7.5 |
| \$1,000 to \$1,499 | 5,798 | 51.6 |
| \$1,500 or more | 4,186 | 37.2 |
| No. cash rent | 308 | 2.7 |
| Total units | 11,247 | 100% |
| Median monthly rent | \$1,397 | |

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Summary File

Table 2.31 shows the percentage of income devoted to rental housing costs in Plantation. Most of the households with lower incomes were devoting more than one-third of their income for

rent, which is generally considered too high. Conversely, most of those with higher incomes were devoting less than 25 percent of their income for rent, a more acceptable level.

Table 2.31
Household Income by Gross Rent
As Percent of Total Income
 City of Plantation, 2010

| Income | Total Computed |
|----------------|-----------------------|
| Less than 15% | 953 |
| 15.0% to 19.9% | 1,005 |
| 20.0% to 24.9% | 1,941 |
| 25.0% to 29.9% | 1,080 |
| 30.0% to 34.9% | 1,830 |
| 35% or more | 4,829 |
| Not Computed | 391 |

Source: U.S. Department of Commerce, Bureau of the Census 2010

Condition of Housing Stock

Again, the U.S. Census provides the most recent data on internal housing conditions (see Table 2.32).

Table 2.32
Internal Housing Conditions
 City of Plantation, 2010

| Condition | Number of Dwelling Units |
|---------------------------|---------------------------------|
| Lacking complete plumbing | 172 |
| Lacking complete kitchens | 153 |
| No house heating fuel | 618 |

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Summary File

A "windshield survey" of external housing conditions of single-family houses in the area east of the Florida Turnpike determined that out of approximately 1,874 total housing units (occupied or unoccupied), only less than 10 were considered to be in a deteriorating condition. There were

no homes found in a substandard condition. General locations of deteriorating housing units are shown on Figure 2.30. The majority are in the neighborhood north of Broward Boulevard (Park East). A few are in the neighborhood south of Broward Boulevard (Country Club Estates). The conditions exhibited in these homes are consistent with the types of repairs being done to homes through the City's SHIP (State Housing Initiatives Partnership) Home Repairs Program.

Low and Moderate Income Housing

Although the Federal Government has significantly reduced its program of housing subsidies for low and moderate-income households, several remain.

The Broward County Housing Authority operates a program whereby households can receive a rent subsidy certificate to use in a private market unit. Currently, no Plantation households are using the HUD "Section 8 Existing Housing Assistance Program."

The Broward County Community Development Division makes low interest rate housing rehabilitation loans, funded through HUD's Community Development Block Grant program. Currently, no Plantation households are participating in the program. The value of the housing and household incomes appear to be the constraints.

The Broward County Housing Finance Authority has funded four apartment projects in Plantation:

| | Total Units | 20% for Low-Moderate Income |
|-------------------|-------------|-----------------------------------|
| Southern Point | 292 units | 58 units |
| Jacaranda Village | 296 units | 59 units |
| Los Prados | 400 units | 80 units |
| Harbor Town | 280 units | 56 units |

The State Housing Finance Authority has also financed several apartment developments in Plantation.

| | | |
|-------------------|-----------|-----------|
| Plantation Colony | 256 units | 256 units |
| The Waves | 280 units | 280 units |
| Mar Lago | 216 units | 216 units |

These bond financing programs require that 20 percent of the units be set aside for low and moderate-income housing. This means that 508 households with incomes below the City median are living in relatively new apartment units as a result of the County program.

Licensed Adult Living Facilities

The following licensed adult living facilities (ALF's) in Plantation.

| | | |
|----------------------------|---------------------|-----------|
| St. Thomas Retirement | Southwest 40th Ave. | 30 units |
| Covenant Village | Broward Blvd. | 540 units |
| Plantation Community Home | Northwest 8th St. | 120 units |
| Classic Residence by Hyatt | Sunrise Blvd. | 270 units |
| West Broward Care Center | Broward Blvd. | 120 units |

Group homes are permitted in single family and multi-family residential districts consistent with site plan approval by the City Council, as required.

Mobile Home Park

There is one mobile home park in the City, located near the west terminus of Broward Boulevard, between Commodore Drive and NW 136th Avenue. There is a total of 350 units in this park.

Historically Significant Housing

As noted at the outset of this Element, there are 172 houses constructed prior to 1939. Most of these houses are located in the area just west of the Turnpike and north of Broward Boulevard. Even though not on the State's Master file nor a candidate for National Register Historic District status, the area deserves careful monitoring to assure preservation of these houses.

Housing Construction Activity

Table 2.33 shows the kind of housing construction that has occurred since the 2010 U.S. Census. During this period, 35% of the units constructed were single-family, compared with 65% multi-family.

