

# HOUSING ELEMENT

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# HOUSING

## I. INTRODUCTION

### A. BACKGROUND

The 1985 Local Government Comprehensive Planning and Land Development Regulation Act requires that all local governments to develop appropriate plans and policies to demonstrate commitment to meet identified or projected deficits in the supply of housing. The plans and policies should not only address government activities, but provide direction and assistance to the efforts of the private sector as well.

### B. PURPOSE

The purpose of the Housing Element is to analyze supply, demand, and internal and external factors in the Longboat Key housing market. The analysis will identify any existing or projected deficits in the supply of housing or other problems in the housing delivery process. Finally, this element will identify a set of housing goals toward which housing activities will be directed.

### C. BACKGROUND AND RESIDENTIAL GROWTH TRENDS

Longboat Key is an affluent coastal community located on Florida's west coast. The Town lies within two counties. The northern portion of Longboat Key is in Manatee County and the southern portion is in Sarasota County. The area is popular among retirees, which accounts for the low average number of persons per household. It is also a popular resort destination and second home community. The economy is primarily service-based with no industry or manufacturing sector.

Communities like Longboat Key require support populations of service workers. Service workers cannot afford the housing on Longboat Key and must commute from neighboring communities. The service worker population has not created a housing demand within the Town of Longboat Key because existing housing opportunities in nearby communities are more affordable and available.

Between 1970 and 1980, Longboat Key's permanent population grew at an annual average rate of more than five percent; comparable to the growth rates experienced by Manatee and Sarasota Counties during the same period. During the decade of the 1980's, however, population growth slowed to an average annual rate of 2.13% in Longboat Key compared to 3.73% for Sarasota County and 4.23% for Manatee County. Population growth from 1990-2000 increased to an annual rate of 2.90% in Longboat Key compared to 1.73% for Sarasota County and 2.53% for Manatee County. Population growth from 1970 to 2000, for the Town and both counties, is shown in Table 1.

## II. INVENTORY

### A. HOUSING CHARACTERISTICS

#### 1. Age of Housing Stock

The Town of Longboat Key has a relatively new housing stock. Over 60 percent was built since 1970 and over 35 percent was built from 1980 to 2000. Table 2 shows the age distribution of housing on Longboat Key. The greater majority of the housing built prior to 1960 is found on the mainland portions of Sarasota and Manatee Counties, with approximately 40% of the housing in those jurisdictions was built since 1980.

#### 2. Occupancy and Tenure

The U.S. Census Bureau no longer specifically identifies “year-round” housing units, instead reporting occupancy and tenure for all housing units. In 2000, there were 8,864 housing units in the Town (Table 3).

About 26% of the housing units in Longboat Key are single-family units; slightly less than three percent are mobile homes and the balance, over 70%, are duplexes or multifamily units. More than half of all dwellings units on Longboat Key are located in structures containing ten or more dwelling units. This is an uncommon characteristic for most communities and is related to the Town’s popularity as a vacation and second home location.

The majority of the units, about 92%, were owner occupied in 2000. Therefore, the multifamily units are mostly condominiums occupied by the owners rather than rented. Over one-half of all housing units were vacant during the year. The great majority of these units were held vacant for recreational, seasonal, or occasional use.

In contrast with Longboat Key, single-family housing is the dominant style of housing in both Sarasota and Manatee Counties. Overall vacancy rates in the counties are also significantly lower than in Longboat Key. The actual vacancy rates of units available for sale or rent in Sarasota and Manatee Counties, excluding housing held for occasional use or vacant for other reasons, was 1.9% and 2.5%, respectively.

Over 90% of the households within Longboat Key contained one or two persons. This reveals the impact of retirement and older adults living in the area. In contrast, households of one or two persons comprised 75% of the households in Sarasota County, and 71% of the households in Manatee County. Overcrowding is not a problem in Longboat Key - over 99% of the households contain no more than one person per room.

**TABLE 1**  
**POPULATION GROWTH TRENDS 1970 TO 2000**  
**LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES**  
**(PERMANENT POPULATION)**

Area	1970	1980	1990	2000	Change 1970 to 1980		Change 1980 to 1990		Change 1990 to 2000	
					No.	Growth Rate*	No.	Growth Rate*	No.	Growth Rate*
<b>Longboat Key</b>	2,850	4,843	5,872	7,603	1,993	6.99%	1,029	2.13%	1,731	2.90%
<b>Sarasota County</b>	120,413	202,251	277,776	325,957	81,838	6.80%	75,525	3.73%	48,181	1.73%
<b>Manatee County</b>	97,115	148,445	211,207	264,602	51,330	5.29%	62,762	4.23%	53,395	2.53%

\* Average Annual Rate of Growth

Source: U. S. Department of Commerce, U.S. Census Bureau, 1970, 1980, 1990, 2000  
 Adley, Brisson, Engman, Inc., and Richard W. Bass Associates, Inc., 1995

