

2023

Baseline
REPORT



Home Coalition

December 2024

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About the Coalition



The Home Coalition is a collective impact initiative working to ensure 80% of people in SWFL have access to housing and transportation that costs less than 45% of their income by 2040.



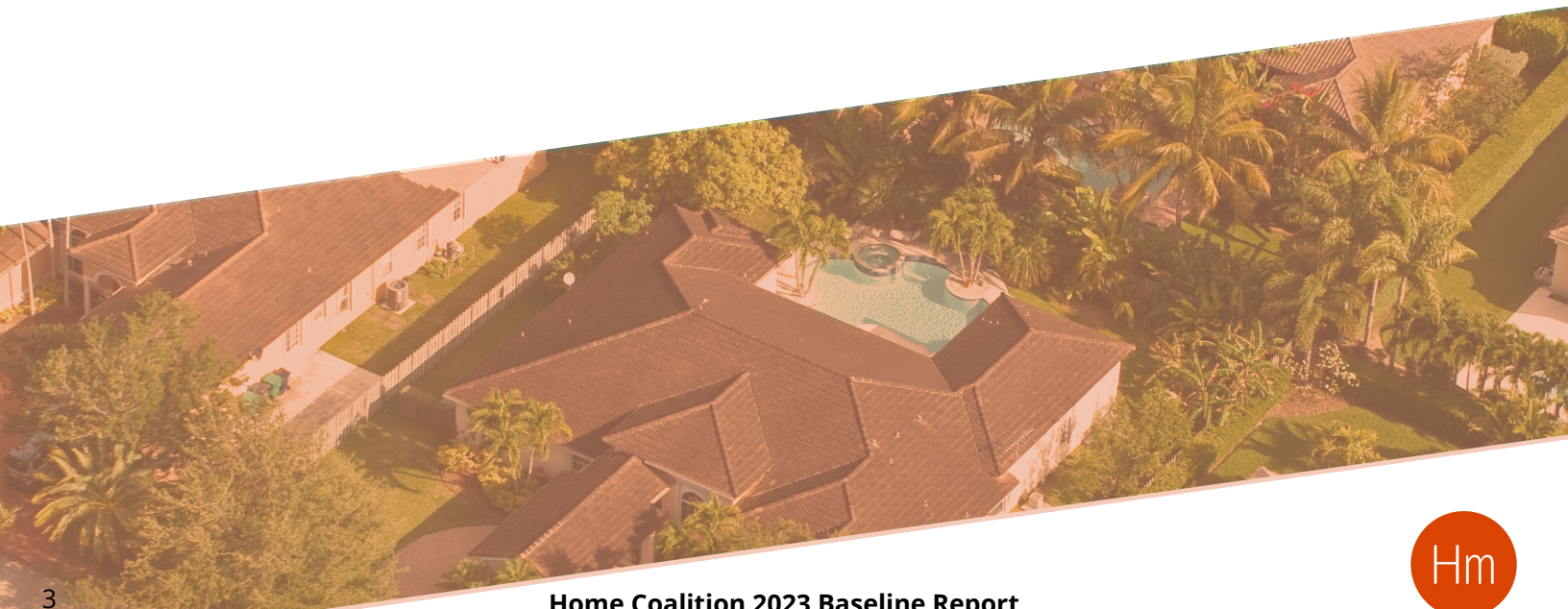
The target population includes all residents in the five county region, including Charlotte, Collier, Glades, Hendry and Lee counties.



Through collaborative efforts, coalition partners use collective impact strategies to create projects focused on achieving our primary goal: ensuring Southwest Florida's housing and transportation systems support access to housing that fits within individual and family budgets.



Rent and mortgage payments are typically the biggest expense in a monthly budget. Housing and transportation costs have become increasingly expensive in Southwest Florida, leaving many cost burdened. This means they are paying a disproportionate share of their income for these expenses. This can force people to make tradeoffs like putting off preventative healthcare, purchasing cheaper, less nutritious food, or forgoing continuing education because they need to work more hours to make ends meet. To support a high quality of life for all Southwest Floridians, stakeholders and community members will have to work together to improve housing and transportation outcomes.



