

2009

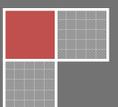
Housing Element

City of Bradenton Comprehensive Plan

Support Document

City of Bradenton's Department of Planning and Community Development

9/23/2009



Contents

INTRODUCTION	3
EXISTING CONDITIONS	4
Housing Stock Growth.....	4
New Constructed Residential Units (1999-2007)	4
Types of Dwelling Units.....	6
Occupancy Status and Tenure of the Housing Stock.....	7
Age of the Housing Stock.....	12
Inventory of Substandard Housing Units.....	15
Inventory of “Manufactured” or “Mobile” Home Parks	18
Inventory of Subsidized Housing Developments.....	20
Inventory of Residential Group Homes	24
Housing Values	26
Rent.....	28
Affordability.....	29
Historically Significant Housing	31
FUTURE CONDITIONS.....	Error! Bookmark not defined.
Projected Population and Households	34
Projected Housing Demand	35
Housing Need.....	37
Affordable Housing Needs	38
Land Availability and Intensities Allowed to Meet Housing Needs	39
Housing and the Private Sector.....	41
City’s Affordable Housing Initiatives	44

INTRODUCTION

Housing is an essential component for healthy growth and development of any community. It is considered a vital characteristic of any community as it shapes character of the community and it serves as one of the major indicators to determine its well being.

The provision of safe and attainable housing has been one of the major goals for all levels of government in Florida. The state of Florida established the Florida Housing Act of 1972 which includes: *“...decent, safe, and sanitary housing and suitable living environment for all citizens of Florida at a price they can afford...”*

During the Evaluation and Appraisal Report (EAR) identification of major issues of concern, the provision of affordable and workforce housing became one of the top problems expressed by city residents that need to be addressed in the comprehensive plan amendments. The EAR expressed:

“ . . .The amount of affordable housing in the City has been expressed as an issue to satisfy the demand for working families. This lack of affordable housing stock may cause residents who would otherwise live in such units to possibly face financial burden, overcrowded, unsafe, and/or unhealthy housing conditions, or homelessness. Further, affordable housing is concentrated in a few locations, rather than being evenly dispersed throughout the community. The concentration of exclusively affordable housing units within limited areas of the community can have negative social and economic impacts. For example, this concentration can cause “pockets of poverty,” which are neighborhoods and blighted areas often associated with high crime rates and low investment in property maintenance and development. Significant topics for this issue include provision of a mix of housing types at all income levels and diversity within the community.”

The Housing Element is designed to promote the development of housing alternatives to meet the diverse needs of City of Bradenton. The City is committed to provide a variety of housing options to ensure that those who work in the community also have the opportunity to live in it. Housing alternatives should reach young adults, working families, empty nesters, recent retirees, and senior adults.

EXISTING CONDITIONS

Providing an analysis of the City’s housing is a difficult task considering the continual changes in the housing market and the availability of data that reflects the current housing market conditions. Generally, the data regarding housing market conditions and affordability lag behind the current conditions. Consequently, this analysis uses the best available data from the following sources: United States Census 2000, University of Florida’s Schimberg Center for Affordable Housing, Manatee County Property Appraiser Office, and Manatee Association of Realtors. The completion of the next U.S. census will be 2010 which would provide updated information and validation of future projections.

Housing Stock Growth

In 1990, Bradenton’s total housing stock accounted for 22,123 units increasing to 24,622 units in 2000. This represents an average increase of 249 new housing units per year.

**Table 1:
Housing Stock 1990-2000¹**

Place	1990	2000	Numerical Change	Average Housing Units per Year	% Annual Growth
Florida	6,100,262	7,302,947	1,202,685	120,269	1.8%
Manatee County	115,245	138,128	22,883	2,288	1.8%
City of Bradenton	22,123	24,622	2,499	250	1.1%

Source: US Census 1990 and 2000.

2000 Census figures for the City of Bradenton were corrected by the Planning and Community Development Department

New Constructed Residential Units (1999-2007)

The City of Bradenton has experienced a considerable amount of growth in housing units since 1999. This growth reflects of the City’s location within one of the top five fastest growing real estate markets in the State of Florida. The housing market in the Sarasota-Bradenton area has increased rapidly over the last decade.

A total of 2,024 new residential units were built within the City between 1999 and 2007 for an average of 225 residential units per year. Table 2 shows the number residential units permitted during this time.

¹ Total for the 2000 census was corrected to reflect the right number of mobile home units. According to the Department of Planning and Community Development, the 2000 Census specified that the City of Bradenton had 1,525 mobile home units when in reality were 1191 units. This number hasn't change since the year 2000

Housing Element

Fifty-three percent (53%) of these units were built between 2003 and 2004. All these units are classified as multifamily housing.

**Table 2:
City of Bradenton
Residential Units Built, 1999-2007**

Year	Single Family		Multifamily		Total	
	Units	%	Units	%	Units	%
1999	0	0.0%	0	0.0%	0	0.0%
2000	0	0.0%	0	0.0%	0	0.0%
2001	0	0.0%	0	0.0%	0	0.0%
2002	0	0.0%	160	7.9%	160	7.9%
2003	0	0.0%	682	33.7%	682	33.7%
2004	0	0.0%	396	19.6%	396	19.6%
2005	0	0.0%	450	22.2%	450	22.2%
2006	0	0.0%	326	16.1%	326	16.1%
2007	0	0.0%	10	0.5%	10	0.5%
Total	0	0.0%	2024	100.0%	2024	100.0%

Source: City of Bradenton: Planning and Community Development Department, 2008

In addition to the 2,024 units already built, there are 2,985 dwelling units currently under construction, of which 24 percent are single family housing while 76 percent are multifamily housing. These amounts include 206 units under the Mixed Use future land use classification.² The tendency for new residential unit construction is moving towards multifamily units as land is scarce and the City is promoting a more compact urban form through incentives.

Taking into consideration the 24,622 units registered in the 2000 Census, and residential units constructed, between 1999 and 2007 (2,024 units), it is estimated that the housing stock may have reached 26,646 housing units by 2007.

² There are 4,021 units that have preliminary approval. Seventy five percent of these units are multifamily.

Types of Dwelling Units

Although the City of Bradenton has a diverse housing stock, it is composed largely of single-family dwelling units. However in the last 9 years, there has been an incremental change in the provision of multifamily units. In fact, from 1999 to 2007, multifamily residential units accounted for 100 percent of all of the housing units built. Table 3 and Chart 1 show the changes in housing types for the City over the last 17 years. Map 1 shows the location of the different types of dwelling units within the City.

**Table 3:
City of Bradenton
Housing Types**

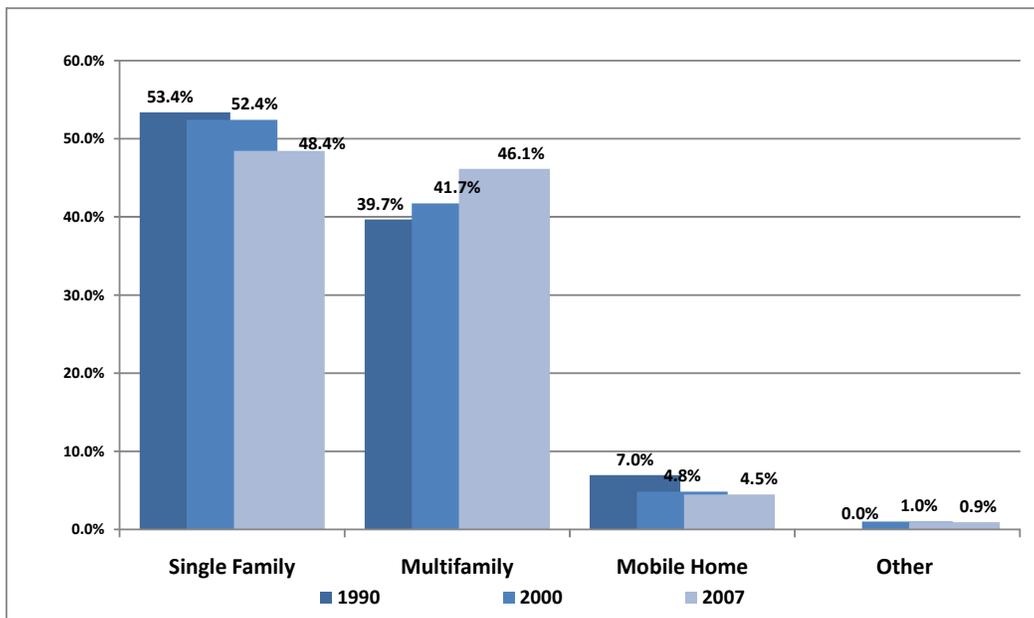
CENSUS AND USE CODES	1990 Census (Units)	2000 Census (Units)	2007 Estimated (Units)*	% of Change 2000-2007
Single Family	11,807	12,909	12,909	0.0%
Multifamily	8,777	10,273	12,297	20%
Mobile Home	1,539	1,191	1,191	0.0%
Other	0	249	249	0.0%
Total	22,123	24,622	26,646	

Source: US Census 1990 and 2000.

City of Bradenton: Planning and Community Development Department, 2008.

* Includes 2,024 units built between 1999 and 2007. All of them classified as multifamily.

**Chart 1:
City of Bradenton
Housing Types, 1990-2007**



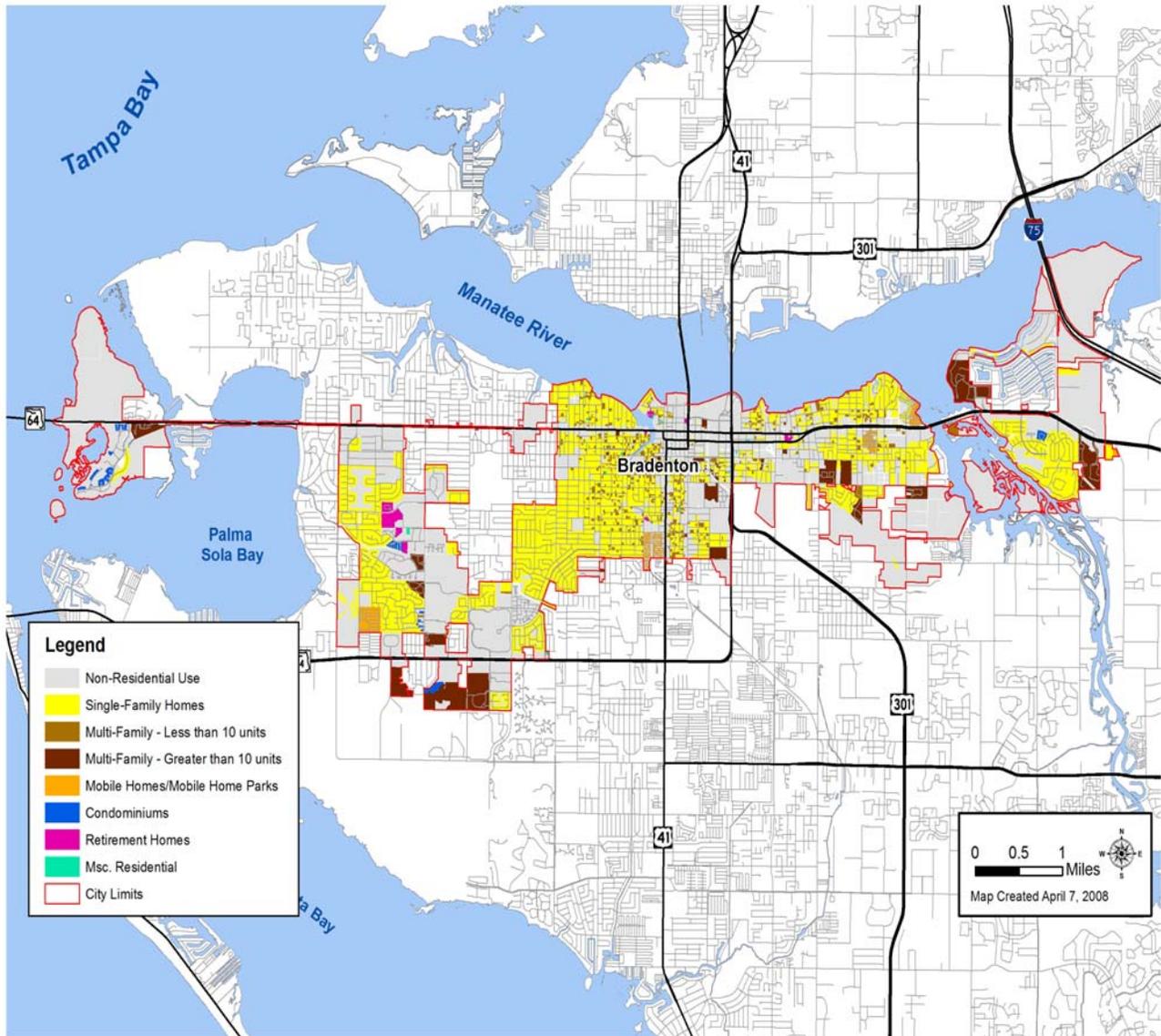
Source: US Census 1990 and 2000.

City of Bradenton: Planning and Community Development Department, 2008.

* Includes 2,024 units built between 1999 and 2007. All of them classified as multifamily.

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Map 1 Existing Housing Types



Map 1- Existing Housing Types
Source: Manatee County Property Appraiser, 2008

Occupancy Status and Tenure of the Housing Stock

Table 4 compares the occupancy status for the City of Bradenton, Manatee County and the State of Florida from the 2000 U.S. Census. The City had 24,887 dwelling units of which 86% were occupied while 14% were vacant. Out of the total of City’s vacant units, 53 percent are seasonal or recreational units, in comparison with 50 percent in the State, and 66 percent in Manatee County. (See Map 2)

**Table 4
Comparison Occupancy Status, 2000**

Location	Total Housing Units	Total Occupied Housing Units	Percentage of Occupied Units	Total Vacant Housing Units	Percentage of Vacant Units
Florida	7,302,947	6,337,929	87%	965,018	13%
Manatee County	138,128	112,460	81%	25,668	19%
City of Bradenton	24,887	21,379	86%	3,508	14%

Source: U. Census 2000

Table 5, which compares the tenure for the same geographical areas, shows that the City of Bradenton has a lower ownership percentage than the State and Manatee County. However, it shows a higher percentage in rental units. Map 2 shows the percentage of owner occupied units within the City.