**TABLE 2**  
**AGE OF HOUSING UNITS - 2000**  
**LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES**

Year Built	Longboat Key		Sarasota County		Manatee County	
	Number	Percent	Number	Percent	Number	Percent
<b>1939 or Earlier</b>	82	0.9%	3,604	2.0%	4,455	3.3%
<b>1940 to 1959</b>	407	4.6%	18,572	10.2%	15,208	11.0%
<b>1960 to 1969</b>	961	10.8%	24,402	13.4%	18,592	13.0%
<b>1970 to 1979</b>	3,605	40.7%	52,442	28.7.0%	35,479	25.7%
<b>1980 to 1989</b>	2,020	22.8%	47,896	26.2%	34,481	25.0%
<b>1990 to 2000</b>	1,789	20.2%	35,551	19.5%	29,913	21.6%
<b>Total</b>	8,864	100.0%	182,467	100.0%	138,128	100.0%

Source: U.S. Census Bureau, 2000

## B. HOME VALUES

In 2000, the median value of an owner-occupied home in Longboat Key was \$413,100, more than twice the value recorded in 1990. The Census does not separately list the median value for condominium units in 2000, but it is likely that this value increased commensurately. The majority of the units were valued at over \$300,000. Table 4 shows home values and contract rents of specified owner occupied homes in Longboat Key in 1980 and 2000. Table 4 also shows that 83.6% of the owner occupied homes on Longboat Key were valued at \$200,000 or more in 2000. The median value of owner occupied units in Longboat Key was almost four times that in either Sarasota or Manatee Counties.

## C. MONTHLY HOUSING COSTS

Table 5 shows that in 1980 and 2000, monthly costs of a home in the Town were much higher than a home in either Manatee or Sarasota Counties. The median monthly ownership cost for a home on Longboat Key was \$2,110 in 2000, more than double what it was in 1990. By comparison, the median monthly costs of a home in Sarasota County were \$984 and in Manatee County were \$1,002, about 50% of the monthly cost on Longboat Key.

There is a similar relationship between monthly rental costs in the Town compared to that in each of the counties. The median contract rent in Longboat Key in 2000 was \$978 compared to \$711 in Sarasota County and \$637 in Manatee County. Similarly, the median rent was a smaller percentage of median household income in Longboat Key than in either Sarasota or Manatee Counties.



**TABLE 3  
OCCUPANCY AND TENURE  
LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES, 2000**

CHARACTERISTIC	Longboat Key		Sarasota County		Manatee County	
	Number	Percent	Number	Percent	Number	Percent
<b>1</b>	2,327	26.2%	116,036	63.6%	72,151	52.2%
<b>2 to 9</b>	1,073	12.1%	17,391	9.5%	19,444	14.1%
<b>10 or more</b>	5,168	58.3%	28,634	15.7%	17,673	12.8%
<b>Mobile Homes</b>	263	2.9%	20,226	11.1%	27,891	20.2%
<b>Other</b>	33	.37%	180	0.1%	969	0.7%
<b>All Housing Units</b>	8,864	100.0%	182,467	100.0%	138,128	100.0%
<b>Owner Occupied</b>	3,928	91.77%	118,531	79.1%	82,947	73.8%
<b>Renter Occupied</b>	352	8.2%	31,406	20.9%	29,513	26.2%
<b>Total Occupied</b>	4,280	100.0%	149,937	100.0%	112,460	100.00%
<b>Vacant for rent</b>	275	6.0%	5,469	16.8%	3,311	12.9%
<b>Vacant for sale only</b>	26	0.6%	2,282	7.0%	2,163	8.4%
<b>Rented or sold, not occupied</b>	20	0.4%	1,428	4.4%	1,204	4.7%
<b>Vacant seasonal, recreational, or occasional use</b>	4,197	92.2%	20,450	62.9%	16,845	65.6%
<b>Other vacant</b>	35	0.8%	4	0.0%	62	0.2%
<b>Vacant housing units</b>	4,554	51.4%	32,530	17.8%	25,668	18.6%

Source: U. S. Department of Commerce, U.S. Census Bureau, 2000

**TABLE 3**  
**(continued)**  
**OCCUPANCY AND TENURE**  
**LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES, 2000**

CHARACTERISTIC	Longboat Key		Sarasota County		Manatee County	
	Number	Percent	Number	Percent	Number	Percent
<b>1 Person</b>	1,291	30.2%	45,630	30.4%	31,953	28.4%
<b>2 Persons</b>	2,755	64.4%	68,622	45.8%	47,717	42.4%
<b>3 Persons</b>	153	3.6%	16,839	11.2%	14,026	12.5%
<b>4 Persons</b>	69	1.6%	11,854	7.9%	10,867	9.7%
<b>5 persons</b>	6	0.1%	4,668	3.1%	4,844	4.3%
<b>6 persons</b>	5	0.1%	1,518	1.0%	1,780	1.6%
<b>7 or more persons</b>	1	0.02%	806	0.5%	1,273	1.1%
<b>Households by Size</b>	4,280	100.0%	149,937	100%	112,460	100.0%
<b>0 to 1.00 person/room</b>	4278	99.7%	146,802	97.92%	107,957	96.0%
<b>1.01 or more person/room</b>	14	0.3%	3,125	2.08%	4,503	4.0%
<b>Households: Persons Per room</b>	4292	100.0%	149,937	100.0%	112,460	100.0%

