



HARDEE COUNTY HOUSING STRATEGY

ACKNOWLEDGEMENTS

The Hardee County Economic Development Council and Industrial Development Authority (EDC/IDA) contracted with the University of South Florida-Florida Institute of Government (FIOG) to conduct a housing inventory study, understand the current and future needs of housing within the county and recommend attainable housing development strategies for economic development. The FIOG assembled a team of professionals to conduct the study.

The FIOG Team included:

Angela S. Crist, MPA-Director, USF FIOG Project (Manager)

Robyn Odegard, MA-Program Planner and Analyst, USF FIOG

Mary Jane Stanley, MBA, CEcD, FM-USF FIOG Consultant-Stanley Advisory Associates-President

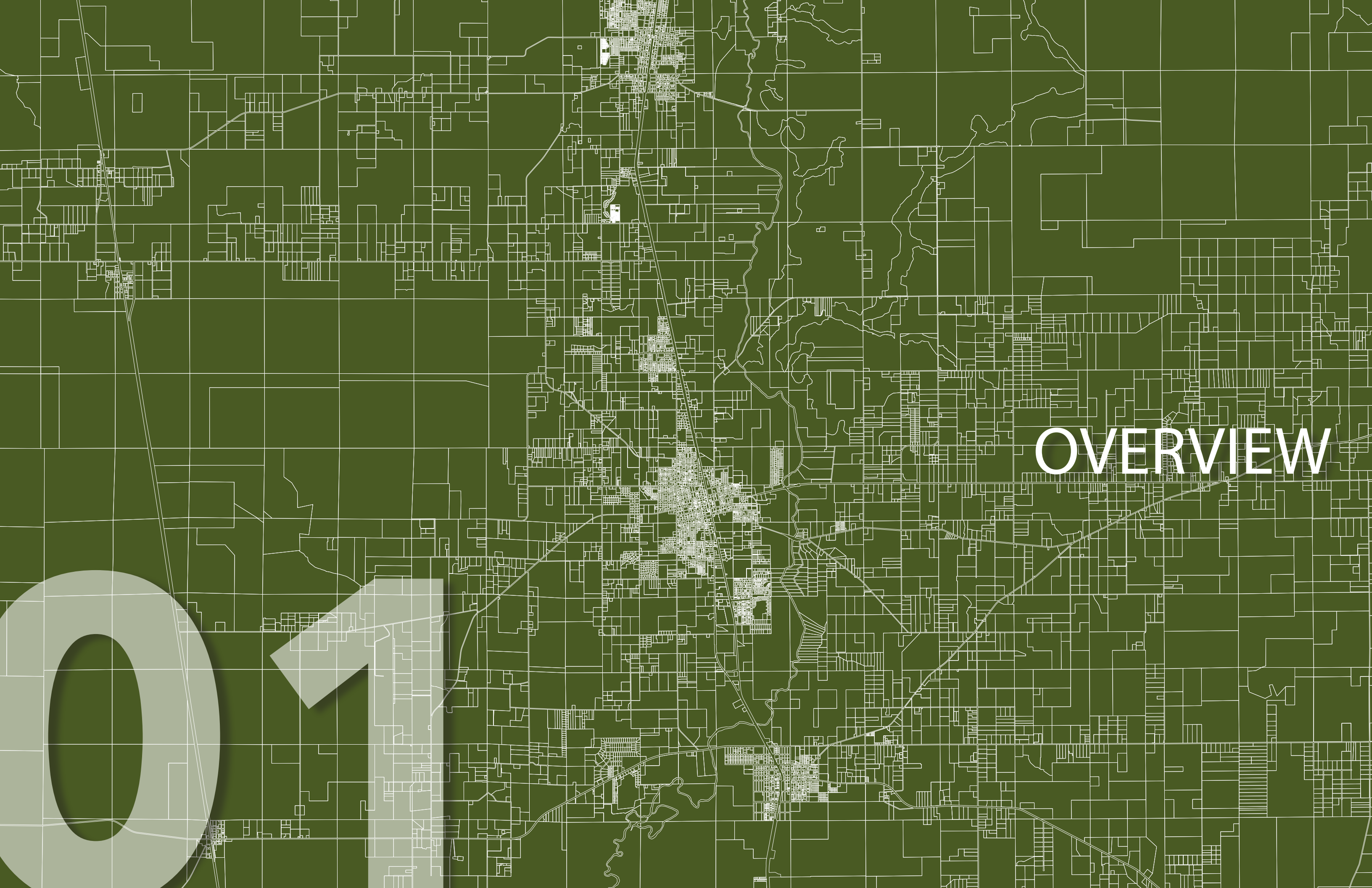
Elizabeth Strom, PhD-Associate Professor in the School of Public Affairs, USF

Trent Green, PhD-Associate Professor in the School of Architecture and Community Design, Florida Center for Community Design and Research, USF

Student researchers: Aditi Sugeerappa Hoti; Daria Illarionova; Benetta Mary Jose

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OVERVIEW



Executive Summary

A USF research team has explored housing trends and prospects for new housing development in Hardee County. The county's aging housing stock and lack of new development could be a barrier to further economic development in the county.

Demographic overview

Hardee County has a stable, aging population with median incomes below state averages. The average housing unit is 46 years old, and little new housing has been built in the last decade. Population and settlement trends in Florida, along with efforts to diversify the local economy, could lead to population gains in this county. Such gains could be stymied, however, by a lack of housing stock.

Real estate industry overview

Realtors active in Hardee County note a lack of inventory makes it hard for most home buyers to find suitable homes. First-time home buyers are particularly disadvantaged given the competition for the few homes that are on the market. Builders active in Central Florida anticipate that Hardee County could be an attractive area for new home development, especially given success of new development in Highland and southern Polk County. Identifying sites with appropriate zoning and available infrastructure would be an important first step.

Local planning overview

Local comprehensive plans prioritize ensuring adequate housing opportunities for Hardee County residents at all levels of need. In the municipalities, infill housing, rehabilitation of older housing and strengthening core areas has been emphasized. The County plan also create conditions for housing expansion outside current urbanized areas through the creation of "rural centers" and "rural villages." The large percentage of land set aside for mining, agriculture and grazing makes sense given the importance of these sectors to the county's employment base, but may create challenging as new employment centers and new housing developments emerge.

Property inventory and property types

A range of property with housing development potential in and around the three municipalities was identified and mapped. This ranged from small parcels that could create infill housing opportunities, or larger parcels that could accommodate new subdivisions. Unproductive citrus groves often represent a good development opportunity, although current agricultural zoning status presents a barrier. There are several such parcels close to municipal boundaries in Hardee County. There may be other areas currently zoned for agriculture or grazing that might offer opportunities to expand the housing stock, especially if they are near municipal boundaries and offering good road access.

We have suggested three types of new housing development that could be appropriate for different areas of the county. We have divided the county into three kinds of zones

- Small-scale infill housing would be a good approach in established neighborhoods, which we call the core zone. These infill sites would be appropriate for one or more single family homes or small multi-family construction.
- Moderate-scale development could be implemented at the edge zone, the area located just in and outside of the municipal limits – small (three to seven acre) or medium-sized (seven to ten acre) subdivisions
- Large-scale development, of over ten acres, could be contemplated outside the incorporated areas, in county's peripheral zone.

Each of these approaches can be best carried out with different sorts of site plans and housing types. While we anticipate that the most common housing type in Hardee County will be single-family homes marketed to households earning between 80-200% of the area median, our suggestions also provide opportunities to serve those below AMI (with duplex, triplex or garden apartment options) and higher wage earners (with lower density subdivision developments).

Recommendations

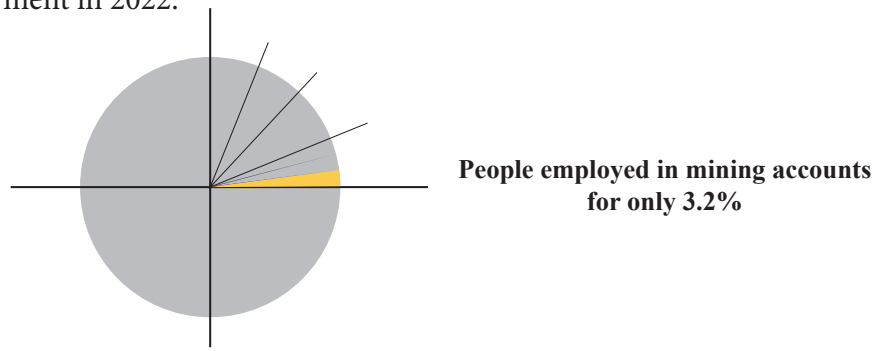
Land Use: Review zoning/development codes and land holding policies – ensure that the county has a good balance of land available for housing alongside other county needs.

Land Management: Consider land banking or land trusts as a way to ensure ample land for housing development

Markets and Housing Types: There is likely to be pent-up demand for "starter homes" for those just below or above the area median income. Such homes would need to be in the \$93-300,000 range. To produce housing at that price point, developers would need to build some multi-family housing (to reach those at the lower ends of the range) or 1400-1800 square foot homes on lots no larger than .27 acres. Realtors and builders believe there would be a market for such products if appropriately zoned parcels with or near existing infrastructure can be identified.

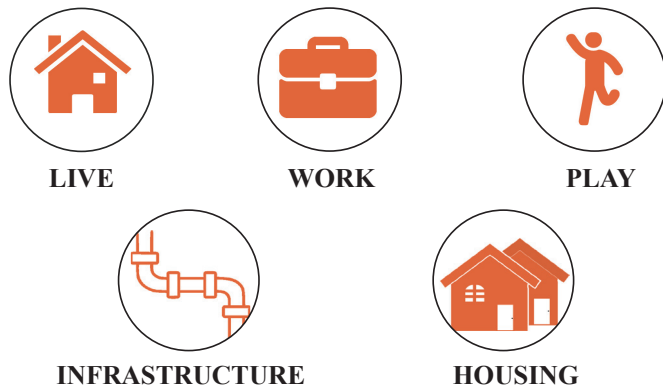
Partnerships: Ramping up housing production requires collaboration across sectors and levels of government, and building relationships with developers and other housing interests. The IDA has already created many such partnerships.

Hardee County faces a crossroad relative to securing land for residential development. While agriculture remains a very important part of the county's economy and culture, citrus greening and other trends are likely to reduce the size of this sector in coming years. Mining remains a crucial part of the county's economic output, but new technologies mean that mining no longer provides abundant employment for county residents. According to a recent ESRI Business Analyst report, mining and agriculture account for just 3.2 % of Hardee County employment in 2022.



The Hardee County Industrial Development Authority has long focused its efforts on diversifying the local economy, bringing in manufacturing and technology jobs. Prospective business investors, however, need to know that the county can provide suitable housing for a workforce that may span many salary ranges.

Based on a review of the data we note that there is a lack of housing inventory at nearly all price points, in particular housing appropriate for first time home buyers. Encouraging new housing development thus becomes a crucial tool in the economic development toolbox, especially if the goal is to encourage people to "live-work-play" in Hardee County.



CITY OF BOWLING GREEN

CITY OF WAUCHULA

TOWN OF ZOLFO SPRINGS

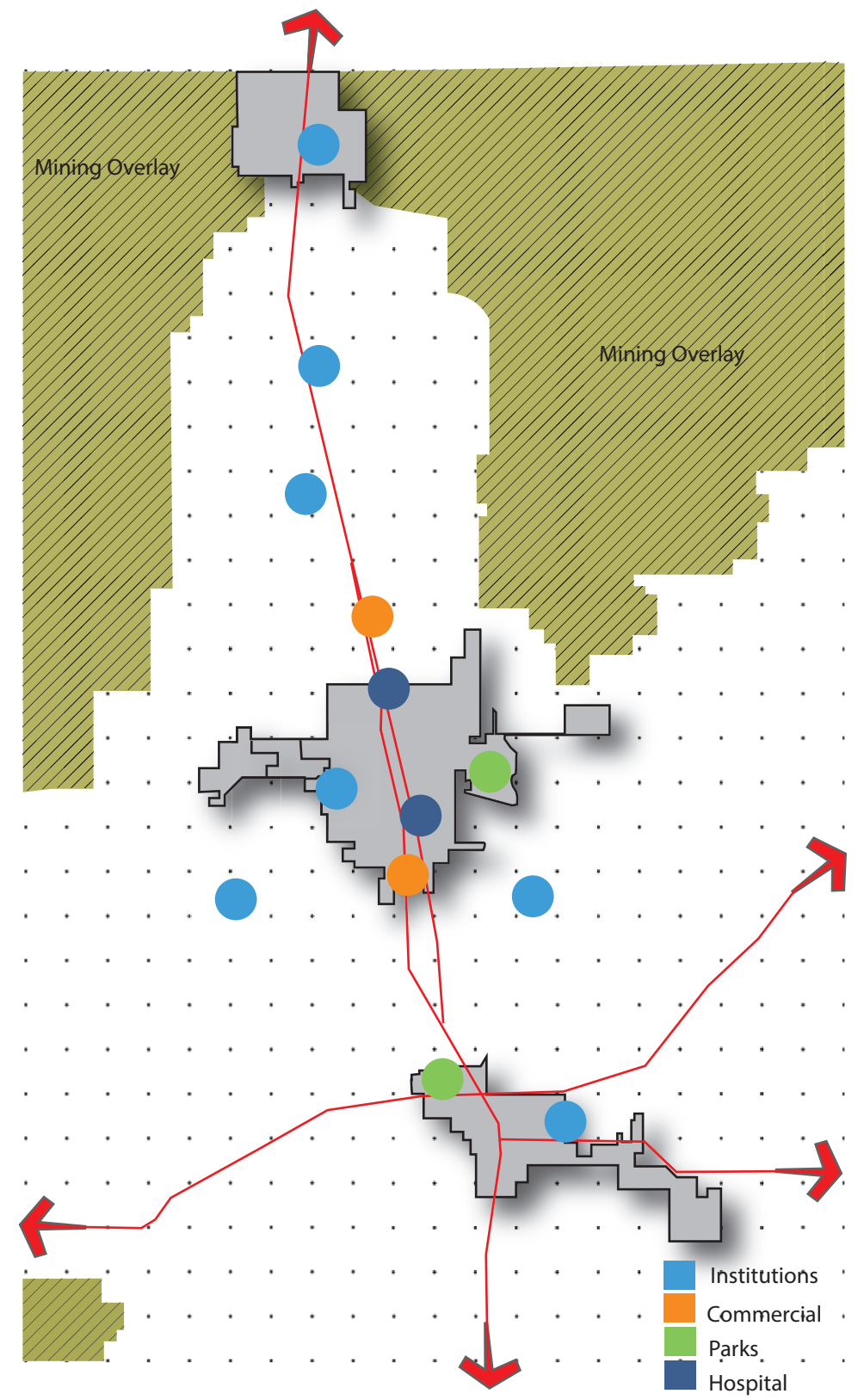
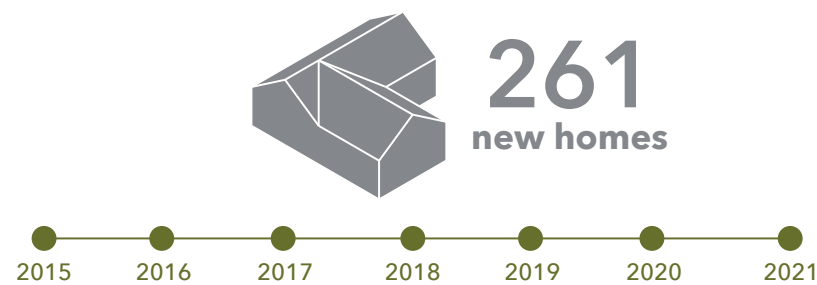


Fig. 01.1 Hardee County Three Municipalities

Many challenges have been in play over the past 2 years for the housing market both statewide and nationally. Record-low housing inventory, high prices, multiple bidders, and supply chain issues made for an interesting backdrop for the 2021-22 real estate market. This can provide opportunities for Hardee County to identify and catalyze residential opportunities that might have previously been overlooked.

Under any circumstances, Hardee County's aging housing stock is cause for some concern. Most of Hardee's homes are over 40 years old. Only 261 new homes have been permitted in the county in the last seven years, scarcely enough to replace the aging stock for the current population. This level of residential development is not sufficient to attract new residence.



The amount of land that is currently zoned for agricultural uses, outside the 3 municipal centers, limits the potential for volume residential development. Furthermore, some 33.5% of the county's land is dedicated to mining overlay, further restricting parcels that could serve as residential communities.



Fig. 01.2 Vacant land lot

Hardee county has a long history as an agricultural center, and mining represents a key local industry, so it's not surprising that much of the county's land is dedicated to these uses. This can, however, create challenges in efforts to diversify economic activity and diversify the uses of the county's land.

A robust residential housing sector is in fact part of the crucial infrastructure that supports a county's economic development. This is not only the case in Hardee County. The Commonwealth of Virginia commissioned a study about the link between housing and economic development, and found that "A region's housing stock can help attract and retain workers or limit growth."



Housing linked to economic development



Housing attract workers

Housing costs are among the top five factors affecting where households choose to live. A national study by the National Association of Realtors highlights the economic importance of housing construction and the importance of making up for the chronic housing shortfall that has plagued many regions over the past decade. A Federal Reserve report noted that "increasingly, employers and economic development officials are connecting the dots: Local housing affordable to residents earning a range of incomes helps support labor force expansion and a more resilient, diversified economy..." The saying goes that houses are where jobs sleep at night..."

Just as communities make targeted investments to attract businesses, some may need to consider similar investments to create the conditions for a healthy housing market.