**Table 5
Occupancy Characteristics, 2000**

Location	Owner Occupied	Percentage of Owner Occupied Units	Renter Occupied	Percentage of Renter Occupied Units	Average Household Size
Florida	4,441,799	70%	1,896,130	30%	2.46
Manatee County	82,947	74%	29,513	26%	2.29
City of Bradenton	13,194	62%	8,185	38%	2.24

Source: U. Census 2000

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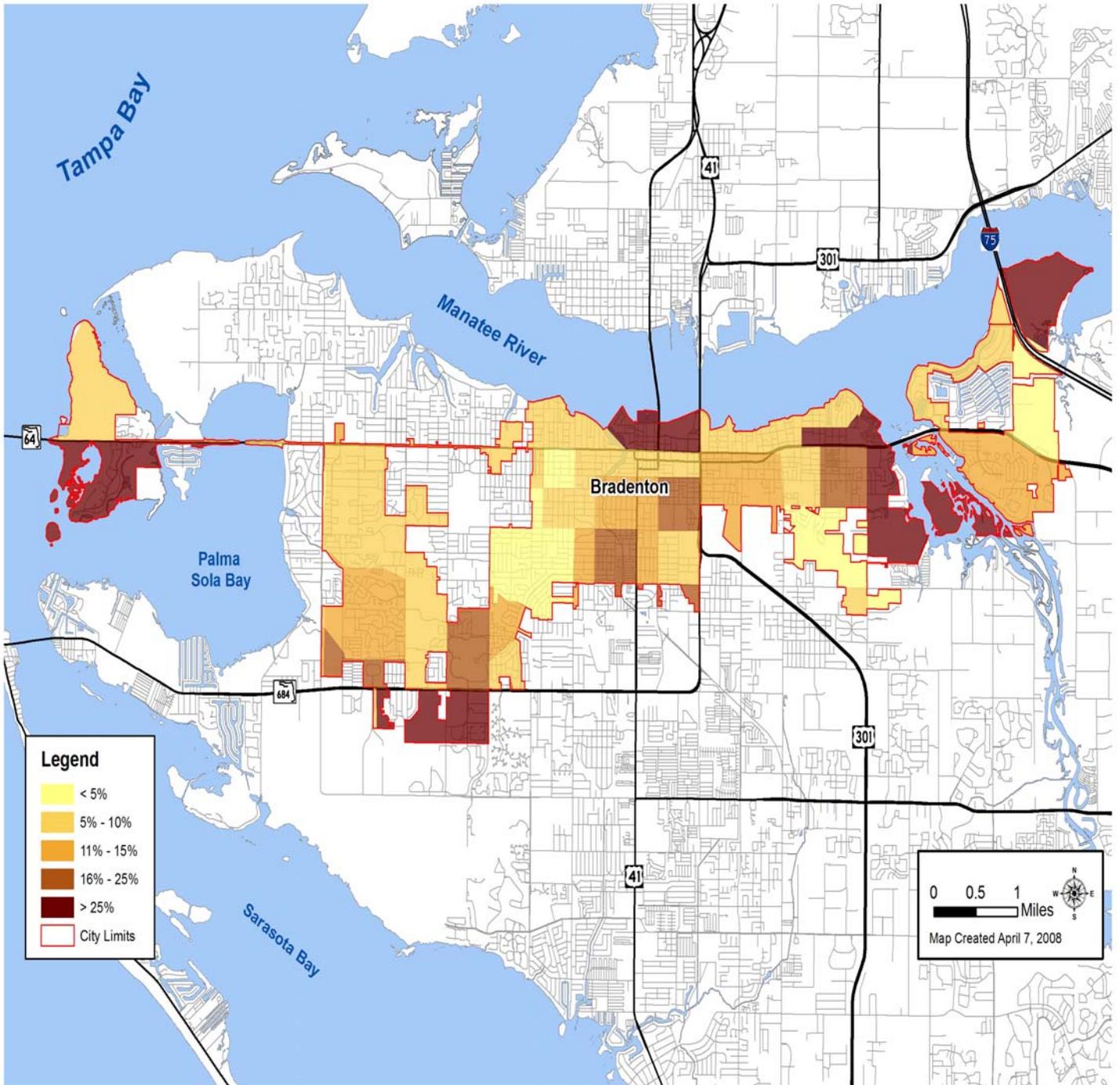
Table 6 shows tenure characteristics in the City from 1990 to 2000. Type of occupancy (owner/renter) and vacancy percentages remained generally consistent from 1990 through the year 2000 (see map 3)

**Table 6
Comparison Occupied Housing Units, 2000**

Tenure	1990		2000	
	Units	%	Units	%
Owner Occupied	11,533	61%	13,194	62%
Renter Occupied	7,338	39%	8,185	38%
Total Occupied Units	18,871	85%	21,379	86%
Vacant Units	3,252	15%	3,508	14%
Total dwelling units	22,123	100%	24,887	100%

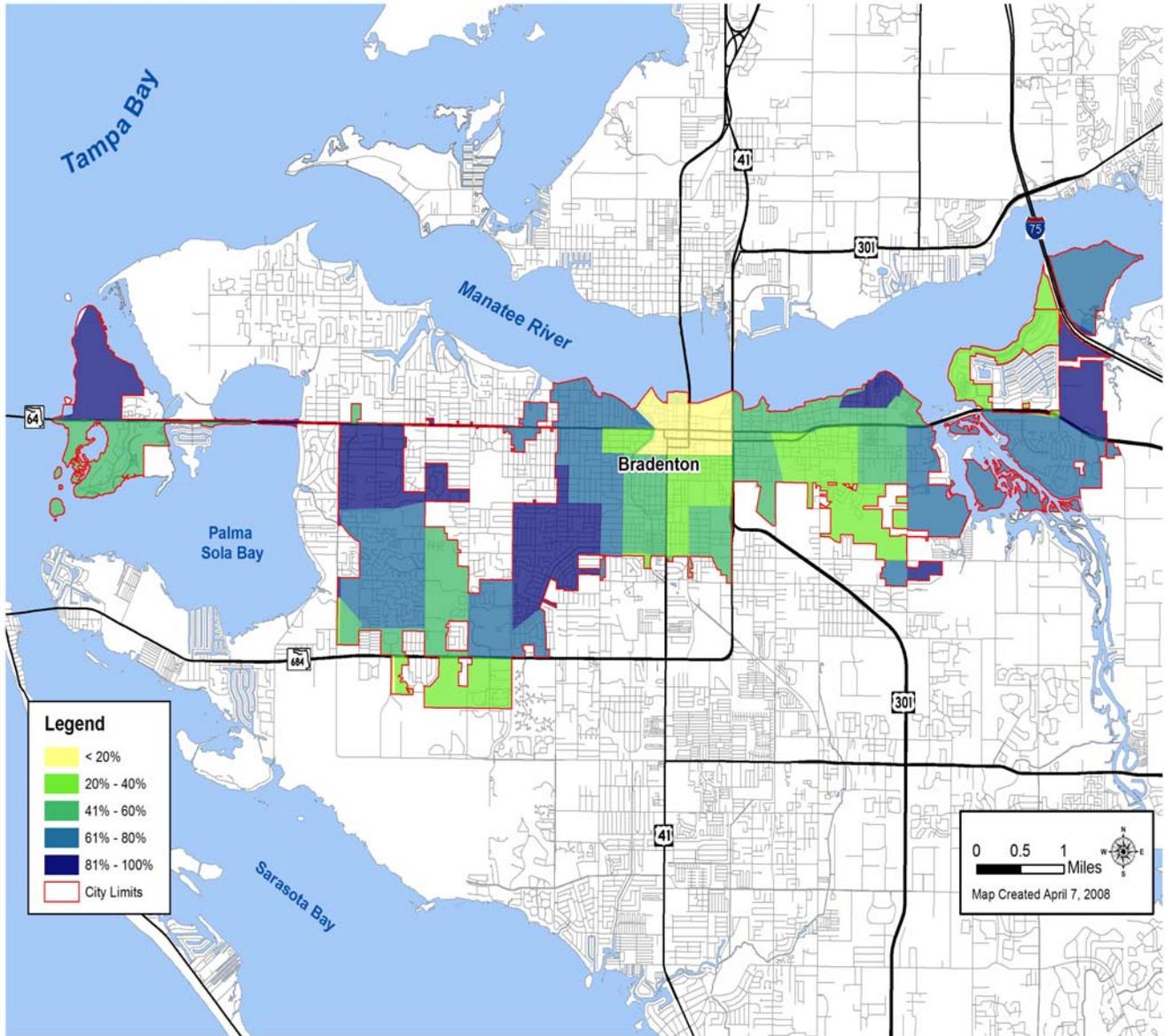
Source: U.S. Census 1990-2000

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Map 2 - Percentage of Vacant Housing Units
Source: Manatee County Property Appraiser, 2008; U.S Census 2000

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Map 3- Percentage of Owner Occupied Units
Source: Manatee County Property Appraiser, 2008; U.S Census 2000

Age of the Housing Stock

Table 7 and Chart 2 compare the age of the housing stock in the City of Bradenton and Manatee County. According to the Shimberg Center for Affordable Housing (University of Florida) a total of 67.5 percent of the dwelling units were built after 1970, while 72.4 percent were built for the same time frame in Manatee County. The most housing construction activity took place between 1970 and 1989, when 51.7 percent of the housing stock was constructed. This figure is comparable to the 50.7% constructed in Manatee County for the same period.

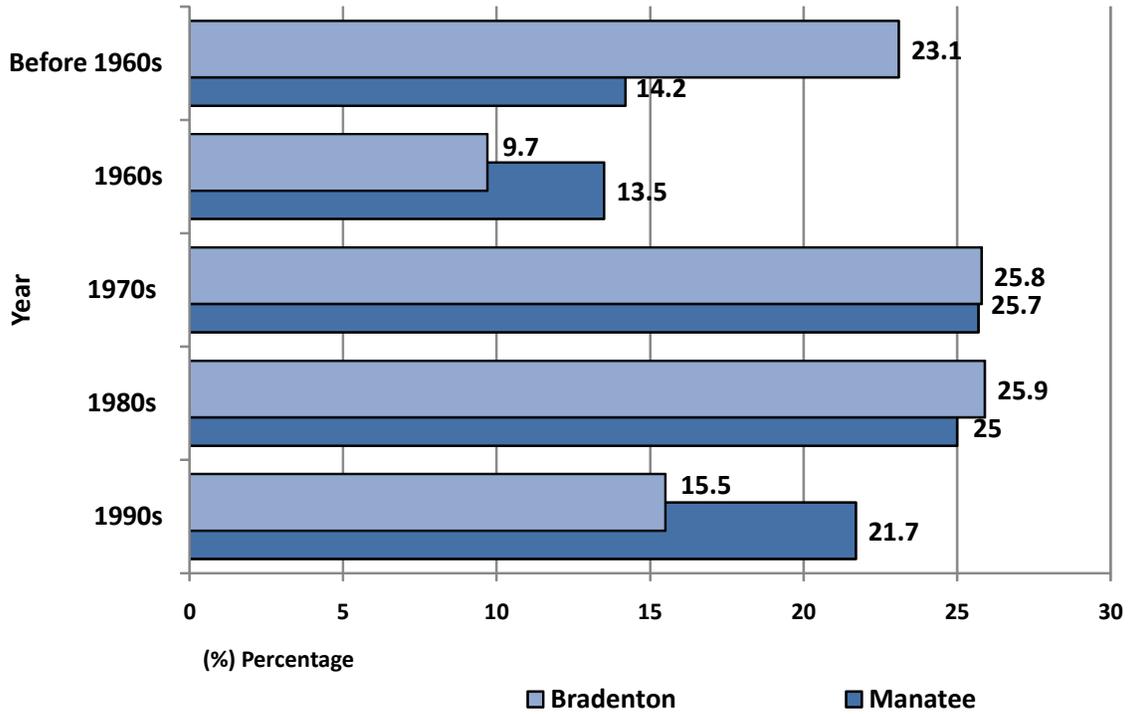
The City of Bradenton had 23.1 percent of the housing stock built before 1960's while Manatee County had 14.2 percent. Map 4 shows the age of the housing stock within the City of Bradenton.