Source: U. S. Department of Commerce, U.S. Census Bureau, 2000

**TABLE 4  
HOME VALUES AND MEDIAN CONTRACT RENTS  
LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES, 2000**

Value	Longboat Key		Sarasota County		Manatee County	
	Number	Percent	Number	Percent	Number	Percent
<b>Specified Owner Occupied</b>	1,676	100.0%	89,216	100.0%	54,642	100.0%
<b>Less than \$50,000</b>	7	0.4%	2,297	2.6%	2,160	4.0%
<b>\$50,000 to \$99,999</b>	16	1.0%	31,153	34.9%	18,952	34.0%
<b>\$100,000 to \$149,999</b>	98	5.8%	23,681	26.5%	16,086	29.4%
<b>\$150,000 to \$199,999</b>	141	8.4%	11,059	13.3%	8,110	14.8%
<b>\$200,000 to \$299,999</b>	310	18.5%	10,305	11.6%	6,058	11.1%
<b>\$300,000 to \$499,999</b>	504	30.1%	5,856	6.6%	2,759	5.0%
<b>\$500,000 to \$999,999</b>	367	22.0%	2,945	3.3%	688	1.3%
<b>\$1,000,000 and more</b>	231	13.0%	1,040	1.2%	189	0.3%
<b>Median</b>	\$413,100		\$122,000		\$119,400	
<b>Median Contract Rent</b>	\$978		\$711		\$637	
<b>Median Household Income</b>	\$90,251		\$41,957		\$38,673	
<b>Median Contract Rent to Median Household Income</b>	1.08		1.69		1.64	
<b>Median Home Value to Median Household Income</b>	4.58		2.90		3.08	

Source: U. S. Department of Commerce, U.S. Census Bureau, 2000

**TABLE 5  
MONTHLY OWNERSHIP & RENTAL COSTS  
LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES, 2000**

Monthly Costs	Longboat Key		Sarasota County		Manatee County	
	Number	Percent	Number	Percent	Number	Percent
<b>With Mortgage</b>	914	54.5%	55,906	100.0%	38,246	100.0%
<b>Less than \$300</b>	0	0.0%	200	0.2%	250	0.8%
<b>\$300 to \$499</b>	0	0.0%	2,601	2.9%	1,414	4.0%
<b>\$500 to \$699</b>	013	0.8%	7,827	8.8%	5,360	6.9%
<b>\$700 to \$999</b>	71	4.2%	18,231	20.4%	12,052	23.4%
<b>\$1,000 to \$1,499</b>	173	10.3%	15,906	17.8%	11,508	45.3%
<b>\$1,500 to \$1,999</b>	178	10.6%	5,655	6.3%	4,585	17.5%
<b>\$2,000 or more</b>	479	28.6%	5,486	6.1%	3,077	2.2%
<b>Median</b>	\$2,110		\$984		\$1,002	
<b>Gross Rent</b>	347	100.0%	31,306	100.0%	29,294	100.0%
<b>less than \$200</b>	0	0.0%	760	0.6%	549	1.9%
<b>\$200 to \$299</b>	0	0.0%	661	2.6%	788	2.7%
<b>\$300 to \$499</b>	30	8.6%	3,606	4.5%	5,141	17.5%
<b>\$500 to \$749</b>	54	2.9%	11,740	10.8%	13,323	45.5%
<b>\$750 to \$999</b>	41	15.6%	7,544	21.6%	5,071	17.3%
<b>\$1,000 to \$1,499</b>	39	11.2%	3,621	53.6%	2,146	7.3%
<b>\$1,500 or more</b>	74	21.3%	1,668	6.3%	696	2.4%
<b>Median</b>	\$978		\$711		\$637	
<b>All Housing Units</b>	8,834		182,467		138,128	
<b>W/O Complete Kitchen Facilities</b>	0	0.0%	826	0.6%	787	0.7%
<b>W/O Complete Plumbing</b>	0	0.0%	410	0.4%	284	0.3%

Source: U. S. Department of Commerce, U.S. Census Bureau, 2000

## **D. INCOME**

Based on the 2000 Census, it is possible to compare the income characteristics of residents of the Town with those of both Sarasota and Manatee Counties. All of the previously discussed socio-economic and housing indicators have implied that the residents of Longboat Key are wealthier and receive considerably higher incomes than the general population of residents of either Sarasota or Manatee County. The 2000 Census data confirms this as shown in Table 6. The median income of households in Longboat Key was \$90,251 compared to \$41,957 in Sarasota County and \$38,673 in Manatee County.

## **E. CONDITION OF THE HOUSING STOCK**

Housing conditions in Longboat Key are generally quite good. The housing stock is relatively new, with more than 90% having been built since 1960. The age of the housing structures in Longboat Key coupled with other factors, such as average value, maintenance habits, and construction methods, indicate insufficient need for a housing rehabilitation program.

Six selected housing conditions are used by the U.S. Census Bureau as indicators of the overall condition of housing in a city:

1. Lack of a public or private source of water;
2. Lack of complete plumbing for exclusive use;
3. Lack of kitchen facilities for exclusive use;
4. Lack of central heating;
5. Overcrowded (more than 1.01 persons per room); and,
6. Age of housing stock.

The lack of central heating, due to the temperate climate in Longboat Key, should not be considered as an indicator of substandard housing. The 2000 Census identified no housing units within the Town lacking complete kitchen or plumbing facilities (Table 5). Only 14 units in the Town were identified in the 2000 Census as having more than 1.01 persons per room. By comparison, 2.1% of Sarasota County's and 4.0% of Manatee County's occupied units were identified as exceeding this threshold.

