

# HOUSING ELEMENT

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### **INTRODUCTION:**

This Housing Element (HE) has been prepared as a guide to development in the City of Coral Springs at both the time of Comprehensive Plan adoption, and the present time. Data has been collected from the original Comprehensive Plan, the 1990 Census, 2000 Census, the 2006 American Community Survey, data collected by the City of Coral Springs and Broward County Population Projections.

The purpose of the HE is to provide guidance to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for very low income, low and moderate-income households, group homes, foster care facilities, and households with special housing needs, including rural and farm worker housing. These plans and policies address government activities as well as provide direction and assistance to the efforts of the private sector. The HE Support Documents provide the data and analysis used as the basis for the goal, objectives and policies included in the HE.

The City has taken the following additional steps to accommodate affordable housing needs:

1. The City instituted a series of Comprehensive Plan Amendments and Land Development Code Amendments to accommodate both townhouse and zero lot line subdivisions. This helped to decrease development costs by reducing the administrative steps necessary for approval of land subdivision for townhouses or zero lot line homes. Since these lots are smaller than the previous sized lots, home prices are lower. Many of the recent housing units permitted are zero lot line units.
2. Mobile home parks are a permitted use in the City of Coral Springs.
3. The City of Coral Springs affordable housing ordinance 2006-107 was adopted by the City Commission to establish guidelines and criteria for a housing assistance program(s) and ensure that future housing developments contribute to the attainment of providing owner-occupied housing or rental housing that is affordable to very low, low and moderate income households within the City of Coral Springs. The ordinance require residential development of five (5) or more units to provide inclusionary units, which may include bonus density units, or payment of an in-lieu fee to the Affordable Housing Trust Fund. For more specific language please reference land development code, Chapter II, Article 2.
4. The City currently has programs, which aid affordable housing initiatives. The Community Development Block Grant Program, the Strategic Housing

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Initiative Program and the HOME Program all infuse more that \$2.4 million dollars into the local housing market. In addition, there are approximately 500 Section 8 housing units in Coral Springs as of March 2005.

### **SHIP Program**

The City receives an annual allocation of approximately \$900,000 from the State to administer the SHIP Program. The purpose of this program is to expand the production of and preserve affordable housing. SHIP funds are used to provide home repair to eligible applicants for improving or maintaining owner-occupied housing to correct code violations, prevent further deterioration stop the loss of energy and infiltration of outside elements. Each applicant receives up to \$35,000 (increased on 04/11/2006) in assistance. This allows the City to assist at least 21 households per year with this funding.

Eighty thousand dollars of SHIP funds are used for the Special Needs Barrier Free Program, this is designed to assist in improving accessibility to the elderly (62 years or older) and disabled persons, and to provide for health and safety repairs as needed to maintain their independence.

### **CDBG Program**

As an entitlement community, the City receives approximately one million dollars per year in funding to benefit low to moderate income individuals through housing, public facilities and improvements, expanded public services and economic activities.

### **HOME Program**

As a member of Broward County's HOME Consortium, the City receives yearly funding of \$400,000 to assist eligible applicants. Funding is used to assist households with code violations and home repair issues. Each applicant receives up to \$35,000 (increased on 04/11/2006) in assistance. A portion of the City's funding goes to a Community Housing Development Organization (CHDO) identified by Broward County Housing and Community Development Division.

### **DATA REQUIREMENTS**

This section addresses the housing characteristics in the City of Coral Springs, the conditions of the housing stock, distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, and rent or cost to income ratio.

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The City utilized information from the U.S. Bureau of the Census to compile data and analysis for the City of Coral Springs. Included in this analysis is data from the 1990 and 2000 Census along with the 2006 American Community Survey (ACS). The ACS is the most recent demographic data available for the City. Based on the sample size of this data set and the standard of error for the ACS, some of the specific statistics of the City may not be consistent with the 1990 and 2000 Census.

### Housing Age

Table 1 represents the number and percentage change in the age housing in ten-year increments for Coral Springs in 1990 and 2000 and the 2006 American Community Survey. The City of Coral Springs is still relatively new. Housing was predominantly built in the 1980s and 1990s, 72% of the City's housing was built in that period.