**Table 7:
Comparison Dwelling Units by Year of Construction
Manatee County and the City of Bradenton**

Year Structure Built	Manatee County		City of Bradenton	
	Units	%	Units	%
1999 to March 2000	4,191	3.0%	128	0.5%
1995 to 1998	12,607	9.1%	1,020	4.1%
1990 to 1994	13,115	9.5%	2,715	10.9%
1980 to 1989	34,481	25.0%	6,459	25.9%
1970 to 1979	35,479	25.7%	6,433	25.8%
1960 to 1969	18,592	13.5%	2,427	9.7%
1940 to 1959	15,208	11.0%	3,821	15.3%
1939 or earlier	4,455	3.2%	1,953	7.8%
Total	138,128	100%	24,956	100%

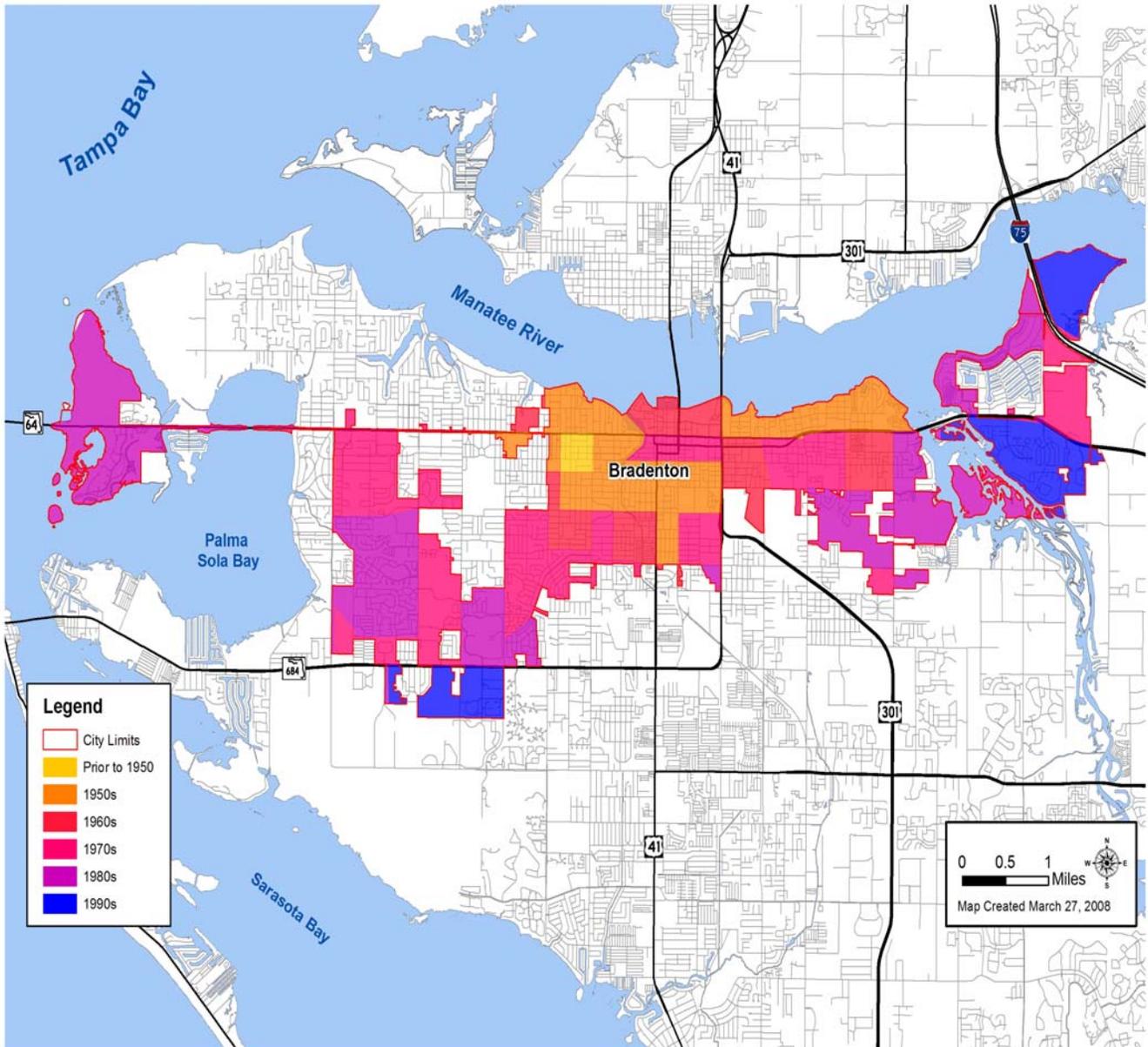
Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

**Chart 2:
Comparison Dwelling Units by Year of Construction
Manatee County and the City of Bradenton**



Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

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Map 4.-Age of the Housing Stock (Year Built)
Source: Manatee County Property Appraiser, 2008; U.S Census 2000

Inventory of Substandard Housing Units

The Census Bureau defines “Substandard Housing Units” as those units that either lack complete plumbing or are overcrowded. Complete plumbing refers to the presence of hot and cold piped water, a flush toilet and a tub or shower for the exclusive use of that unit’s occupants. Overcrowded is defined as a unit with over 1.01 persons per room not including rooms such as kitchens, bathrooms, utility rooms, or unfinished attics or basements. Table 8 shows substandard housing units in the City of Bradenton and Manatee County.

Table 8
City of Bradenton
Substandard Housing Units 1980-2000

Selected Characteristic	Bradenton		Manatee County	
	Units	%	Units	%
Lacking Complete Plumbing Facilities	97	0.5%	284	0.3%
Lacking Complete Kitchen Facilities	387	1.8%	787	0.7%
No Telephone Service	722	3.4%	2,298	2.0%
Over-crowded (>1.01 per room)	1,108	5.2%	4,503	4.0%
No Fuel Used	301	1.4%	1,005	0.9%

Source: U.S. Census 2000

The following provides a description of the findings:

- 0.5 percent (97 units) in Bradenton lacked complete plumbing facilities, compared to the County’s 0.3 percent and State’s 0.4 percent
- 1.8 percent (387 units) in Bradenton lacked complete kitchen facilities, compared to the County’s 0.7 percent and State’s 0.5 percent
- 5.2 percent (1,108 units) in Bradenton were overcrowded, compared to the County’s 4 percent and the State’s 6.5 percent
- 1.4 percent (301 units) in Bradenton did not use home heating fuel, compared to the County’s 0.9 percent and State’s 1.8 percent
- 3.4 percent (722 units) in Bradenton lacked telephone services, compared to the County’s 2 percent.

The City, in response to the decaying of residential structures, has implemented a housing rehabilitation program to preserve the current housing stock. Map 5 shows the area within the City where most of the substandard units are located.

In addition, the City of Bradenton has been operating vigorous code enforcement and a housing rehabilitation program through its Code Enforcement Division of the Planning and Community Development Department. The guiding principle of the program is to preserve existing housing stock. To that end, the City encourages the rehabilitation of housing over demolition whenever possible. Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development is made available through low-interest loans for rehabilitation of both rental and owner-occupied housing. Between 1999 and 2007 the City has provided funds for the rehabilitation of 15 homes through the CDBG Program. Another 20 homes have been improved with funding through the City's State Housing Initiatives Partnership (SHIP) Program.

The City Building and Code Enforcement Department list approximately 454 housing units were issued demolition permits from 1999 to the end of 2007. Some of these housing units met the definition of substandard housing.

Hurricane Tolerant Structures

In 1992, when Hurricane Andrew tore apart South Florida, thousands of homes and other structures simply didn't stand up to the storm. The disaster revealed that different building codes throughout the state were a problem as it related to building requirements, building code compliance and enforcement. In 2000, the state code approved the Florida Building Code for all communities within the state. The code is based on national models which outline high-risk areas for storm damage. It covers everything from roofing requirements to inspections to window protection. This means most of the City's housing units were not built under the Florida Building Code.

Due to the Hurricane Andrew disaster, the Insurance Standards Office developed the "Building Code Effectiveness Grading Classification System (BCEGS)". This program, started in 1995, grades the enforcement of building codes by local government agencies within the state. The information is available to insurance underwriters and rating companies for the purpose of offering either credits or debits to communities based on the enforcement of their building codes. The 2006 Bradenton Survey ranked the City with a rating of "4" for one- and two-family residential property and "4" for commercial and industrial property³. Based on a 10-point grade system with 1 being the best and 10 the worst, Bradenton is within the average of other Florida communities in this program. Since all of the new structures and additions are being built to the required Florida Building Codes, the City is developing a weather tolerant housing stock that should withstand storm and hurricane events.

³ Insurance Service Office. BCEGS Assessment 2006.

Inventory of “Manufactured” or “Mobile” Home Parks

The term "mobile home" is defined in the 2006 Florida Statutes as a “residential structure, transportable in one or more sections, which is 8 body feet or more in width, over 35 body feet in length with the hitch, built on an integral chassis, designed to be used as a dwelling when connected to the required utilities, and not originally sold as a recreational vehicle, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein”. A mobile home park means a use of land in which lots or spaces are offered for rent or lease for the placement of mobile homes and in which the primary use of the park is residential.

Chapter 400 of the Land Use Regulations for the City of Bradenton establish the R-4 MOBILE HOME district, which is designed to provide for new mobile home developments and the redevelopment of existing mobile home parks. Permitted uses within this district are single family dwelling units and dock/pier. Special uses within this district are educational, cultural and religious facilities as well as group care homes and public parks. Density is allowed up to 15 dwelling units per acre.

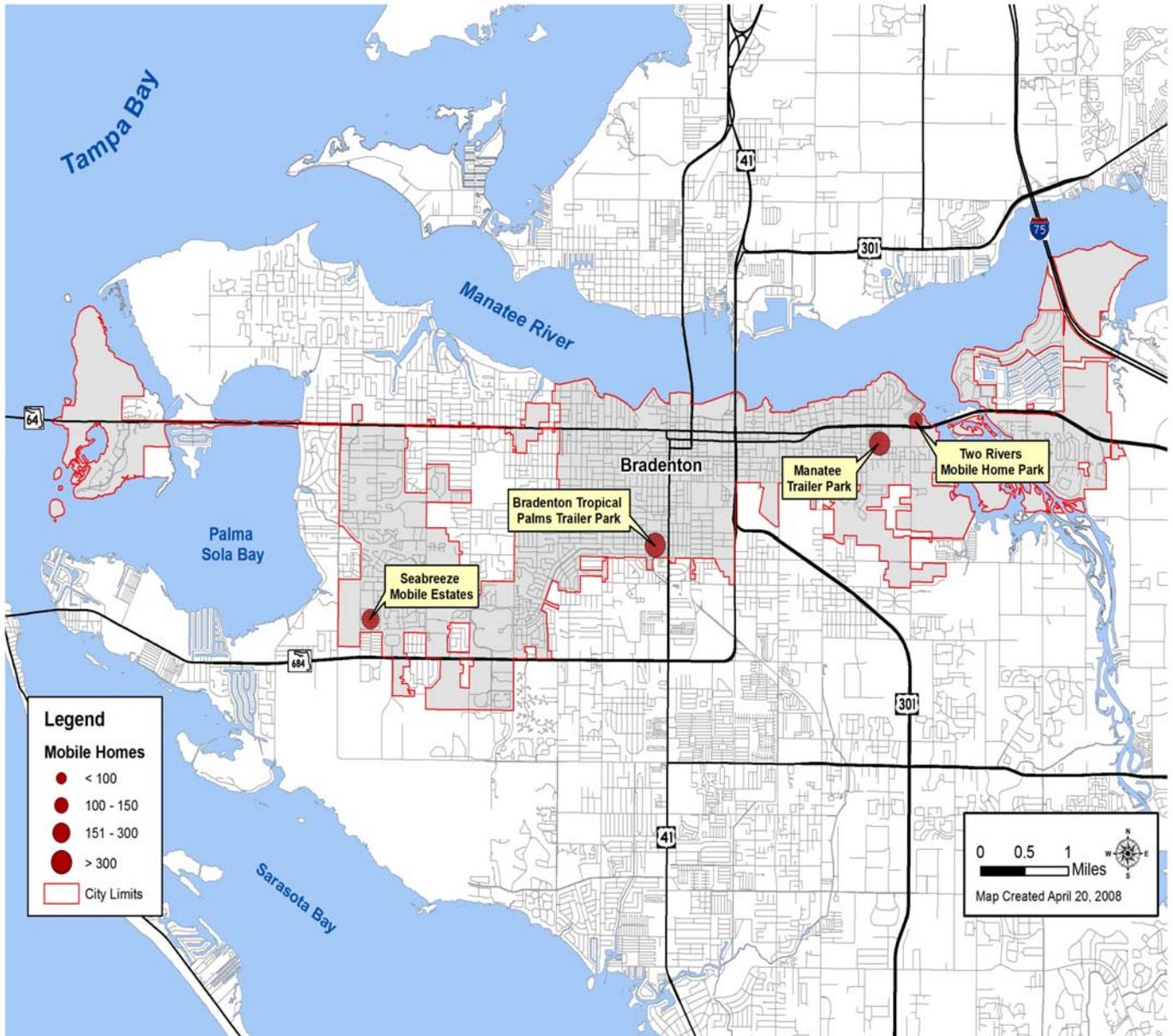
Table 9 provides an inventory of existing manufactured home parks within the City. Map 6 provides the location of these manufactured home parks.

**Table 9
City of Bradenton
Manufactured Home Inventory**

Mobile Home Park	Address	Number of Units
Bradenton Tropical Palms Trailer Park	2310 14th St. W.	534
Seabreeze Mobile Estates	3901 71st St. W.	221
Two Rivers Mobile Home Park	2800 Manatee Ave. E.	124
Manatee Trailer Park	2204 Manatee Ave. E	312
Total		1,191

Source: City of Bradenton: Planning and Community Development Department, 2008

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Map 6- Manufactured Home Parks

Source: City of Bradenton: Planning and Community Development Department, 2008

Inventory of Subsidized Housing Developments

Some multifamily rental developments in the state of Florida receive assistance under federal, state, and local government funding programs to offer affordable housing units. Table 10 and Map 7 show an inventory of the developments receiving assistance from these sources.