Fig. 01.3 Typical subdivision conditions



Fig. 01.4 Small Lot subdivision

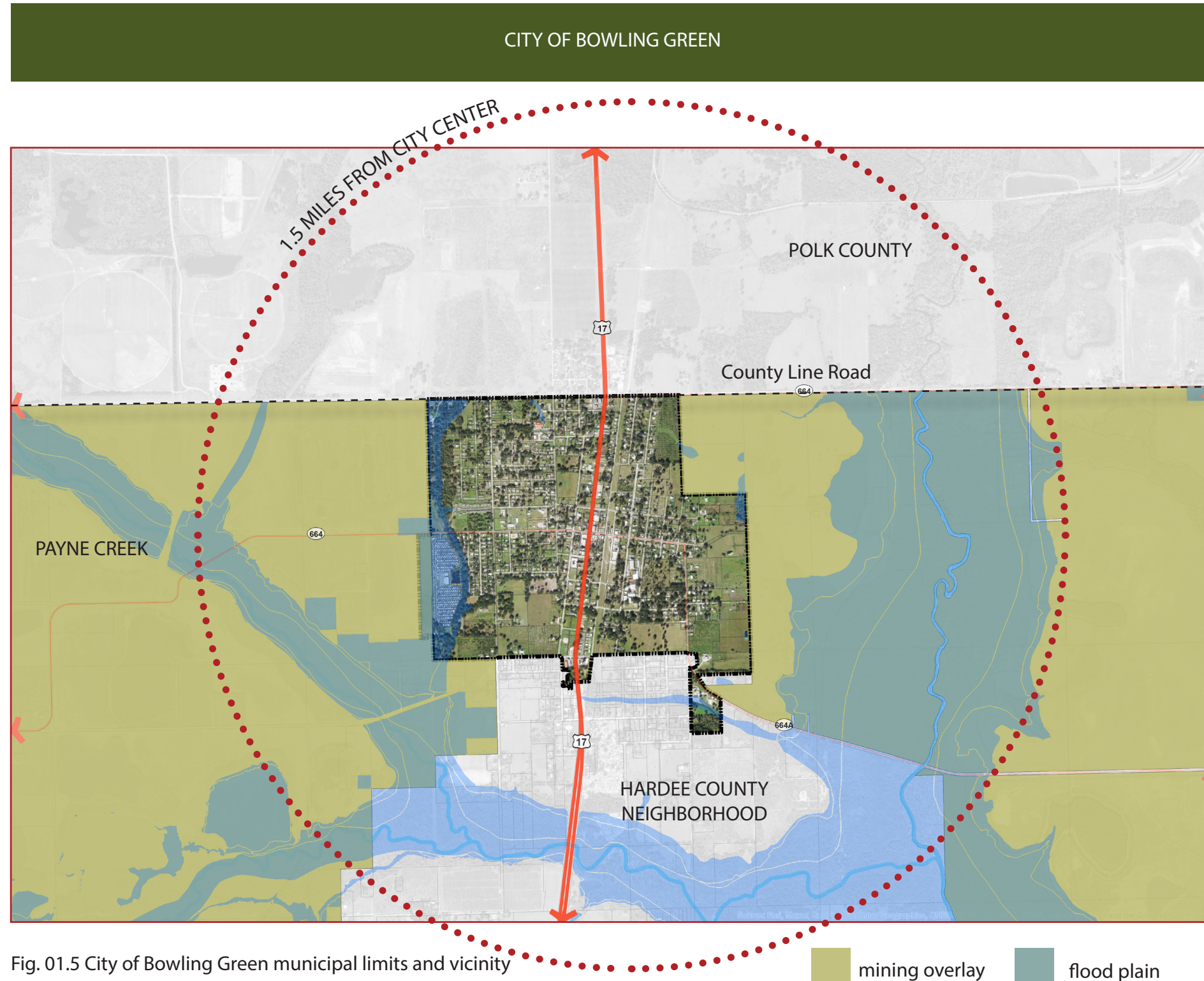


Fig. 01.5 City of Bowling Green municipal limits and vicinity



Fig. 01.6 Hardee County Grazing Land

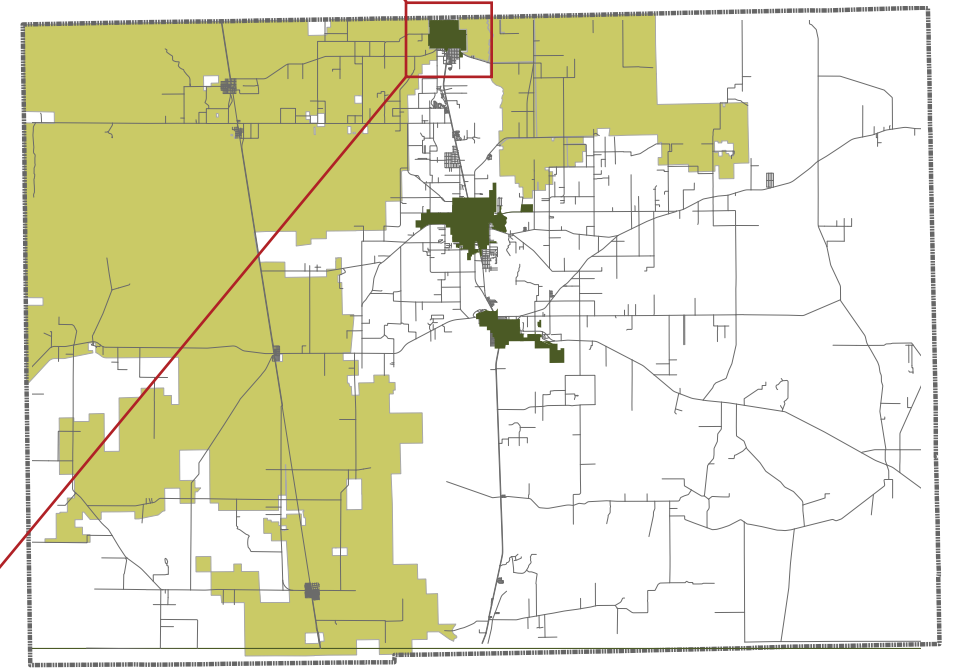


Fig. 01.7 Hardee County Land Area

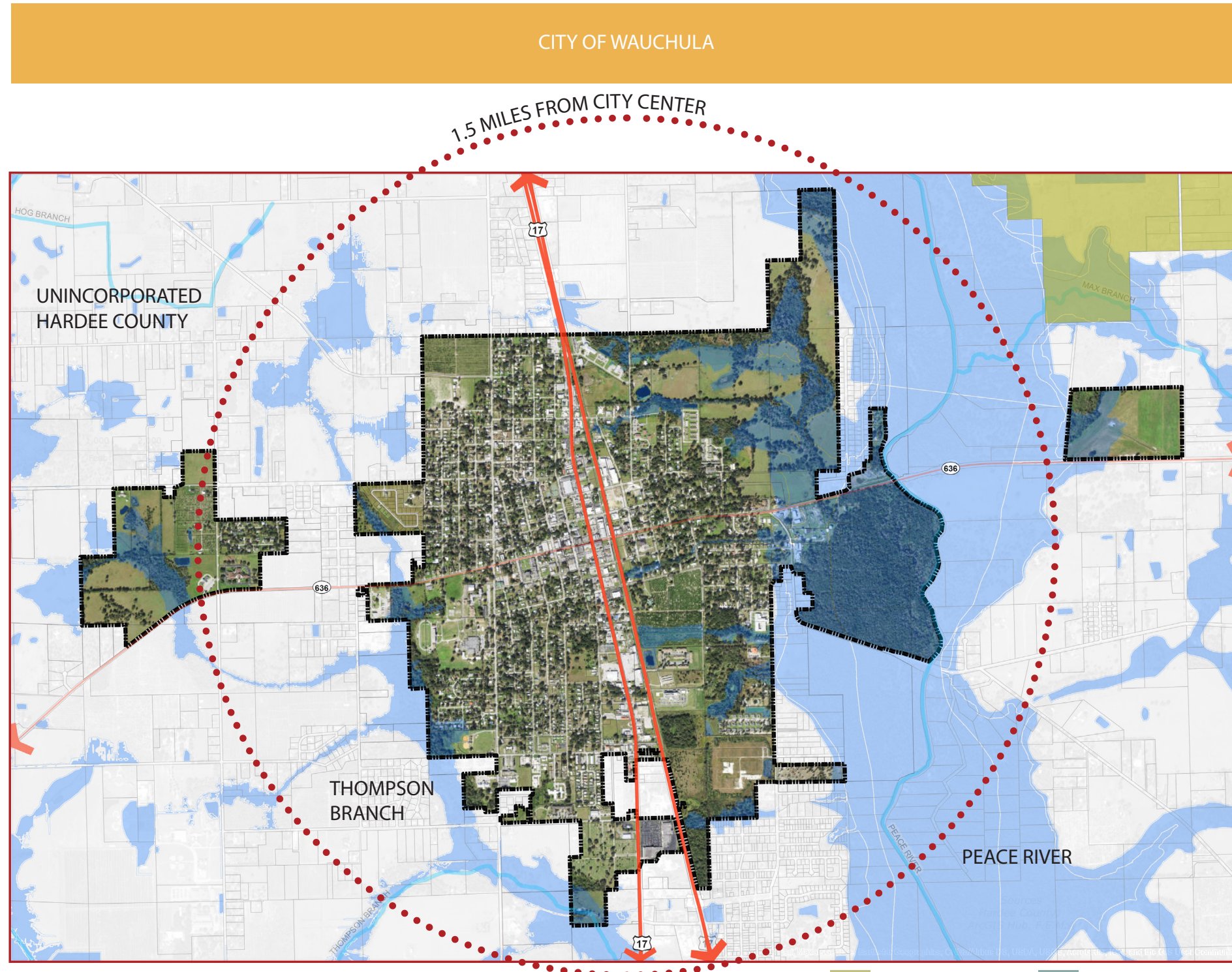


Fig. 01.8 City of Wauchula municipal limits and vicinity



Fig. 01.9 Established Neighbourhood at City of Wauchula

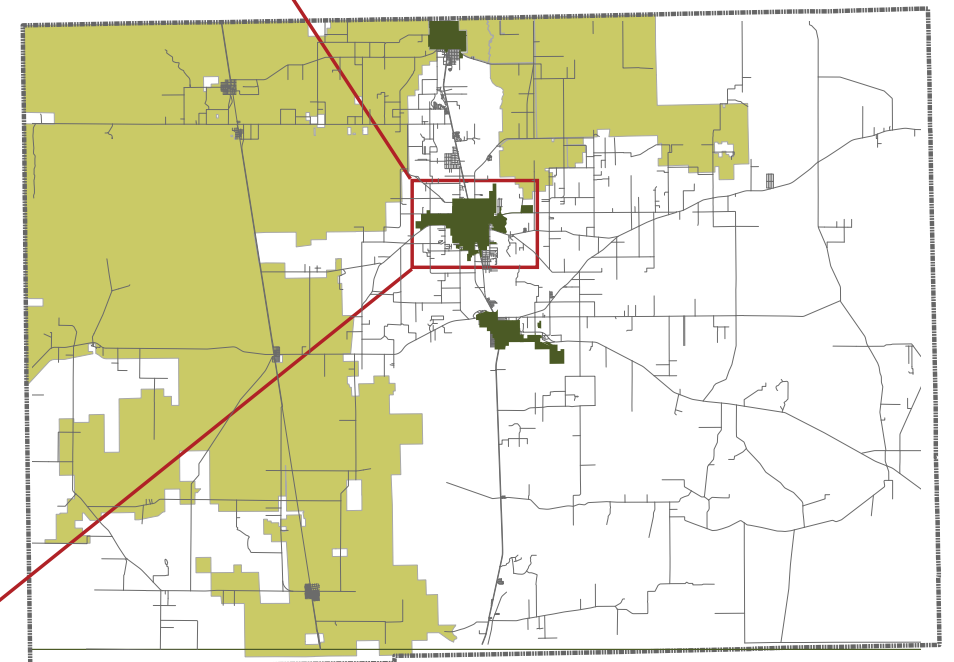


Fig. 01.10 Hardee County Land Area

TOWN OF ZOLFO SPRINGS

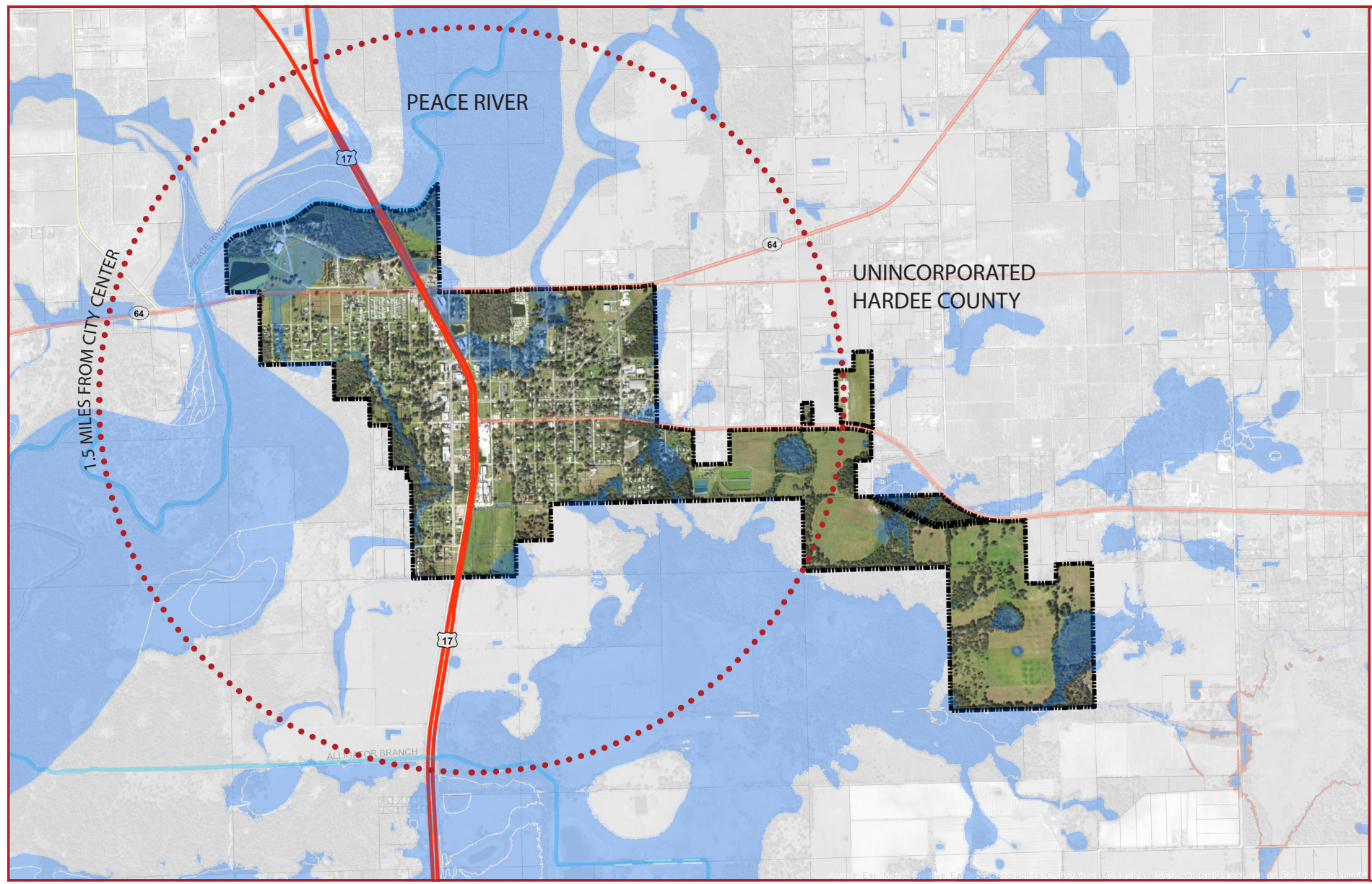


Fig. 01.11 Town of Zolfo Springs municipal limits and vicinity



Fig. 01.12 Town of Zolfo Springs Agricultural Land

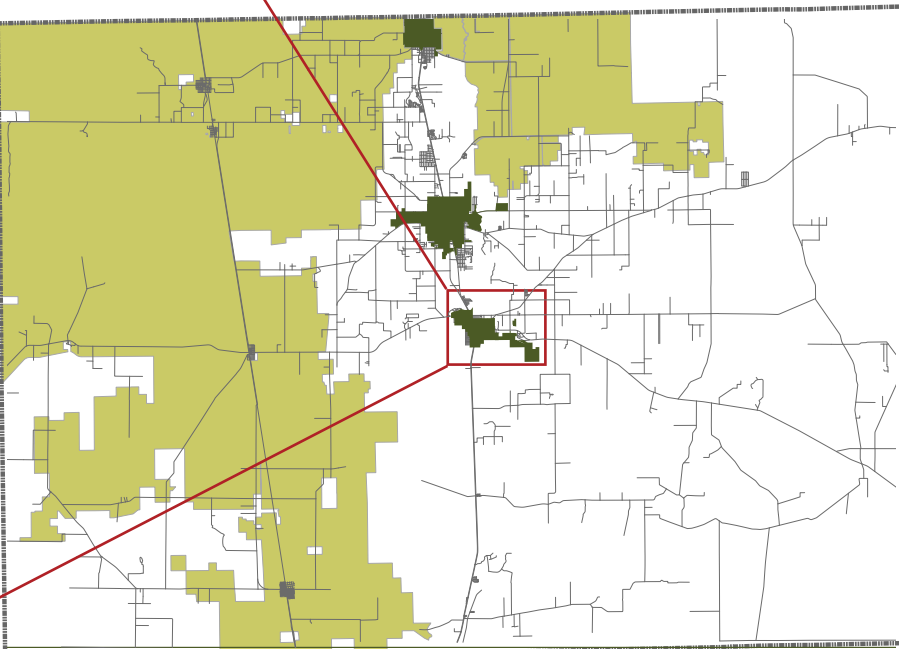


Fig. 01.13 Hardee County Land Area

mining overlay flood plain



HARDEE COUNTY DEMOGRAPHIC AND HOUSING CONDITIONS

2020

POPULATION

Hardee County is a largely rural county in south-central Florida. The county gained residents through the 1990s, but since then population growth has levelled off. The population at the last census was 25,327; according to 2021 estimates it has increased slightly to 25,425 over the past year.

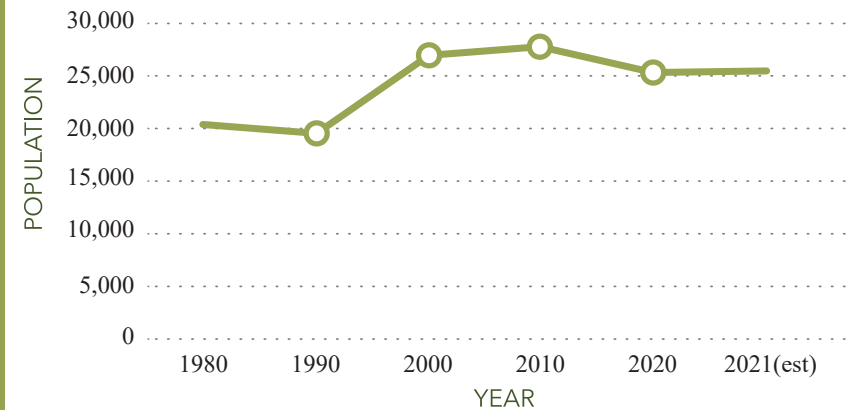


Fig 2.1 2022 Population has increased slightly from previous year

HOUSING PROFILE

There are 6,077 housing units in Hardee County. Half of these were built before 1973.

Single family and mobile home construction was strong from the late 1960s through the oughts, but new home construction in Hardee County largely stagnated with the Great Recession and has not recovered. Looking at county permit data back to 2015, we see that there have been 133 permits issued for new manufactured homes and 261 for new stick-built homes; at the same time there have been 243 residential demolition permits issued, suggesting little net gain of units. With the average single-family home now 48 years old, and the average mobile home 30 years old, there is good reason to be concerned about the quality and desirability of the Hardee County housing stock. Even if population figures were to remain constant, efforts toward housing renovation and replacement would be a priority.

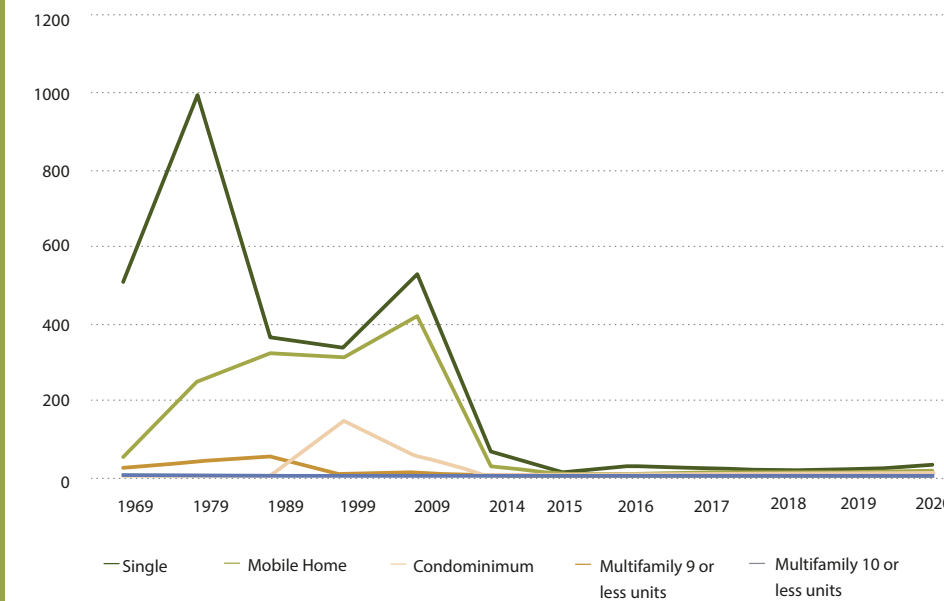


Fig 2.2 Residential development has leveled throughout the county

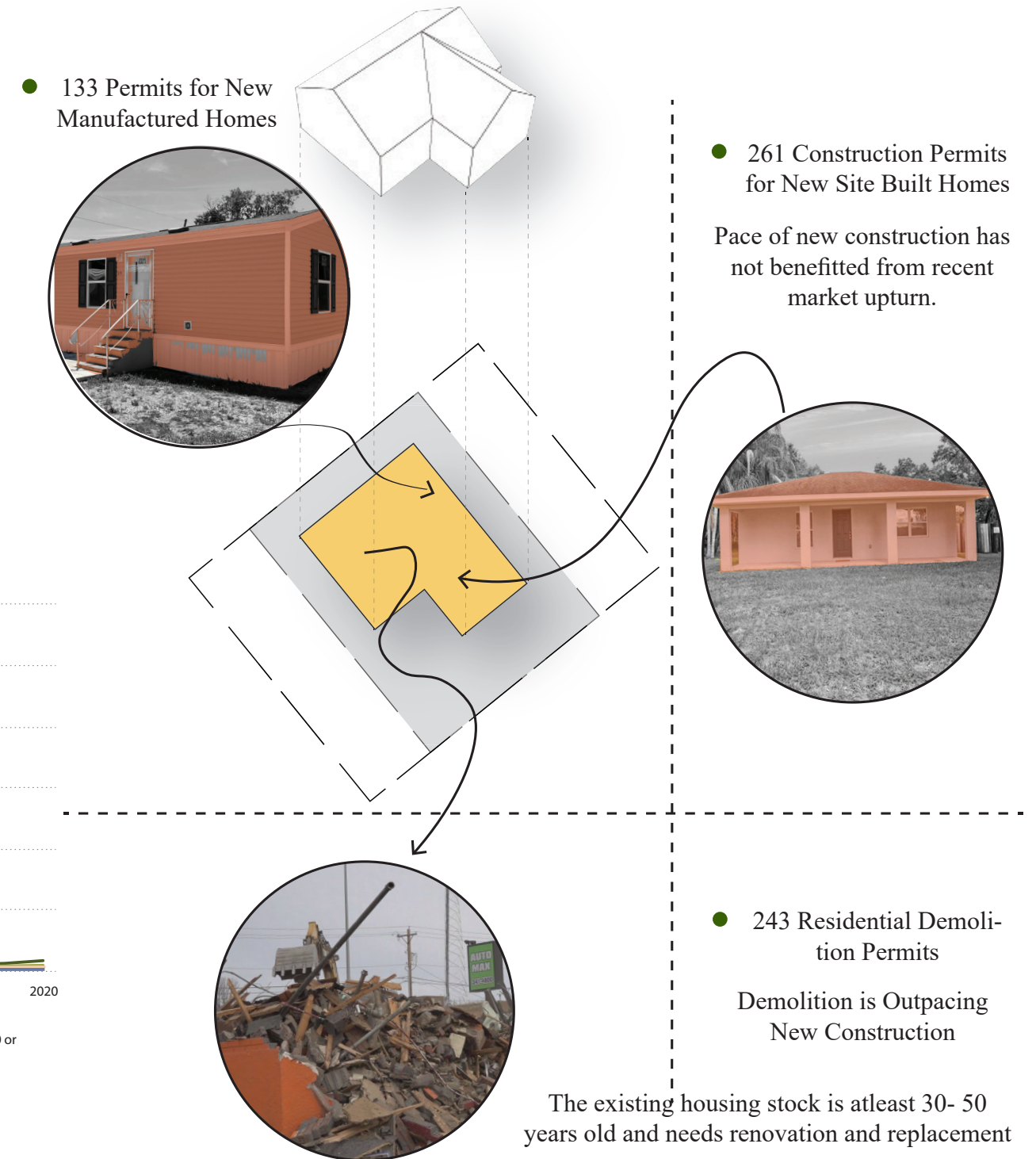


Fig 2.3 Hardee County Housing Profile

INCOME AND HOUSING COSTS

The majority of Hardee County households own their home, although the percentage of homeownership households has decreased steadily since 1990, from 76% to 65%.