**Table 1: Housing Age 1990, 2000 and 2006**

HOUSING AGE	City of Coral Springs								Broward County	
	1990		2000		Change		2006*		2000	
	number	percent	number	percent	number	percent	number	percent	number	percent
Built 1939 or Earlier	-	-	25	0.1	25	0.1	54	0.1	7,762	1.0
Built 1940-1949	26	0.1	48	0.1	22	0.0	57	0.1	12,615	1.7
Built 1950-1959	94	0.3	223	0.5	129	0.2	555	1.2	70,767	9.5
Built 1960- 1969	788	2.6	1,083	2.6	295	(0.0)	1,515	3.2	127,699	17.2
Built 1970- 1979	11,451	38.4	10,316	25.0	(1,135)	(13.5)	12,527	26.3	220,745	29.8
Built 1980- 1989	17,426	58.5	14,729	35.7	(2,697)	(22.9)	15,694	33.0	157,319	21.2
Built 1990- 1999	N/A	N/A	14,885	36.0	14,855	36.0	12,913	27.2	144,136	19.5
Built 2000- 2004	N/A	N/A	N/A	N/A	N/A	N/A	4,086	8.6	N/A	N/A
Built 2005 or later	N/A	N/A	N/A	N/A	N/A	N/A	160	0.3	N/A	N/A
<b>Total</b>	<b>29,785</b>	<b>100.0</b>	<b>41,309</b>	<b>100.0</b>	<b>11,524</b>	<b>-</b>	<b>47,561</b>	<b>100.0</b>	<b>741,043</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

### Housing Type

The City of Coral Springs housing stock consists of 60% single family units and 40% multi-family units whereas Broward County has 48.7% single family units and 47.5% multi-family units.

Over 8,000 more single-family units were built between 1990 and 2000 a 7.8% increase.

**Table 2: Housing Type 1990, 2000 and 2006**

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HOUSING TYPE	City of Coral Springs								Broward County	
	1990		2000		Change		2006*		2000	
	number	percent	number	percent	number	percent	number	percent	number	percent
Single Family	15,400	51.7	24,492	59.3	9,092	7.6	28,214	59.3	360,764	48.7
Multi-family-Total	14,122	47.4	16,797	40.7	2,675	(6.8)	19,347	40.7	352,349	47.5
2 units	826	2.8	846	2.0	20	(0.7)	745	1.6	20,225	2.7
3 or 4 units	1,880	6.3	2,650	6.4	770	0.1	2,850	6.0	33,347	4.5
5 or more units	11,416	38.3	13,301	32.2	1,885	(6.1)	15,752	33.1	298,777	40.3
mobile home, trailer, other	253	0.8	20	0.0	(233)	(0.8)	-	-	27,930	3.8
<b>Total</b>	<b>29,775</b>	<b>100.0</b>	<b>41,309</b>	<b>100.0</b>	<b>11,534</b>	<b>-</b>	<b>47,561</b>	<b>100.0</b>	<b>741,043</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

### Housing Tenure and Vacancy

Table 3 shows the number and percentage of housing tenure and vacancy. Ninety-five percent of the housing units were occupied in 2000, while only 4.4 percent units were vacant. Owner-occupied units represent 62.1% of the total units while renter-occupied units represent 4.4% of the total units.

**Table 3: Housing Tenure and Vacancy 1990, 2000 and 2006**

HOUSING TENURE	City of Coral Springs								Broward County	
	1990		2000		Change		2006*		2000	
	number	percent	number	percent	number	percent	number	percent	number	percent
Owner-Occupied	16,858	56.6	25,681	62.1	8,823	5.5	30,489	64.1	454,625	61.3
Renter-occupied	10,156	34.1	13,841	33.5	3,685	(0.6)	13,826	29.1	199,820	27.0
Total Occupied Units	27,014	90.7	39,522	95.6	12,508	4.9	44,315	93.2	654,445	88.3
Vacant Units	2,771	9.3	1,815	4.4	(956)	(4.9)	3,246	6.8	86,598	11.7
<b>Total Units</b>	<b>29,785</b>	<b>100.0</b>	<b>41,337</b>	<b>100.0</b>	<b>11,552</b>	<b>-</b>	<b>47,561</b>	<b>100.0</b>	<b>741,043</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

### Housing Value

Table 4 illustrates the number and percent of housing by housing value. In 2000, the dominant housing values were between \$150,000 and \$199,999, with the values between \$100,000 to \$149,999; and \$200,000 to \$299,999 closely following. According to the American Community Survey in 2006, the values between \$300,000 and \$499,999 represented the highest percentage showing a large increase in housing value.