Executive Summary

To track progress toward the Home Coalition's shared goal of ensuring 80% of Southwest Florida residents have access to housing and transportation that costs less than 45% of household income by 2040, it is important to establish a baseline from which progress can be measured. The coalition established a set of outcomes and collected data in May of 2023 to establish this foundational baseline. At that time, only 27.7% of neighborhoods across the region meet this threshold, highlighting a significant gap.

Outcome 1: Affordable Housing Starts

The goal for affordable housing starts is an annual increase of 5%. Analysis of 2022 data shows that all counties except Glades County exceeded this benchmark, indicating growth in affordable housing stock in the majority of the region. This positive trend supports the coalition's efforts to expand housing access.

Outcome 2: Preservation of Subsidized Housing

To maintain affordable housing availability, the coalition monitors the preservation of subsidized units. Baseline data reveals a net loss of 22 subsidized units over three years, with 771 units lost to expiring subsidies and 749 new units added to the market. This small but cumulative loss suggests a need for increased focus on strategies to offset the expiration of subsidies and maintain housing stability for low-income residents.

Outcome 3: Transportation Affordability

The coalition's goal for transportation affordability aims for transportation expenses to stay at or below 15% of household income. However, baseline data shows no county in the region meets this target. Rural counties report particularly high transportation costs, with residents spending an average of 36% of their income on vehicle ownership and operation—exceeding even the recommended 30% income allocation for housing expenses.

Outcome 4: Vehicle Miles Traveled

Daily vehicle miles traveled (DVMT) across the region in 2021 is established at 41,172,270. In 2022 there were increases in the amount of Daily Vehicle Miles Traveled in all five counties and the region totaling up to 43,358,452 miles. This metric serves as a critical benchmark for the coalition's goal of reducing miles traveled. High vehicle miles traveled suggest that residents are traveling significant distances for work, education, and daily needs, further underscoring the need for increased housing and economic opportunities within closer proximity to reduce travel time and transportation costs.

Together, these baseline findings illustrate the region's existing housing and transportation challenges, setting the stage for ongoing measurement and coalition projects to achieve the 2040 goal. Targeted strategies in housing production, preservation, and transportation development will be essential to closing gaps and creating a sustainable, accessible environment for all residents in Southwest Florida.

Introduction

The baseline report establishes the Home Coalition's shared outcomes, goals, and targets. This does two things. First, it allows partners to focus efforts in ways that will make changes to housing and transportation choices in Southwest Florida. Second, it ensures that collective work is centered around data and measurement.

The Home Coalition has set an ambitious goal to ensure affordable living for the region's residents. By 2040, the coalition aims to have 80% of people in Southwest Florida with access to housing and transportation costs that do not exceed 45% of their household income.

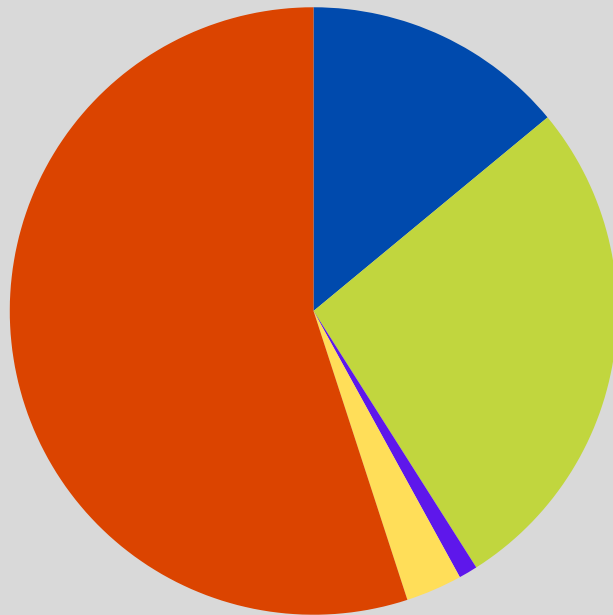
To achieve this overarching goal, the coalition has identified four key outcomes that serve as guideposts for initiatives and progress tracking. These long-term outcomes encompass the production of new affordable housing units, the preservation of existing subsidized housing, the promotion of affordable and viable transportation options, and the reduction of overall commute times.