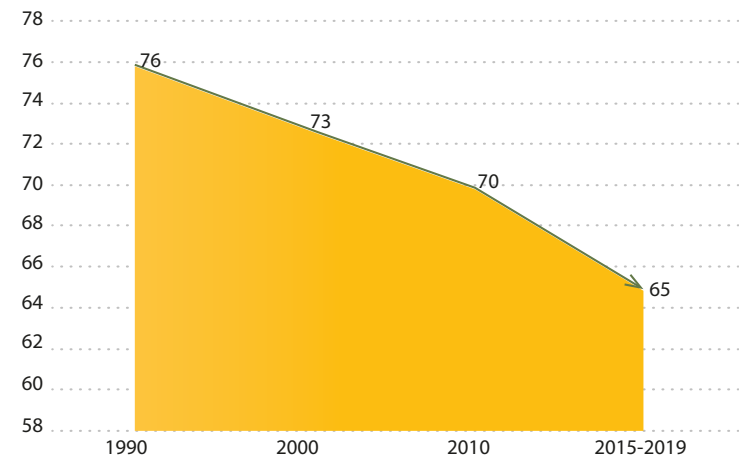


Fig 2.4 Homeownership rate (%), 1990 through 2015-2019 5-Year Estimate

1990	2000	2010	2015-2019
76	73	70	65

The county is dominated by low- and moderate-income residents. The 2019 median household income of \$38,682 was about \$10,000 below the state’s median of \$48,038. As is true in most communities, homeowners have higher median incomes than renters.

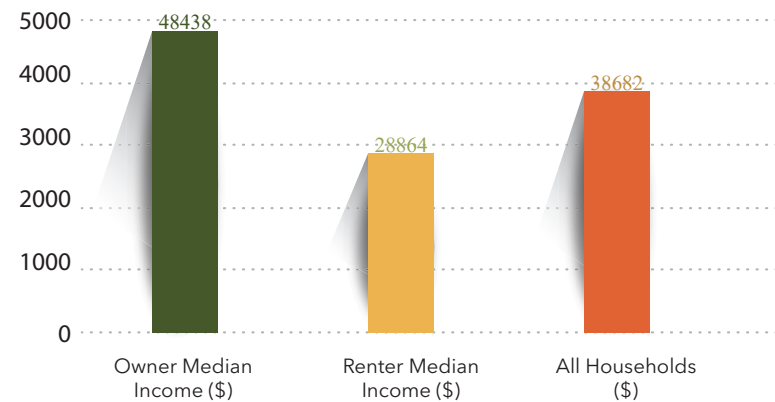


Fig 2.5 Median Household Income

MEDIAN INCOME BY TENURE

With a median housing value of about \$93,000 and a \$759 median gross monthly rent, Hardee County would appear to be an affordable option for many Floridians. However, these census figures reflect the housing situation of those already living in the county; anyone looking for housing today would be faced with far higher costs, given the lack of new development in the area.



Fig 2.6 Sample Mid Market Single Family Houses in Hardee County

For those seeking to buy a home, prices have indeed been increasing just as they have in other parts of Central Florida.

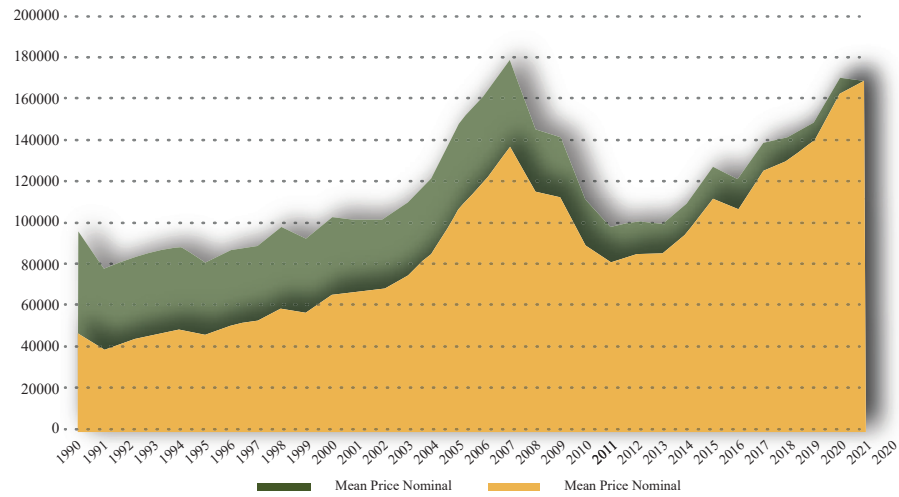


Fig 2.7 showing Median and Mean Sales Prices, 1990-2020 , Single Family- Mean Price Nominal and Real

The above figure provides the sales price over the last few decades in Hardee County, both in “real” dollars and nominal dollars (which reflects the impact of inflation). Based on census data, this table shows the increase in average nominal sales prices from \$80,000 just after the Great Recession, to \$170,000 today. But even those census-based numbers don’t fully reflect today’s housing market.

Analysis of Zillow in June 2022 revealed just 25 site-built homes on the market, ranging in price from \$195,000 to \$2.4 million (average of \$584,380). Manufactured homes sell for considerably less, with only seven such homes listed.

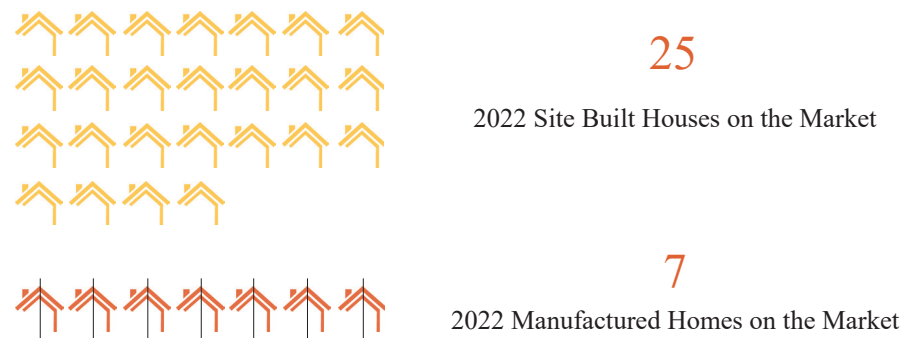


Fig 2.8 2022 Residential Market Offerings

WORKFORCE CHARACTERISTIC & COMMUTING PATTERNS

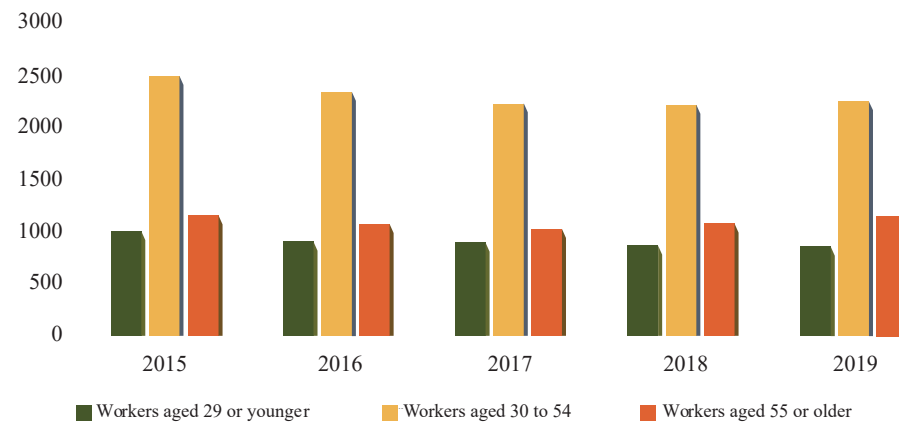


Fig 2.9 Hardee County Workforce demographics

From the graph above, we can see that the majority of the workforce are in the 30-54 prime working age cohort that could be well position to buy a home and the numbers of people in this group has remained-constant since 2017.

From the point of view of housing development, we are most interested in looking at Hardee County workers who commute into the county. Some of these may be remote workers who do not have plans to relocate, but workers living in other parts of Florida and driving to jobs in Hardee County could be a potential market for new housing.

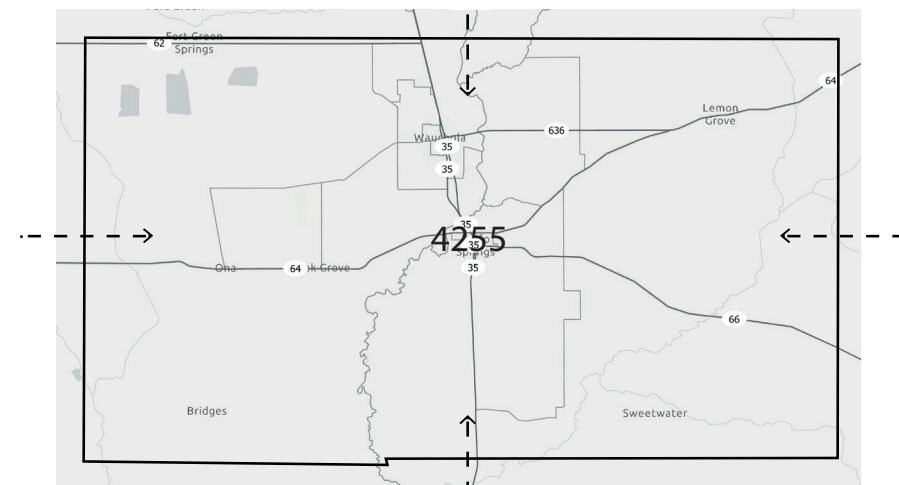


Fig 2.10 Hardee County Resident Commuters

The Fig shows the geography of employment, with all jobs in the county (held by residents and by nonresidents) concentrated in the area around Wauchula.

	Number	Percentage
Live in Hardee	5794	77
Live in Region	872	12
Live elsewhere in FL	698	9
Live out of state	174	2

Fig 2.11 Hardee County Commuting workforce
Source: JobsEQ *Polk, Highlands, DeSoto, Hillsborough, Manatee and Sarasota Counties

Based on 2019 data, we see that Hardee County experiences an out-flow of workers who commute to jobs in other areas. We can also see the commuting patterns of Hardee County residents; while some work in jobs located well outside the region, most work in or near Hardee County, as indicated on this map. Areas to the west (Manatee County) or north (Polk County) are the most common commuting destinations.

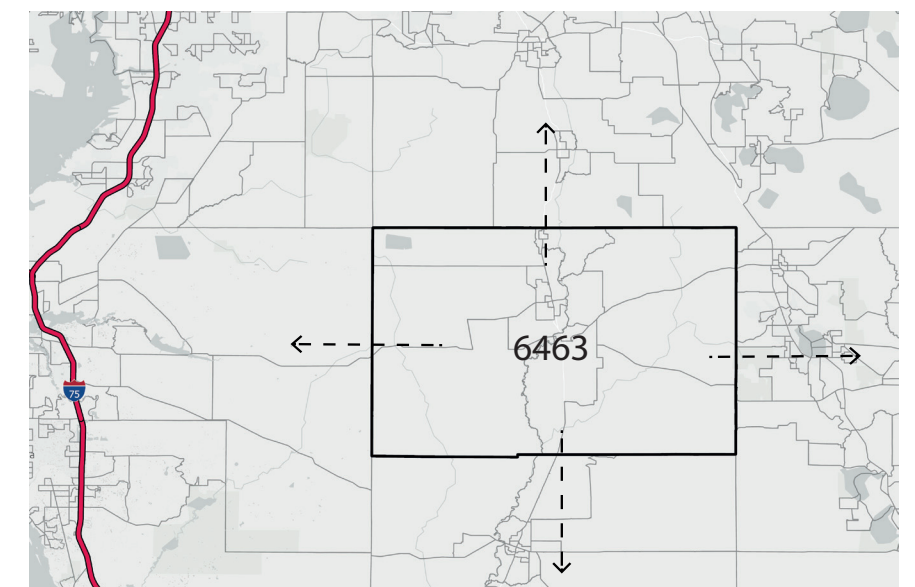


Fig 2.12 Hardee County Resident Commuters

LOOKING AHEAD: HARDEE COUNTY, 2050

The University of Florida Bureau of Economics and Business Research runs population projections for all Florida counties, offering several scenarios.

	2025	2030	2035	2040	2045	2050
Low	23,800	22,700	21,600	20,600	19,600	18,800
Medium	25,300	25,200	25,000	24,900	24,700	24,600
High	26,800	27,700	27,700	29,200	29,800	30,400

Fig 2.13 Hardee County population estimates, 2025-2050

As table X indicates, the middle range projection calls for Hardee County’s population to remain relatively stable over the next three decades. Current projections do, however, consider a possible increase of several thousand residents, and the Heartland Regional Planning Council, which runs projections out to 2060, does anticipate that the county’s population will see an increase of 16.6% in that time frame.

Figure 2.14, below show the current projections of a relatively flat population by age cohort, with only the elderly population increasing:

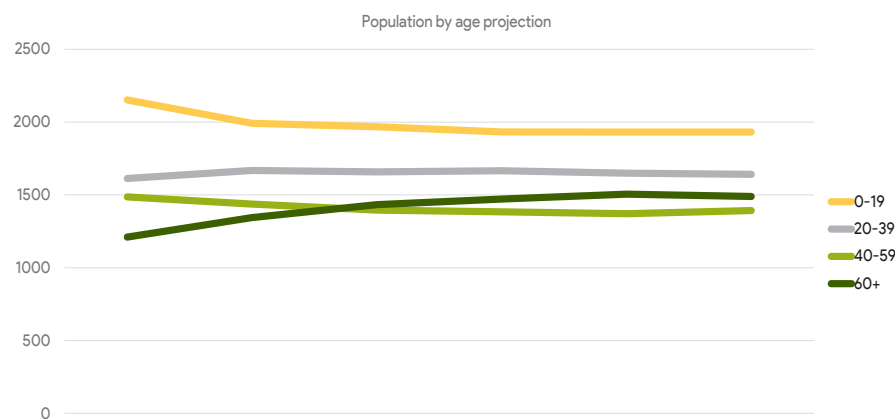


Fig 2.14 Population by age

Figure 2.15 below, provides another way of looking at these figures, indicating that the elderly, and in particular those 70 and older, will become an increasingly significant part of the population over the next twenty-five years.

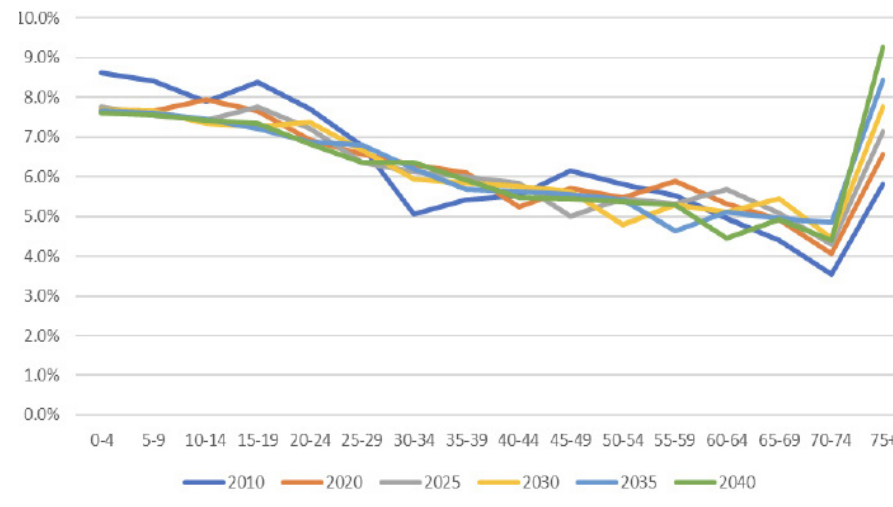


Fig 2.15 Population by age projection

Projections largely extrapolate current trends into the future. There are a few developments that could, however, lead to more sustained population increases in Hardee County.

- a. Efforts to bring new investment and diversify the employment base could lead to population growth not captured by today’s demographers. Since potential employers may consider available housing as a relocation criteria, it would be important to have attractive housing at a range of price points to ensure that companies are likely to bring their workforce to the area.



Fig 2.16 House with different price point to attract people into the county

- b. Continued housing shortages and price increases across coastal Florida could direct demand further inland, with parts of Polk and Highland County already experiencing new housing construction and population growth. These housing pressures could push builders and home buyers

to consider communities like those in Hardee County.

A recent New York Times article noted that all the metro areas surrounding Hardee County (Lakeland, Tampa Bay and Punta Gorda) are experiencing large housing stock deficits that could take years to address.

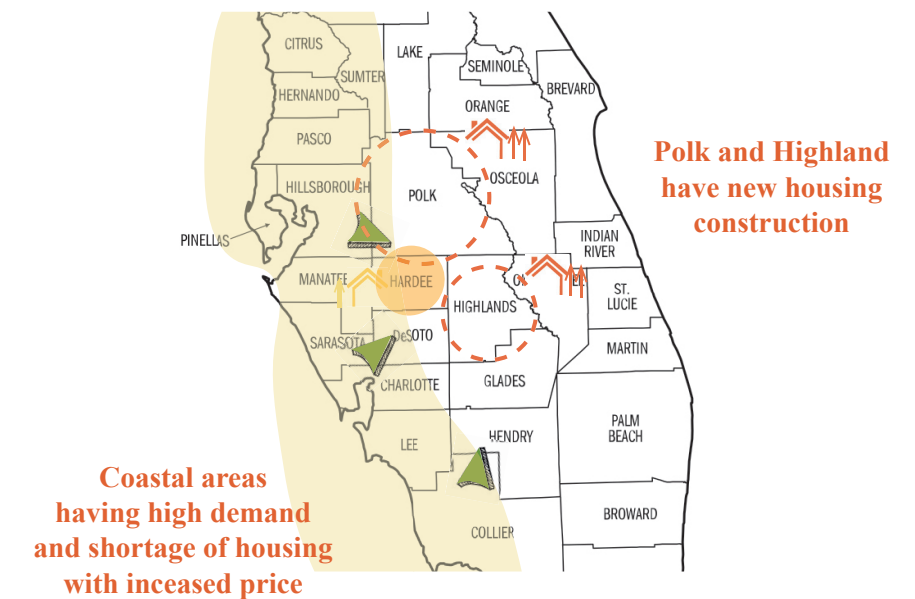


Fig 2.17 Housing pressure in surrounding county can force people to buy in Hardee County

- c. Anticipated impacts of sea level rise and more dramatic storm surge could lead to a shift of population inland, to place like Hardee County.



Fig 2.18 Sea level rise and storm surge force people to move to inland

d. If the trend toward working from home, which in some fields seems to be persisting beyond the acute stages of the COVID-19 pandemic, continues, then housing outside core metropolitan areas could see further demand this makes it crucial that rural communities like Hardee county have access to strong broad band.

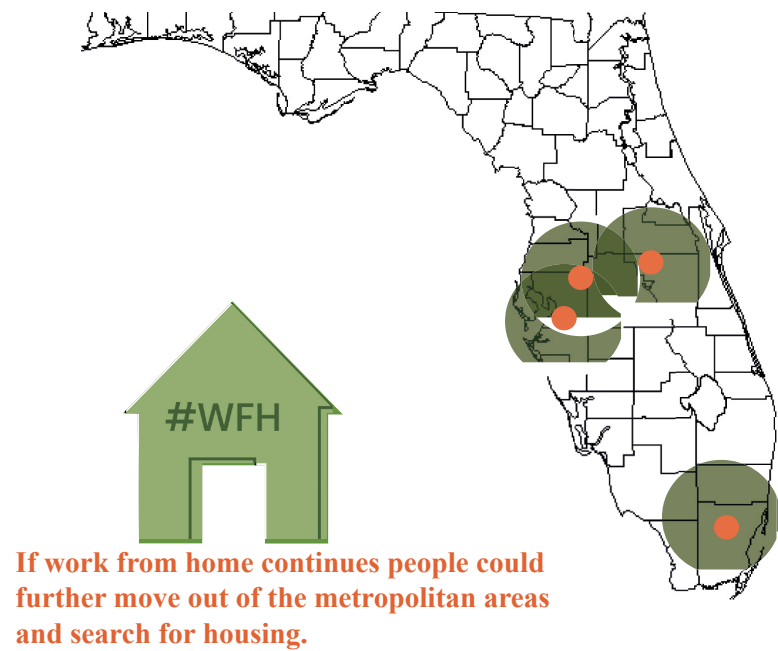


Fig 2.19 Work from home continues can push people away from metropolitan areas to inlands

Hardee County can lay the groundwork to prepare for a range of scenarios. If population growth remains flat, with rising percentages of elderly residents, a housing strategy would focus on replacing and improving older housing stock. This could include some new housing construction but might put efforts into the development of dedicated senior housing, or what is called “expanding multigenerational housing through preservation” encouraging rehabilitation and expansion of existing homes to accommodate multiple generations and allow seniors to age in place.



Fig 2.20 Replacing and improving older housing stock

Preservation and modernizing existing housing is important as well to retain affordable housing for those at or below the area median income. Most moderate-income households depend on the “filtering down” of older housing to create affordable housing opportunities.

Should the county experience some population growth, these preservation strategies would still be advisable, but additional efforts would be needed to encourage a net gain of housing units, by identifying and readying for development areas within or just outside of the incorporated municipalities.