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**Table 4: Housing Value 1990, 2000 and 2006**

HOUSING VALUE	City of Coral Springs							Broward County		
	1990		2000		Change		2006*		2000	
	number	percent	number	percent	number	percent	number	percent	number	percent
less than \$50,000	56	0.4	89	0.4	33	(0.0)	-	-	5,428	1.8
\$50,000 to \$99,999	1,117	8.6	946	4.4	(171)	(4.2)	502	1.6	90,604	30.3
\$100,000 to \$149,999	4,386	33.8	5,427	25.1	1,041	(8.7)	1,384	4.5	90,622	30.3
\$150,000 to \$199,999	3,921	30.2	7,727	35.7	3,806	5.5	1,817	6.0	54,293	18.2
\$200,000 to \$299,999	2,537	19.5	5,536	25.6	2,999	6.0	3,763	12.3	34,833	11.7
\$300,000 to \$499,999	710	5.5	1,419	6.6	709	1.1	13,721	45.0	15,769	5.3
\$500,000 to \$999,999	262	2.0	449	2.1	187	0.1	8,903	29.2	5,596	1.9
\$1,000,000 or more	N/A	N/A	63	0.3	63	0.3	399	1.3	1,580	0.5
<b>Total</b>	<b>12,989</b>	<b>100.0</b>	<b>21,656</b>	<b>100.0</b>	<b>8,667</b>		<b>30,489</b>	<b>100.0</b>	<b>298,725</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

### Monthly Housing Rent

Table 5 shows the number and percent of gross rent paid for renter-occupied housing. In 2000 54.7% of the housing rent was over \$1,000 whereas in 1990 only 9.9% of rents exceeded \$1,000.

**Table 5: Housing Monthly Rent 1990 and 2000**

HOUSING RENT	City of Coral Springs						Broward County	
	1,990.00		2,000.00		Change		2,000.00	
	number	percent	number	percent	number	percent	number	percent
less than \$100	13	0.1	75	0.5	62	0.4	618	(0.1)
\$100 to \$149	198	2.0	114	0.8	(84)	(1.2)	1,569	(2.0)
\$150 to \$199	124	1.2	110	0.7	(14)	(0.5)	1,705	(1.2)
\$200 to \$249	124	1.2	47	0.3	(77)	(0.9)	1,881	(1.2)
\$250 to \$299	82	0.8	73	0.5	(9)	(0.3)	1,634	(0.8)
\$300 to \$349	101	1.0	119	0.8	18	(0.2)	2,223	(1.0)
\$350 to \$399	75	0.7	58	0.4	(17)	(0.4)	2,948	(0.7)
\$400 to \$449	161	1.6	99	0.7	(62)	(0.9)	5,229	(1.6)
\$450 to \$499	503	5.0	87	0.6	(416)	(4.4)	7,240	(5.0)
\$500 to \$549	777	7.7	288	1.9	(489)	(5.8)	10,937	(7.7)
\$550 to \$599	1,133	11.2	576	3.8	(557)	(7.4)	12,796	(11.2)
\$600 to \$649	1,425	14.1	949	6.3	(476)	(7.8)	14,798	(14.1)
\$650 to \$699	1,266	12.5	1,482	9.8	216	(2.7)	14,441	(12.5)
\$700 to \$749	1,036	10.2	1,279	8.5	243	(1.8)	16,201	(10.2)
\$750 to \$999	1,990	19.6	1,298	8.6	(692)	(11.0)	62,862	(19.6)
\$1000 or more	1,003	9.9	8,273	54.7	7,270	44.8	35,674	(9.9)
no cash rent	131	1.3	194	1.3	63	(0.0)	6,809	(1.3)
<b>Total</b>	<b>10,142</b>	<b>100.0</b>	<b>15,121</b>	<b>100.0</b>	<b>4,979</b>	-	<b>199,565</b>	<b>(100.0)</b>

Source: Bureau of the Census, 1990 and 2000.

2006 data not available

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### **Owner-Occupied Monthly Costs**

Table 6 illustrates the monthly cost of 19,246 owner-occupied mortgage housing. In 2000, thirty-four percent of owner-occupied residents pay between \$1,000 and \$1,499 in mortgage payment and 31% paid between \$1,500 and \$1,999. In 2006, fifty percent of owner-occupied residents paid \$2,000 or more for monthly cost.