This report uses data that was collected in May of 2023, when the Home Coalition was started. Some of the data is collected monthly and is May 2023 data. Some of the data is collected annually, so the most recent information was from 2022. Accordingly, there are citations throughout.

By consistently monitoring and demonstrating progress towards these outcomes, the coalition can effectively evaluate the impact of collective efforts and make data-driven decisions to refine strategies, ultimately working towards a future where Southwest Florida residents can access quality housing and transportation without compromising their financial well-being.

Demographics

Figure 1: SWFL Population 2022



Counties and their % of Region population:

- Charlotte 14%
- Collier 27%
- Glades 1%
- Hendry 3%
- Lee 55%

Source: Florida Office of Economic and Demographic Research
Prepared by the Regional Economic Research Institute

Figure 1 shows the population of each county in Southwest Florida as a percentage of the population of the region. Table 1 shows the population of each county in the Southwest Florida region. Southwest Florida’s population is growing quickly, outpacing state growth since 2010.

| County | 2012 | 2022 | % Change |
|-------------------|-----------|-----------|----------|
| Charlotte | 163,119 | 196,742 | 20.6% |
| Collier | 327,972 | 390,912 | 19.2% |
| Glades | 12,479 | 12,273 | -1.7% |
| Hendry | 38,033 | 40,633 | 6.8% |
| Lee | 639,653 | 802,178 | 25.4% |
| Southwest Florida | 1,181,256 | 1,442,738 | 22.1% |



Coalition Shared Goal

Ensure 80% of people in Southwest Florida have access to housing and transportation that costs less than 45% of their income by 2040 is a crucial goal for promoting financial stability and quality of life in the region. When households spend an excessive portion of their income on housing and transportation, they have fewer resources available for other essential needs such as food, healthcare, and education. By setting a target of keeping these costs below 45% of income, the coalition aims to alleviate the burden of housing and transportation expenses, enabling families to allocate their resources more effectively and improve their overall well-being.

Ensure 80% of people in Southwest Florida have access to housing and transportation that costs less than 45% of their income by 2040

Using Census housing data and modeled transportation costs, the [H+T Index](#) maps the Census blocks in each jurisdiction where a “regional typical” household could spend 45% or less on housing and transportation costs. Note that CNT uses the term “neighborhood” instead of Census blocks. A regional typical household earns the area median income (AMI) with an average household size and average number of household commuters for the region. The H+T Index also maps the affordable Census blocks for a “regional moderate” households, or ones earning 80% AMI.

To do this:

1. Enter the city or county name into the H+T Index interactive map;
2. Choose Housing + Transportation Costs % Income;
3. Adjust the Focus to either Municipality or County;
4. Select Neighborhood Statistics; and
5. Report the sum total percentage of Census blocks (neighborhoods) where a typical household would spend 45% or less on housing and transportation costs combined. Combine the percentages from the following 3 cohorts: < 24%, 24-36%, and 36-45%.

As of May 2023, we are a long way off from meeting our goal of 80% of people in Southwest Florida having access to housing and transportation that costs less than 45% of income by 2040.

| | |
|-------------------|-------|
| Charlotte | 16.8% |
| Collier | 34.9% |
| Glades | 0% |
| Hendry | 29.2% |
| Lee | 26.8% |
| Southwest Florida | 27.7% |

For a typical family that makes the median income in each of the counties in Southwest Florida, when aggregated for the region, only 27.7% of neighborhoods, the term used rather than “census block”, pay less than 45% of their income on housing and transportation. Residents are paying too large a share of their take home pay on mortgages, home and car insurance, gasoline, and other home and vehicle expenses.