Table 10
City of Bradenton
Inventory of Federally-, State- and Locally- Assisted Rental Housing

Development Name	Street Address	Zip Code	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Population or Target Area
Bradenton Village	1301 Third Street West	34205	160	160	Ready for Occupancy	Housing Credits 9%	Family
Bradenton Voa Living Center	1128 11th St W	34205	9	9	Ready for Occupancy	Section 811;Rental Assistance/HUD;	Persons with Disabilities
Carriage Club	5933 28th Avenue West	34209	152	30	Ready for Occupancy	Local Bonds	Family
Citrus Meadows	1591 19th Street Court East	34208	200	200	Ready for Occupancy	Housing Credits 4%;SAIL;Section 221(d)(4)	Family
Desoto Towers	1523 Sixth Ave W	34205	205	205	Ready for Occupancy	Section 202	Elderly
Manatee Pond	1449 17th Street Circle East	34208	40	40	Ready for Occupancy	Housing Credits 9%;SAIL	Farmworker
New Singeltary	Scattered Sites; See Exhibit 23 for parcel list	34205	117	117	Not Ready for Occupancy	Housing Credits 9%	Family
River Trace Senior	2710 River Trace Circle	34208	178	178	Ready for Occupancy	Guarantee;Housing Credits 4%;Section 542;State Bonds	Elderly
Sheridan Place Apartments	302 26th Avenue West	34205	145	145	Ready for Occupancy	Housing Credits 4%;Section 221(d)(4);State Bonds	Family
Village Central	5th Street West and 13th Avenue	34205	25	25	not avail.	Housing Credits 9%	Family
Woodbury	955 53rd Street East	34208	270	270	Ready for Occupancy	Housing Credits 9%	Family
Woodwinds	1800 Woodwinds Drive	34208	96	96	Ready for Occupancy	Section 221(d)(4);Rental Assistance/HUD;	Elderly;Family
Village At Cortez	4850 51st West	34210	320	not avail.	Ready for Occupancy	Housing Credits 4%;Local Bonds;SAIL	Family
Braden Lakes *	2835 50th Avenue West	34207	264	53	Ready for Occupancy	Local Bonds	Family
Centre Court Bradenton *	4255 52nd Place West	34210	180	180	Ready for Occupancy	Housing Credits 4%;Local Bonds;SAIL	Family
Conquistador Village*	5970 34th St W	34210	174	174	Ready for Occupancy	Local Bonds	Family
Elm Lake *	6318 14th Street East	34203	64	64	Ready for Occupancy	Housing Credits 9%	Family
Holiday Heights Voa Living Center*	4807 18th St W.	34207	18	18	Not Ready for Occupancy	Section 811;Rental Assistance/HUD;	Persons with Disabilities
Lake East I*	2511 16th St. Ct. East	34208	40	40	Ready for Occupancy	Section 515;Section 8 Non-Insured;Rental Assistance/HUD;	Elderly
Lake East II *	2511 16th St. Ct. East	34208	22	22	Ready for Occupancy	Section 515;Section 8 Non-Insured;Rental Assistance/HUD;	Elderly
Manatee County Voa Living Center*	912 63rd Avenue W.	34207	11	11	Ready for Occupancy	Section 202;Rental Assistance/HUD;	Persons with Disabilities
Manatee Woods*	270 34th Avenue Drive East	34208	226	226	Ready for Occupancy	Housing Credits 9%	Family
Presbyterian Villas Of Bradenton *	6125 14th St W	34207	210	210	Ready for Occupancy	Section 202;Rental Assistance/HUD;	Elderly
Sabal Cove *	5385 30th Street East	34203	264	264	Ready for Occupancy	Housing Credits 4%;SAIL	Family
Water's Edge Of Bradenton Apartments*	2015 32nd Avenue West	34205	101	not avail.	Not Ready for Occupancy	Local Bonds	Family
VOA Manatee*	5711 & 5713 9th Street Circle E	34203	4	4	Ready for Occupancy	State HOME	Family

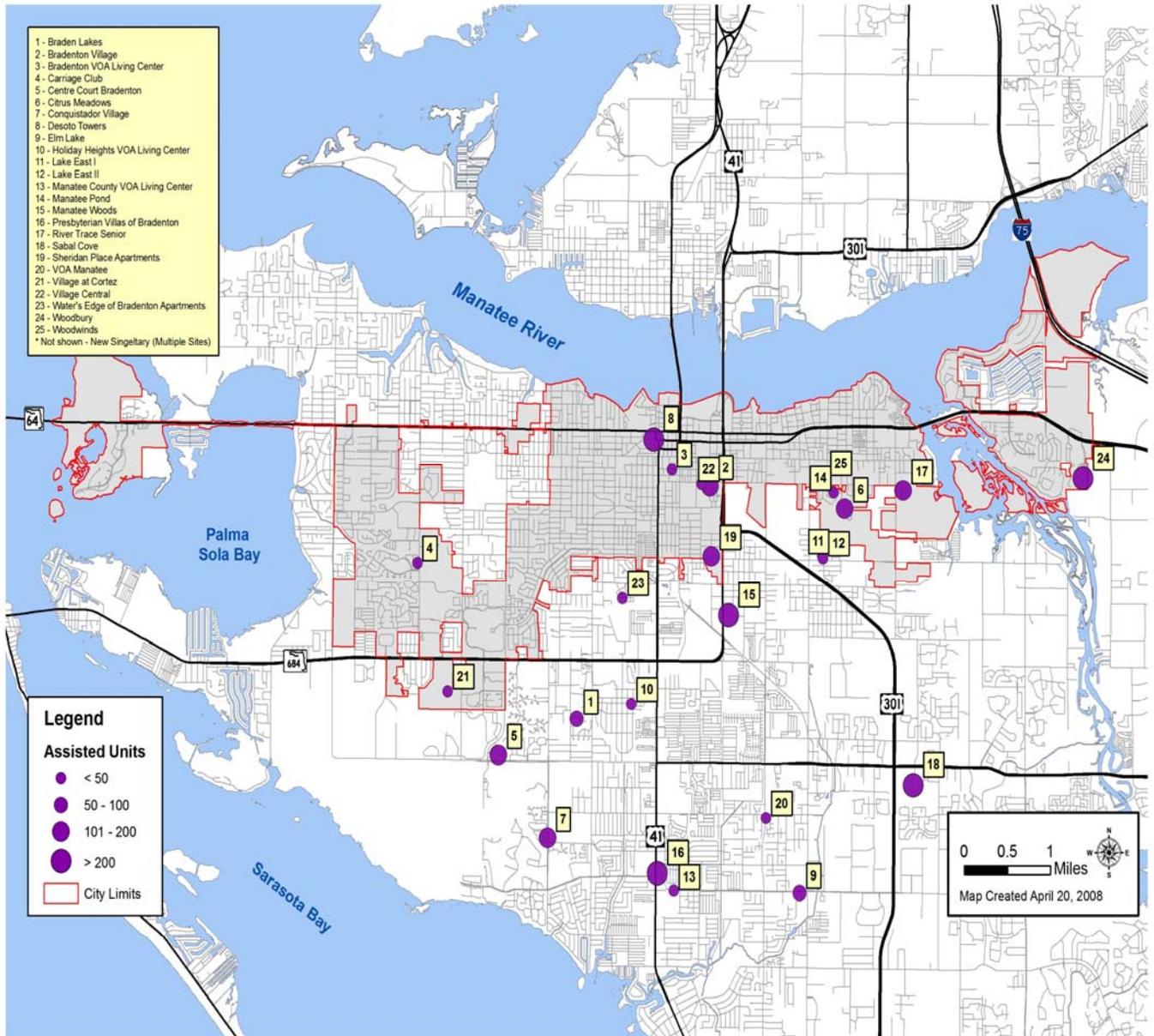
Note:

- (1) Total units in the development.
- (2) Total number of units with rent and/or income restrictions.
- (3) For HUD and LHFA developments, this is the approximate year that the development was originally constructed; for FHFC

* Located outside of the City limits

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

Housing Element



Map 6- Manufactured Home Parks
 Source: City of Bradenton: Planning and Community Development Department, 2008

Housing Element

The City's independent Public Housing Authority has ongoing resident initiatives through its HOPE VI programs. The City will continue to invite the Bradenton Housing Authority to submit projects for funding through the CDBG program, and will continue to encourage participation of its residents at public hearings.

The housing authority's Family Self Sufficiency program offers many services to both Section 8 participants and public housing residents. Training and seminars on homeownership are offered through the Manatee Coalition for Affordable Housing. The City of Bradenton plans to continue to assist those in public housing and continue to strive to encourage the transition from public housing to homeownership. These workshops take place at the housing authority's community resource center.

The City had involvement in the public housing initiatives through the T.O.T.S. (These Our Tots, Inc) Board of Directors, a childcare program for Rogers Garden (Hope VI funded along with State funds). Final plans were approved and agreements have been executed between the Board, State and the Housing Authority. Construction was completed and the program became fully operational in 2005.

There are three public housing agencies within the City of Bradenton that subsidize housing for those in need. There are 1,963 units available for those of low to very low income. Table 11 provides an inventory of the units available:

Table 11
Public Housing Agencies

PHA Name	Agency Street Address	Agency Zip Code	Agency Phone Number	Public Housing Units	Housing Choice Voucher(Sec8) Units	Units + Vouchers
BRADENTON	912 7Th Avenue East	34208	941-932-9400	0	199	607
Bradenton - HOPE VI PHA	1300 5th Street W	34205	941-748-5568	408	519	519
MANATEE CO.	5631 11th St E	34203	941-756-3974	80	757	837

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

H o u s i n g E l e m e n t

In addition to this assisted living units the City keeps an inventory of approximately 4, 018 rental units. Table 12 displays the inventory.

Table 12
City of Bradenton
Inventory Rental Housing

Business Name	Main Address	# of Units
210 Watermark	1001 3rd Ave W	216
3rd Avenue Assoc LLLP	1001 3rd Ave W	29
400 Partners LLC	400 20th St E	5
ABC Investments	2809 26th St W	24
Abundance Rose Inc	1211 12th Ave W	4
Andrew Apartments	2409 13th St W	7
Armstead Boarding House	221 11th Ave E	7
Carlton Arms of Bradenton	5200 Riverfront	906
Carriage Club Apartments	5933 28th Ave N	152
Deloach, Lucille	610 8th Ave Dr W	4
Enterprise Associates of Sarasota, LLC	301 7th St W	24
Fisher, Valerie A	501 5th Ave Dr E	4
Fisherman's Landing Apts	Fisherman's Dr	200
Garden Apartments	115 17th St NW	6
City Walk Condos	2019 5th St W	144
Sunchase Apts	5909 30th Ave W	168
Jones Rooming House	1117 6th St E	5
Jourdain, Diane M	1712 12th Ave W	4
Key Contracts, Inc.	2101 9th St W	15
Lawrence, RT	1223 17th St W	5
Lawrence, RT	1217 17th St W	5
LMG MGMT	1063 Manatee Ave E	4
LMG MGMT	414 11th St E	4
Magazine Perico LP	11001 Bristol Bay Blvd	256
Magwood Rooming	114 10th Ave E	4
MidCentral Inc	1425 14th St W	6
Oakmeade Apartments	1831 13th Ave E	100
Oaks Apts	404 25th St W	8
Treesdale Condo	1818 9th Ave E	191
Palm Terrace	2309 Manatee W	32
PBJ Investment Inc	1821 13th St W	17
PBJ Investment Inc	1821 13th St W	24
Petersen, Lyle & Joan	1224 12th Ave W	4
Rivertrace	2710 Rivertrace	178
Royal Palm Apartments	1912 7th Ave W	8
Royal Palm Apartments	1916 7th Ave W	8
Royal Palm Apartments	2002 7th Ave W	8
Russell, Peggy	2827 Riverview	4
Schatz, Jim	1021 5th St W	5
Seacow Properties LLC	1023 5th St W	5
Seminoles Apts Culley and Assoc	918 12th St W	16
Shady Oaks	1002 12th St W	10
Sheridan Place	302 26th Ave W	144
Shorewalk Vacation Villas	4601 46th St Ct W	199
Slocumb, Lynn	1605 Ballard Pk	4
Tropical Terrace Apts	2225 9th Ave W	5
Woodbury	955 53rd St E	270
Springs - Braden River	702 51st St E	270
Springs - Palma Sola	4601 66th St W	300

Source: City of Bradenton. " Local Business Tax", 2008

Inventory of Residential Group Homes

“Residential Group Home” means a dwelling unit licensed to serve clients of either the Department of Children and Family Services or Agency for Health Care Administration, which provides a living environment for a number unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents. The Agency for Health Care Administration licenses all Assisted Living Facilities (ALF’s) and nursing homes.

The City’s Code allows assisted living facilities (rest homes, nursing homes, convalescent homes, and homes for the aged) in all residential districts but single family residential. In addition, it allows these facilities in the Village of the Arts Overlay District and Antiques Overlay.

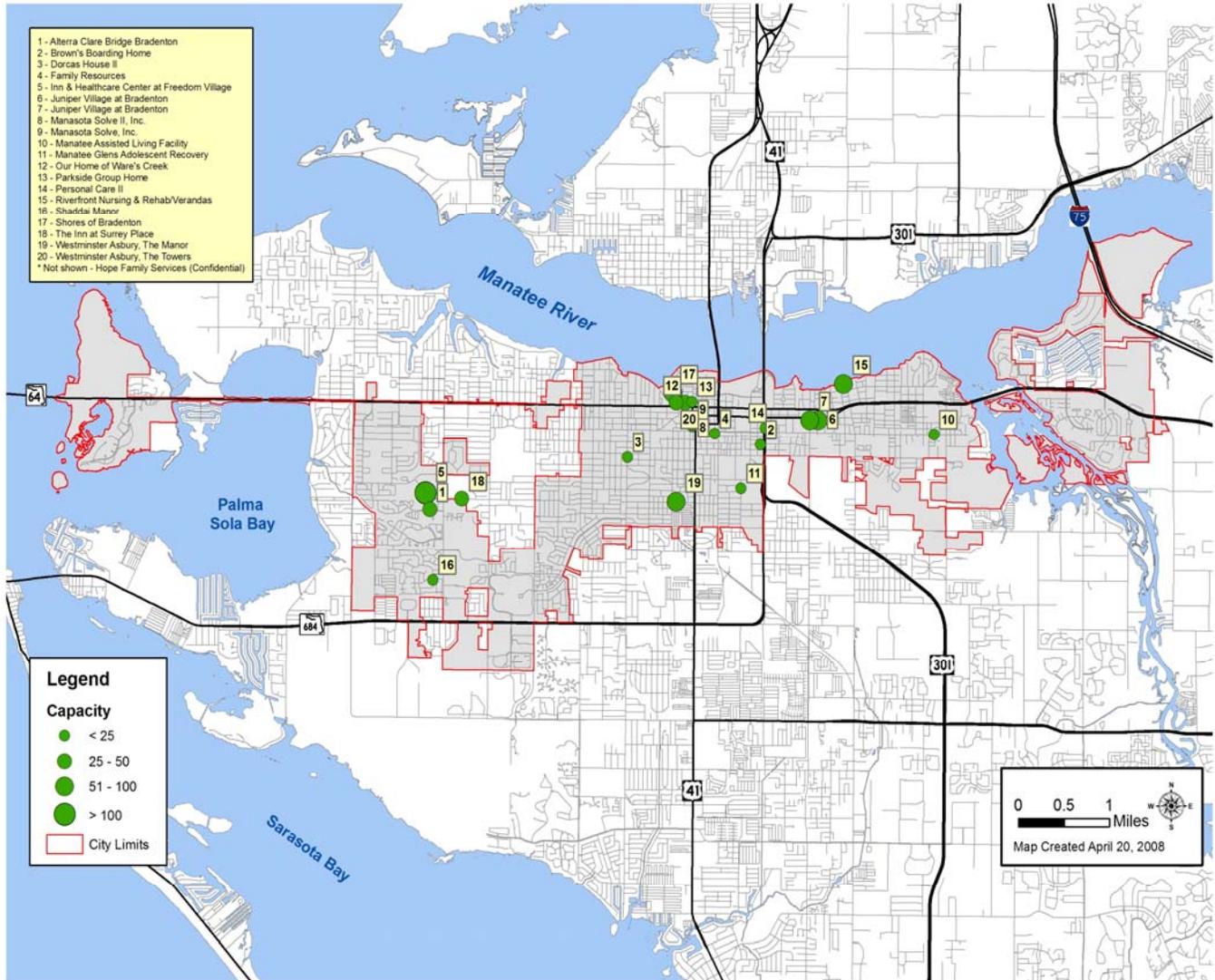
Map 8 and Table 13 shows an inventory of assisted living facilities that are currently licensed. The City has around 799 units within all the licensed facilities.