**Table 6: Owner-Occupied Monthly Cost (with a mortgage)**

OWNER-OCCUPIED MONTHLY COST (with a mortgage)	City of Coral Springs								Broward County	
	1990		2000		Change		2006*		2000	
	number	percent	number	percent	number	percent	number	percent	number	percent
less than \$200	8	0.1	-	-	(8)	(0.1)	-	-	573	0.2
\$200 to \$299	13	0.1	17	0.1	4	(0.0)	35	0.1	1,918	0.6
\$300 to \$399	48	0.4	30	0.2	(18)	(0.2)	71	0.3	4,873	1.5
\$400 to \$499	147	1.2	31	0.2	(116)	(1.0)	-	-	10,032	3.2
\$500 to \$599	234	1.9	73	0.4	(161)	(1.5)	-	-	14,353	4.5
\$600 to \$699	396	3.3	205	1.1	(191)	(2.2)	207	0.8	18,383	5.8
\$700 to \$799	495	4.1	348	1.8	(147)	(2.3)	417	1.5	22,831	7.2
\$800 to \$899	757	6.2	376	2.0	(381)	(4.3)	426	1.6	26,160	8.2
\$900 to \$999	836	6.9	738	3.8	(98)	(3.0)	747	2.8	26,931	8.5
\$1,000 to \$1,499	4,548	37.4	6,472	33.6	1,924	(3.8)	5,251	19.4	105,027	33.0
\$1,500-\$1,999	2,729	22.4	6,020	31.3	3,291	8.8	6,409	23.7	49,088	15.4
\$2000 or more	1,949	16.0	4,936	25.6	2,987	9.6	13,518	49.9	37,676	11.9
<b>Total</b>	<b>12,160</b>	<b>100.0</b>	<b>19,246</b>	<b>100.0</b>	<b>7,086</b>	<b>-</b>	<b>27,081</b>	<b>100.0</b>	<b>317,845</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

Table 7 shows in 2000, there are 2,410 units without a monthly mortgage payment. The largest number of monthly cost without mortgages fall between \$500 and \$699. Less than one percent of owner-occupied units fall between \$100 to \$149 and less than \$100.

**Table 7: Owner-Occupied Monthly Cost Without a Mortgage**

OWNER-OCCUPIED MONTHLY COST (without a mortgage)	City of Coral Springs								Broward County	
	1990		2000		Change		2006*		2000	
	number	percent	number	percent	number	percent	number	percent	number	percent
less than \$100	-	-	10	0.41	10	0.4	-	-	3,826	1.5
\$100 to \$149	-	-	17	1	17	0.7	63	2	5,741	2.2
\$150 to \$199	17	1.9	-	-	(17)	(1.9)	-	-	8,489	3.3
\$200 to \$249	49	5.5	36	1.5	(13)	(4.0)	54	1.5	13,627	5.3
\$250 to \$299	145	16.3	84	3.5	(61)	(12.9)	69	2.0	16,643	6.5
\$300 to \$399	252	28.4	356	14.8	104	(13.6)	194	5.5	31,845	12.4
\$400 to \$499	424	47.8	583	24.2	159	(23.6)	352	10.0	22,450	8.7
\$500 to \$699	N/A	N/A	820	34.0	820	34.0	847	24.1	20,798	8.1
\$700 or more	N/A	N/A	504	20.9	504	20.9	1,929	55.0	133,361	51.9
<b>Total</b>	<b>887</b>	<b>100</b>	<b>2,410</b>	<b>100</b>	<b>1,523</b>		<b>3,508</b>	<b>100</b>	<b>256,780</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

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### **Owner-Occupied Cost as a Percentage of Income Coral Springs**

Table 8 displays owner occupied costs as a percentage of income. In 2000, more than 68% of owners cost were less than 30% of their income.

**Table 8: Owner Cost as Percentage of Income**

OWNER COST AS PERCENTAGE OF INCOME	City of Coral Springs						Broward County	
	1990		2000		Change		2000	
	number	percent	number	percent	number	percent	number	percent
less than 30 percent	8,331	63.9	13,120	68.2	4,789	4.3	157,331	64.5
30 percent or more	4,646	35.6	6,003	31.2	1,357	(4.4)	84,540	34.7
Not computed	70	0.5	123	0.6	53	0.1	1,943	0.8
<b>Total</b>	<b>13,047</b>	<b>100.0</b>	<b>19,246</b>	<b>100.0</b>	<b>6,199</b>	<b>-</b>	<b>243,814</b>	<b>100.0</b>

*Source: Bureau of the Census, 1990 and 2000*

*2006 data not available*

### **Owner Cost to Income Ratio**

Tables 9 and 10 display the owner-occupied cost to household income ratio by income category in 1999. Sixty-six percent of households with income between \$20,000 and \$34,999 pay more than 35% of their income toward housing, compared to households income over \$50,000 pay less than 20% toward housing cost.