The Town of Longboat Key actively enforces a yard maintenance ordinance requiring property owners to mow and maintain open space within 40 feet of any dwelling unit. The Town also enforces minimum housing standards through code enforcement actions. While the Town has established a systematic code enforcement program, the housing stock is generally well maintained by the owners and occupants.

**TABLE 6**  
**HOUSEHOLD INCOME DISTRIBUTION**  
**LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES**

Income	Longboat Key		Sarasota Co.		Manatee Co.	
	Number	Percent	Number	Percent	Number	Percent
<b>Less than \$10,000</b>	166	4.0%	10,039	6.7%	9,062	8.1%
<b>\$10,000 to \$14,999</b>	101	2.4%	8,276	5.0%	7,923	7.0%
<b>\$15,000 to \$24,999</b>	347	8.3%	21,311	14.2%	17,071	15.2%
<b>\$25,000 to \$34,999</b>	206	4.9%	21,463	14.3%	16,617	14.8%
<b>\$35,000 to \$49,999</b>	416	9.9%	27,431	18.3%	20,037	17.8%
<b>\$50,000 to \$74,999</b>	568	13.5%	29,193	19.4%	21,241	18.9%
<b>\$75,000 to \$99,999</b>	470	11.2%	13,395	8.9%	10,076	9.0%
<b>\$100,000 to \$149,999</b>	784	18.7%	10,507	7.0%	6,406	5.7%
<b>\$150,000 to \$199,999</b>	287	6.8%	3,145	2.1%	1,808	1.6%
<b>\$200,000 plus</b>	851	20.3%	5,406	3.6%	2,215	2.0%
<b>Total</b>	4,196	100.0%	150,166	100.0%	112,456	100.0%
<b>Median</b>	\$90,251		\$41,957		\$38,673	

Source: U. S. Department of Commerce, U.S. Census Bureau, 2000

## **F. SUBSIDIZED HOUSING DEVELOPMENTS**

The Town of Longboat Key does not have a housing authority. Neither the Manatee County nor the Sarasota County Housing Authorities have cooperative agreements with the Town of Longboat Key to provide housing. These housing authorities can only operate within the Town at the invitation of the Town and under a cooperative agreement. There are no renter-occupied subsidized housing developments on Longboat Key.

## **G. GROUP HOMES**

The Florida Department of Children and Family Services licenses or operates group homes around the state. The purpose of these group homes is to offer a deinstitutionalized setting for persons in need of treatment for emotional or psychological disorders. There are no licensed group homes in the Town of Longboat Key, although the Town's land development regulations permit the facilities.

## **H. MOBILE HOME PARKS**

Records from the Division of Environmental Health of the Florida Department of Health show there are two mobile home parks in the Town. The adjacent properties are located within the Sarasota County portion of the Key. Their names, locations, and capacities are listed below:

1. Gulfshores Trailer City (178 Mobile Home Spaces)  
3710 Gulf of Mexico Drive
2. Twin Shores Trailer Park (108 Mobile Home Spaces)  
3740 Gulf of Mexico Drive

These mobile home parks recently converted to condominium land ownership. The mobile homes and common grounds in these two parks are well maintained.

## **I. BUILDING PERMIT ACTIVITY**

An annual average of 226 building permits, 21 for single-family and 205 for multifamily units, were issued in Longboat Key from 1980 to 1986. From 1987 to 1994, the average declined to 177 building permits each year. From 1995 to 2006, permit issuance has averaged 40 permits a year. Most of these have been for replacement single-family homes.

This pattern differs from that observed for Manatee and Sarasota Counties. The total number of permits issued in Manatee County decreased between 1986 and 1995 then steadily increased until 2006. Sarasota County declined significantly in 1991 from previous years to a level that has been consistent until another steep decline in 2006. The number and type of residential building permits issued each year from 1980 through 2006 for Longboat Key, Manatee and Sarasota Counties is shown in Table 7.

**TABLE 7  
NEW RESIDENTIAL BUILDING PERMITS  
LONGBOAT KEY, SARASOTA & MANATEE COUNTIES  
1980 - 2006**

YEAR	Longboat Key			Sarasota County			Manatee County		
	SF	MF	TOT	SF	MF	TOT	SF	MF	TOT
1980	30	192	222	3,285	1,894	5,179	1,135	3,001	4,136
1981	20	492	512	2,135	2,618	4,753	841	2,284	3,125
1982	15	257	272	1,784	1,391	3,175	845	988	1,833
1983	15	229	244	2,707	1,713	4,420	974	2,211	3,185
1984	24	99	123	2,198	2,187	4,385	1,331	2,147	3,478
1985	18	55	73	1,834	1,525	3,359	1,303	2,307	3,610
1986	25	109	134	2,501	953	3,454	1,394	2,390	3,784
1987	31	117	148	3,148	932	4,080	1,177	1,100	2,277
1988	33	302	335	2,506	1,051	3,557	1,231	934	2,165
1989	40	170	210	2,619	1,311	3,930	1,254	1,273	2,527
1990	54	225	279	2,636	861	3,497	1,185	1,118	2,303
1991	22	8	30	1,689	366	2,055	1,012	801	1,813
1992	20	20	40	1,950	445	2,395	1,304	381	1,685
1993	50	180	230	2,261	655	2,916	1,551	239	1,790
1994	50	98	148	2,258	802	3,052	1,652	182	1,834
<b>Annual Avg 1980-86</b>	21	205	226	2,349	1,754	4,104	1,118	2,190	3,307
<b>Annual Avg 1987-94</b>	37	140	177	2,371	802	3,173	1,296	753	2,049
<b>Annual Avg 1995-00</b>	40	6	46	n/a	n/a	n/a	2,2027	97	2,124
<b>Annual Avg 2001-06</b>	24	11	35	1,935	570	2,505	3,154	282	3,436