27.7% Only 27.7% of neighborhoods are meeting the shared goal of paying less than 45% of their income for housing and transportation



Coalition Outcomes

There are four coalition outcomes. Two of the outcomes measure housing and two measure transportation. Details follow for each of the goals, how to get current data to measure them, and the 2022 baseline.



Outcome 1: Affordable Housing Production

Demonstrate new affordable housing starts are being produced at a rate of 5% annually



Outcome 2: Affordable Rental Housing Preservation

Demonstrate no loss of subsidized affordable housing units due to expiring subsidies



Outcome 3: Transportation Affordability

Demonstrate that the total driving cost is 15% or less of the regional typical household income



Outcome 4: Vehicle Miles Traveled

Demonstrate an annual decrease in vehicle miles traveled measured from a baseline year

Source: Technical Guide to the STAR Community Rating System, Version 2.0, 2016



Affordable Housing Production

Demonstrating new affordable housing starts are being produced at a rate of 5% annually is a key outcome that directly addresses the need for increased housing supply and affordability in Southwest Florida. As the demand for housing continues to grow, it is essential to ensure that enough of new housing developments cater to individuals and families with limited incomes. By tracking and achieving an annual growth rate of 5% in affordable housing starts, the region can gradually expand its stock of affordable housing options, providing more opportunities for residents to secure decent and affordable living spaces.

Outcome 1: Demonstrate new affordable housing starts are being produced at a rate of 5% annually

To meet the requirements for outcome 1 we must demonstrate that the production rate of new housing is greater than or equal to 5% annually. For example, if in 2020, the community had 1,000 affordable housing units, then by 2021, the total number of housing units produced would need to be 1,050, or 50 more per year.

To calculate this number:

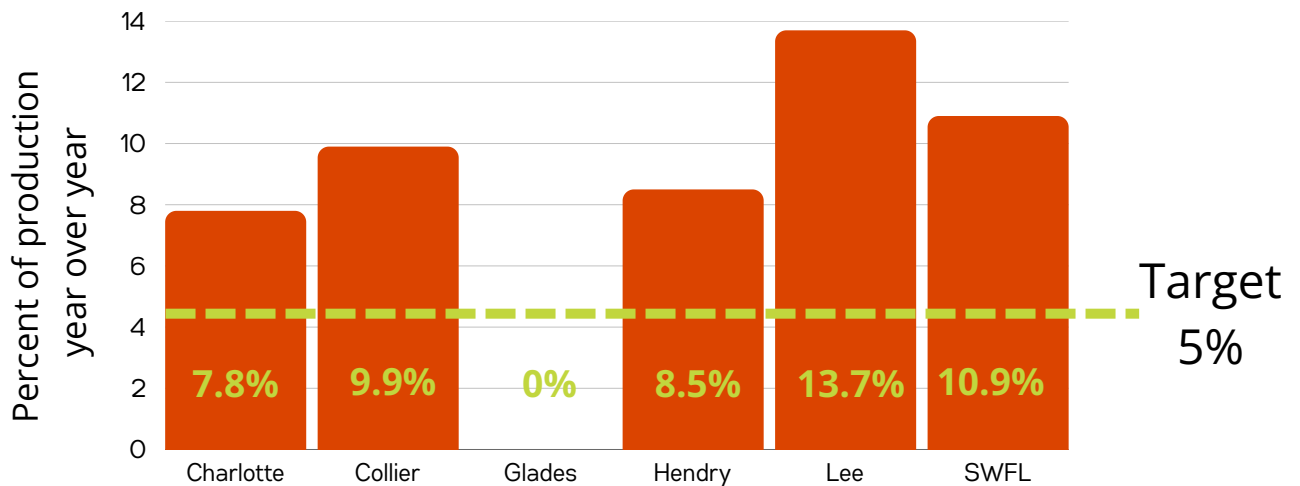
- Go to the [Florida Housing Clearing House](#) that is compiled by University of Florida's Shimberg Center
- Select "Assisted Housing Inventory"
- Select the County
- At the top click the button to "Download Excel Data"
- At the bottom of the downloaded spreadsheet, find the tab that has a list of the Assisted Housing Inventory Property List"
- In this data, because of the definition of "affordable housing", find the number of units that are for 60% AMI and lower
- Calculate the number of units that were in existence prior to this year
- Calculate the number of units that went online this year
- Divide this year's units by the total prior to this year. If this amount is greater than 5%, the goal was met