This reverses the trend that occurred in the years preceding the 2010 Census. Demolitions and conversions were too small in number to be significant.

Table 2.33
Housing Unit Construction

City of Plantation, 2010-2016

| Housing Units | Single Family | Multiple Family | Total |
|---------------|---------------|-----------------|-------|
| 2010 | 9 | 24 | 33 |
| 2011 | 16 | 0 | 16 |
| 2012 | 24 | 11 | 35 |
| 2013 | 19 | 134 | 153 |
| 2014 | 12 | 6 | 18 |
| 2015 | 16 | 5 | 21 |
| 2016 | 24 | 42 | 66 |
| Total | 120 | 222 | 342 |
| Percentage | 35% | 65% | 100% |

Source: City of Plantation Building Department, 2016

ANALYSIS

Household Projections

Tables 2.34 and 2.35 show household projections broken down by income and tenure.

The realities of the central Broward County real estate market and lack of deep subsidy programs means that Plantation's lower income population will not increase as much as its higher income brackets.

Table 2.34
Household Projections by Income and Tenure
City of Plantation, 2010-2040

| | Owner Households | | | | | | |
|------------|------------------|--------|--------|--------|--------|--------|--------|
| %Income | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 |
| <=30% | 1,560 | 1,687 | 1,813 | 1,924 | 2,034 | 2,111 | 2,154 |
| 30.01-50% | 1,928 | 2,108 | 2,311 | 2,484 | 2,656 | 2,775 | 2,828 |
| 50.01-80% | 2,848 | 3,048 | 3,245 | 3,411 | 3,566 | 3,682 | 3,746 |
| 80.01-120% | 3,787 | 3,985 | 4,144 | 4,267 | 4,369 | 4,465 | 4,531 |
| >120% | 13,508 | 13,985 | 14,218 | 14,333 | 14,359 | 14,493 | 14,680 |
| Total | 23,631 | 24,813 | 25,731 | 26,419 | 26,984 | 27,526 | 27,939 |

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

Table 2.35
Household Projections by Income and Tenure
 City of Plantation, 2010-2040

| Renter Households | | | | | | | |
|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| %Income | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 |
| <=30% | 1,079 | 1,122 | 1,157 | 1,180 | 1,198 | 1,216 | 1,219 |
| 30.01-50% | 1,165 | 1,209 | 1,248 | 1,274 | 1,288 | 1,307 | 1,309 |
| 50.01-80% | 1,900 | 1,947 | 1,979 | 1,991 | 1,974 | 1,982 | 1,972 |
| 80.01-120% | 2,612 | 2,661 | 2,699 | 2,700 | 2,660 | 2,658 | 2,639 |
| >120% | 3,806 | 3,865 | 3,930 | 3,929 | 3,849 | 3,844 | 3,811 |
| Total | 10,562 | 10,804 | 11,013 | 11,074 | 10,959 | 11,007 | 10,950 |

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

Projected Housing Needs

Estimates of the future number of housing units by type that will be demanded and needed to accommodate these households are shown in Table 2.36. All households in the City are considered to be urban, with no rural or farm worker households.

Table 2.36
Housing Demand and Need
 City of Plantation, 2015-2040

Projected Construction Need 2015-2040

| 2015 | 2020 | 2025 | 2030 | 2035 | 2040 |
|------|-------|------|------|-------|-------|
| 447 | 1,013 | 481 | 518 | 2,457 | 2,357 |

Source: BCPRD 2014

Land Requirements for Estimated Housing Need

Table 2.37 provides an inventory of vacant land by existing land use category and projected dwelling unit deliveries based upon permitted densities plus existing dwelling units.

Table 2.37
Dwelling Unit and Population Capacity
By Residential Density Category
City of Plantation, 2015

| Residential Density Category In Units Per Acre | Gross Vacant Acres | Total Acres on Land Use Plan i.e., Buildout Acreage | Number of Dwelling Units at Buildout | Population at Buildout |
|-------------------------------------------------------|---------------------------|------------------------------------------------------------|---------------------------------------------|-------------------------------|
| Single Family: | | | | |
| 1 | 150 | 1,195 | 1,195 | 3,107 |
| 3 | 46 | 3,052 | 9,156 | 23,805 |
| 5 | 0 | 830 | 4,150 | 10,790 |
| Multi-Family: | | | | |
| 10 | 3 | 795 | 7,950 | 20,670 |
| 16 | 0 | 547 | 8,752 | 22,755 |
| 25 | 4 | 266 | 6,650 | 17,290 |
| TOTAL: | 203 | 6,685 | 37,853 | 98,417 |

Source: City of Plantation Planning Department, 2015

The Private Sector and Housing Need; a Synthesis

Realistically, Plantation must be considered as part of the larger west-central Broward County housing market. Therefore, a Plantation "need" becomes very difficult to pinpoint.