Source: Town of Longboat Key, April 2007  
 PLANTEC Corporation, 1988  
 Adley, Brisson, Engman, Inc. and Richard W. Bass Associates, Inc., 1995



## **J. HISTORICALLY SIGNIFICANT HOUSING**

There are no residential structures in the Town of Longboat Key listed on the National Register of Historic Places. The Longboat Key Historical Society has identified several residential structures on the northern end of the island, which could have some historic significance. These include the Longbeach Hotel, which dates back to 1913, and is now used as a private residence. The south end of Longboat Key contains many houses that are quickly approaching 50 years of age. However, with few exceptions, if any, these houses do not possess any of the other necessary characteristics that would qualify them as historically significant structures.

## **III. ANALYSIS**

This section of the Housing Element provides an analysis of those items presented in the data inventory.

### **A. POPULATION AND HOUSEHOLD GROWTH**

Population and household growth trends from 1980 to 2010 are summarized in Table 8. According to the U.S. Census Bureau, in 1980, the Town of Longboat Key had a permanent year-round population of 4,843. By 2000, the Town's population had risen by an annual average of 2.90% to 7,603. By comparison, growth in both Manatee and Sarasota Counties was 3.89% (Table 8).

Due to declining household size, the rate of growth in the number of households in Longboat Key and Manatee and Sarasota Counties slightly outpaced the growth rate of the population. This trend toward smaller average household sizes has been observed across the nation and in Florida, where it is especially evident in resort/retirement-oriented communities such as Longboat Key.

Projected population and household growth trends through the year 2010 are presented in Table 9. This table projects both permanent and seasonal populations in Longboat Key because both influence the housing market. Populations shown in Table 8 for Manatee and Sarasota Counties represent only the permanent populations for purposes of comparison.

Between 2000 and 2006, the permanent population of the Town increased 0.14% per year to 7,665. The seasonal population increased at a slightly higher rate to 12,358. Since the Town is almost fully developed, the population is expected to remain at or near the present level. The Town of Longboat Key seasonal population is significantly larger than the permanent population. In addition, the average size of the seasonal household is larger than the permanent resident household. A seasonal inhabitant is defined as a person who resides in an area for less than six months in a year. The seasonal population is made up of tourists and vacationers staying in the hotels and resorts, as well as persons who own a second home in Longboat Key.

The seasonal population added to the permanent population make up the functional population. This population represents the total demand for services and the total number of people who would have to be evacuated in an emergency. Many communities with a large seasonal population experience a displacement of the permanent population during the peak season in terms of housing availability. This does not appear to be the case in Longboat Key.

## **B. AGE OF THE POPULATION**

The age distribution of the population in Longboat Key is shown in Table 10. In 1980, almost 78% of the population was over the age of 60. By 2000, the distribution had decreased to 71%. The most significant increase by age group occurred in the 45-to 59-years of age category, jumping 12.5% to 19.8% during the period from 1990 to 2000. This increase indicates an increasing popularity of Longboat Key among persons planning for retirement and for those wanting to own a second home on the island. Amenities will be key for this younger demographic while the extent of the elderly population will require increased special services related to transportation, emergency medical services, and evacuation.

The housing issues noted above are not particularly related to affordability, since retired persons on Longboat Key typically have a substantial cash basis with which to purchase housing. The issue is availability of housing in appropriate densities and locations that allow the Town to provide appropriate and necessary services.

## **C. HOUSING NEED OF ANTICIPATED POPULATION**

Currently, an adequate vacancy rate exists, so housing need is of negligible concern. The best factor on which to analyze future housing needs is new household formation, a function of regional population growth. Based on the population projections presented in Table 9, the total demand for housing units between 1995 and 2000 was 137 units. This represents an annual average demand of 28 units over the six-year period. The fluctuation in building permits from year to year (Table 7) indicates that housing suppliers respond to demand rather than anticipate it; a typical relationship in upscale housing markets such as Longboat Key.

## **D. SPECIAL NEEDS AND ASSISTED LIVING FACILITIES**

The popularity of Longboat Key among retirees indicates a substantial elderly population. Elderly persons play a significant role in the local housing market and could begin to require that special needs and levels of service that are associated with an elderly population be addressed. Regardless of an individual's financial capacity, the prospect of an increasing life span and the health problems typically associated with the aging process makes special needs housing for the elderly increasingly important. Thus, the location and density of housing in relation to the services the Town can provide should be a concern.