**Table 9: Owner Cost to Income Ratio City of Coral Springs**

OWNER COST TO INCOME RATIO	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 or more		Total	
	number	percent	number	percent	number	percent	number	percent	Number	Percent
Less than 20 percent	10	1.0	213	13.0	308	12.3	8,066	48.8	8,597	39.7
20 to 24 percent	-	-	98	6.0	186	7.5	3,565	21.6	3,849	17.8
25 to 29 percent	45	4.5	141	8.6	287	11.5	2,271	13.7	2,744	12.7
30 to 34 percent	37	3.7	97	5.9	356	14.3	1,270	7.7	1,760	8.1
35 percent or more	723	72.1	1,089	66.5	1,358	54.4	1,340	8.1	4,510	20.8
Not computed	188	18.7	-	-	-	-	8	0.0	196	0.9
<b>Total</b>	<b>1,003</b>	<b>100.0</b>	<b>1,638</b>	<b>100.0</b>	<b>2,495</b>	<b>100.0</b>	<b>16,520</b>	<b>100.0</b>	<b>21,656</b>	<b>100.0</b>

*Source: Bureau of the Census, 2000*

**Table 10: Owner Cost to Income Ratio Broward County**

OWNER COST TO INCOME RATIO	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 or more		Total	
	number	percent	number	percent	number	percent	number	percent	Number	Percent
Less than 20 percent	2,416	7.2	8,314	20.5	10,647	23.1	99,503	55.7	120,880	40.5
20 to 24 percent	1,826	5.5	3,295	8.1	6,525	14.2	35,366	19.8	47,012	15.7
25 to 29 percent	1,748	5.2	3,589	8.8	8,282	18.0	20,977	11.7	34,596	11.6
30 to 34 percent	1,314	3.9	4,297	10.6	6,891	14.5	3,498	2.0	15,800	5.3
35 percent or more	22,864	68.6	21,113	52.0	13,870	30.1	10,785	6.0	68,632	23.0
Not computed	3,170	9.5	-	-	-	-	8,635	4.8	11,805	4.0
<b>Total</b>	<b>33,338</b>	<b>100.0</b>	<b>40,608</b>	<b>100.0</b>	<b>46,015</b>	<b>100.0</b>	<b>178,764</b>	<b>100.0</b>	<b>298,725</b>	<b>100.0</b>

*Source: Bureau of the Census, 2000*

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### **Substandard Housing**

Table 11 shows than 99.7% of all housing units in the City of Coral Springs have complete plumbing and complete kitchen facilities.

**Table 11: Substandard Housing**

INDICATORS OF SUBSTANDARD HOUSING	City of Coral Springs						Broward County	
	1990		2000		2006*		2000	
	number	percent	number	percent	number	percent	number	percent
Complete plumbing facilities	29,720	99.8	41,200	99.7	47,387	99.6	738,087	99.6
Lacking complete plumbing facilities	65	0.2	109	0.3	174	0.4	2,956	0.4
<b>Total</b>	<b>29,785</b>	<b>100.0</b>	<b>41,309</b>	<b>100.0</b>	<b>47,561</b>	<b>100.0</b>	<b>741,043</b>	<b>100.0</b>
Complete kitchen facilities	29,742	99.9	41,197	99.7	47,266	99.4	736,916	99.4
Lacking complete kitchen facilities	43	0.1	112	0.3	295	0.6	4,127	0.6
<b>Total</b>	<b>29,785</b>	<b>100.0</b>	<b>41,309</b>	<b>100.0</b>	<b>47,561</b>	<b>100.0</b>	<b>741,043</b>	<b>100.0</b>

Source: Bureau of the Census, 1990, 2000 and 2006

\*Statistics from the ACS may not be consistent with current conditions.

### **Federally Subsidized Housing Development**

Table 12 depicts the number of federally subsidized housing units in Coral Springs at the time the Comprehensive Plan was adopted. The only federally subsidized units in Coral Springs were located in St. Andrew Towers which contained 432 units.