The projection of Plantation's current housing mix is one indicator (Table 2.38), i.e., the kind of households and housing units currently in the City. Between January 1995 and December 2006, the private sector developed 2,210 single-family units and 1,226 multi-family units.

It is recognized that some of the central Broward "need" generated by Plantation's present population may have problems finding affordable units within the City, e.g., a young newly-married couple with entry level jobs. However, within a three-mile radius of Plantation, households in this category can find a wider range of choice in terms of housing costs.

In conclusion, the private market is expected to accommodate most of the Plantation "need", i.e., a healthy mix of owner-rental units and housing types ranging from single-family detached to high rise units, including bond-funded apartment development.

The Housing Delivery System

Land: There are some 203 acres of vacant residentially designated land remaining in Plantation. This includes land designated for the full range of residential densities and housing types, and in several sections of the City. However, by far the largest quantity of vacant residentially zoned land is in the lower density categories (three dwelling units per acre or less) and located in the western third of the City. Because of this constricted geographic area where most of the vacant land is located, land costs have an increasing impact on affordable housing.

Services: All of the major vacant land areas are easily accessible by water, sewer and the existing street system. In short, this is not a factor in the delivery of housing.

Regulation: The Zoning Code does not appear to pose any obstacles to housing delivery. Given the City's goal of achieving good site planning and landscaping, the review and approval process can be lengthy. Individual manufactured housing units are permitted as a matter of right; mobile homes in mobile home districts. The only local impact fee is a modest one for parks.

Governmental Responsiveness

There is not much that governmental entities can do to deal with the housing market delivery constraints noted above. In fact, it might be argued that governmental services and facilities have made Plantation such an attractive place to live (compared to many other cities in the County) that it is pricing housing out of the reach of many young households.

The one area (and this is not unusual) where City officials need to monitor their performance is the speed with which various kinds of housing permits or applications are processed. For

example, four boards must approve some development plans. Major delays add to the cost of housing.

Financing and the Private Real Estate Market

The following shows the typical 2015 cost of housing in Plantation:

| Type | Low | Cost Range High | Typical |
|---------------------------|------------|----------------------------|----------------|
| Single-family detached | \$200,000 | \$1,000,000 | \$350,000 |
| Condo, town or patio home | \$100,000 | \$200,000 | \$150,000 |

This indicates that although the typical suburban Broward County range of housing costs are available, the predominant unit cost is on the high side.

Discussions with local real estate and mortgage loan officer representatives indicates the following points about the dynamics of the market:

- Plantation realtors find that most of their customers are looking for houses within the City limits and in Coral Springs. However, given commuting patterns, Plantation is part of a County wide housing market.
- The vacancy or turnover rate is typical, except that condominium units (as opposed to townhome or villa units) seem to have higher vacancy rates/slower turnover.
- Based upon consumer views, the following kinds of units are in greatest demand:
 - a. single-family detached houses in the \$200,000-\$350,000 range
 - b. well-designed townhomes and villas or zero lot line houses
 - c. apartments
 - d. condominium units in high rise structures.
- Financing does not seem to cause significant problems given the kind of units on the market.
- The average 2015 monthly rental rates in newer units are:

| | |
|------------------------------|---------|
| 1 bedroom apartment | \$1,669 |
| 2 bedroom apartment | \$2,117 |
| 3 bedroom apartment or house | \$2,337 |

Provision of Supporting Infrastructure

As previously noted, supporting infrastructure components include paving, drainage, stormwater management, and water/sewer facilities. It is the intent of the City to ensure continued provision of these components in a timely, systematic manner, consistent with the Capital Improvements Program.

The City also intends to continue providing efficient and responsive police and fire protection services, increasing these services as growing population demands dictate.

Anticipated Replacement/Rehabilitation of Substandard Housing

The City anticipates continuing its active participation in the State Housing Initiatives Partnership (SHIP) Program and Community Development Block Grant (CDBG) Program.

Provision of Housing for Low and Moderate Income Households

The City will continue to provide housing assistance to low and moderate-income families by aggressively pursuing maximum funding from SHIP, and by publicizing the types of housing assistance programs available from the Broward County Community Development Division and the Broward County Housing Authority.

Provision of Adequate Sites for Group and Foster Homes

Provisions to allow group and foster homes consistent with Florida State Statute within all residential districts, including single-family zones, are included in the City Future Land Use Element.

Preservation of Historically Significant Housing

The City will make efforts to preserve and maintain housing structures and neighborhoods that may be deemed in the future to have historical significance.

The City will also encourage similar efforts by private or non-profit civic groups and organizations.

Figure 2.30

EXTERNAL HOUSING CONDITIONS CITY OF PLANTATION