**TABLE 8  
POPULATION AND HOUSEHOLD GROWTH TRENDS  
LONGBOAT KEY, SARASOTA AND MANATEE COUNTIES 1980 - 2010**

Characteristic	Year				1980-90		1990-2000		2000-2010	
	1980	1990	2000	2010	Change	Growth Rate*	Change	Growth Rate*	Change	Growth Rate*
<b>Longboat Key</b>										
Population	4,843	5,872	7,603	7,770	1,029	2.13%	1,731	2.9%	167	0.22%
Households	2,535	3,244	4,280	4,511	665	2.50%	1,036	3.19%	231	0.54%
Population Per Household	1.91	1.86	1.78	1.74	-0.05	n/a	-0.08	n/a	-0.04	n/a
<b>Manatee County</b>										
Population	148,445	211,207	264,602	335,889	62,762	4.23%	53,395	2.53%	71,297	1.97%
Households	61,998	91,060	112,460	157,925	29,062	4.69%	21,400	2.35	45,465	4.43%
Population Per Household	2.39	2.32	2.35	2.12	-0.07	n/a	0.03	n/a	-0.23	n/a
<b>Sarasota County</b>										
Population	202,251	277,776	325,957	377,102	75,525	3.73%	48,181	2.53%	51,145	1.57%
Households	88,739	125,493	149,937	187,309	36,754	4.14%	21,400	1.95%	37,372	2.49%
Population Per Household	2.28	2.21	2.13	2.01	-0.07	n/a	-0.08	n/a	-0.12	n/a

\*Average annual growth rate

Source: U. S. Department of Commerce, U.S. Census Bureau, 1980, 1990, 2000  
 Shimberg Center for Affordable Housing, April 2007  
 CLARITAS, June 30, 2005  
 Imagine Manatee, Manatee County Vision Plan, Final Report, 2004  
 PLANTEC Corporation, 1988  
 Bureau of Economic & Business Research, University of Florida, April 1, 1987,1990 & 1995  
 Town of Longboat Key data provided by Longboat Key and Sarasota County Planning Departments  
 Adley, Brisson, Engman, Inc. and Richard W. Bass Associates, Inc., 1995

**TABLE 9  
PROJECTED POPULATION AND HOUSEHOLDS  
LONGBOAT KEY  
1990 - 2010**

Characteristic	YEAR				Change 1990-1995		Change 1995-2000		Change 2000-2010	
	1990	1995	2000	2010	Change	Growth Rate*	Change	Growth Rate*	Change	Growth Rate*
<b>Permanent Population</b>	5,872	7,499	7,603	7,770	1,627	5.01%	104	1.38%	167	0.22%
<b>Permanent Households</b>	3,244	4,143	4,280	4,511	899	5.01%	137	0.66%	231	0.54%
<b>Permanent Population Per Household</b>	1.81	1.81	1.78	1.72	0.00	n/a	-0.03	n/a	-0.06	n/a
<b>Seasonal Population</b>	8,716	11,133	12,240	12,434	2,417	5.55%	1,107	1.98%	194	0.16%
<b>Seasonal Households</b>	3,244	4,139	4,280	4,420	895	5.12%	141	0.68%	140	0.33%
<b>Seasonal Population Per Household</b>	2.69	2.69	2.86	2.81	0.00	0.00%	0.17	0.13%	-0.05	0.18%

\* Average annual growth rate

Source: U.S. Department of Commerce, U.S. Census Bureau, 1990, 2000  
 Shimberg Center for Affordable Housing, April 2007  
 CLARITAS, June 30, 2005  
 Sarasota and Manatee County Planning Departments, May 1995  
 Adley, Brisson, Engman, 1996

**TABLE 10**  
**AGE DISTRIBUTION LONGBOAT KEY**  
**1980 - 1990 - 2000**

<b>Age Group</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>0-14</b>	3.99%	2.5%	1.4%
<b>15-19</b>	2.56%	0.7%	.9%
<b>20-34</b>	5.27%	3.2%	2%
<b>35-44</b>	5.02%	4.6%	4.3%
<b>45-59</b>	5.33%	7.3%	19.8%
<b>60-64</b>	15.82%	12.8%	12.7%
<b>65-74</b>	32.13%	30.2%	31%
<b>75 and older</b>	29.90%	38.7%	27.3
<b>TOTAL</b>	100.00%	100.0%	100%

Sources: U.S. Department of Commerce  
U.S. Census Bureau, 1980, 1990, 2000  
Adley, Brisson, Engman, Inc.  
Richard W. Bass Associates, Inc., 1995

## **E. HOUSING AFFORDABILITY AND AVAILABILITY**

Unlike housing demand, which is driven by new household formation, specialized housing is associated with that portion of the population that lacks the capacity or financial requirements to enter the private housing market. Typically, this portion of the population comprises low-income persons, farm workers and rural families, or persons who require specialized housing situations due to age, or physical or emotional handicaps. Another component of housing need consists of those persons living in substandard housing units and lacking the financial resources to rehabilitate their homes to safe, decent, and sanitary housing standards. Such special housing needs are generally addressed through the intervention of government, charitable, and nonprofit organizations.