Affordable Housing Production

As of June 2023, all of the counties in Southwest Florida except Glades County are meeting the goal of producing new affordable housing starts at a rate of 5% higher than the previous year. This data is comparing starts from 2022 to 2023.

Figure 2: Affordable Housing Production



[Source: Florida Housing Data Clearinghouse, Shimberg Center, University of Florida](#)

While Glades county does not have any units that were started that satisfy the qualities for this metric, overall in Southwest Florida, there were 1,089 units started in 2023. This is a 10.9% increase from the number of affordable units available in 2022. This exceeds the goal set for the coalition.

10.9%

Increase in affordable units started from 2022 to 2023, which totals 1,089 units in Southwest Florida.



Affordable Rental House Preservation

Demonstrating no loss of subsidized affordable housing units due to expiring subsidies is a critical outcome that aims to preserve the existing stock of affordable housing in Southwest Florida. Subsidized housing units play a vital role in providing low-income households with access to quality housing at reduced costs. However, these subsidies often have expiration dates, and if not renewed or extended, the units may become unaffordable for their current or future residents. By actively monitoring and ensuring that no subsidized units are lost due to expiring subsidies, the outcome aims to safeguard the availability of these essential housing resources for those who need them most.

Outcome 2: Demonstrate no loss of subsidized affordable housing units due to expiring subsidies

HUD supports production of low-income housing by providing subsidies to private property owners, typically landlords of multi-family rental units, who then offer reduced-rent units to low-income households. These arrangements exist for a fixed contract period, usually between 20-40 years, at which point the owner can renew the contract or pay off the mortgage and convert the property to a market-rate unit. If surrounding property values have risen substantially during the contract period, the owner can gain a windfall profit by converting the property to market-rate, negating the federal government's long-term investment in the subsidy and resulting in the loss of an affordable housing unit for a low-income family.

To demonstrate no subsidized affordable housing units have been lost due to expiring subsidies in the past 3 years, data for this outcome is likely available in the community's HUD Consolidated Plan or is already being tracked by a local housing agency. For planning purposes, data on expiration dates of existing contracts is available from [HUD's Multi-family Assistance & Section 8 Contracts Database](#). Provide the number of subsidized affordable housing units that have been maintained over the past 3 years and the methods used to protect expiring subsidies.



Affordable Rental House Preservation

This metric is the combined loss over a three year period. The data below is from 2021 through 2023. The target is no net loss.

Figure 3: Subsidized Units Added and Lost

| County | Units Lost between 2021 and 2023 | Units Added between 2021 and 2023 | Unit Difference | Met Target? |
|---------------|----------------------------------|-----------------------------------|-----------------|-------------|
| Charlotte | 120 | 88 | -32 | No |
| Collier | 362 | 82 | -280 | No |
| Glades | 0 | 0 | 0 | N/A |
| Hendry | 0 | 0 | 0 | N/A |
| Lee | 289 | 579 | 290 | Yes |
| Totals | 771 | 749 | -22 | No |

Source: [HUD Multi-family Assistance and Section 8 database](#)

Of note, when you examine the Shimberg Center data for subsidized housing development, the rural counties have markedly fewer units than the coastal counties. Glades has two projects with a total of 78 units. Hendry County's most recent project, the *Pollywog Creek Mews*, was a refurbishment of a development from 1960 and has 28 units for senior citizens.