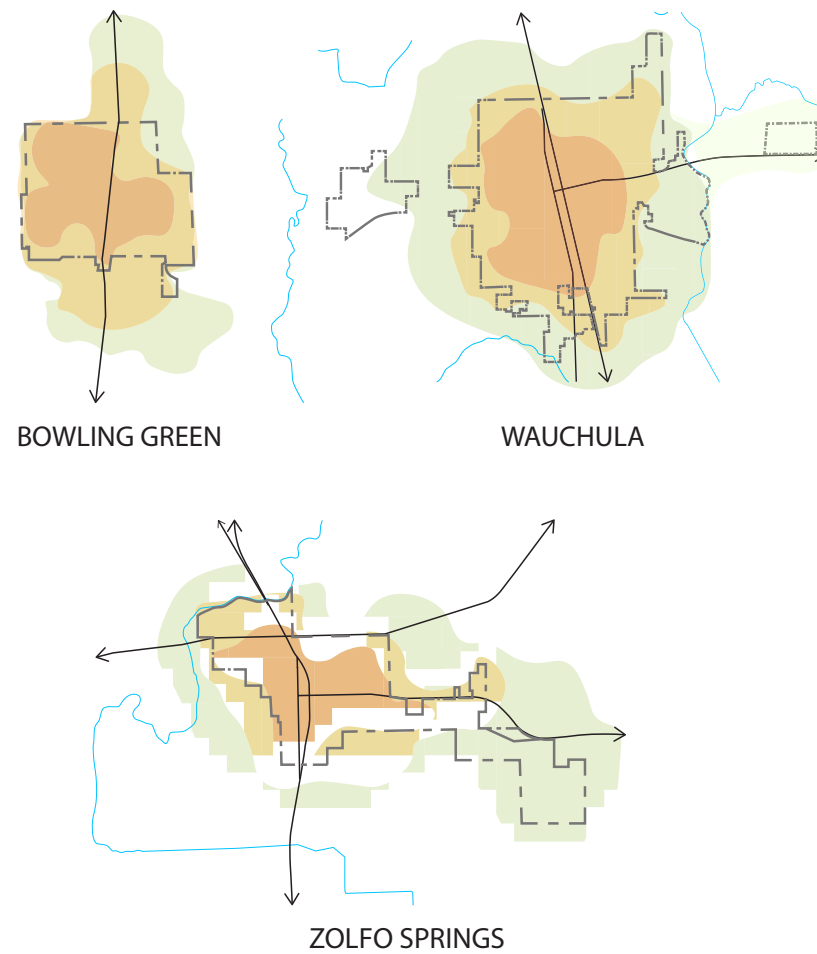


Fig 2.21 Developable land outside the incorporated municipalities

In some cases sites may be infill sites; in other cases sites that had been previously used for other purposes could be converted to residential use.

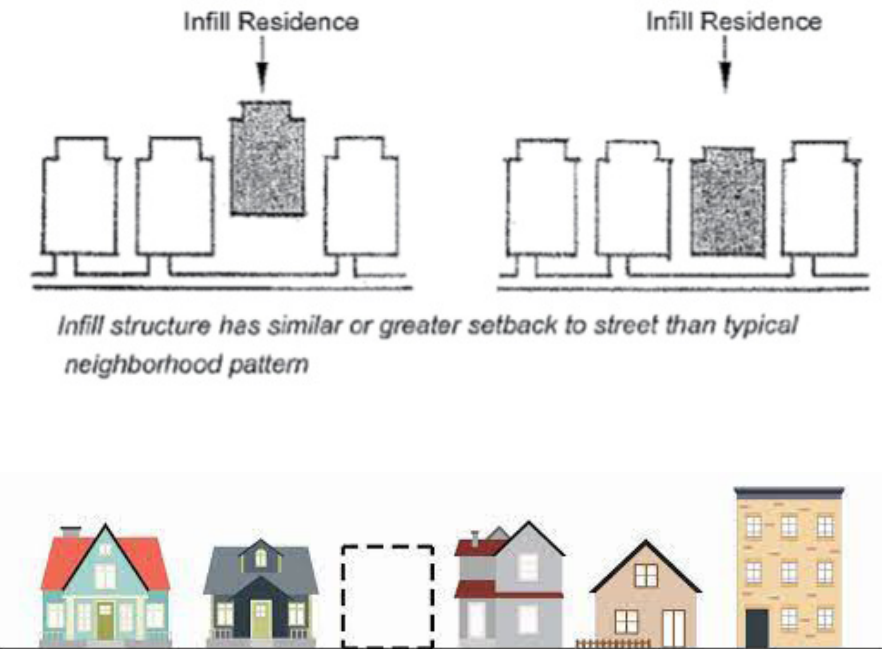


Fig 2.22 Diagram showing Infill Development

While there are current and likely future Hardee residents earning upper middle-class incomes, the primary focus needs to be on housing products accessible to those at or slightly above the area median income, who the market may not serve without some encouragement.

In section 05, we look in more detail at potential development sites and how these could be used to create accessible housing opportunities for current and future Hardee County residents.

The background is a stylized map of Hardee County, Florida, rendered in white lines on a solid orange background. The map shows a grid of streets and property boundaries. In the bottom left corner, there is a large, semi-transparent number '03'.

HARDEE HOUSING: VIEW FROM THE REAL ESTATE INDUSTRY

03

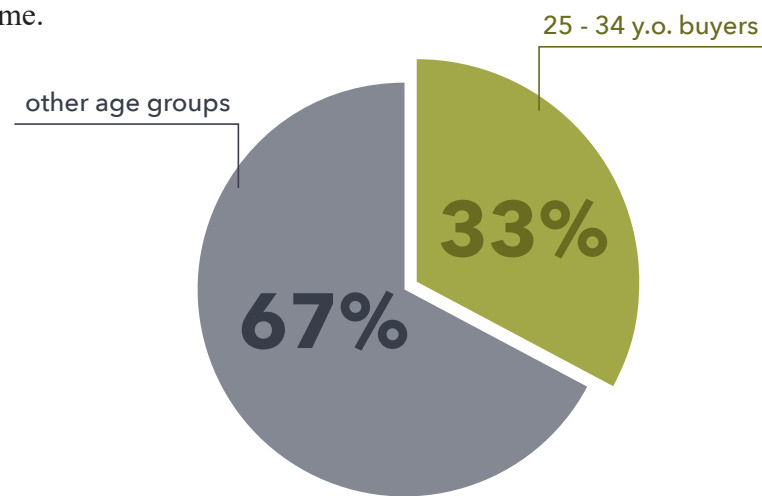
We surveyed several Hardee County realtors and held phone interviews with several people knowledgeable about residential building development in nearby counties to get a sense of the potential of the Hardee County market.

Local realtors primarily note the lack of single-family home inventory on the market right now.



Diag. 03.1 Single family home on the market

The limited number of homes puts pressure on asking prices. First-time buyers may not have the resources to compete for scarce Hardee County homes, and may remain renters or may look to neighboring counties like Polk and Highland where new housing production has been more robust. About a third of the potential buyers they see are in the 25-34 year old cohort that is most likely to be purchasing a first home.



Diag 03.2 Age groups purchasing a first home

Those familiar with the building industry note the success of newer projects in southern Polk and Highlands County as indicators that Hardee County could be in line for new residential development.

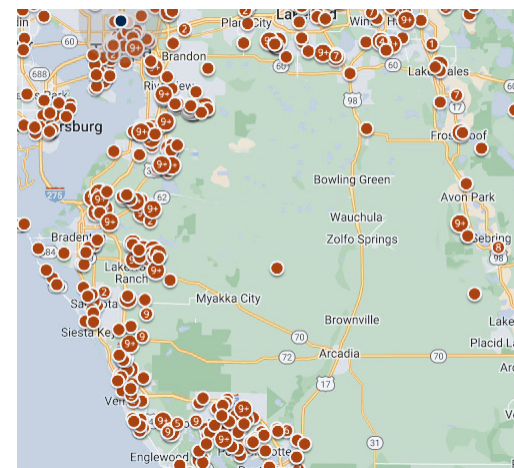
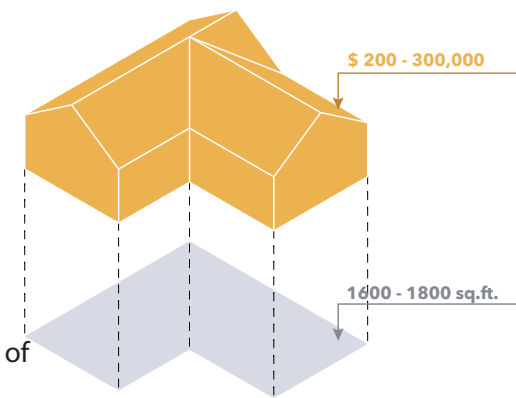


Fig 03.3 Florida's new development map

Builders that could be interested in Hardee are likely to be “production” builders – those who build at scale targeting moderate income buyers. One builder thought their typical starter home, usually priced from \$200-300,000, and between 1300- 1800 square feet, which would (depending on interest rates) serve households earning between 100-200% of the county’s median income, could well be a good product for Hardee County.



Diag. 03.4 Average sq.ft price of a single family home


Builders hoping to build at this price point are looking for building opportunities without extra costs. They seek land that is reasonably priced; has road frontage; is connected or at least close to local utilities. They will often avoid places with impact fees or environmental remediation concerns – or if such barriers exist they would look for ways to offset those costs in other ways. They often have a set number

of housing plans they seek to replicate across their inventory, so any local regulations that would require them to alter their standard designs would create a barrier. They look for sites where they can build at least one to two dozen homes.



Diag.03.5 Builder's requirements

Our surveys and conversations suggest that there is likely to be at least some demand for moderately-priced starter homes in Hardee County. Builders who focus on this kind of product could be induced to invest in Hardee if they can identify appropriate sites and minimize costs.

The background is a detailed, light-brown map of a city grid. A river winds through the center of the map. In the bottom-left corner, there is a large, semi-transparent number '4' in a darker shade of brown. The title text is centered on the right side of the map.

HOUSING IN COUNTY AND MUNICIPAL PLANNING

Hardee County and its three municipalities all engage in long-term comprehensive planning, currently working from plans that forecast land use through 2030. We have reviewed the comprehensive plans for Zolfo Springs and Wauchula, as well as the CRA plan for Wauchula and the Hardee County comprehensive plan, all of which address future housing needs in some form.

For the municipalities, long-term planning has largely focused on renovating and replacing substandard housing within their communities and ensuring that land can be available to meet the needs of low- and moderate-income residents, as well as those with special needs.



Fig 4.1 Renovating and Replacing substandard houses

In Wauchula, local planners and the CRA have also sought to incentivize mixed use developments in the central business district, using new construction and renovation to create multifamily housing with ground floor commercial space.

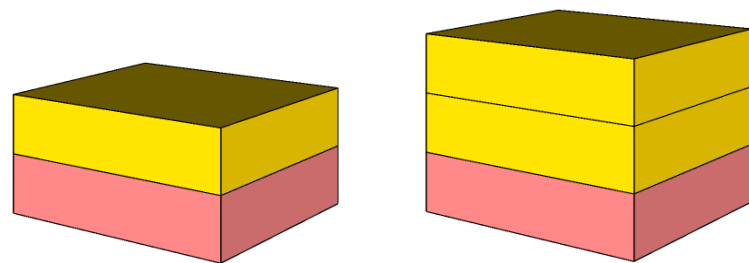


Fig 4.2 Mixed Use Development

The Wauchula plan also emphasizes the desire to curb “sprawl” and avoid “leapfrog” development, instead encouraging infill housing and new development that can take advantage of existing infrastructure.

The CRA has also partnered with the Industrial Development Agency to build several single-family homes for moderate income families on municipal infill parcels.

Hardee County’s housing planning goals also focus on identifying sites for future housing while maintaining or replacing existing housing, including housing for special needs populations and affordable across income levels.



Fig 4.3 Affordable Housing

The Hardee County Future Land Use maps largely confine residential land uses to the municipalities, but the comprehensive plan does envision allowing more housing activity in some areas. Building housing outside incorporated areas will be critical to meeting the counties needs.

First, the county has an affordable housing density bonus, that allows developers to increase densities if they include a percentage of units affordable to low-income households. (The State of Florida has also recently passed legislation that would allow affordable housing to be developed in areas previously zoned for commercial or industrial uses).

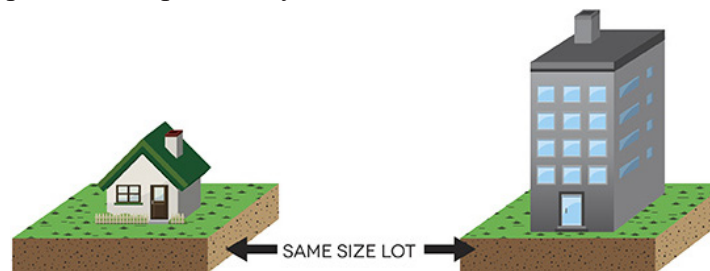


Fig 4.4 Density Bonus

Also, the county comprehensive plan envisions “rural centers” and “rural villages” where denser housing would be allowed in rural areas if accompanied by commercial development that could contribute to a “live-work” environment. It’s not clear to us whether any developers

have taken advantage of these opportunities to develop housing more intensively, but it is apparent that county planners and elected officials have acknowledged the importance of expanding housing opportunities both within and outside the municipalities.

Although it may surprise some who drive through Hardee County and are impressed with the amount of open space, in fact opportunities to build housing are constrained. The mining overlay encompasses more than one-third of all land, given the nature of mining activities this land is not compatible with housing development. Hardee County also has a great deal of land zoned for agriculture, which allows only for minimal residential development, usually no more than one housing unit per five acres. These land uses reflect the importance of mining and agriculture to the county’s economy.



Fig 4.5 Residential and other building footprints

This poses challenges, however, for those who are charged with expanding employment and housing opportunities in the county. Certainly there are opportunities to build housing, at times through redevelopment or infill, at greater densities in areas where higher residential densities are already permitted; the Wauchula CRA has already taken this approach by promoting multi-families, mixed use development in the municipal core. But expanding opportunities for single-family homes, which remain popular especially outside of large metropolitan areas, it will be necessary to look to larger parcels in and just outside the municipalities.

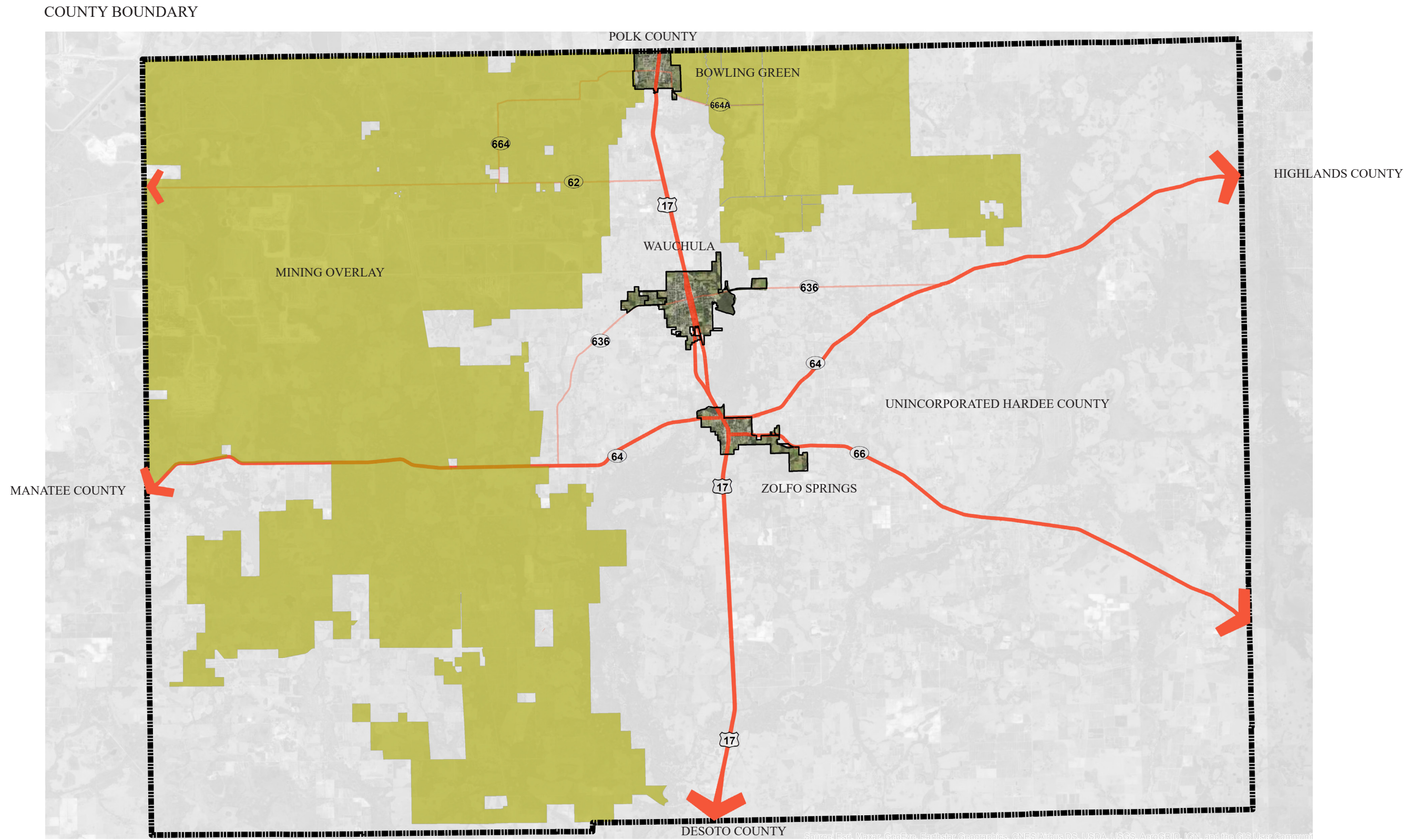


Fig 4.6 Hardee County Mining Overlay

To create housing opportunities for those of moderate income, builders will make every effort to reduce costs. Therefore it is far more cost-effective to build in areas where road frontage and water/sewer lines already exist, or can be easily extended, which is one of the reasons we suggest looking at parcels in or near city boundaries.



Fig 4.7 Housing opportunities near road front and water/sewer lines

If it is hard to find such parcels, the IDA can explore options to help find funding for infrastructure investment.

OTHER ECONOMIC DEVELOPMENT



Fig 4.8 1001 US 17 and Carlton Street - Hardee Crossing - Phase I: Healthcare

OTHER ECONOMIC DEVELOPMENT



Fig. 4.9 Hardee County – County-wide Broadband



Fig. 4.10 Industrial Development in Hardee County's Commerce Park



Fig. 4.11 KeyPlex Manufacturing Complex in Hardee County's Commerce Park



Fig 4.12 Hardee Crossings

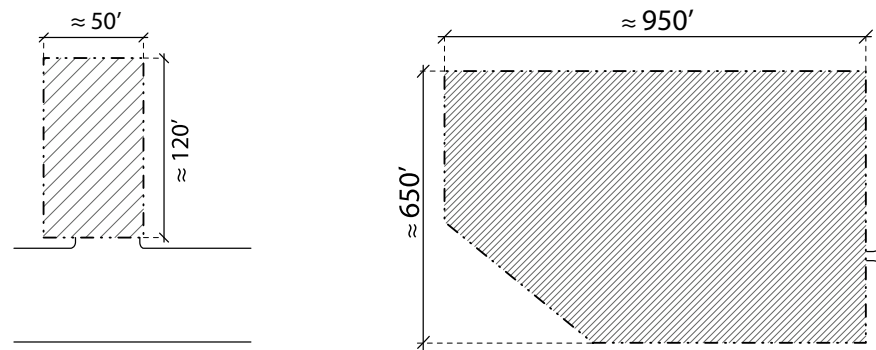


RESIDENTIAL DEVELOPMENT OPPORTUNITIES

2025

PROPERTY INVENTORY

A critical component of any development initiative is the availability of real property and its ability to accommodate a future development program, plan or vision. Hardee County and its three municipalities have a range of property types that would lend themselves to new residential development. These properties range in size from small single family house parcels in established neighborhoods, to larger multi-acre parcels at the edge and periphery of the three municipalities.



Diag. 05.1 Small single family parcel, large parcel (left to right)

Hardee County has a high percentage of acreage dedicated to mining and agriculture. One-third of county land is mining owned, with additional land part of a mining overlay and therefore not appropriate for residential development. Apart from mining, a significant amount of land in the unincorporated county is zoned for agriculture and grazing, with only very limited residential development permitted. Because mining and agricultural land uses dominate, there is not much land available to expand housing opportunities. For the purposes of this study, our focus has been on land in and near the incorporated municipalities, and has excluded land in the mining overlay or part of the Peace River flood plain.

Property that could be redeveloped for new housing includes different types of vacant and under-utilized parcels and some that are currently in adjacent agricultural/grazing areas. After touring several of these areas and researching properties near existing public utilities, the Project Team mapped these properties as candidates for future development.