Table 13
City of Bradenton: Licensed Group Homes

Name of Facility	Address	Capacity
Alterra Clare Bridge of Bradenton	6101 Pointe West Blvd Bradenton FL 34209	40
Brown's Boarding Home	113 11th Ave W Bradenton FL 34205	16
Dorcas House 2	2601 13th Ave W Bradenton FL 34205	6
Family Resources	1001 9th Ave W Bradenton FL 34205	20
Hope Family Services	Confidential Bradenton FL 34208	16
Inn and Healthcare Center at Freedom Village, The	6410 21st Ave W Bradenton FL 34209	150
Juniper Village at Bradenton	1015 7 Ave E Bradenton FL 34208	95
Juniper Village at Bradenton	1029 7th Ave E Bradenton FL 34208	70
Manasota Solve II, Inc	1501 8th Ave W Bradenton FL 34205	10
Manasota Solve, Inc	1509 8th Ave W Bradenton FL 34205	8
Manatee Assisted Living Facility	2524 9th Ave E Bradenton FL 34208	4
Manatee Glens Adolescent Recovery	1819 5 St W Bradenton FL 34205	16
Our Home of Ware's Creek	1725 Manatee Ave W Bradenton FL 34205	32
Parkside Group Home	1500 4th Ave W Bradenton FL 34205	7
Personal Care II	120 8th Ave E Bradenton FL 34208	16
Riverfront Nursing and Rehab/Verandas	105 15th St E Bradenton FL 34208	80
Shaddai Manor	3721 61st St W Bradenton FL 34209	4
Shores of Bradenton, The	1700 3 Ave W Bradenton FL 34205	72
Surrey Place, The Inn at	5525 21 Ave W Bradenton FL 34209	40
Westminster Asbury, The Manor	1700 21 Ave W Bradenton FL 34205	52
Westminster Asbury, The Towers	1533 4 Ave W Bradenton FL 34205	45

Source: Manatee County Health Department, 2008

Housing Element



Map 8- Licensed Group Homes
 Source: Manatee County Health Department, 2008

Housing Values

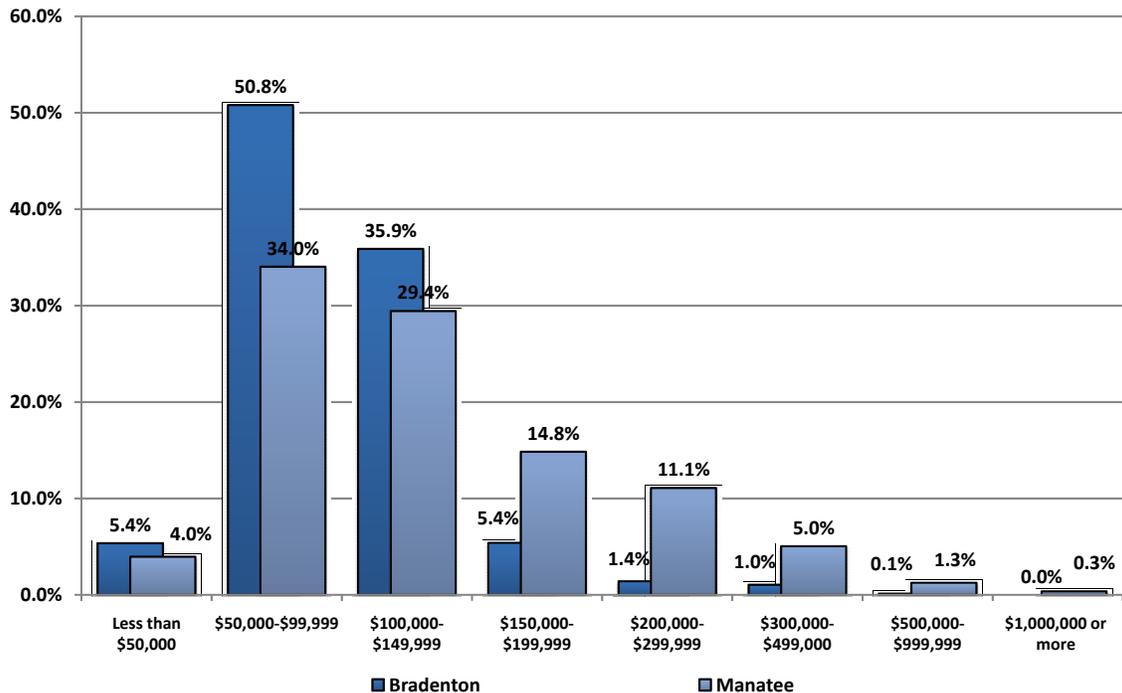
According to the 2000 U.S. Census, homes under \$99,999 accounted for 56 percent of the housing units the City of Bradenton and 38 percent in Manatee County. The median home value for the same year in the City of Bradenton was \$95,500, almost 25% lower than Manatee County. The State of Florida median home value for the same period was \$105,500.

Table 14
Value of Owner Occupied Housing

Value	City of Bradenton		Manatee County	
	Units	%	Units	%
Less than \$50,000	523	5.4%	2,160	4.0%
\$50,000-\$99,999	4,950	50.8%	18,592	34.0%
\$100,000-\$149,999	3,497	35.9%	16,086	29.4%
\$150,000-\$199,999	525	5.4%	8,110	14.8%
\$200,000-\$299,999	136	1.4%	6,058	11.1%
\$300,000-\$499,000	102	1.0%	2,759	5.0%
\$500,000-\$999,999	12	0.1%	688	1.3%
\$1,000,000 or more	0	0.0%	189	0.3%
Total	9,745	100.0%	54,642	100.0%
Median Home Value (\$)	\$95,500		\$119,400	

Source: U.S. Census 2000

Chart 3
Value of Owner Occupied Housing



Source: U.S. Census 2000

According to University Of Florida's Schimberg Center for Affordable Housing:

- The average value for a single family home in Bradenton in 2005 was \$137,538,⁴ while the County's value was \$235,634 and statewide value was \$201,829 (based on County Property Appraisers' Just Value data).
- The average sales price for a single family home in 2005 was \$210,008, while the County's was \$346,607 and statewide was \$292,009.
- The median sales price for a single family home in 2005 was \$186,000, while the County's was \$300,000 and statewide was \$226,000.

Between 2000 and 2008, the housing market experienced significant changes having a direct impact on housing values throughout the U.S. and the State of Florida. During the first five years housing values increased due to the high demand of homes, especially from retirees or the "Baby Boomer" generation (entered in retirement) who were aggressively buying or building "dream" homes in vacation destinations, such as the City of Bradenton. In addition, real estate investment was a preferred choice due to the low interest rate and financing alternatives in the market. This dynamic of inflated home values have resulted the so called "housing bubble."

After 2006, the demand dropped considerably due to the high prices and increasing interest rates. In fact, during 2007 and 2008 consequences of the housing bubble started to emerge:

- a) The market is saturated with homes for sale (foreclosures, existing builder inventories, etc.)
- b) Home prices and appraiser value are dropping
- c) Construction activity for residential has decreased
- d) Interest rates have been dropping, but financial requirements to access to new loans are more difficult to meet.
- e) Foreclosures are starting to affect people renting single family homes
- f) Rent values are projected to increase due to the high demand of people that are abandoning their homes.

⁴ The average value in 2005 for mobile homes was \$25,490 and condominiums \$122,480.

Rent

The 2000 U.S. Census, as shown in Table 14, reveals twenty seven percent (27%) of the City’s renter households paid less that \$500 dollars rent per month, compared to twenty-two percent (22%) in the County. Conversely, seventy-three percent (73%) of the City’s renter households paid over \$500 rent per month, compared to seventy-eight percent (78%) in the County.

The median rent paid by Bradenton households in 2000 was \$654 per month, compared to a statewide median rent of \$641.

Table 15
Monthly gross rent of renter-occupied units, 2000

Gross Rent	City of Bradenton		Manatee County	
	Households	%	Households	%
<\$200	260	3.2%	549	1.9%
\$200-\$299	197	2.4%	788	2.7%
\$300-\$499	1,752	21.5%	5,141	17.5%
\$500-\$749	3,399	41.7%	13,323	45.5%
\$750-\$999	1,355	16.6%	5,071	17.3%
\$1000-\$1499	613	7.5%	2,146	7.3%
\$1500 or More	301	3.7%	696	2.4%
NO Cash Rent	275	3.4%	1,580	5.4%
Total	8,152	100.0%	29,294	100%
Median Gross Rent (\$)	\$654		\$637	

Source: U.S. Census, 2000

Affordability

Cost of Burden is defined as the percentage of household income spent for mortgage costs or gross rent. According to the U.S. Department of Housing and Urban Development, housing is generally considered to be affordable if the household pays less than 30 percent of income. Households spending more than 30 percent of income for these housing costs are considered to be "cost-burdened." Households spending more than 50 percent are considered to be "severely cost-burdened."

According to University of Florida's Schimberg Center for Affordable Housing, in 2005, 29 percent of City of Bradenton's households paid more than 30 percent of income for housing or were considered "cost burdened." By comparison, 27 percent of household countywide and 29 percent statewide were cost-burdened. Approximately 12 percent of the households in the City paid more than 50% of income for housing.

Table 16
Cost of Burden Households, 2005

Housing Cost of Burden	City of Bradenton		Manatee County	
	Households	% of Households	Households	% of Households
0-30%	16,546	71.2%	94,329	73.2%
30-50%	3,896	16.8%	20,842	16.2%
50% or more	2,786	12.0%	13,668	10.6%
Total	23,228	100.0%	128,839	100.0%

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

Table 17 shows homeowner/renter status cost burden. Bradenton's households who paid more than 30% of their income in rent account for thirty-eight percent (38%), compared to twenty-three percent (23%) of Bradenton's households who own a house and paid over 30% of their income. These values are very similar to the ones shown for Manatee County.

Table 17
Households by Homeowner/Renter Status and Cost Burden, 2005

Percentage of Income Paid for Housing, 2005	Bradenton				Manatee County			
	Renter	%	Owned	%	Renter	%	Owned	%
0-30%	5,612	62.3%	10,934	76.9%	21,263	62.8%	73,066	76.9%
30-50%	1,790	19.9%	2,106	14.8%	6,728	19.9%	14,114	14.9%
50% or more	1611	17.9%	1,175	8.3%	5849	17.3%	7,819	8.2%
Total	9,013	100.0%	14,215	100.0%	33,840	100.0%	94,999	100.0%

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

H o u s i n g E l e m e n t

Table 18 shows households by income and cost burden. In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. In Bradenton and the surrounding metro area, the Department of Housing and Urban Development (HUD) estimated that the area median income (AMI) for a family of four is \$57,500 in 2007.

Table 18
City of Bradenton: Households by Income and Cost Burden, 2005

Household Income as Percentage of Area Median Income (AMI)	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	806	363	1,474
30.01-50% AMI	928	1,114	750
50.01-80% AMI	2,971	1,350	344
80.01+% AMI	11,841	1,069	218
Total	16,546	3,896	2,786

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

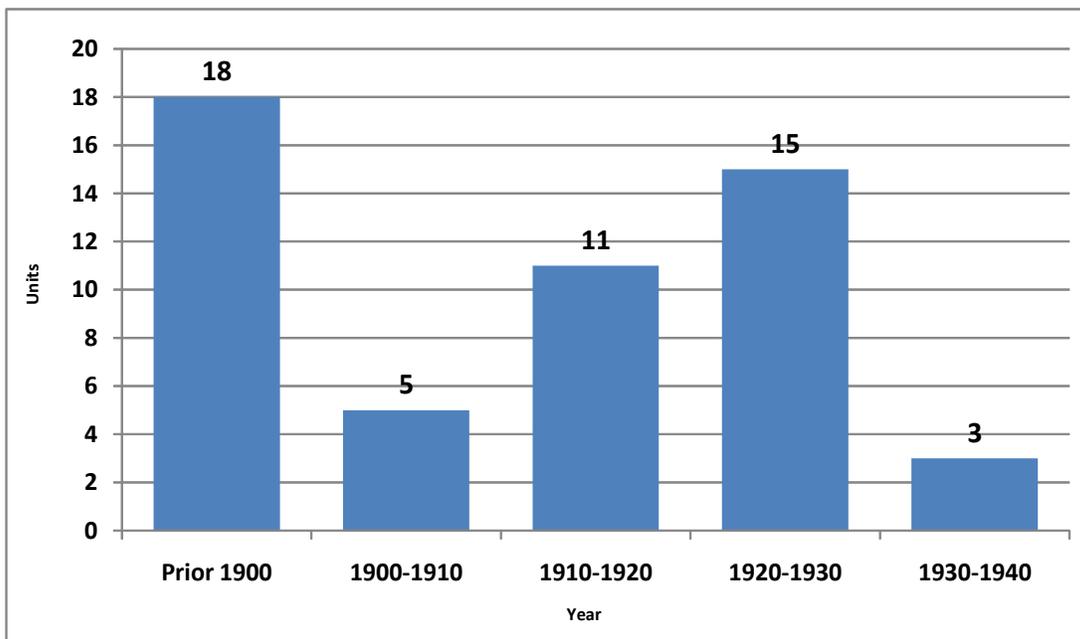
Historically Significant Housing

The City has identified 52 historically significant housing units within the City. Most of the structures are located north of Manatee Avenue, towards the Manatee River waterfront (see Map 9). The neighborhoods in which these structures are located are the Old Manatee Village, Downtown, Point Pleasant, Fogartyville, among others (see Table 19).