**Table 12: Federally Subsidized Housing Development**

Program	Year Built	# of Units	Type
HUD 236- St. Andrew Towers	1974	432	Elderly

Source: Department of Housing and Urban Development

Along with the federally subsidized housing, there are six housing authorities in Broward County, five of the six authorities provide housing assistance in the City of Coral Springs. There are approximately 500 assisted units in the City.

### **Mobile Home Parks**

Mobile homes parks are allowed in the City of Coral Springs in agricultural areas and RM-40 zoning districts as a conditional use.

### **Residential Care Facilities**

According to Section 250152 of the Coral Springs Land Development Regulations, Category 1, 2, and 3 group homes are permitted in most zoning districts within the

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## HOUSING ELEMENT

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City. Category 1 residential care facilities are permitted in every residential district and the medical zoning district. Category 2 and 3 facilities are permitted in numerous residential zoning districts throughout the City with certain restrictions.

### **Historical Housing**

There is no historically significant housing in Coral Springs.

### **Foreclosure Homes**

In 2007 due to the increase in Foreclosure cases, the City of Coral Springs tracks on a monthly basis the number of residential Foreclosure cases.

## **HOUSING NEEDS ASSESSMENT**

During the summer of 2004, a housing needs assessment was undertaken by Miami Economic Associates, Inc. on behalf of the City. This survey was attached to the original submittal of the EAR to DCA in order to address objections raised by the South Florida Regional Planning Council. The SFRPC did not concur with the methodology of the Miami Economic Associates Report and advised staff to use the Shimberg Affordable Housing Needs Analysis in order to project the City's affordable housing needs in the future. The affordable housing needs articulated in the Shimberg study has been based on a build-out population projection of 198,000 +/- . Staff did not concur with this projected build-out population and therefore did not concur with the Shimberg housing needs assessment.

F.A.C. Rule 9J-5.005(2)(e) allows a local government to substitute its own population forecasts as long as the methodology is approved by the Department of Community Affairs. The Coral Springs Comprehensive Plan is a working document and it is vital that projections contained within the plan are accurate. Coral Springs has long maintained a very accurate account of present and future population estimates. Staff worked closely with the Broward County Planning Services Division and the South Florida Regional Planning Council to arrive at a more realistic build-out population for Coral Springs. The DCA has approved the Broward County Population Forecast Model. The Broward County Planning Services Division accounted for Coral Springs more accurate population forecast and included it in the County model. Thus the population projections of 131,716 residents in 2007, 137,693 in 2010 and 143,277 in 2015 have been utilized by the City to project future population.

## HOUSING ELEMENT

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**Table 13: Projections**

<b>City of Coral Springs/Broward County Projects</b>			
<b>Year</b>	<b>Dwelling Units</b>	<b>Households</b>	<b>Population</b>
2007	46,097	43,940	131,716
2010	47,240	45,162	137,693
2015	48,769	46,860	143,277
2020	50,260	48,511	150,324
2025	51,216	49,621	154,283
2030	51,586	50,125	155,741

*Source: Broward County Population Forecasting Model, 2005*

The SFRPC, in conjunction with the Shimberg Center for Affordable Housing, is currently using these more accurate projections to ascertain an acceptable housing needs assessment.

The study found that although there is a surplus of housing available to very low, low and moderate-income categories in the Coral Springs area, many of these income groups are living in a cost-burdened status (Table 14 below). The report found that the most severe problem is in renter households. As a group they have a lower income profile than cost-burdened owners. It is quite probable that they are living as renters because they do not have the funds available to make a down payment on a for sale unit and/or the credit rating necessary to qualify for a mortgage.

**Table 14: Demand and Supply of Affordable Housing**

<b>Income Category</b>	<b>Demand</b>				<b>Supply</b>			
	<b>Coral Springs</b>	<b>Sunrise Land</b>	<b>Sawgrass Mills</b>	<b>Total</b>	<b>For-sale Units</b>	<b>Rental Units</b>	<b>Total</b>	<b>Surplus</b>
Very Low	489	0	180	<b>669</b>	4163	108	<b>4271</b>	3602
Low	506	0	93	<b>599</b>	4860	803	<b>5663</b>	5064
Moderate	1165	0	92	<b>1257</b>	6588	172	<b>6760</b>	5503
<b>Total</b>	<b>2160</b>	<b>0</b>	<b>365</b>	<b>2525</b>	<b>15611</b>	<b>1083</b>	<b>16694</b>	<b>14169</b>

*Source: South Florida Regional Planning Council; Broward County Property Appraiser; The Meyers Group; Miami Economic Associates, Inc.*