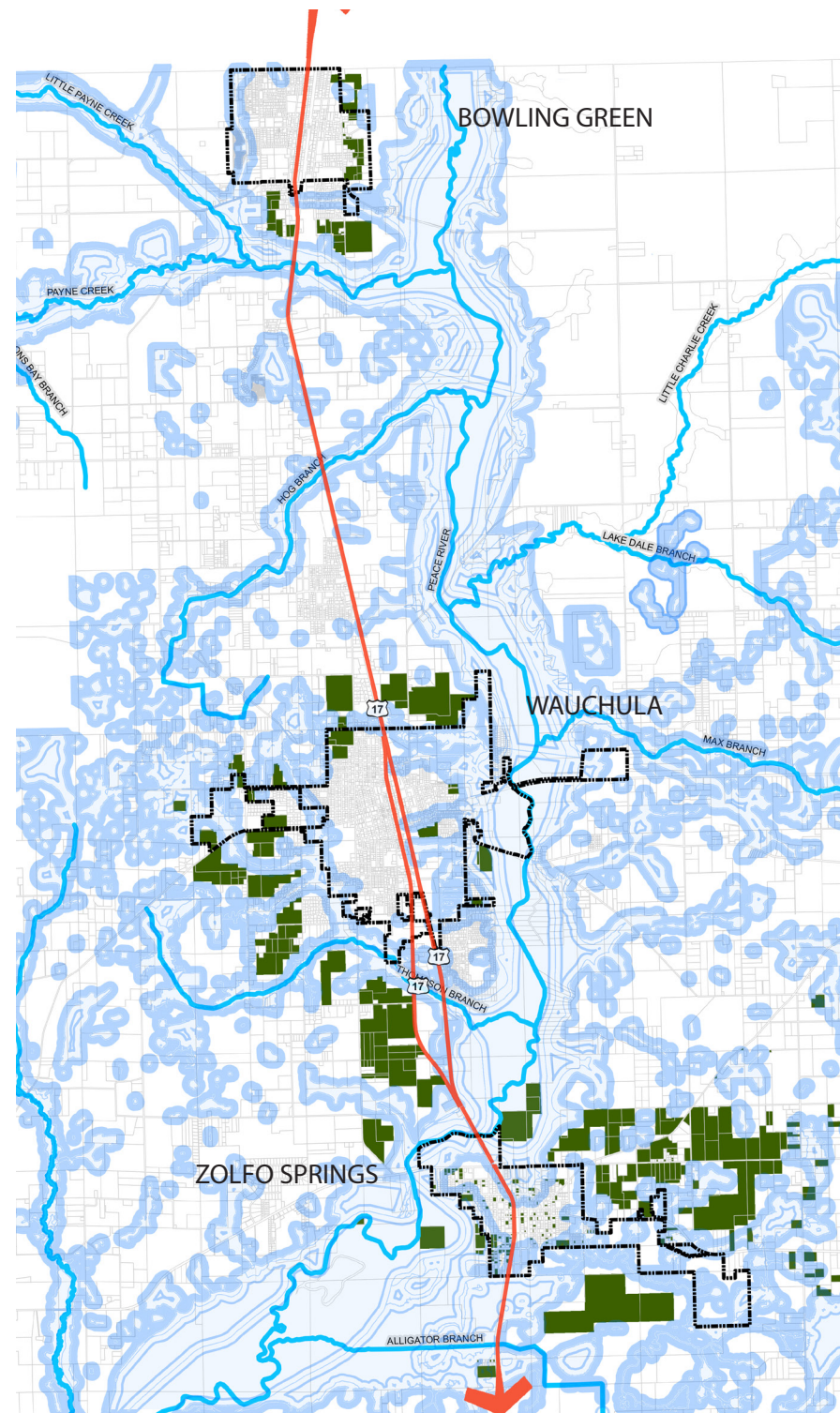


Fig. 05.1 Developable Property and Low Lying/Flood Prone Areas in Unincorporated County

Although the Project Team identified parcels that are best suited for infill development in established neighborhoods in each of the three municipalities, we did not consider any property that appeared to be homesteaded (with a single-family house) or was otherwise commercially zoned, although these might be appropriate for certain kinds of housing interventions, including accessory dwelling units (which are permitted in certain parts of the county), or repurposing commercial land for affordable housing (which is allowable under state law). For this effort, the Team identified vacant parcels, several of which were on the market, and other parcels that were zoned for agricultural-grazing or farm-residential uses in the County but directly adjacent to the municipalities. Also not considered for this effort were parcels that were in the Peace River watershed, other low-lying /flood-prone areas, industrial and commercially zoned property, and property in the Hardee County Mining Overlay.

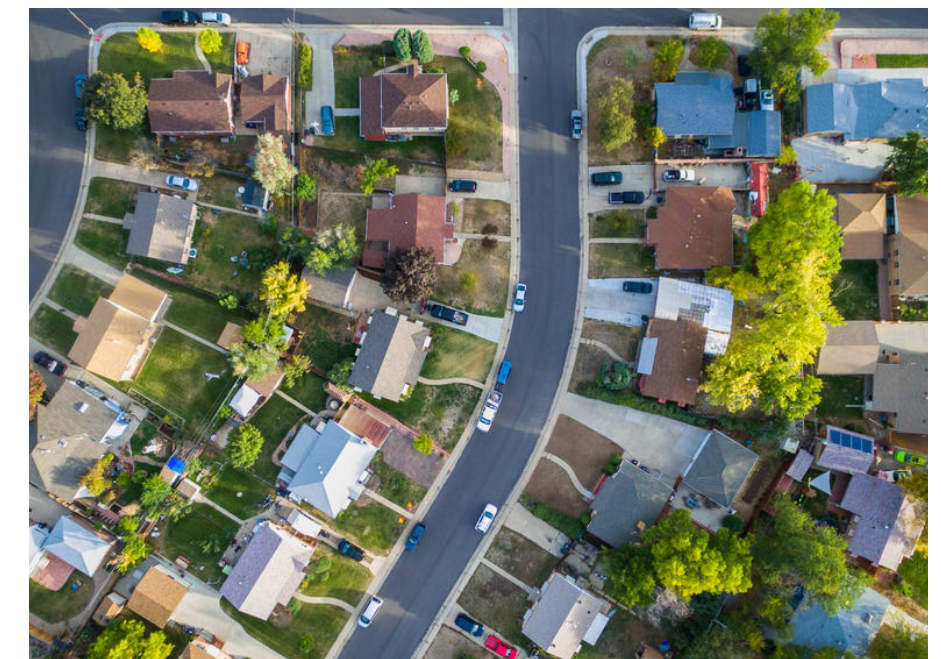
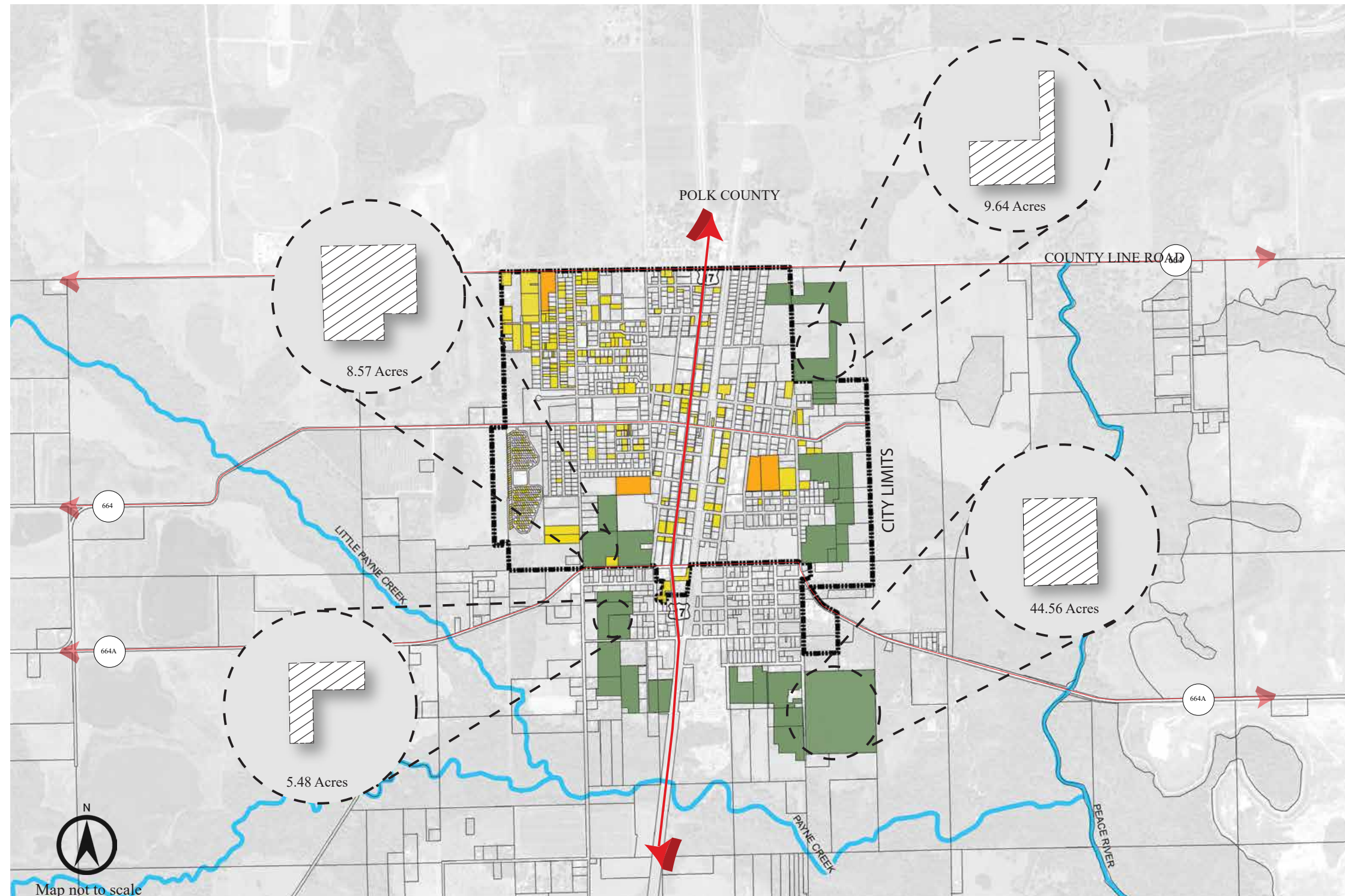


Fig. 05.2 Subdivision aerial view

- developable land
- flood planes and low - lying areas



VACANT/DEVELOPABLE PROPERTY

- ≈ 1/8 - 3 Acres
- ≈ 3 - 5 Acres
- ≈ 5 + Acres
- Major Roadways

NOTE: All inventoried property is vacant or agricultural parcels that are not in a low lying or flood prone area

Total Vacant/ Developable Property Inventoried

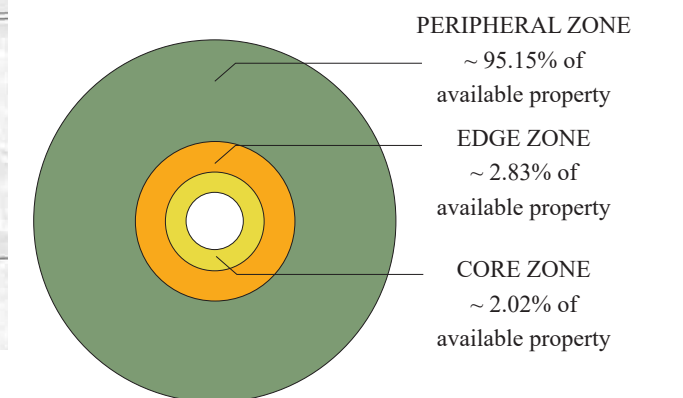
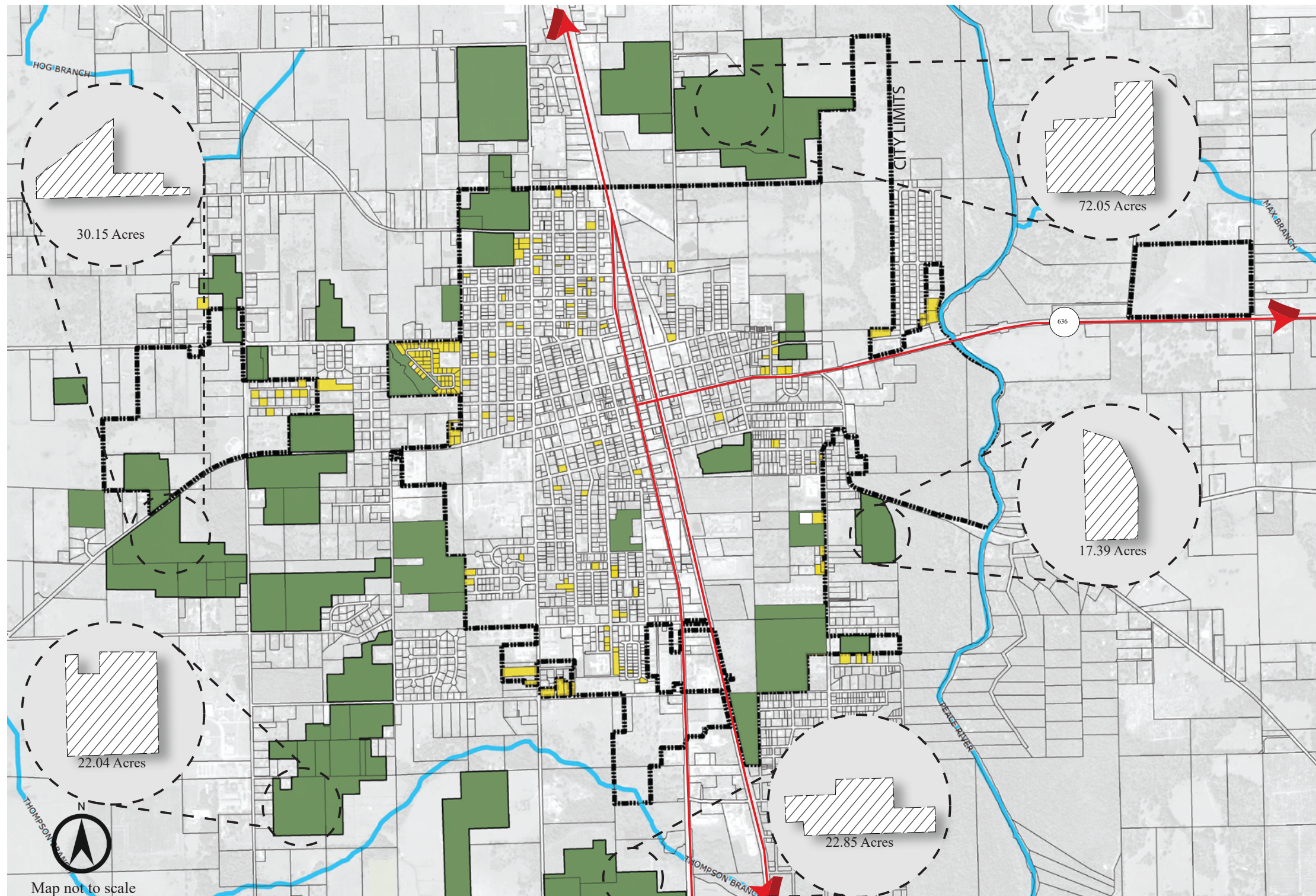


Fig. 05.3 Town Of Bowling Green And Vicinity Inventory Of Vacant/ Developable Property



VACANT/DEVELOPABLE PROPERTY

- ≈ 1/8 - 3 Acres
- ≈ 3 - 5 Acres
- ≈ 5+ Acres
- Major Roadways

NOTE: All inventoried property is vacant or agricultural parcels that are not in a low lying or flood prone area

Total Vacant/ Developable Property Inventoried

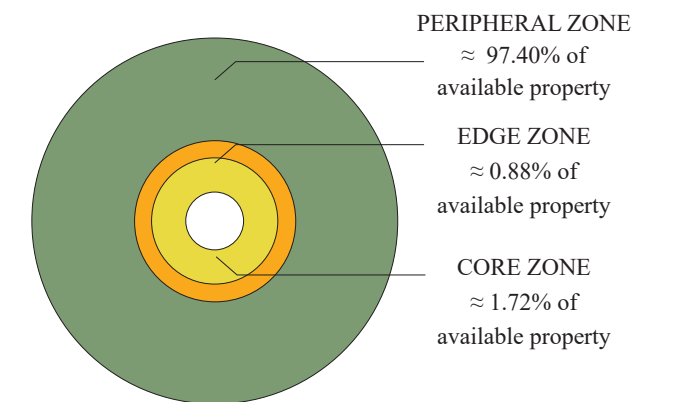
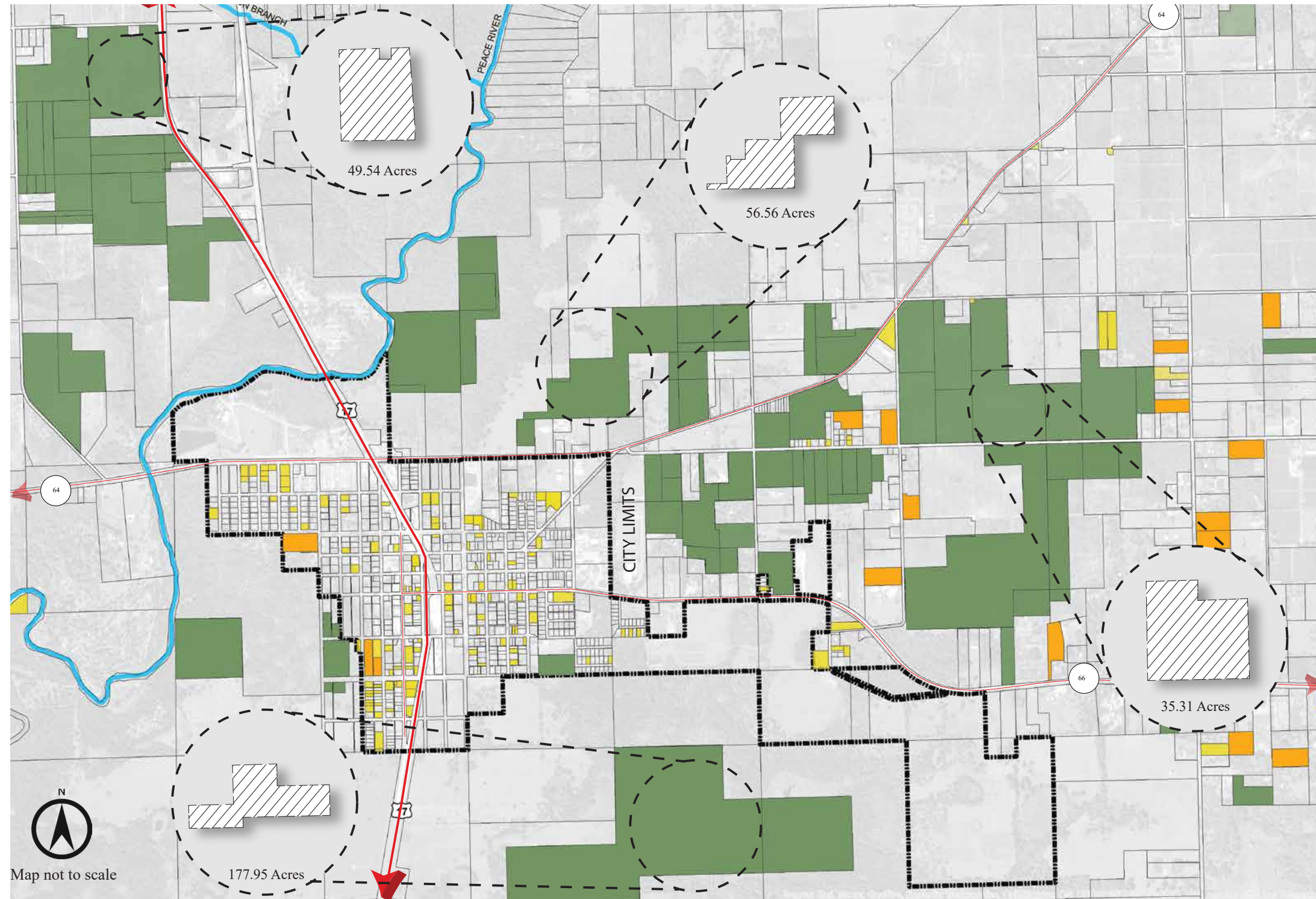


Fig. 05.4 Town of Wauchula and Vicinity Inventory of Vacant/ Developable Property



VACANT/DEVELOPABLE PROPERTY

- ≈ 1/8 - 3 Acres
- ≈ 3 - 5 Acres
- ≈ 5+ Acres
- Major Roadways

NOTE: All inventoried property is vacant or agricultural parcels that are not in a low lying or flood prone area

Total Vacant/ Developable Property Inventoried

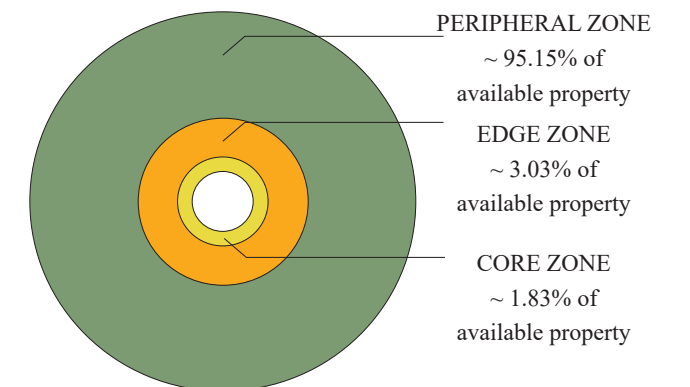


Fig. 05.5 Town of Zolfo Springs and Vicinity Inventory of Vacant/ Developable Property

PROPERTY TYPES

VACANT/UNDERUTILIZED PROPERTY

The Project Team identified a range of vacant and underutilized parcels in and around the three municipalities that could be developed as part of new housing initiatives. Smaller parcels were identified within the core areas of each of the three municipalities. Small single-family house parcels in these areas are part of the original neighborhood block and subdivision development patterns. Many of these parcels are less than a quarter acre in size and lend themselves to scattered-site infill residential development with single-family houses, duplexes or small multi-plex buildings.

Other vacant/underutilized parcels were identified within the municipalities that were slightly larger than the infill parcels in established neighborhoods. These parcels were typically located closer to the edge of the city limits and ranged from one quarter to three acres. Many of these parcels have a multi-family land use designation in Wauchula and Bowling Green.

NON-PRODUCTIVE ORANGE GROVES

The Project Team identified several non-productive orange groves that could accommodate a range of new residential subdivisions and rural neighborhoods. These are larger parcels that range in size from five to twenty or more acres. They are located in the unincorporated county near the municipal limits of the three towns. At this writing, the latest data on non-productive orange groves is the 2014-2016 USDA Citrus Abandoned Acres report. This document indicated that Hardee County had an increase in abandoned orange grove acreage from 2,399 in 2014 to 2,708 in 2016. The report provides no specific data about individual citrus parcels, but several healthy orange grove parcels are currently on the market. In some instances, the Project Team observed orange grove parcels that simply lie fallow. In these instances, some orange groves are non-productive and are transitioning to abandonment, while other orange grove parcels are being planted with other crops.

Similar to adjacent counties (e.g., Polk, Manatee and Highlands), many of Hardee's larger citrus grove parcels that are already non-productive (abandoned) or have been cleared represent the best land acquisition opportunities for new subdivision development. Although the USDA's Citrus Abandoned Acres report represents abandoned orange grove property throughout the County from six years ago, the Project Team estimates an increase in acreage. These parcels can accommodate different types of residential developments at varying densities. Many of these parcels meet the minimum three-five acre tract often required to interest residential builders. These and other large non-productive agricultural parcels were a focus of this study's property analysis because they present practical opportunities for repurposing land in the County for moderate volume housing developments.