-22 Units

While Lee County had a large increase in subsidized units over the three year period, the net losses combined for 22 units lost from 2021 through 2023





Transportation Affordability

Demonstrating the average total driving cost is 15% or less of the regional typical household income addresses the affordability of transportation in Southwest Florida. Transportation expenses, including vehicle ownership, maintenance, and fuel costs, can significantly impact a household's overall financial burden. By setting a target of keeping these costs at or below 15% of the typical household income, the initiative aims to ensure that transportation remains an accessible and affordable necessity for residents. This outcome not only promotes financial stability but also encourages the development of more efficient and cost-effective transportation options within the region.

Outcome 3: Demonstrate the average total driving cost is 15% or less of the regional typical household income

Automobile travel is more expensive than walking, biking, or public transit use. More affordable housing options further away from city centers often result in longer driving commutes, which may cancel out the cost savings. These households are also the most vulnerable to fluctuations in gasoline prices and the financial hardship of major car repairs.

The Center for Neighborhood Technology (CNT) created the [Total Driving Cost calculator](#) to measure automobile affordability factoring in both annual auto ownership and gas costs. Transportation costs are considered affordable if they are 15% or less of household income. To achieve this outcome, we must show that the estimated driving cost for households in the jurisdiction is less than or equal to 15% of Regional Typical household income.

To do this, open the [Total Driving Cost calculator](#) and follow these instructions:

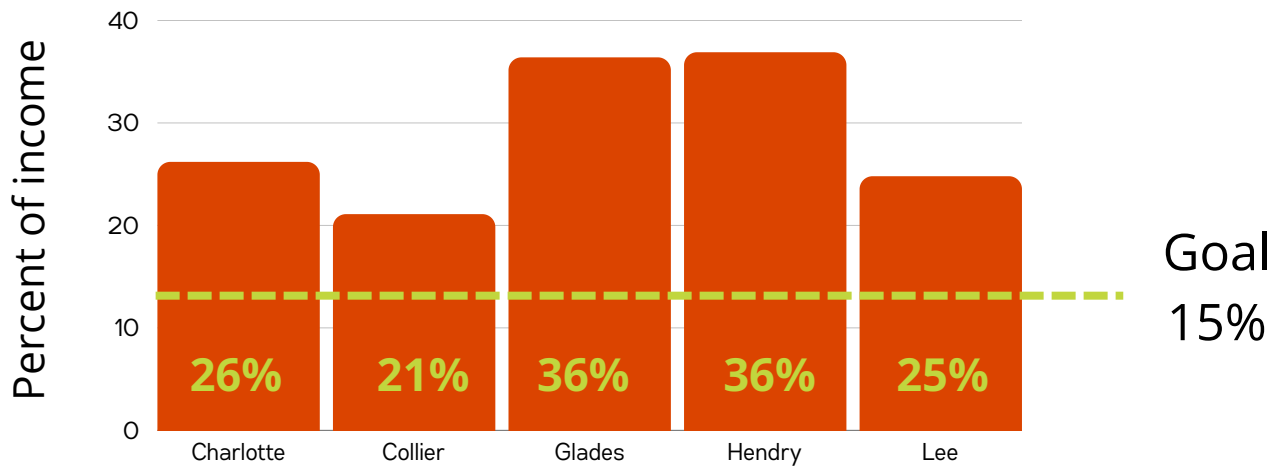
1. Enter the city or county name
2. Adjust the slider to an average gasoline price per gallon in the jurisdiction. The Department of Energy's Fuel Economy website provides links to average gasoline prices for U.S. cities and counties
3. Confirm the radio button in the top bar is marked Regional Typical
4. Record the percent of estimated driving to affordability costs if less than or equal to 100%



Transportation Affordability

From the H&T Index by the Center for Neighborhood Technology in May of 2023, none of the counties in Southwest Florida pay below 15% for their vehicles, insurance, fuel and maintenance.