Longboat Key is an affluent community with relatively new housing stock. Therefore, there is very little demand for assisted living facilities or housing rehabilitation programs. Also, there is no farm worker population in the Town to create a special housing need. However, the Town continues to coordinate with housing agencies in Manatee and Sarasota Counties to monitor the demand for very low, low- and moderate-income housing and those with special needs. The Town continues to participate in meeting such needs through the adoption of interlocal agreements with these agencies regarding the transfer of the Town's population count to Manatee County's Community Development Block Grant programs to assist in meeting countywide needs.

The 2006 Shimberg data suggests a deficiency of 786 affordable housing units among homeowners and 123 rental units, characterized by housing costs exceeding 30% of household income (Table 11). The rental unit data is presumed to be true; 2.76% of all households are rentals with affordability difficulties.

Households identified as deficient with respect to affordable housing are overwhelmingly homeowner units. The Shimberg study identified 786, or almost 18% of all housing units, as homeowners spending over 30% of their household income on housing. However, the demographic and economic characteristics of the resident population suggest that these numbers grossly overstate the actual need for affordable units. The vast majority of households are wealthy, retiree households occupied by one or two individuals. Specifically, over 90% of the households in 2000 contained only one or two persons and 71 percent of the residents were over the age of 60. In addition, according to the 2000 Census, only 26.4% of the population of Longboat Key was in the labor force compared to 63.9% statewide.

Very few, if any, residents are first-time homebuyers. A typical owner is a retiree entering the market with a substantial cash savings and the sale of a previous home; or a buyer may be acquiring a condominium or second home as a long-term investment. The economics of a senior citizen population is different from that of a working age population. For example, the Atlanta Federal Reserve in its June 1984 publication "Economic Review," offered the following comments with respect to senior citizens as consumers:

*For obvious reasons, older people spend their money differently than younger ones. About 70 percent of them own their homes and 80 percent of them have paid off their mortgages, so they can be expected to pay less on housing than younger people. Per capita income of members of households headed by persons 65 and older is helped by the fact that these households are, on the average, smaller than younger households. Indeed per capita discretionary income of members of elderly households in 1980 was 55% higher than average and more than twice as much as those who live in households headed by people under 35 years old...*

While this article is somewhat dated, the substance remains valid today and has significant implications with respect to the likelihood that in a wealthy, retirement community such as Longboat Key. Therefore, estimating households whose incomes may be too low to afford standard housing using traditional relationships between income and cost or value of housing, as derived in the Shimberg data, may result in a significant overstatement of housing need.

Aside from communities beset by problems of low-value substandard housing or for first time homebuyers using sub-prime loans, one would not expect a significant proportion of homeowners to be in an economic situation in which their housing costs exceed affordability thresholds. First, when one qualifies for a mortgage to purchase a home, by definition it should be affordable. Therefore, homeowners tend to fall into affordability problems only when they experience economic setbacks, usually job-related; or, if they are retired, when taxes and other housing costs rise faster over the years than their income levels. As shown above, job-related setbacks would impact very few homeowners. The Town has lowered the millage rate for six consecutive years and the current millage rate of 1.417 is the lowest in either county. These

factors would indicate that very few families suffered the consequence of rising taxes in excess of their income causing them to fall under the standard affordability thresholds.

The more pertinent question for Longboat Key is housing availability rather than affordability. In a barrier island setting the amount of developable land is limited. As development continues and the land supply dwindles, the value of the existing housing will escalate. The differences between the median values of owner occupied units in 1990 and 2000 attest to this.

## **F. LAND REQUIREMENTS FOR HOUSING NEED**

The Town of Longboat Key housing is contained entirely on two islands. Consequently, land for the anticipated housing need must be available within the current limits of the Town. According to Town records, housing projects with approved site plans will provide approximately 53 future multifamily units. In addition, there are vacant parcels that can accommodate five additional multifamily units and 205 single-family units. Based upon projected population and household growth, and given the existing densities in the Town Zoning Code and the permitted land uses, there is adequate land in the Town of Longboat Key to meet the projected housing need.

## **G. HOUSING NEED AND THE PRIVATE SECTOR**

The projected housing need in the Town of Longboat Key will be met by private sector initiatives, assuming current housing market and economic conditions. Major real estate developers have been attracted by the key's popularity with the resort/retirement market. The private sector has been successful in meeting housing demand in the past and is expected to continue to be responsive.

**TABLE 11  
HOUSEHOLDS BY COST BURDEN  
LONGBOAT KEY  
2005**

Amount of Income Paid for Housing	Longboat Key		Sarasota County Portion		Manatee County Portion	
	Number	Percent	Number	Percent	Number	Percent
<b>Cost Burden: All Households</b>	4450*	100%	3,056	68.67%	1,394	31.33%
<b>0-30%</b>	3,541	79.57%	2,429	54.58%	1,112	25.00%
<b>30-50%</b>	564	12.67%	382	8.58%	182	4.09%
<b>50% or more</b>	345	7.75%	245	5.50%	100	2.25%
<b>Cost Burden: Owners</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>All Households</b>	4,196	100%	2,877	68.57%	1,319	31.43%
<b>0-30%</b>	3,410	81.27%	2,341	55.79%	1,069	25.48%
<b>30-50%</b>	498	11.87%	331	7.89%	167	3.98%
<b>50% or more</b>	288	6.86%	205	4.89%	83	1.98%
<b>Cost Burden: Renters</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>All Households</b>	254	100%	179	70.47%	75	29.52%
<b>0-30%</b>	131	51.58%	88	34.65%	43	16.93%
<b>30-50%</b>	66	25.98%	51	20.08%	15	5.91%
<b>50% or more</b>	57	22.44%	40	15.75%	17	6.69%

\* The number of household units used in Table 11 was obtained from the Shimberg Center and varied from the total number of household units derived from other sources. The numbers used in the above table are used solely to address the affordable housing needs analysis.