Fig. 05.6 Typical Parcel



Fig. 05.7 Pasture/Grazing land

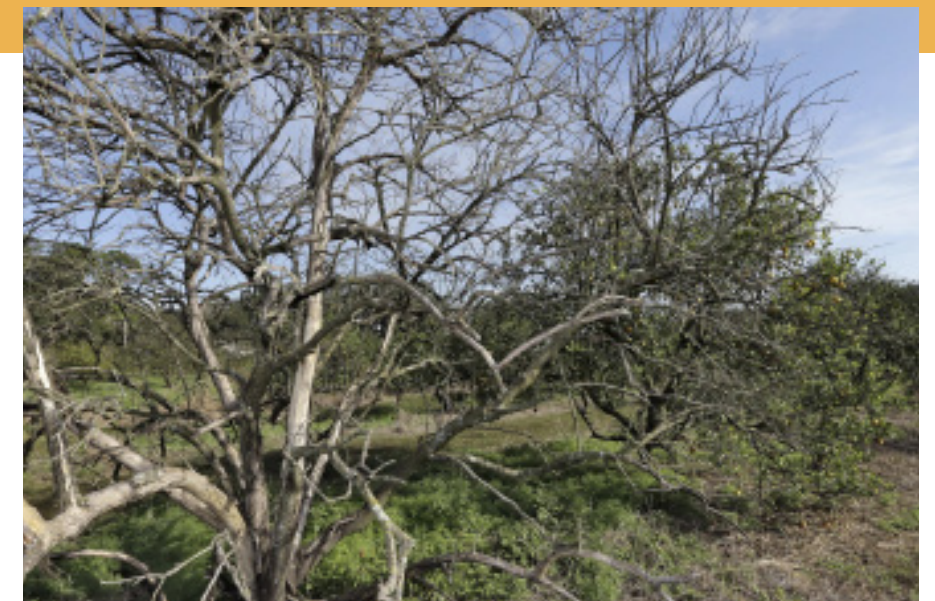


Fig. 05.8 Large non productive orange grove.

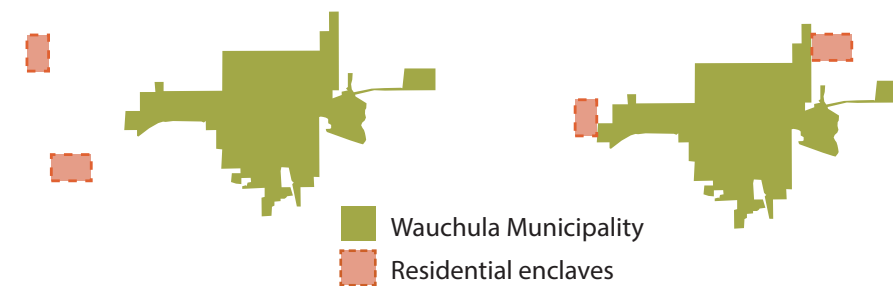
AGRICULTURAL AND GRAZING PARCELS

In addition to abandoned orange groves, the Project Team identified several large agricultural and grazing parcels at the edge of the three towns as potential sites for future residential development. These “greenfield” sites are mostly in the unincorporated county and were selected because they appeared fallow or untilled, their size or area met the minimum three-five-acre criterion for potential subdivision development, and because of their proximity to existing public utilities at the edge of town.



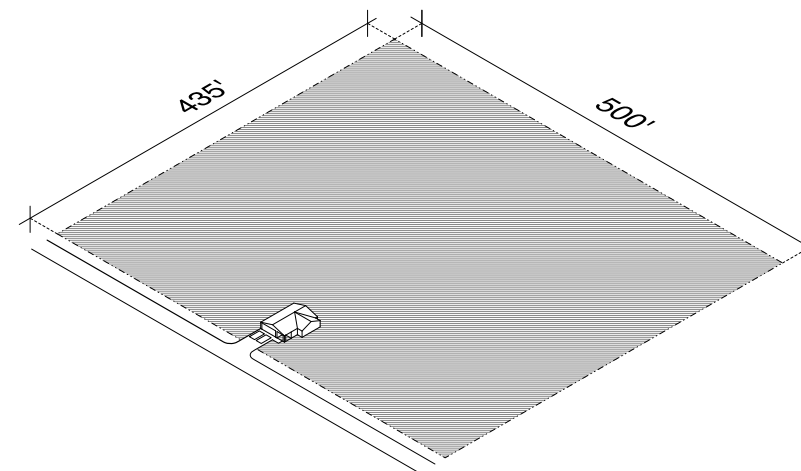
Fig. 05.9 Vacant / Non - productive agricultural land

While several agricultural candidate parcels were identified for this study, the inventory is intended to demonstrate a range of potential development options. It does not prioritize any site, but it does provide a basis for targeting certain areas for residential development on a selective basis. The inventory also clarifies the extent of property deemed viable sites for larger residential subdivisions that can be either annexed into the three municipalities or exist as stand-alone residential enclaves.



Diag. 05.2 Residential enclaves stand-alone (left) annexed right

The Project Team also identified several parcels that are currently used as pasture or grazing land. Many of these parcels were selected using the same criteria for other agricultural property, but also because many of these parcels are not associated with crop production. Like other agricultural land adjacent to the three municipalities, these grazing currently permits only one single-family structure per five acres.



Diag. 05.3 Single family house per one acre

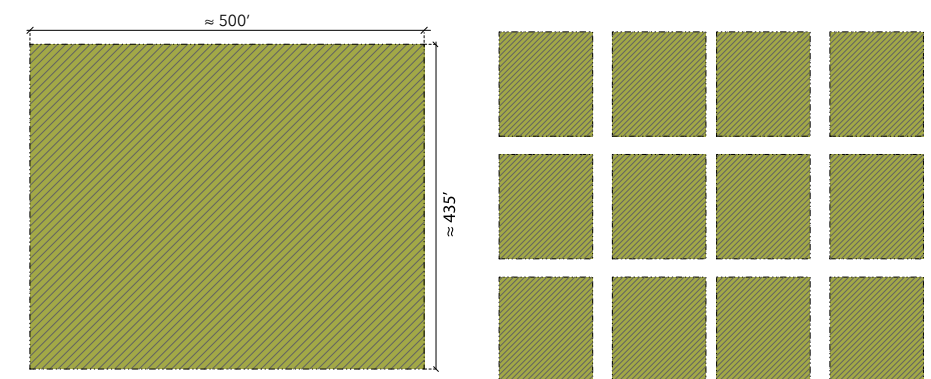
With a focus on property that could accommodate multi-unit subdivisions, these larger parcels constitute a majority of the property inventory.

CLASSIFICATION OF DEVELOPABLE PROPERTY

In our analysis to identify potential residential development opportunities in and around the three municipalities, the Project Team adopted a systematic approach based on existing land use, zoning, acreage, proximity to existing utilities and the municipal limits of the three towns. This led to a three-tier classification of properties that were deemed “developable” or available for new housing development.

The three categories of property identified for this inventory were intended to clarify their development potential or capacity based on their respective locations within and adjacent to the three towns. This indicates future housing opportunities for small-scale infill development in established neighborhoods, moderate-scale development at the edge of the municipal limits, and large acreage subdivision development on parcels in the County.

While analyzing property for future housing development, the Project Team placed greater emphasis on identifying large tracts of land that could be subdivided and developed as single-family subdivisions. Based on initial market assumptions indicating a pent-up demand for new housing in and around the three municipalities, different tiers of development were anticipated at the city and county level. The larger parcels identified (e.g., five or more acres) were almost entirely located in the County. They were deemed large enough to accommodate several potential residential development scenarios. According to current zoning, they can only be developed with one dwelling unit per five acres. This study assumes that this condition could change in the future to allow for greater densities.



Diag. 05.4 Subdivision of large tracks of land

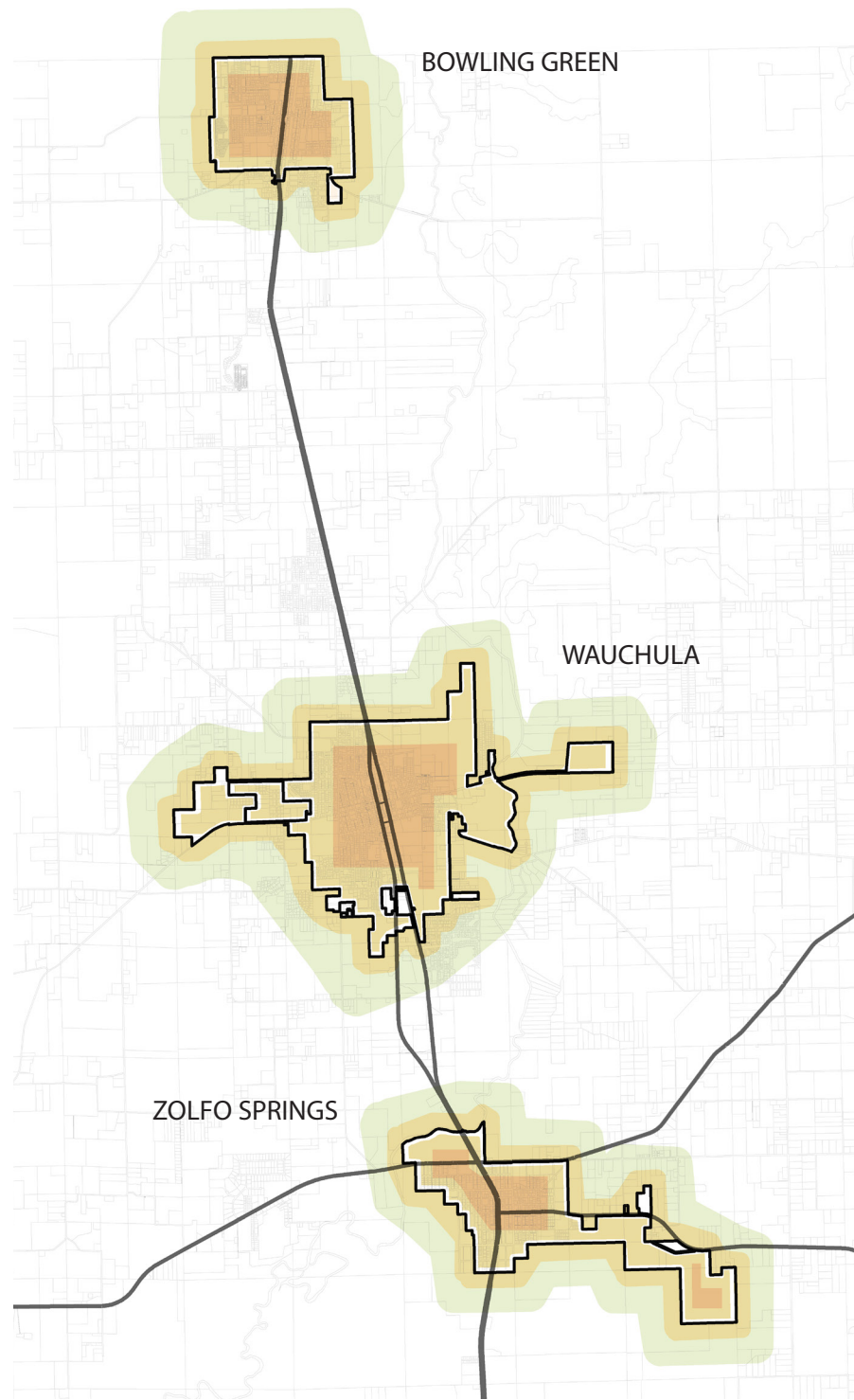
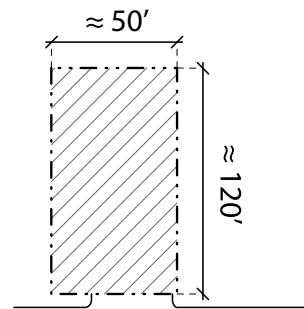
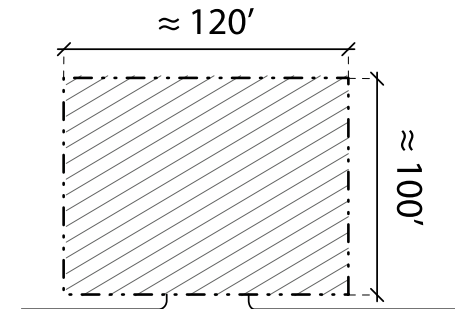


Fig. 05.10 Property zones in and around Hardee three municipalities

The Team identified vacant parcels of varying sizes and their proximity to existing public water and sewer utilities. Small parcels in established neighborhoods were included in the first category of vacant property. They are typically scattered within the central areas of each municipality and range in size from 1/8 th to more than one-acre. These Core Zone parcels lend themselves to infill residential development and can accommodate single-family houses, as well as small-scale multi-family residential buildings that are appropriate for established neighborhoods. Many of the vacant parcels identified in the Core Zone are situated along streets that already have underground utilities.



Diag. 05.5 1/8 acre Parcel



Diag. 05.6 1- 3 acres parcel

The Team then identified slightly larger vacant parcels closer to the edge of the city limits of each municipality. Many of these parcels tend to be slightly larger in size and range between one and three acres. Because of their location and size, these parcels were considered as part of an Edge Zone.

The next types of property identified were several large-acreage parcels just outside, but adjacent to the corporate limits of each municipality. These parcels are typically more than ten acres and include both non-productive, and some productive orange groves, as well as larger tracts of agricultural/grazing land. These parcels tend to be located around the periphery of each of the three municipalities and are best suited for larger subdivision developments. For this reason, these parcels were designated within a Peripheral Zone.

- core zone
- peripheral zone
- edge zone

Each tier of vacant property provides opportunities for new residential development at varying densities. Core Zone properties are better suited for (scattered site) infill development consisting of single-family and small neighborhood scale multi-family structures. As such, these parcels can accommodate single-family and small multiplex residential building types, similar to development patterns in established neighborhoods. These parcels can be developed by individuals, community (non-profit) builders, or acquired as part of a local (workforce/affordable) housing initiative.



Fig. 05.11 Duplex residential building

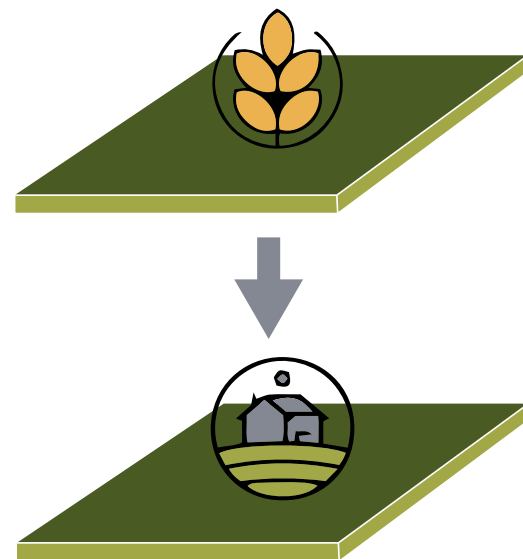
Edge Zone parcels within each of the three municipalities may have different land-use classifications that allow several types of residential development. These parcels are subject to local zoning/land development criteria and are better suited for single-family and small-scale multi-family development. Some vacant Edge Zone parcels up to three acres may be subdivided into large-lot single-family homesteads as well.



Fig. 05.12 Single family house

Potential development parcels in the Peripheral Zone are typically located in the County and are zoned A-1 (Agriculture) or F-R (Farm-Residential). These parcels tend to be larger in acreage and may not be located near streets with public utilities. Many of the parcels in the Peripheral Zones around the three municipalities that are larger than five acres are well-suited for implementing residential subdivision developments at different scales.

Potential development parcels that were identified in the Peripheral Zones are currently subject to zoning criteria that require a minimum of five acres per single-family house lot. However, the Hardee County Comprehensive Plan allows for the conversion of agricultural land to non-agricultural uses. First-hand observations indicated that several of these larger tracts appeared to be non-productive orange groves. Although the Project Team did not have specific information on which orange groves have been (officially) declared non-productive or abandoned, some groves in the Peripheral Zones are characterized by dead trees and overgrowth. Online property analysis indicated that many of these properties are currently on the market. These parcels could be redeveloped as catalysts for new residential enclaves in multiple locations around the three towns and along the Highway 17 corridor.



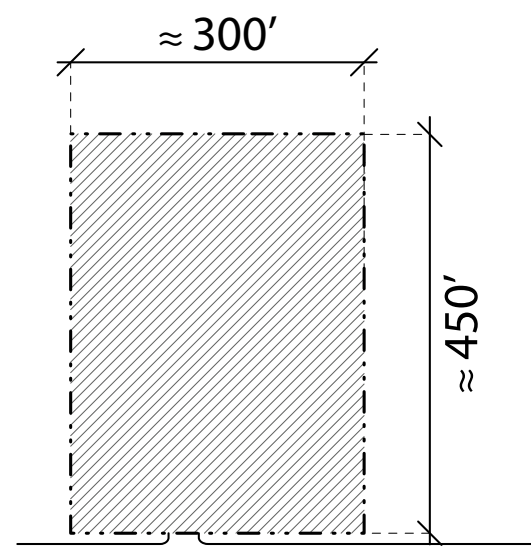
Diag. 05.7 Redevelopment of agricultural parcels

The property inventory indicated the need for a flexible approach in identifying the highest and best use for vacant and underutilized property based on their size and location. As such, the Project Team anticipates different types of residential development initiatives to expand housing supply in and around the three towns. Smaller parcels in Core Zones lend themselves to scattered-site infill with single-family structures or duplexes. These parcels could be the foundation for infill initiatives in the three towns aimed at strengthening and stabilizing existing neighborhoods and for local affordable housing initiatives.



Fig. 05.13 Infill development

Slightly larger parcels identified in the Edge Zones of the three towns are typically located directly adjacent to the city limits. These parcels vary in size from three to five acres. Due to their location at the edge of the municipal limits and zoning classification, they can be considered as “transition parcels”. They can accommodate small multi-family infill development and depending on local zoning, can be subdivided into multiple parcels.



Diag. 05.8 Three to five acres parcel

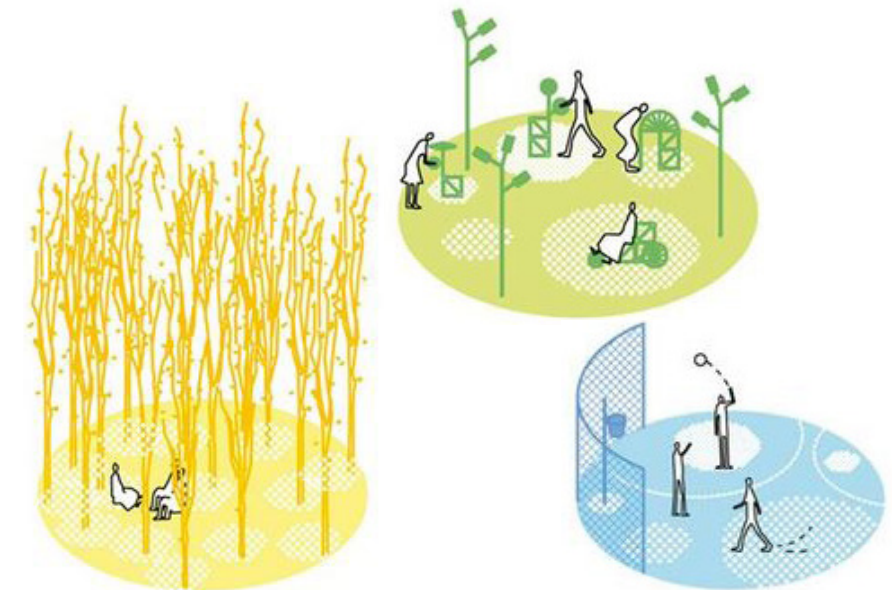
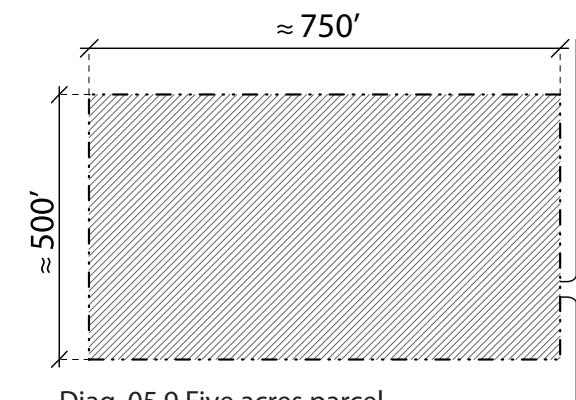


Fig. 05.14 Open spaces within subdivided parcels

The largest property types identified for this study were those in the Peripheral Zone. These parcels are all in the unincorporated county and are typically larger than five acres. They are zoned for agricultural uses, however low-density residential development is permitted. Given their size, these parcels provide the greatest opportunities for subdivision into single-family residential developments.



Diag. 05.9 Five acres parcel

After identifying a range of parcels that could accommodate different residential densities, the Project Team generated a Property Type Matrix as a generalized inventory of different size candidate parcels in the three development zones. The matrix provides a side-by-side comparison of different candidate parcels to better understand such physical characteristics as acreage dimensions, configurations, roadway frontage and proximity to public utilities.