One of the structures, Harriet B Richardson House (Bungalow/Craftsman Style) located in the Point Pleasant area, was added to the National Register of Historic Places in 2003

Chart 4 describes the period in which these structures were built.

Chart 4
City of Bradenton: Historically Significant Housing



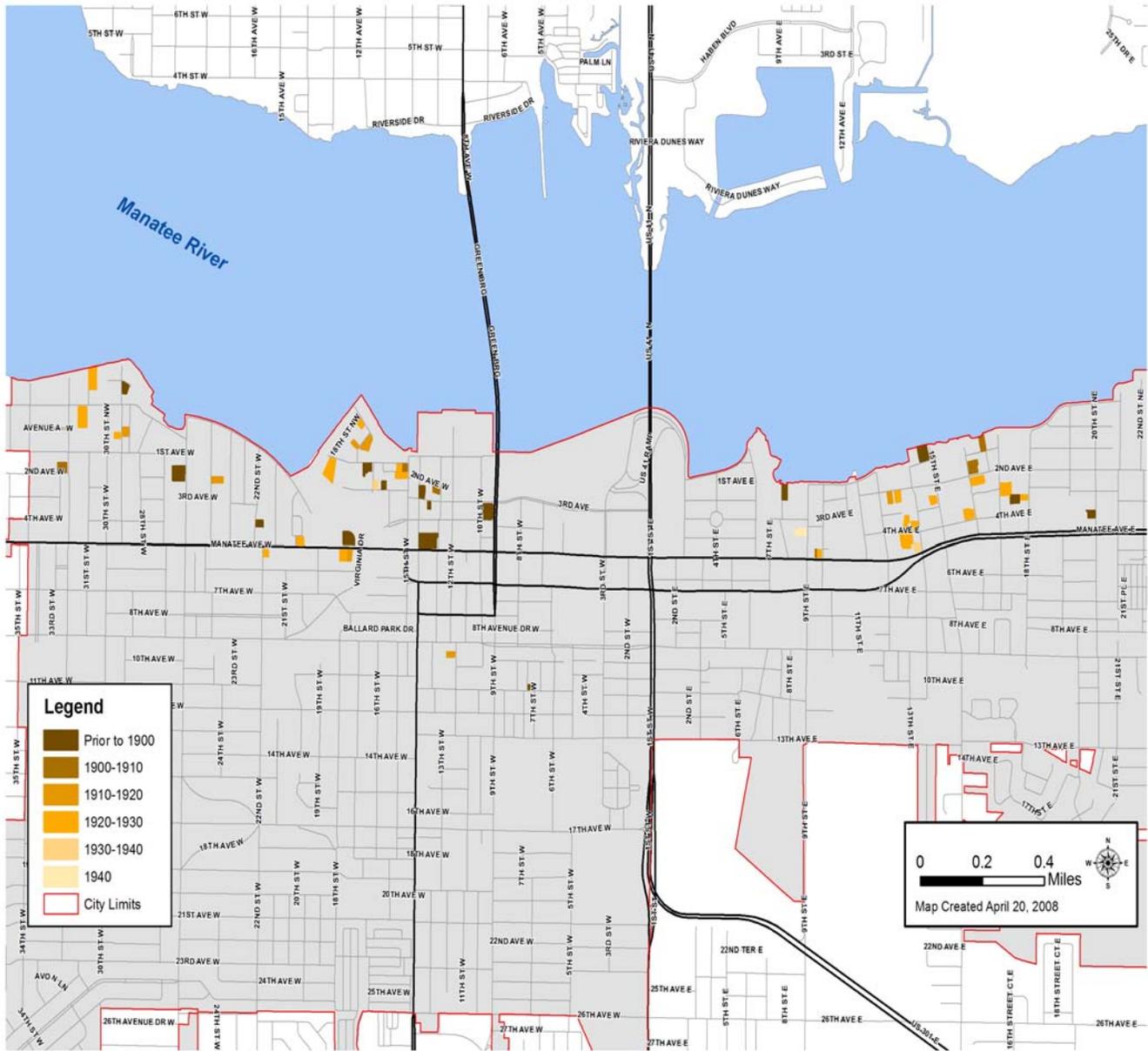
Source: City of Bradenton: Department of Planning and Community Development, 2008

Table 19
City of Bradenton: Historically Significant Housing

Name of House	Address	Built	Neighborhood
Aiken, J.B. House	310 18th Street East 101	1884	Old Manatee Village
Frank Walpole House	1323 Manatee Avenue East	1910	Old Manatee Village
Casper, George House	322 14th Street East	1896	Old Manatee Village
Pettigrew, Mrs. C. House	220 15th Street East	1920	Old Manatee Village
John Graham House	102 15th Street East	1903	Old Manatee Village
Brown, A.H. House #2	1603 2nd Avenue East 701	1902	Old Manatee Village
Miss Amelia Curry Home	1302 4th Avenue East	1900	Old Manatee Village
Samuel G. & Amanda Curry Home	1306 4th Avenue East	1860	Old Manatee Village
Theresa Lloyd House	1305 4th Avenue East	1926	Old Manatee Village
Jamima Curry/Mixon Home	1312 4th Avenue East	1920	Old Manatee Village
Foster, Mrs. R.B. House	205 16th Street East 701	1899	Old Manatee Village
Gates, J. Jr. House	1537 4th Avenue East 701	1883	Old Manatee Village
Whitaker W.R. House	301 17th Street East	1876	Old Manatee Village
Reasoner Norman A	1625 First Avenue East	1920	Old Manatee Village
Norman B McLeod House	1332 3rd Avenue West	1901	Downtown/UCBD
S.J. Murphy House	1317 3rd Avenue West	1911	Downtown/UCBD
Driscoll House	106 8th Street East	1887	Downtown/UCBD
D. B. Collier House	1302 2nd Avenue East	1920	Downtown/UCBD
E. M. Griffin House	1216 2nd Avenue East	1934	Downtown/UCBD
Manatee River Hotel	309 10th Street West	1925	Downtown/UCBD
May I Roesch House	204 13th Street West	1880	Downtown/UCBD
First Baptist Church	1306 Manatee Avenue West	1912	Downtown/UCBD
Henry Glazier House	402 9th Street East	1916	Downtown/UCBD
Harriet B Richardson House	1603 1st Avenue West	1923	Point Pleasant
G. B. Wallace House	116 15th Street West	1900	Point Pleasant
Margaret Stanton House	1538 3rd Avenue West	1920	Point Pleasant
Thomas G Walton House	1609 1st Avenue West	1898	Point Pleasant
Scroggins, E.D. House	1515 1st Avenue West 101	1900	Point Pleasant
Point Pleasant Apartments	210 17th Street North West	1924	Point Pleasant
Whitney Curry House	224 18th Street North West	1923	Point Pleasant
Ollie Sue Stuart House	104 15th Street West	1913	Point Pleasant
Horton -Strong House	203 25th Street West	1907	Fogartyville
Palmer, Charles Residence	1926 Manatee Avenue West	1940	Fogartyville
Taylor, R. J. Jr. House	120 26th Street West	1925	Fogartyville
Day, Lee S. Residence	1720 Manatee Avenue West	1915	Fogartyville
W.M. H. Fogarty House	320 29th Street NW	1895	Fogartyville
Capt. Fogarty Tole House	3101 Riverview Boulevard West	1870	Fogartyville
R. B. Johnson House	1550 3rd Avenue West	1912	Fogartyville
J. Gleason House	1727 1st Avenue West	1924	Fogartyville
Bat Fogarty House	408 31st Street North West	1894	Fogartyville
McNeill House	120 32nd Street West	1875	Fogartyville
R. A. Van Sweringen House	319 22nd Street West	1926	Fogartyville
Martha Tillis House	123 28th Street Court West	1925	Fogartyville
Brown Azeroth House	121 29th Street West	1890	Fogartyville
Tallant, H. K. Residence	1713 Manatee Avenue West	1921	Wares Creek
Sponenbarger Home	1725 Manatee Avenue West 22	1925	Wares Creek
Sharp, F. E. Residence	2111 Manatee Avenue West	1927	Wares Creek
E. P. Loyd-El Primero Cigar Co.	915 Manatee Avenue East	1880	Washington Park
"Bil's Service Station"	925 Manatee Avenue East	1938	Washington Park
Seminole Apartments	918 12th Street West 103	1925	VOAD
Covington, Chas. H. House	614 11th Avenue West	1925	Bradenton Village
Vanderipe, W.H. House	408 20th Street East 702A	1925	Ayres Point

Source: City of Bradenton: Planning and Community Development Department, 2008

Housing Element



Map 9 Historically Significant Housing

Source: City of Bradenton: Planning and Community Development Department, 2008

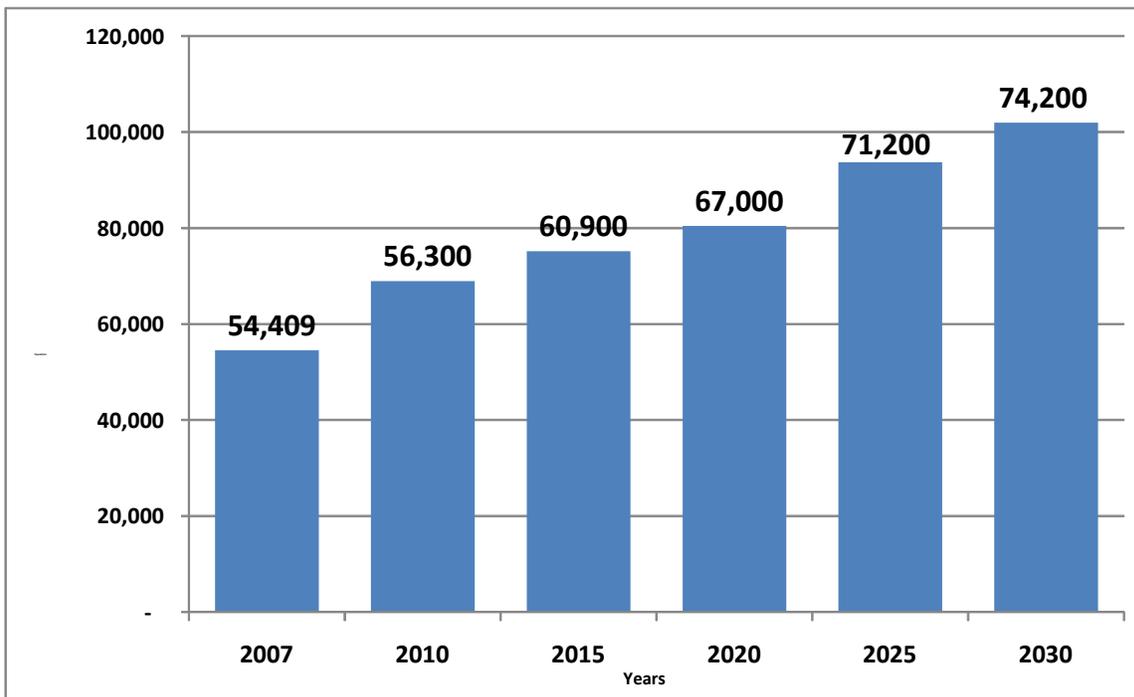
FUTURE CONDITIONS

Projected Population and Households

According to the University of Florida, Bureau of Economic and Business Research (BEBR), the City population estimate for 2007 was 54,409 inhabitants. Assuming that the average household size is 2.3, the total estimated number of households is 23,656.

Population projections from 2010 to 2030 were prepared as part of the "Ten Year Water Supply and Facilities Work Plan, 2009" for the City of Bradenton. This report is the basis for planning infrastructure improvements to accommodate future growth. According to Chart 5, the City of Bradenton will add approximately 47,434 inhabitants by the year 2030.

Chart 5
Population Projections 2010-2030



Source: 2007 Estimate -University of Florida, Bureau of Economic and Business Research (BEBR)
Population projections from (2010-2030) obtained from the Report: "Evaluation of Growth and Annexation Impacts on Water and Wastewater Infrastructure City of Bradenton and "Ten-Year Water Supply and Facilities Work Plan, 2009

Table 20 shows the projected number of households. A total of 43,928 households are projected for 2030.

