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Punta Gorda looks at lessening affordable housing impacts

PUNTA GORDA -- To keep housing costs within the range of working people, the city's advisory Planning Commission will consider an affordable housing impact fee at its Aug. 28 meeting.

"It's a two-prong approach to try to reduce the upfront costs for affordable housing," said Urban Design Manager David Hilston. "This is cutting edge. We are almost at the forefront of affordable housing."

State law prohibits local jurisdictions from waiving impact fees. The affordable impact fee ordinance would allow developers and first-time homebuyers to defer impact fee payments until the house is sold.

"Basically, it puts a cloud on the title, almost like a second mortgage on a property," Hilston said. "The fees will be paid with the (resale) of the property."

The city will also try to use its impact fee credits to offset the impact fees for more affordable housing.

"Finding the qualified people is the next step," Hilston said. Generally, those who qualify for affordable housing earn between 80 and 120 percent of the county's median income, which varies according to the size of the family and from year to year.

In 2004, Hurricane Charley brought the need for housing that working people can afford to the surface. The hurricane devastated a large portion of the affordable rental and other reasonably priced housing in Charlotte County. In 2005, a surge of real estate pricing pushed housing further out of the reach of the area's working families.

The city is now seeing a number of workforce, affordable and public housing projects in the works.

Developer Gabe Bove is now selling condominiums for his 176-unit Avenues development and is targeting police officers, firefighters, nurses, teachers and other employees.

But how much of a need still remains?

"We had people who moved out (after Charley), people who can't come back and people who never want to experience a hurricane again," Hilston said.

The question could be answered next month, Hilston said, when city and county officials hold an "affordable housing summit." While many city and county officials talk about the need for affordable housing, Hilston hopes the summit will do much to quantify the need.

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