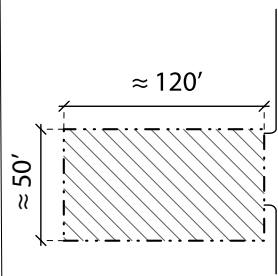
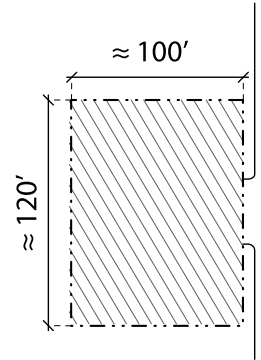
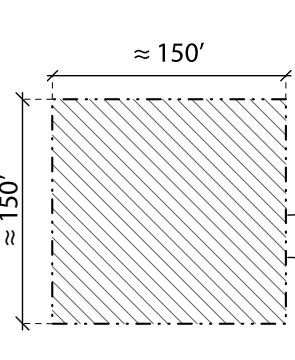
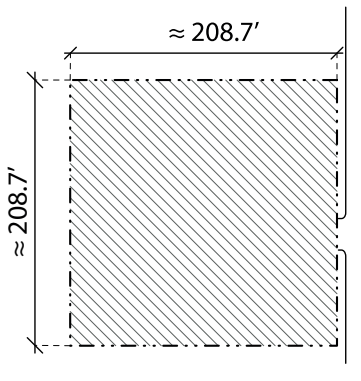
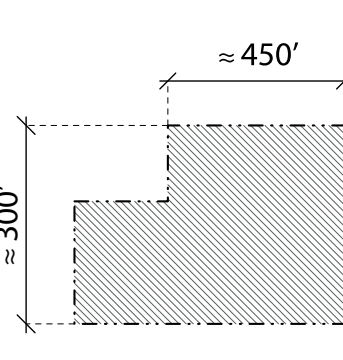
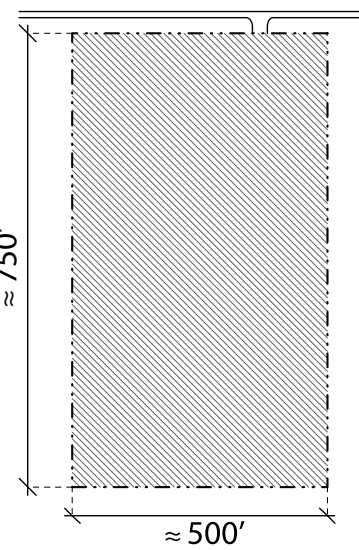
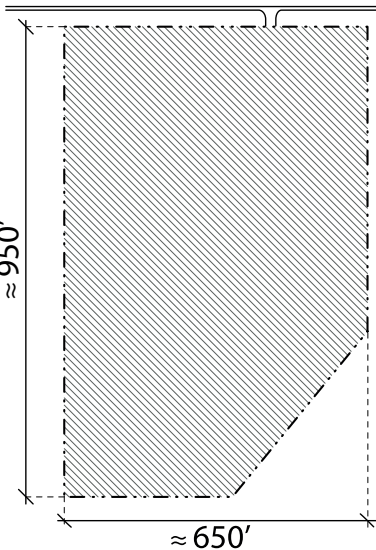
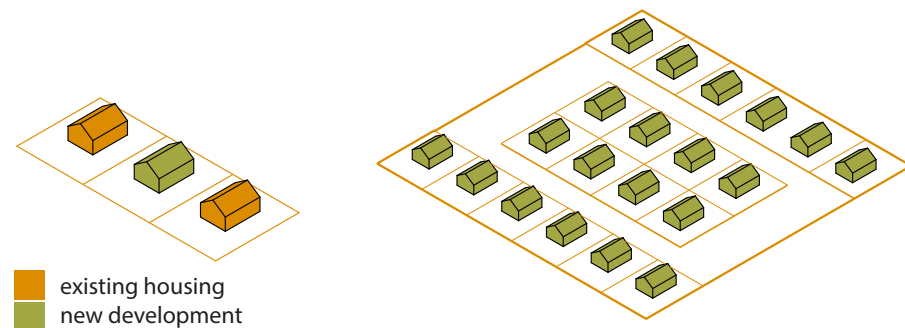
	≥ 1/8 Acre Parcel	≥ 1/4 Acre Parcel	≥ 1/2 Acre Parcel	≥ 1 Acre Parcel	≥3-5 Acre Parcel	≥5-10 Acre Parcel	≥10-20 Acre Parcel
Average Parcel Size							
Property Characteristics	<p>This parcel size is typically located in the Core Zone of each municipality. It lends itself to infill development on a “scattered site” basis. The parcel size can accommodate a single-family dwelling or a duplex structure.</p>	<p>This parcel size is typically located in the Core Zone of each municipality. It lends itself to infill development on a “scattered site” basis. The parcel size can accommodate a single-family dwelling or a duplex structure.</p>	<p>This parcel size is typically located in the Edge Zone of each municipality. It lends itself to infill development on a limited basis. It could be subdivided into quarter-acre lots. The parcel size can be subdivided into two individual house lots.</p>	<p>This parcel size is typically located in the Edge Zone of each municipality. It lends itself to infill development on a limited basis. The parcel size can be subdivided to up to four single-family dwelling units.</p>	<p>This parcel size would be located primarily in the Peripheral Zone of each municipality with few exceptions in the core zone of Bowling Green. The parcel size can accommodate a small subdivision with more than 10 single-family dwelling units.</p>	<p>This parcel size is typically located in the Peripheral Zone of each municipality. The parcel size can accommodate a medium size subdivision with more than 20 single-family dwelling units.</p>	<p>This parcel size is typically located in the Peripheral Zone of each municipality. The parcel size can accommodate a large size subdivisions with more than 40 single-family dwelling units.</p>

Fig. 05.15 Property type matrix

RESIDENTIAL DEVELOPMENT STRATEGIES

Based on the the range of candidate parcels identified, their respective sizes, locations and other characteristics, the Project Team developed two major strategies for new residential development in the three municipalities and adjacent unincorporated county – infill development in established neighborhoods of the three towns and subdivision development in the surrounding unincorporated county. Both strategies are intended to demonstrate the potential for new residential development at different scales.



Diag. 05.10 Infill development and subdivision development

INFILL/COMMUNITY DEVELOPMENT

In the Core Zones of each municipality, small parcels in established neighborhoods could be developed as part of scattered-site infill development initiatives by individual municipalities. To increase the supply of new housing in these areas, these parcels can be part of local initiatives aimed at community development and stability. They can also be developed by individual investors as investment properties and by local agencies and non-profits that focus on workforce/affordable housing. These parcels are best suited for new single-family houses and small multi-family structures that are compatible with existing development patterns.



INDIVIDUAL INVESTOR



LOCAL AGENCIES



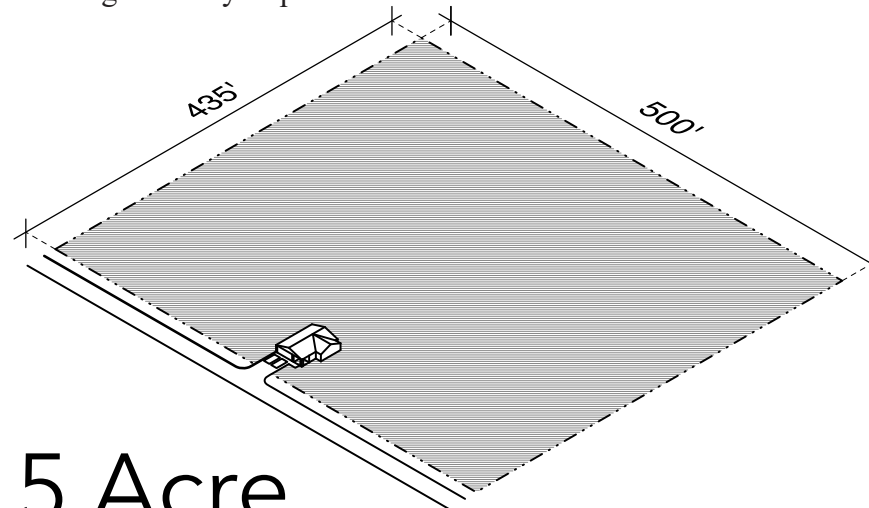
NON-PROFITS

Fig. 05.16 Types of investors

SUBDIVISIONS

The second and most significant strategy is based on subdividing larger parcels for single-family subdivisions. While some moderate-scale parcels in the Edge Zones of the three towns are large enough to be subdivided, the primary focus of this study is on larger parcels in the Peripheral Zones that can be developed as residential subdivisions. Currently, these parcels are zoned for rural development patterns that permit only one structure per five acres. Given the smaller parcel sizes in the three towns (i.e., Core Zones and Edge Zones) and the limitations posed by agricultural zoning in the unincorporated county (Peripheral Zones), implementing any large-scale housing initiatives in Hardee County is currently impractical.

With maximum densities in each of the County’s residential zones limited to less than five dwelling units per acre and even stricter limitations on densities in other agricultural and farming areas, the County will not see a significant increase in residential development in the foreseeable future. Current zoning restrictions make subdivision development unfeasible for volume residential developers who require larger tracts of land that yield a minimum of twelve to twenty house lots. As a result, the number of new single-family, owner-occupied dwellings in Hardee County will continue to trail that of adjacent counties. If current zoning restrictions are not revised to create more opportunities for new residential development, the County’s population and tax base will be significantly impacted.



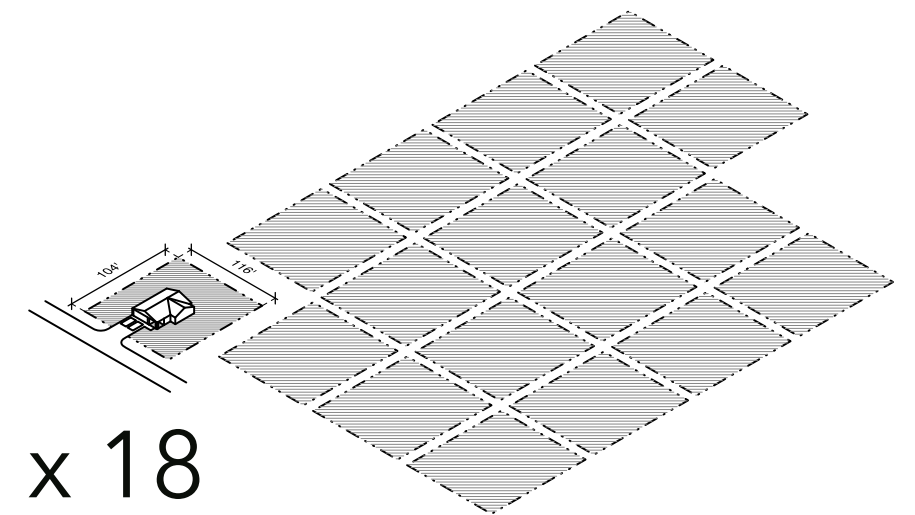
5 Acre
House area 1600 sq.ft

Diag. 05.11 Current zoning in a-1 (agriculture) & F-R (farm- residential) areas -1 dwelling unit per 5 acres

The feasibility of developing residential subdivisions in Hardee County is influenced by several factors. However, the ability to subdivide larger tracts of land is key to any such initiative. To better understand the feasibility of subdivision development, the Project Team has sketched out a “market-oriented” parcelization strategy. This approach envisions smaller lots as part of subdivision plats that can accommodate single-family and other structures while maintaining the rural character of the county.



Fig. 05.17 The infill development scenario



x 18
0.27 Acre
House area 1600 sq.ft

Diag 05.12 Recommended subdivision strategy: 1 dwelling unit per 5 acres 1 dwelling unit per 0.27 acre

SUBDIVISION LOT SIZES

As indicated by the above property maps there are a number of larger subdivision candidate parcels in the unincorporated County directly adjacent to the three towns. These parcels are currently zoned for agriculture and pasture uses. The zoning for these parcels allows only one residential unit per five acres. The Project Team recognizes the possibility of relaxing or modifying this requirement to allow for future subdivision development in the County. As such, a recommended parcelization strategy based on lot sizes that are feasible for a new residential market in Hardee County and would maintain rural development patterns at the edge of the three towns.

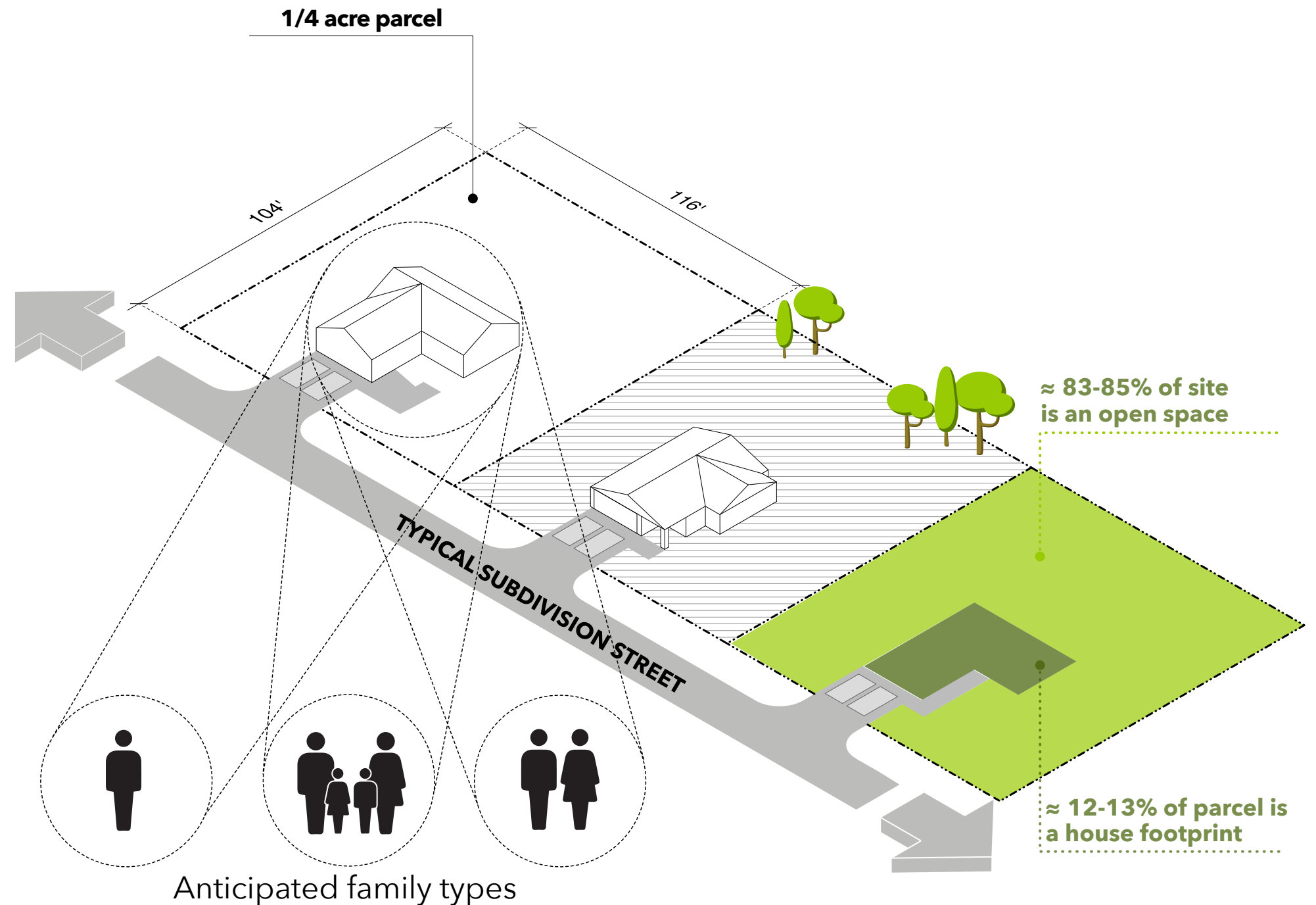
The Project Team has identified house lots for new subdivisions that are slightly larger than 1/4-acre. Although builders may pursue a different approach, this parcel size is tested in the subdivision scenarios below. The .27-acre lot size exists in many of the Core Zones of each town and is twice as large as some “standard lots”.

Depending on street frontage dimensions, this parcel size could also contribute to the rural setting with larger spaces between individual houses. The .27-acre lot size would create a (gross) density of approximately 3.7 dwelling units per acre.

Although subdivision plats and lot sizes can vary broadly, the Team assumed that each parcel should have a minimum 100 feet (internal) street frontage and a minimum 120 feet parcel depth. This would accommodate single family houses of 1,500 – 2,000 sq. ft. with sufficient land for other on-site features.

SUBDIVISION SCENARIOS

To test the development capacity of larger parcels in the Peripheral Zones surrounding each town, the Project Team explored several subdivision scenarios using the .27-acre average lot size. These scenarios are intended to provide a “first look” at different strategies for how different subdivisions could be configured based on the original parcel size. These scenarios will also inform County and City agencies on the potential number of new single-family dwelling units that can be built in different size subdivisions. These scenarios are not meant to prioritize any particular layout, plan or approach - this will ultimately be determined by the subdivision developer. Subdivisions both within and outside the municipal boundaries will create new tax revenue sources for all levels of government.



Diag. 05.13 0.27 acre parcel w/ 1,500 – 1,800 sq. ft. single-family structure

SMALL SUBDIVISIONS

Small subdivisions are likely to occur on parcels from three to seven acres. They can take the form of cul-de-sac streets or short-block residential enclaves. Depending on parcel configuration, the most efficient plat for small subdivisions would likely be a single street with individual lots on either side, or a single loop street that is configured with a small number of interior back-to-back house lots and perimeter lots that back on to adjacent property. Based on earlier phone conversations with local builders, small subdivisions that yield twelve to twenty-four house lots are considered the smallest for development feasibility. 35



Fig. 05.18 Triplex Subdivision in Wauchula

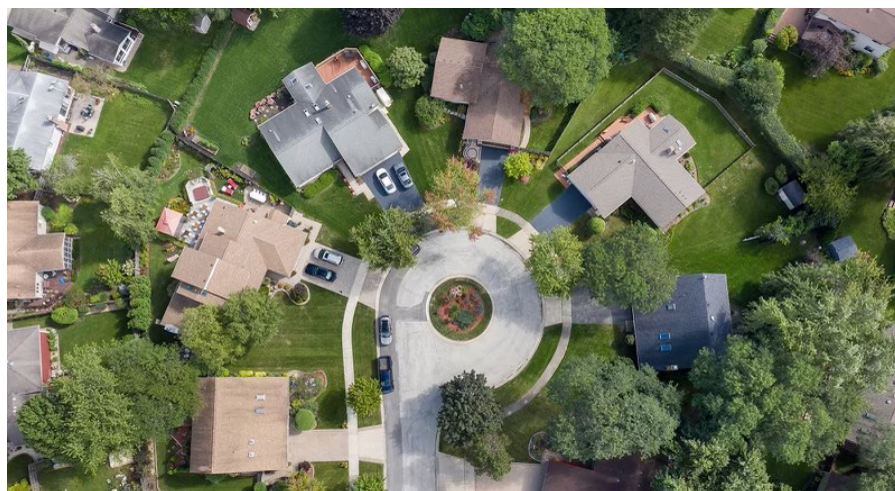


Fig. 05.19 Small Subdivision Cul - De - Sac Street



Fig. 05.20 Subdivision Scenarios

MID-SCALE SUBDIVISIONS

Mid-scale subdivisions are compact communities that can be developed on parcels that are between seven and ten acres. Parcels this size are typically located along a local roadway in either the Edge or Peripheral Zone of one of the three towns. This subdivision scale will likely have multiple streets or blocks with “standard house lots” along both sides. Subdivisions of this size can yield between eighteen and thirty-five house lots. Although this estimate is based on a general .27-acre house lot, this number can vary depending on the original parcel configuration, allowable subdivision density, low-lying and flood-prone conditions and final development patterns. With this number of house lots, subdivisions this size can incorporate community amenities that contribute to livability, community definition and a sense of place. These can be features that combine site development requirements such as stormwater retention in a central location with “usable” open spaces to maximize land usage while promoting a unique identity.

For general access, mid-scale subdivisions will likely require only one entrance from a new or existing road. However, subdivisions on larger parcels may require an additional points of access. This exterior roadway connection will also be the location for extending public utilities into the subdivision. Internally, mid-scale subdivisions are also likely to require standard fifty-foot rights of way on multiple connected streets to generate the most efficient parcelization pattern.