**Table 20
Households Projections 2010-2030**

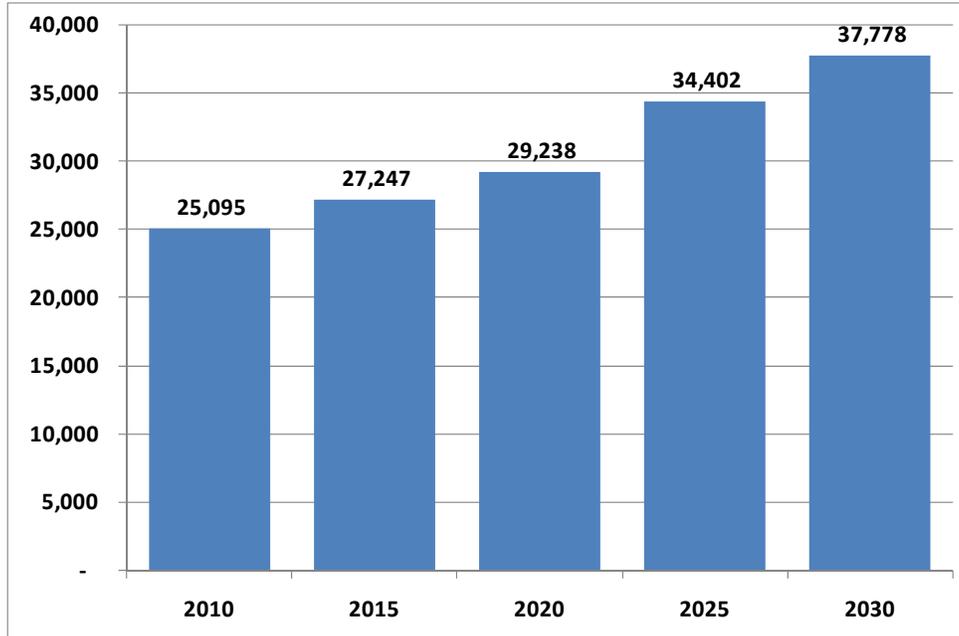
	2010	2015	2020	2025	2030
Projected Population*	68,790	75,040	80,300	93,580	101,843
Projected Household by Size **					
1 to 2	20,272	22,017	23,665	27,899	30,679
3 to 4	6,649	7,211	7,707	9,029	9,879
5 and more	2,258	2,455	2,626	3,074	3,370
Total projected households	29,180	31,683	33,998	40,002	43,928
Projected Average Household Size	2.4	2.4	2.4	2.3	2.3

Source: *Report: "Evaluation of Growth and Annexation Impacts on Water and Wastewater Infrastructure "(2010-2025).
Population projections for 2030 were calculated using the average annual growth from 2010 to 2025.
Projected household size was calculated using percentages established by the Schimberg Center for Affordable Housing, 2008.

Projected Housing Demand

Applying a vacancy rate adjustment of 0.86 to the projected number of households for the year 2030, the City of Bradenton will need a total of 37,778 housing units to accommodate existing and future population.⁵

**Chart 6
Housing Units Projections 2010-2030**



⁵ According to the 2000 Census data listed in Table 6, 14 percent of the year-round housing units are vacant at least part of the year. This percentage should be taken into consideration when projecting housing needs to do a vacancy adjustment which will be equal to 0.86.

Housing Element

In order to forecast a breakdown of single and multifamily units towards 2030, a constant of 25 percent of the units were assumed as single family units, and 75 percent as multifamily units.⁶ As explained in page 5, the City's demand for multifamily housing increased from 2000 to 2007. In fact, multifamily housing constituted 100% of the housing units for that period. The change in the development pattern of single family residences is associated with the increasing costs of the land within the City limits, the cost of construction, and the goal of the City to increase density and concentrate development within the City limits.

Some of the factors considered to define these percentages were:

- a) The latest trend in residential building permits
- b) The availability of residential vacant land under proposed future land use designations that allow single family housing (see Future Land use Element).
- c) The goal of the City to concentrate development and discourage sprawl.

Chart 7 displays the total number of housing units that the City should have in stock to meet the demand of projected households.

Chart 7
Projected Total Units by Type 2010-2030

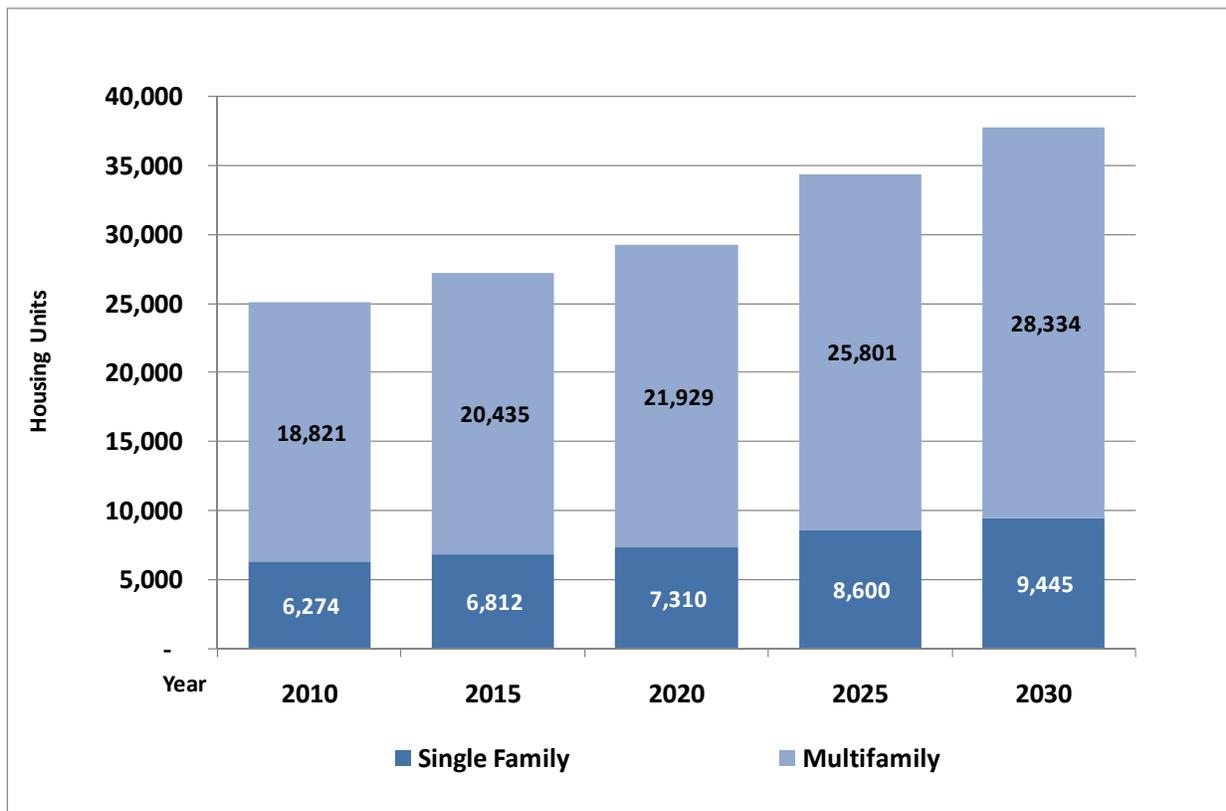
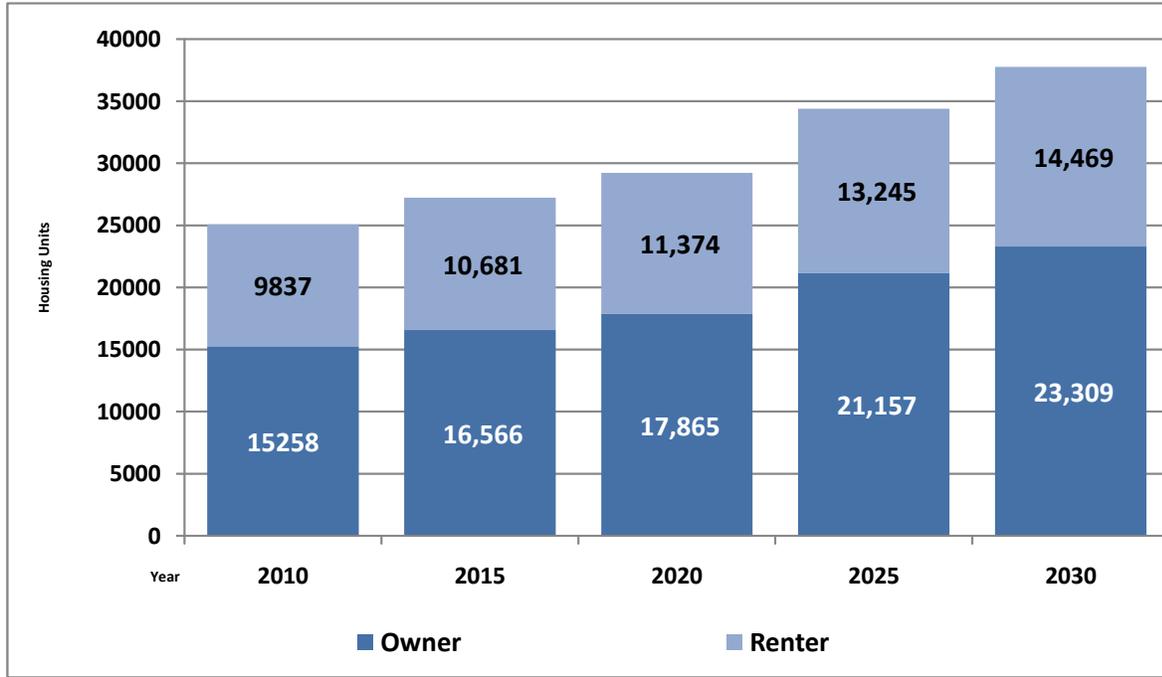


Chart 8 shows the projected demand by tenure.

⁶ Multifamily includes condominiums, townhomes and mobile homes for projection purposes

Chart 8
Projected Total Housing Units by Tenure, 2010-2030



* Applying percentages for future households (owner and renter) provided by Shimberg to the projected housing units

Housing Need

Considering that the estimated housing stock for 2007 is approximately 26,646 units, and that the potential residential demand under current population and household projections would be 37,778 units by 2030, *the City will need 11,146 additional housing units to satisfy the future demand at the present time.*

Taking these factors into consideration, 2,786 units are projected to be single family residential and 8,360 will be multifamily dwelling units. Applying the ownership rate projected by the Shimberg Center for Affordable Housing, 4,336 units will be renter occupied.

Affordable Housing Needs

Affordable housing needs are projected in Table 21 and Table 22 according to data provided by University Of Florida’s Schimberg Center for Affordable Housing. The projection is based upon the projected increase of severely cost-burdened, low income households from 2010 to 2030. In addition to meet the presented future needs, the City needs to provide mechanisms to face the current demand for affordable housing units.⁷

Table 21
City of Bradenton
Growth in severely cost burdened (50%+) households with income less than 80% Area Medium Income (AMI) by tenure (owner) and income level

Household Income as % of AMI	2010-2015	2015-2020	2020-2025	2025-2030	Total
<= 30% AMI	34	44	48	44	170
30.01-50% AMI	20	25	24	25	94
50.01-80% AMI	12	13	12	12	49
Total	66	82	84	81	313
Total below 80% AMI	66	82	84	81	313

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

Table 22
City of Bradenton
Growth in severely cost burdened (50%+) households with income less than 80% Area Medium Income (AMI) by tenure (renter) and income level

Household Income as % of AMI	2010-2015	2015-2020	2020-2025	2025-2030	Total
<= 30% AMI	62	63	64	63	326
30.01-50% AMI	32	31	30	31	159
50.01-80% AMI	10	15	16	16	64
Total	104	109	110	110	549
Total below 80% AMI	104	109	110	110	549

Source: Florida Housing Data Clearinghouse. Shimberg Center for Affordable Housing. University of Florida, 2008

⁷ In Bradenton and the surrounding metro area, the Department of Housing and Urban Development (HUD)-estimated that the area median income (AMI) for a family of four is \$57,500 in 2007.

Land Availability and Intensities Allowed to Meet Housing Needs

Table 23 shows the development potential of vacant residential land available in the City taking into consideration changes in designation of future land uses. There are 327.27 acres available allowing a total of 4,688 units. If a total of 7,006 additional units are in different stages of the development process, the City has enough land to supply the future housing need⁸.