Source: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, April 2007  
Adley, Brisson, Engman, Inc., November 1996



## **H. THE HOUSING DELIVERY PROCESS**

The housing delivery process is a complex combination of roles and responsibilities involving a vast array of public and private sector organizations. Among the participants in the process are local government, land developers, banks and lenders, architects and builders, public utility companies, and real estate brokers. Since it is a participatory process, a failure at any point in the system affects the entire system. In a fast growing state like Florida, and particularly in growth management conscious coastal areas, the housing delivery process begins with local government through its planning responsibility. By determining growth needs, a community begins its land use planning responsibility, thus making available the basic ingredient: land.

In addition to the land use planning function, the community must ensure that an adequate complement of urban services is available within the areas designated for residential use. Another role played by local government is regulatory and involves zoning and subdivision regulations, building codes, and approval of plans submitted by developers. Local governments must be cautious not to over regulate land development to the point that housing development becomes unprofitable.

The Town of Longboat Key, through its comprehensive planning process, has anticipated housing need and land requirements to support that need, and has adequately planned for residential land uses. These land use designations have been coordinated with other decision-making processes regarding infrastructure and capital improvements to ensure that land for residential use will receive adequate public services.

The administrative roles of the government in the Town of Longboat Key regarding land development are adequate to meet the responsibilities of government to ensure the health, safety, and welfare of its people, while not being over burdensome to the extent that housing delivery is hindered. The housing delivery process in Longboat Key is working smoothly at the present time.

## **I. MEANS OF ACCOMPLISHMENT**

The state requires that each municipality, in the process of developing their comprehensive plans, analyze the means for accomplishing a variety of items related to ensuring a healthy and useful housing market that will serve all of the citizens. A discussion of each of these items is presented below.

1. **Housing and Support Infrastructure.** The Town of Longboat Key will designate lands for residential development in such a manner that supporting infrastructure will be available to support the new housing demand. Internal consistency among the various elements of the plan and coordination among various Town departments will ensure that this takes place.

2. **Elimination of Substandard Housing Conditions.** The Town of Longboat Key does not have a problem with substandard housing. The housing stock is relatively new and in good condition. It is important for the Town to maintain the structural integrity and aesthetic nature of its housing through the code enforcement system. One means of accomplishing this is through the use of a property standards ordinance. By setting and enforcing standards for exterior property maintenance (yard conditions, etc.), the Town can maintain the aesthetics of the community. Such standards will also encourage homeowners to keep up with other less visible maintenance needs, thereby maintaining a sound housing stock for many years.
3. **Adequate Sites for Very Low-, Low- and Moderate-Income Families and Mobile Homes.** Many of the standard location criteria that would be used in site selection for housing very low, low- and moderate-income families are nonexistent on Longboat Key. For example, the location of a site relative to schools, shopping areas, major transportation routes, medical and child care facilities, and other government and private services indicates that a mainland site is more appropriate than on the island. In addition, there is no housing authority on Longboat Key and the Town is nearing build-out. No demand or need has been identified for housing for very low, low- and moderate-income families. The Town should, however, continue to analyze a variety of locations and densities to ensure housing availability for future residents.

Mobile homes offer a more affordable option to conventional housing on the island. Locating mobile homes on barrier islands presents problems in terms of potential property damage and personal injury resulting from severe storms. There are two mobile home parks on Longboat Key and it is neither necessary nor appropriate for the Town to designate land specifically for additional mobile homes.

4. **Group Homes in Residential Areas.** The state's policy on deinstitutionalization is to place individuals needing a minimum of supervision and treatment into residential settings. The demand for such housing is extremely difficult to gauge. However, the Town of Longboat Key is prepared to provide such sites as they become necessary. The Town includes group homes and foster care facilities as allowable residential uses in the zoning code. The group homes ordinance was patterned after the group home guidelines of the Florida Department of Health. Adult Congregate Living Facilities (ACLFs) are considered group homes. With the elderly population of Longboat Key, the demand for ACLFs could increase in the future although the previously stated advantages of off-island locations will remain.

5. Conservation, Demolition, and Historically Significant Housing. The need to demolish a house on Longboat Key due to structural or maintenance deficiencies is rare. The housing stock is in good condition. Conservation of the existing housing stock through means previously outlined will preserve the housing stock for many years, making rehabilitation programs unnecessary. However, the Town has begun to experience the demolition and redevelopment of some of its housing stock because of market conditions. This redevelopment has taken the shape of individuals acquiring existing properties and conducting major renovations on the existing structure or building replacement homes. The Town continues to monitor the impacts of redevelopment upon abutting properties and neighborhoods.

While many of the residences on the island may have been historically significant or be of the age to qualify as historic; however, structures that are historically significant and continue to structurally retain the historic fabric are rare. The Town continues to monitor the situation to ensure that any historical housing that is identified is properly preserved.