Fig. 05.21 Small subdivision with houses on small parcels

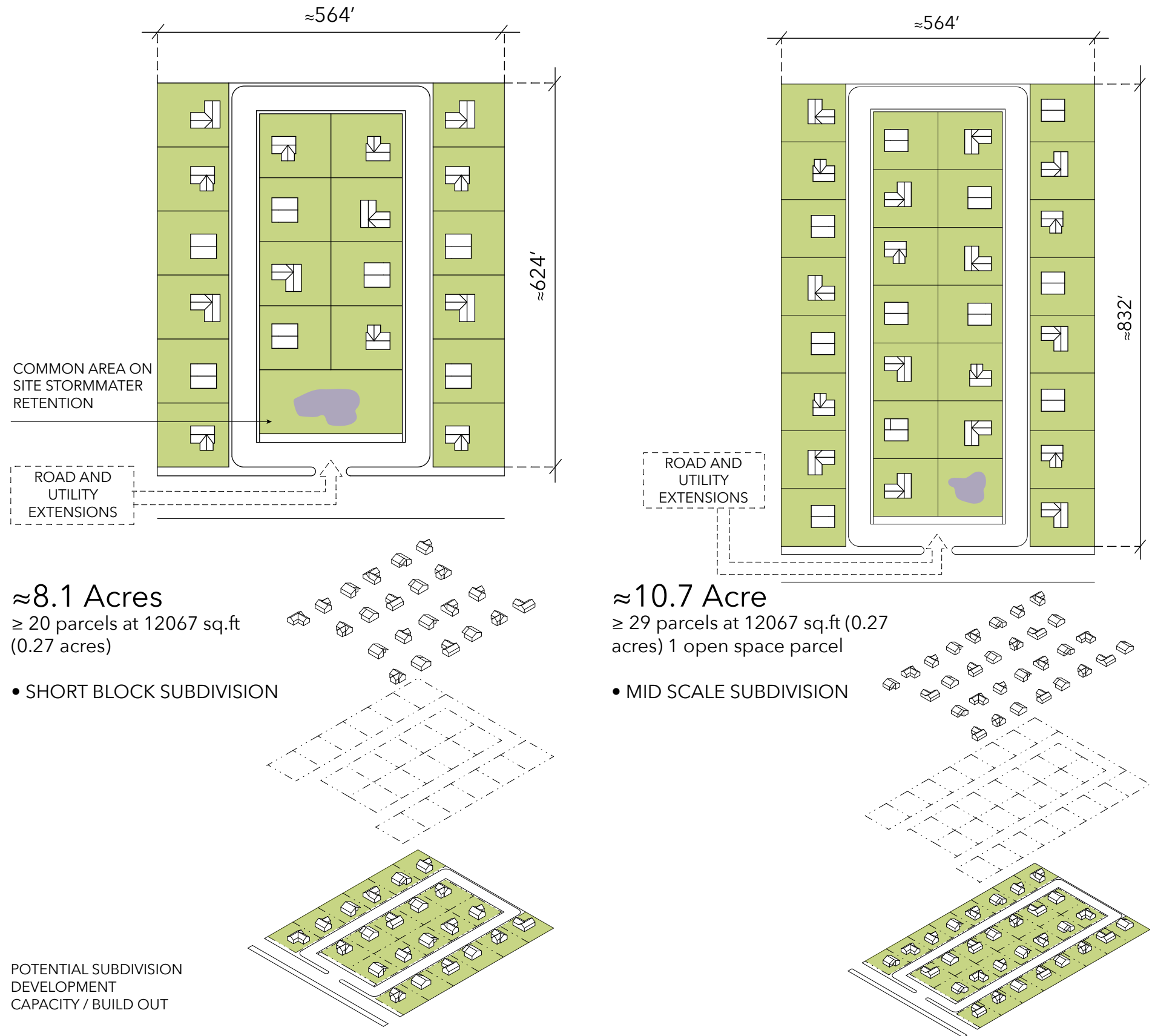


Fig. 05.22 Subdivision Scenarios

LARGE SUBDIVISIONS

Large subdivisions would be those built on parcels larger than ten acres. The largest number of these parcels exist in the Peripheral Zones (unincorporated county) near the municipal limits of the three towns – all with an agricultural or farming land-use designations. Given their respective land area, these parcels can yield thirty or more .27-acre house lots – equating to a rural village. These subdivisions should meet the minimum threshold for incorporating such features as (useable) public open space, standard 50-ft. rights of way with sidewalks, other common area features such as playgrounds or dog parks, as well as the preservation of low-lying and flood-prone areas.

Large subdivisions, particularly those fronting the Highway 17 corridor, should also be permitted as mixed-use villages. All large parcels along this corridor considered for subdivision development should incorporate a commercial land-use component. This commercial component can take the form of community-serving/convenience retail, or regional/highway-oriented commercial uses.

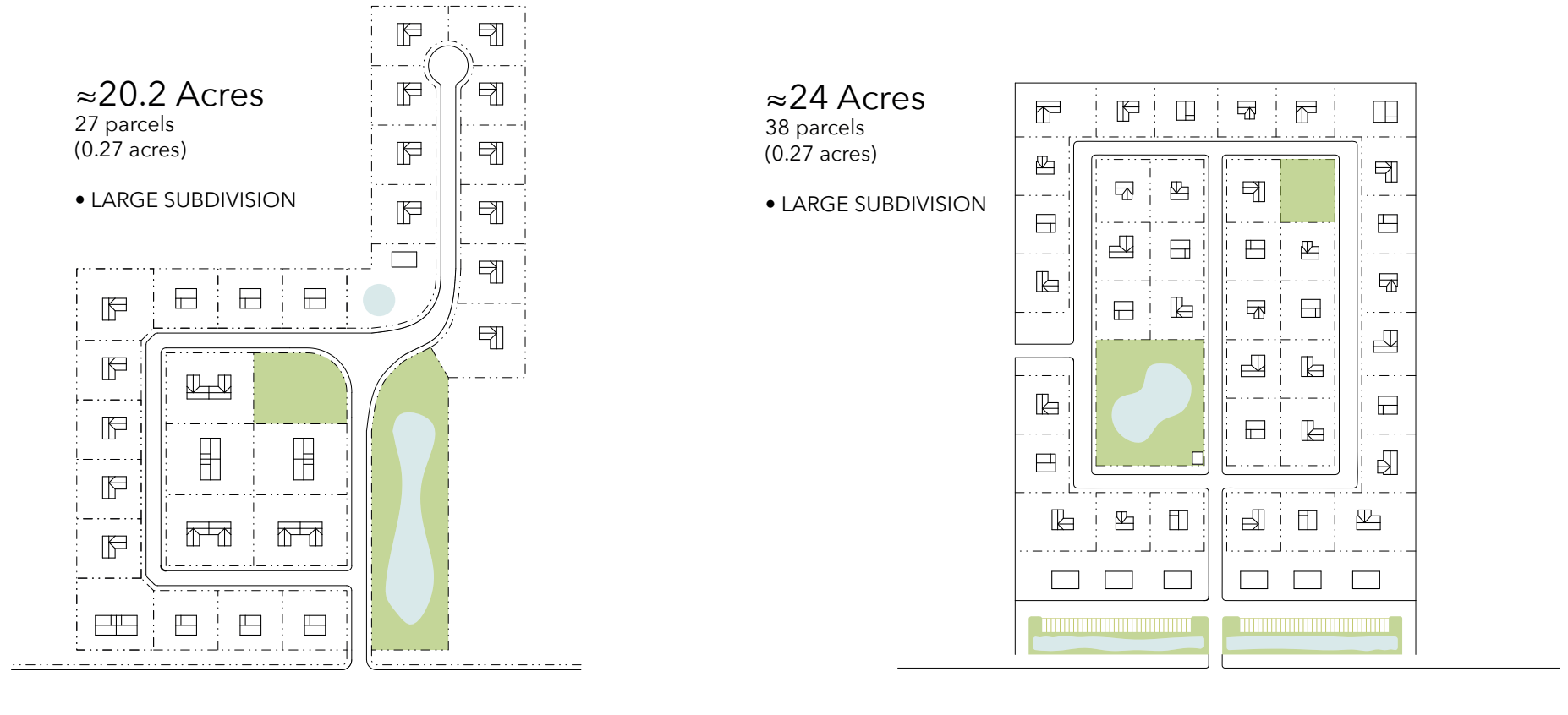


Fig. 05.23 Large Central Florida subdivision with custom houses on large lots

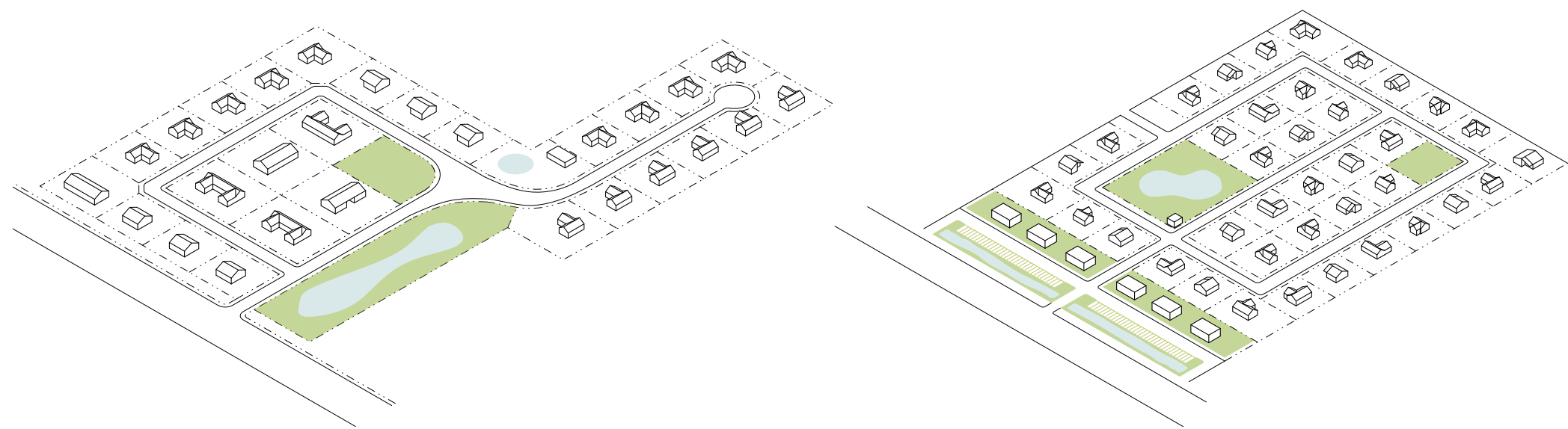


Fig. 05.24 Subdivision Scenarios

RESIDENTIAL BUILDING TYPES

Future residential development in Hardee County will primarily take the form of single-family, owner-occupied structures (e.g., 1,400 – 1,800 sq. ft. starter homes, 1,800 + sq. ft. custom homes) on individual lots. These structures can be built on Core Zone and Edge Zone parcels in each of the three municipalities. These would also be the primary residential structures in larger subdivision developments on Peripheral Zone parcels in the unincorporated county. The standard .27-acre subdivision house lots identified for this study will accommodate both types of single-family structures. Depending on actual floor plan configurations being used by builders, these structures can also be designed for smaller house lots or irregular-shaped lots.



Fig. 05.25 1,400 – 1,800 sq. ft. Starter home



Fig. 05.26 1,800 + sq. ft. Custom home

In addition to these, some small-scale multi-family or multiplex structures can also be constructed as infill development in the Core and Edge Zones of the three municipalities. Typically constructed as duplex, triplex or quadraplex buildings with 600 to 900 square feet apartments, these structures are appropriate for infill initiatives targeted at workforce housing. Several of these multi-plex buildings were recently constructed by the Hardee County Housing Authority and private-sector builders within the three municipalities. These structures could also appear in larger subdivisions in the Peripheral Zones as part of larger and more diverse subdivision developments including those designated “rural centers” or “rural villages.” Small multi-family structures with four to six apartments are also well-suited for individual house lots of .27 acres.



Fig. 05.27 Duplex apartment building 6000 – 9000 sq. ft.



Fig. 05.28 Example: Triplex apartment building 6000 – 9000 sq. ft.

Another type of multi-family building that could be constructed in Hardee County is the Garden Apartment building. These structures are typically two stories with four or more apartments clustered around a shared stairwell. They are often part of a larger complex with multiple identical apartment structures and a common surface parking lot. Given the open space, parking and other on-site requirements, these structures are best suited for larger parcels of three or more acres. A small number of these structures currently exist in Hardee County as “cluster” apartment communities. Single Garden Apartment buildings could also be erected in any of the three municipalities quarter acre infill parcels. Harden apartments are often erected as part of workforce and affordable housing initiatives and targeted at a younger, often transient demographic. Individual apartments in these structures often have one to three-bedroom units with 600 to 900 sq. ft.



Fig. 05.29 Country Walk Garden apartment building



Fig. 05.30 Valencia Garden Apartments 6000 – 8000 sq. ft

As the volume of residential development in Hardee County increases in the future, one design feature for individual houses that should be encouraged is the front porch. While most contemporary houses are constructed with front-loaded garages, front porch features contribute more to a sense of community and relate better to the existing housing stock in the three municipalities. This feature could also be a way to distinguish subdivision development as “lived-in” neighborhoods rather than “bedroom” communities.



Fig. 05.31 Examples of front porch residential buildings

ESTIMATED GENERAL COSTS

POTENTIAL AD VALOREM TAXES GENERATED BY SUBDIVISION DEVELOPMENT

Single - Family Dwelling 1,600 sqft. – 1,800 sqft.; 0.27 acres

Sales Price ≈ \$ 20,000.00 - \$ 220,000.00

Assessed Value

(Just Market Value): ≈ \$ 160,000.00 - \$ 180,000.00

Homestead Exemption: - \$ 25,000.00

Taxable Value: ≈ \$ 135,000.00 - \$ 155,000.00

Millage rate = 8.8 ≈ \$ 135,000.00 - \$ 155,000.00

X 8.8/1,000

Potential Ad Valorem Taxes Per Dwelling Unit:

≈ \$ 1,188.00 - \$ 1,364.00

(Note: These estimates are based on current market and construction costs for Hardee County and residential development in adjacent counties).

One of the benefits of building on smaller .27-acre parcels in larger subdivisions is that each of these building types can be constructed for small to large subdivision communities. Revising zoning and site development requirements in the County and three municipalities to allow larger agricultural parcels to be subdivided with .27-acre (or smaller) house lots is the most economically feasible and practical way to increase housing production in Hardee County and its three municipalities. Re-use of non-productive agricultural property can yield a variety of residential subdivision types with a range of diverse residential building types and densities. Greater densities in compact subdivisions and on infill parcels can also contribute to greater housing affordability across the County.

With land prices varying from \$15,000 to \$30,000 per acre, subdivision builders in Hardee County would include these and other infrastructure costs on a prorated basis to each single-family structure – resulting in single-family dwelling introduced to the Hardee housing market at price points between \$225,000 to \$250,000. Houses affordable to families earning \$44,000 - \$55,000 (80% -100% of Hardee County AMI) would have to reach the market at price points of \$190,000 - \$225,000. If larger agricultural parcels are subdivided into .27-acre or smaller house lots, these developments could be affordable to a broad range of middle-income prospective home buyers and an expanding workforce. Residents with incomes at the lower end of the AMI range (30% - 60%) would be best served by multi-family rental housing options that may appear on the market in the future.

Custom houses (e.g., 2,000 sq. ft. or larger) can also be accommodated on the recommended .27-acre subdivision parcels as well. Whether configured as a single or two-story structure, the footprint of these houses would average 20 % lot coverage. This remaining open space on each house lot would contribute to the subdivision’s rural character and setting.



CONCLUSION

RECOMMENDATIONS/ NEXT STEPS

For a county to grow a diverse and robust economic base, it must be able to offer housing options to people at a range of incomes and tastes. For Hardee County, where new residential development has been limited over the past twenty years, generating well-constructed and accessible replacement housing for aging units, and new housing for a potential workforce are high priorities.

In general, we urge Hardee County stakeholders to ensure an improved supply of housing across price points. To do this requires thinking about



LAND USE

Review zoning/development codes and land holding policies ensure that the county has a good balance of land available for housing alongside other county needs.



Consider ways to take advantage of existing “rural center” and “rural village” zoning designations. If these have been underutilized, consider amending the definitions of these designations to make them more flexible and therefore more useful to potential developers.



Consider whether abandoned orange groves or other underutilized agricultural areas that have road frontage and are connected to or near water and sewer lines could be redeveloped for denser housing, whether through an overlay district or amendments to land use plans. review available land within and outside municipal boundaries and consider zoning changes if necessary in agricultural areas.

Consider taking potential development areas into account when considering any future expansion of the mining overlay, e.g. proximity to municipal boundaries, schools, or to recreational amenities.



LAND MANAGEMENT

For housing developers, one of the most challenging parts of their work is acquiring sufficient suitable land for development. There is a finite amount of land, and much vacant land may lie in flood plains or be inappropriate for housing for other reasons. That is why some communities seek to buy and hold land in order to make it available for housing development that meets the identified housing needs of the community. Local government may have property in its inventory for many reasons, from purchasing right of way for roads that were not built, to acquiring tax delinquent properties. Local governments or associated agencies can also take advantage of declining property markets during economic downturns to purchase vacant or underutilized properties that can be held until the market for new housing improves, and can move ahead to purchase land as it becomes available and hold it for eventual housing development. Indeed, Florida local governments are required to inventory their surplus properties and determine which are suitable for affordable housing; this can be an important tool for assembling appropriate parcels for housing development.



Consider working with municipal governments and other public land-owning entities to evaluate current stock of available property and consider using available funds to purchase additional property to assembly parcels appropriate for housing across income levels. For examples of

successful, active land banks, we recommend looking at the case of Omaha, The city of Lakeland has created a land bank in conjunction with the CRA. This online guide from the US Department of Housing and Urban Development also offers a good primer on public sector land banks.

Consider creating a Community Land Trust. A CLT is a variation on a landbank that is set up to preserve long-term affordability. In a land trust, a community holds land and then conveys to developers; the public agency will have some ability to shape the outcomes of development by creating an appropriate request for proposals, but once the land is conveyed to the development, the land bank is no longer involved. In a Community Land Trust, a trust is created to hold the land, with properties built on the trust retaining resale restrictions to maintain permanent affordability. There are well-known and long-sustained CLT's like this one in Vermont; a number of Florida counties and cities have created or are exploring CLT's to try to address affordability issues, most recently in Jacksonville. CLT's require a fair amount of capacity among local government and/or nonprofits and may not be appropriate for Hardee County, but they do provide a model of long-term affordability in cases where a community may provide low-cost land or infrastructure subsidies to a developer and wants to ensure that these investments benefit moderate income residents well into the future.

MARKET AND HOUSING TYPES

Because Hardee County has had very limited new construction in the past fifteen years, and because few properties are currently on the market, it can be difficult to analyze the real estate market in a rigorous manner.

But we do have the benefit of our survey of realtors who all see unmet demand for housing in Hardee County. We also know that Central Florida as a whole has a deficit of new units, with areas just north and east of Hardee County increasingly popular sites for new development. Finally, our conversations with builders working in nearby counties suggest that the industry sees Hardee County as, potentially, an attractive area for expansion.

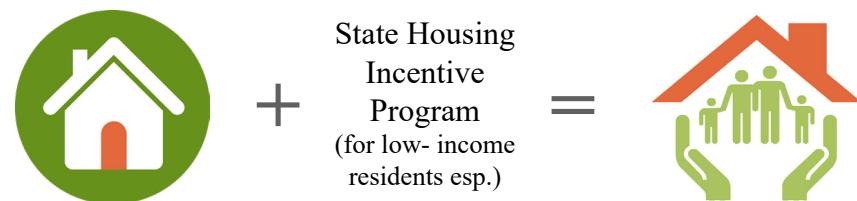
RECOMMENDATIONS/ NEXT STEPS

In the absence of rigorous market data, we recommend taking seriously the median household incomes found in the county. Consider focusing new development efforts to meet the needs of households between 80-200% of the county median income (\$31,200 - \$78,000 based on 2019 figures). This does not preclude encouraging the development of housing for higher earners, or preclude encouraging the development of affordable rentals for lower income households.

New development efforts can include multi-family rentals, condominiums and townhomes, but quite likely single-family homes will be the preferred housing form for new development in Hardee County. Using the rough estimate that households can generally buy homes costing about three to four times their annual income, the target home ownership opportunities should be in the range of \$93-300,000.



Homes affordable to those on the lower end of this range might be eligible for subsidies through state programs like SHIP. Homes affordable for those earning about 200% of median income can likely be encouraged with fewer government supports.



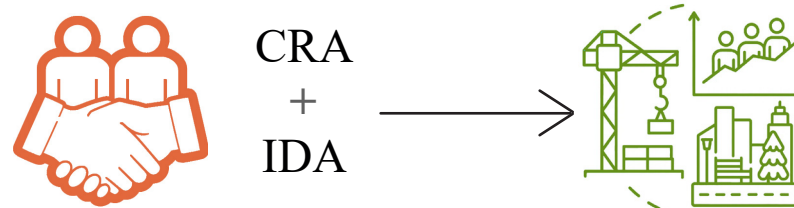
To reach this population, builders will most likely need to be able to build at densities of no less than four units per acre. Our report has provided examples of housing types and subdivision plans that can meet these aims on various size lots.

Expanding housing as part of a comprehensive economic development strategy is an effort that requires cross section collaboration. We already see cooperation in Hardee County across agencies, and between

PARTNERSHIPS

the county, the municipalities and the CRAs, which will surely continue. Here are some other recommendations for partnership opportunities.

Because Hardee County has been relatively neglected as a site for new housing development, identifying and working closely with potential builders will be helpful. These can include builders who specialize in affordable housing products and might be able to help target the low-to-moderate income market. It can also include market-rate builders who specialize in the sort of “starter home” housing that will meet the needs of Hardee County residents earning between 100-200% of median income.



To facilitate housing development in new areas, partnerships with municipalities (where appropriate) and builders to invest in extensions of infrastructure and roads will help open new areas up for housing. CRA and IDA funds can be useful to leverage such infrastructure expansion. Continue to work with CRA’s to identify and develop infill and multi-family options in core areas.

Consider ways to take better advantage of existing density bonuses for affordable housing, applying for SHIP or other flexible subsidy programs that would facilitate housing developments with setasides for low-income households.

Continue to work with the county and cities to further streamline the development process and encourage other agencies to be mindful of potential barriers to housing development. This is not to say that regulations and fees are never necessary; rather that it can be useful to review regulations and fees to ensure that they are still meeting important local goals.

Groups like the Florida Housing Coalition can be useful partners for understanding how land banks or community land trusts can be best implemented in Florida.

SUMMARY

- Reviewing zoning/development codes to balance new and existing needs.
- Taking advantage of existing ‘rural’ zoning designation to help potential developers.
- Considering denser housing through amendment to Land-Use plans.
- Consider taking potential development areas into account when considering any future expansion of the mining overlay, e.g. proximity to municipal boundaries, schools, or to recreational amenities.
- Taking advantage of declining property markets to purchase vacant or underutilized properties for new housing development.
- Evaluate current stock of available property and purchase additional property to assemble parcels appropriate for housing across income levels. Create a land bank.
- Creating a Community Land Trust that is set up to preserve long-term affordability.
- Focusing new development efforts to meet the needs of households between 80% - 200% of county median income.
- The target home-ownership opportunities should be in the range of \$93-300,000.
- Use of subsidies like SHIP can make homes more affordable houses.
- Expanding housing as a part of a comprehensive economic development strategy.
- Identifying and working closely with potential builders will be helpful.
- ‘Starter Homes’ for residents earning 100-200% of median income.
- CRA & IDA funds can be used to leverage infrastructure development.
- Develop infill and multi-family options in core area.
- Partnering with state to take advantage of the existing density bonuses for affordable housing.
- Working with counties and cities to streamline the development process.
- Understanding best implementation of land bank and CLT with the help of Florida Housing Coalition group.