Table 23
Residential Development Potential
Vacant Developable Land, 2007

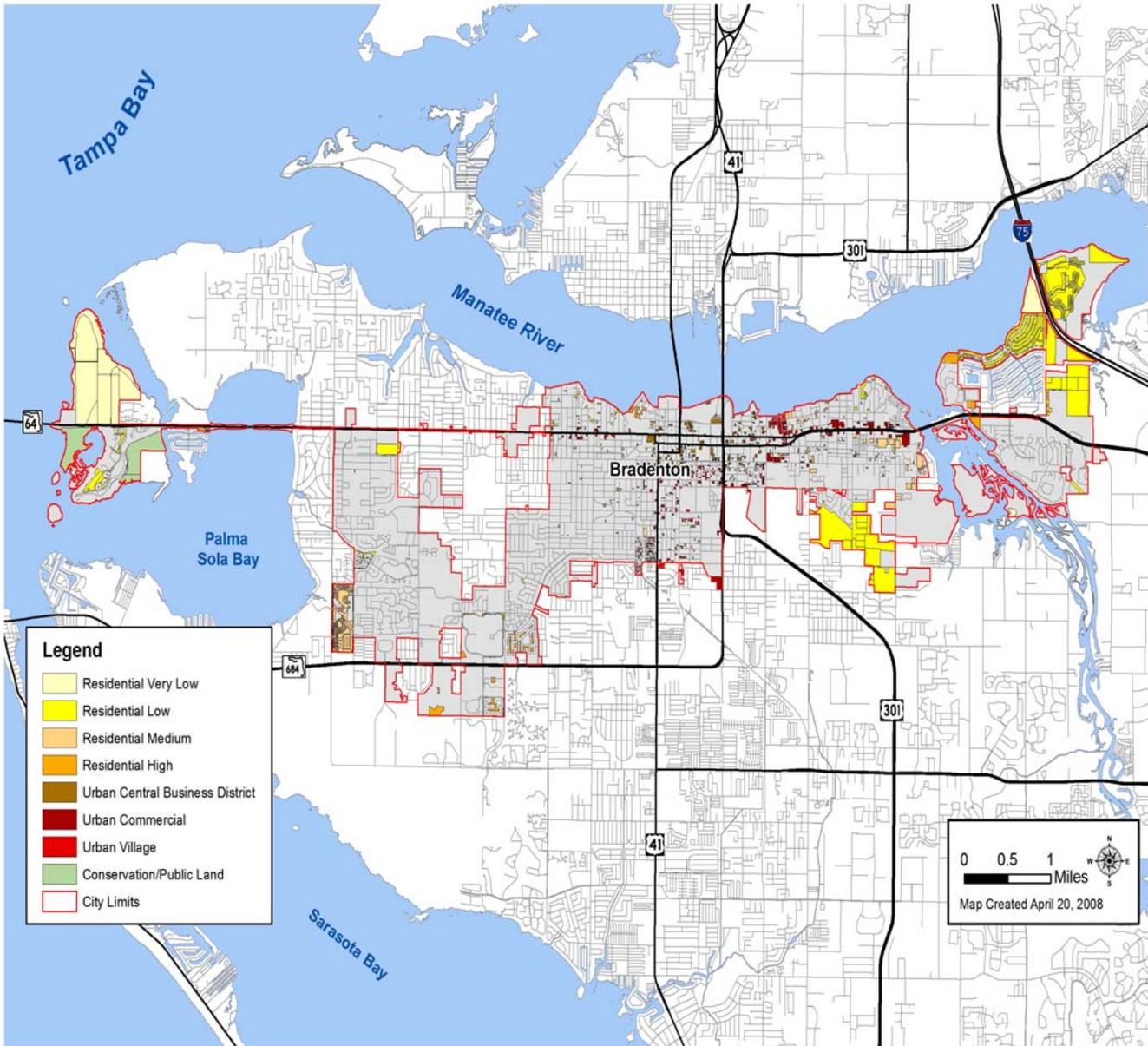
Existing Future Land Use Designation	Vacant Land (Acres)	Existing Development Potential		Proposed Future Land Use Designation	Proposed Development Potential	
		Housing Units	Square Footage		Housing Units	Square Footage
RES 3	58.00	174	-	Cons	-	-
RES 6	17.00	102	-	UV	425 to 595	518,364
RES 6	0.00	-	-	PUB/PRIV SCHOOL	-	-
RES 10	62.51	625	-	RES 6	376	-
RES 10	0.00	-	-	PUB/PRIV SCHOOL	-	-
RES 10	0.00	-	-	UCC	-	-
RES 10	10.85	109	-	UV	271 to 326	330,838
RES 15	0.00	-	-	UV	-	-
RES 15	0.37	5.55	-	UCC	4 to 5	16,117
RES 15	0.87	13.05	-	RES10	9	-
PROFESSIONAL	3.37	-	51,375	UV	84 to 101	-
COMM	0.00	0.00	-	PUB/PRIV SCHOOL	-	-
COMMERCIAL	28.73	-	625,739	UCC	287 to 373	1,251,479
COMMERCIAL	18.31	-	398,792	UV	458 to 549	558,309
DMU	18.16	454	7,910,496	UCBD	726 to 908	3,955,248
DMU	10.38	260	4,521,528	UCC	104 to 135	452,153
DMU	17.99	450	7,836,444	UV	450 to 540	548,551
DMU	12.85	321	5,597,460	RES 10	129	-
UCBD	8.89	356 to 445	1,936,242	UCBD CORE	533 to 622	1,936,242
COMMERCIAL	59	-	1,285,020	SCC	-	1,285,020
SUMMARY	327.27	2,870 to 2,959	30,163,096		3,856 to 4,688	10,955,079

Vacant land is 7.5% of total land being redesignated.

Source: City of Bradenton's Planning and Community Development Department

⁸ By May 2008, the City had 7,006 units pending to be development. A total of 2,985 units were in the process of being built, while the rest had preliminary approval.

Housing Element



Map 10 - Residential Vacant Land

Source: City of Bradenton: Planning and Community Development Department, 2008

Housing and the Private Sector

Traditionally, the responsibility for providing the majority of housing in the city has resided in the private sector. Private sector housing allows for a variety in housing styles, sizes, and locations, thus meeting many of the divergent needs for housing.

According to the National Association of Realtors in 2005, the average sales price of an existing single-family home in the Sarasota-Bradenton-Venice, FL area was \$354,200. At the end of 2007, the average sales price dropped to \$310,900. Chart 9 and Chart 10 show a relationship of all single family houses for sale in the City of Bradenton from December 2003 to August 2007.

Chart 9
City of Bradenton
Single Family Houses Sale Activity, 2003-2005



Source: Trendgraphic, Inc- Manatee County Association of Realtors, 2008

Chart 10
City of Bradenton
Single Family Houses Sale Activity, 2006-2007

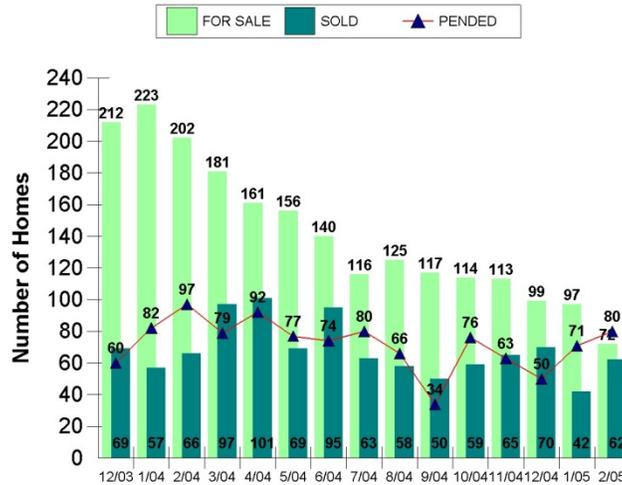


Trendgraphic, Inc- Manatee County Association of Realtors, 2008

Housing Element

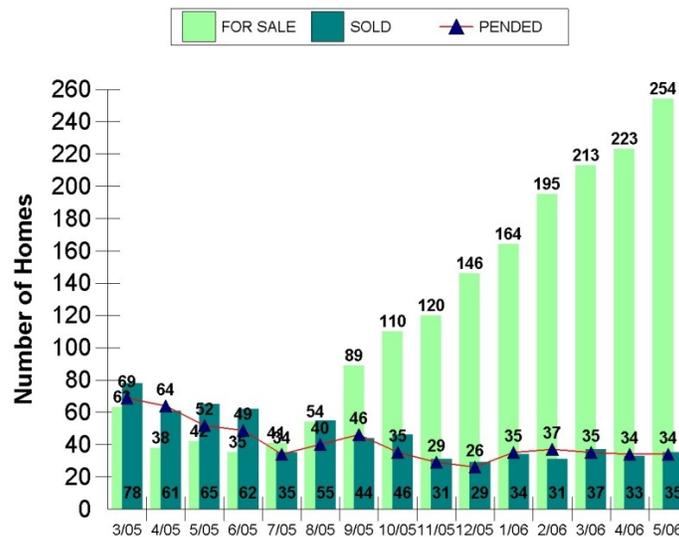
Chart 11 and Chart 12 show a relationship of all single family houses for sale under \$250,000 in the City of Bradenton from December 2003 to August 2007.

Chart 11
City of Bradenton
Single Family Houses under \$250,000: Sale Activity, 2003-2005



Trendgraphic, Inc- Manatee County Association of Realtors, 2008

Chart 12
City of Bradenton
Single Family Houses under \$250,000: Sale Activity, 2003-2005



Trendgraphic, Inc- Manatee County Association of Realtors, 2008

The presented data shows the trend described on page 22. The number of housing units in the market had increased. Housing units below \$250,000 are becoming more available as a result of the price drop

H o u s i n g E l e m e n t

Regarding to rent values, within the Bradenton area, estimates of monthly rent for a one bedroom apartment were between \$500 to \$650 dollars. A two-bedroom apartment would be from \$680 to \$800, while a three bedroom was over \$1000 dollars⁹.

⁹ April 2008 web search on Apartmentscities.com for the following apartment complexes in the City of Bradenton: Avalon Square, Gardenwood, Gates of Bradenton, Colonial Village, Colonial Grand and Hampton Bay

City's Affordable Housing Initiatives

The City of Bradenton has a number of housing programs. For these programs or activities, the U.S. Department of Housing and Urban Development and State income guidelines are utilized. No City programs/activities are designed to assist the moderate-income population. Only the very low, low and worst case needs are addressed through the City's programs.

Bradenton's housing programs emphasize and target homeowners and potential first time homebuyers through the use of flyers, notices, and applications distributed by staff and Code Enforcement Officers who work in the Community Development Block Grant (CDBG) target areas. Regarding first time homebuyers, the CDBG Office is involved in the application process and/or processing of applications in terms of determining eligibility. All other financing is handled at lending institutions. The City's involvement consists of lending institution referrals, realtor referrals, and sites for homebuyers training.

In addition, referrals are made to individuals who are homeless or are at risk of becoming homeless to the Homeless Coalition. The City provides rental reimbursement funds to this organization to support their efforts. The CDBG Administrative staff also attends periodic meetings of Center for Financial Independence, Manatee County Supportive Housing Program, Community Action Agency, Bradenton Front Porch and a staff member served as Chair of the Community Affairs Committee whose main focus is on housing. Through these meetings the housing providers have open discussions on how each administer their programs and develop strategies to expand services.

In terms of addressing the needs of those with disabilities, the City provides retrofitting techniques through the rehabilitation program for those homeowners who need special features. As part of the routine rehabilitation activities, any retrofitting for persons with disabilities is addressed during construction.

The City has implemented a state-mandated Affordable Housing Incentives (regulatory reduction) Program. In this program, the City's Housing and Community Development Manager will review any proposed regulatory changes during the coming year to identify potential barriers to affordable housing and act accordingly to ensure that they do not occur.

The City implements a number of activities and commitments to reinforce the City's dedication to affordable housing. These programs, activities, or commitments are:

1. *Housing Rehabilitation Inspection*: This CDBG activity provides the preliminary inspections for structures for those applicants requesting housing rehabilitation. In addition, this activity also handles the logistics of the rehabilitation process including work specs, bid documents, contractor choice, and overall program functionality.
2. *Owner Occupied Housing Rehabilitation*: This program provides funds to rehabilitate single-family units using deferred loan payments. As designed, the program aims to

H o u s i n g E l e m e n t

improve and preserve the residential homes to a standard of decent, safe and sanitary housing.

3. *Lead-based Paint Activities:* As the majority of Bradenton’s housing stock predates 1978; lead-based paint may therefore be present within a preponderance of City homes. The City tests for lead-based paint during its rehabilitation program to meet the requirements of federal lead-based paint regulations.
4. *Code Enforcement (Low/Moderate Income Areas):* This activity corrects both residential and nonresidential building code violations within low and moderate income areas. It also acts as a proactive means for quality neighborhood stabilization. Neighborhoods within these targeted Census Tracts have previously been identified areas where continuous concentration of inspection of each dwelling unit, yards, vacant lots, and general living conditions should occur. These areas also have revealed the highest degree of those conditions which tend to influence blight and deterioration. The emphasis of this program is to eliminate all conditions that may create an undesirable neighborhood. CDBG officers as well as other Code Enforcement officers also provide educational opportunities outlining the importance of the elimination of blight and physical decay that effect neighborhood conditions.
5. *Demolition/Clearance Activities:* As an ancillary, yet vitally important aspect of affordable housing measures, this activity (in low/moderate income areas) identifies vacant substandard dwellings. Once noted, those structures in noncompliance with building requirements are brought before the Code Enforcement Board for resolution. In addition, those vacant lots, which are overgrown and unsightly, also may be cited. If not corrected, either CDBG or Parks and Recreation employees complete lot clearance.

Since the approval of the City’s CDBG Consolidated Plan, implementation of this strategy has decreased the number of unsuitable vacant lots making them available to build affordable single-family dwelling units for low and very-low-income persons/families. In reality, this type of assistance has received praise throughout the neighborhoods and thereby caused residents to invest more in their own properties.

Rental Assistance (Homelessness): While specifically targeted as a homelessness prevention measure, rental assistance aids families and individuals with special needs to obtain affordable housing. Specifically tied to Section 8, only low and very-low income residents qualify for this assistance. The CDBG office provides rental reimbursement to the Manatee Homeless Coalition and Community Action Agency for individuals who are homeless, or are at risk of becoming homeless. The CDBG Administrative staff also attends monthly meeting of various community organizations:

H o u s i n g E l e m e n t

- Coalition on Homelessness
- Community Action Agency
- Center for Financial Independence
- Manatee County Community Action Team

Requests are submitted from the Coalition on Homelessness and Community Action Agency to the City for rent reimbursements made for this population. Inspections are done through the City of Bradenton to ensure the prospective tenant occupies the unit.

Additional Activities to Support Affordable Housing: Housing activities using State Housing Initiative Partnership program (SHIP) funds consist of first-time homebuyer grants, housing rehabilitation, and the Replacement-Reconstruction Program. This program is intended as a last resort for construction on any owner occupied dwelling unit. When a single-family home is considered unfit for rehabilitation and is occupied, it may become eligible for reconstruction based on a determination from the City Building Official. Only very-low and low-income persons/families may qualify for this program.

While the focus on housing i.e., homeownership, rehabilitation and replacement/reconstruction (last resort) is important, the Planning and Community Development Department has assisted a number of families to obtain affordable housing through referrals to other agencies for assistance with rents, utilities, etc. This support includes:

- Referrals to Housing Credit Counseling Agency.
- Referrals to Community Organizations to assist with delinquent rents and/or mortgage payments.
- Provide potential homebuyers with a list of agencies in the area that provide first-time homebuyer classes, a prerequisite for receiving down payment assistance funds.

Individually the programs, activities, or commitments listed above are proactive measures to increase the levels of affordable housing within the City of Bradenton. As a collective, however, the City's CDBG and other funded programs offer an attractive environment for homeownership to those who may not otherwise have the opportunity.