Figure 4: Cost as percentage of income to own and operate a vehicle by county



Source: [Center for Neighborhood Technology Total Driving Cost Calculator](#)

The costs of owning and operating a vehicle in Southwest Florida are above 15% of income. Vehicle prices have gone up, interest rates have been high, and Florida has some of the highest car insurance rates in the country. Moreover, the expense of vehicles is markedly higher in the rural counties, Glades and Hendry. In these areas, vehicle costs at times can be higher than housing costs. Having a vehicle in Southwest Florida is very nearly a necessity, with residential and business centers generally being zoned far apart and a lack of reliable, regularly scheduled public transportation throughout the region.

29%

The average percent of the median household income spent on the cost of owning and operating a car in Southwest Florida in 2023





Vehicle Miles Traveled

Demonstrating an annual decrease in vehicle miles traveled measured from a baseline is the result of residents having to spend less time in vehicles. The outcome supports resilient transportation practices and reduces the overall environmental impact in Southwest Florida. Excessive vehicle usage contributes to increased congestion, air pollution, and greenhouse gas emissions, all of which can negatively affect the quality of life in the region. Alternative modes of transportation, such as public transit, carpooling, or active and safe transportation (walking and cycling) create opportunities to achieve a year-over-year reduction in vehicle miles traveled. This outcome not only promotes resilience but also aligns with the goal of reducing transportation costs for households.

Outcome 4: Demonstrate an annual decrease in vehicle miles traveled measured from baseline

Vehicle miles traveled (VMT) is the total number of miles traveled. VMT is an important measure because it has a direct impact on traffic congestion, air pollution, and greenhouse gas emissions. VMT is calculated by multiplying the amount of daily traffic on a roadway segment by the length of the segment, then summing all the segments' VMT to provide a total for the geographical area.

Data for this measure is available for the years 1982 to 2014 for the 101 most populated urban areas in the [U.S. from the Texas A&M Transportation Institute's Urban Mobility Information website](#). The only municipality in Southwest Florida that is in the 101 most populated urban areas in the U.S. is Cape Coral, and there is some interesting data that can be gleaned from that source. However, to get Vehicle Miles Traveled from all the counties, you can find them on the Florida Department of Transportation website. The steps are listed below:

- Go to [fdot.gov](https://www.fdot.gov)
- Click on the tab that says "[Maps & Data](#)". You will find that along the top right side of the home page.
- Scroll down to frequently requested resources and click on [Mileage](#)
- Click on "[Public Road Mileage and Travel \(DVMT\) Report](#)"
- Click on the link that says "Summary since 1991"
- Go to the most recent year to collect data on the Daily Vehicle Miles Traveled



Vehicle Miles Traveled

From Texas A&M's Transportation Institute website for Urban Mobility, only Cape Coral, Bonita Springs and North Port-Port Charlotte are listed. For data from all five counties you have to go to the Florida Department of Transportation Website to get Daily Vehicle Miles Traveled. In the chart below you can see the data for the region.

Figure 5: Daily Vehicle Miles Traveled

| | Charlotte | Collier | Glades | Hendry | Lee | SWFL |
|--------------------|-----------------|-----------------|----------------|----------------|-------------------|-------------------|
| 2021 | 6,785,148 | 10,649,760 | 666,328 | 1,327,637 | 21,743,397 | 41,172,270 |
| 2022 | 7,210,450 | 11,167,906 | 703,363 | 1,413,701 | 22,863,032 | 43,358,452 |
| Difference | +425,302 | +518,146 | +37,035 | +86,064 | +1,119,635 | +2,186,182 |
| Met Target? | No | No | No | No | No | No |

Source: [Florida Department of Transportation, Public Road Mileage and Travel \(DVMT\) Report](#)

In all five counties and the region there was an increase in vehicles miles traveled. Perhaps there was such an increase because this data was as our region was coming out of the COVID pandemic, or perhaps it is from population growth. Over time we will see if we are able to decrease vehicle miles traveled.

33

Hours

Number of hours of delay that a commuter had per year in Cape Coral due to traffic congestion in 2022. These delays also ended up costing \$742 for the year.

Source: [2023 Urban Mobility Report and Appendices](#)

