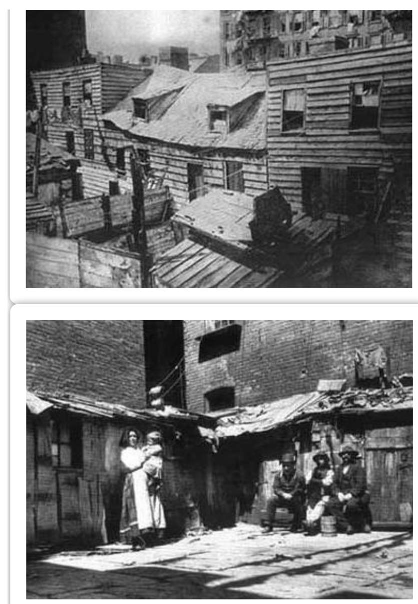
Chapter Seven



Affordable Housing

I. INTRODUCTION



Jacob Riis; How the Other Half Lives: Studies Among the Tenements of New York (1891)

The need for safe, decent, and affordable housing is chronicled through history. In 1891, Jacob Riis published “How the Other Half Lives”, a photo journal documenting the living and working conditions of the poor residing New York City tenement housing. Riis argued for better housing, adequate lighting, adequate sanitation, and the construction of city parks and playgrounds. Riis believed that charitable citizens would help the poor when they saw for themselves how "the other half" lived.

In 1949, the Federal Housing Act first called for a decent home in a suitable living environment. So how are Florida and the East Central Florida Region responding to this long-standing call for social equity?

A 2009 ‘Time’ article notes that “most Floridians seeking affordable housing still can’t muster the means, credit history or job security to land a mortgage – even for a $100,000 fixer upper….” It is certainly not surprising to many workers, community groups, housing advocates, businesses, governments, and environmentalists that safe, sanitary, and affordable housing is becoming an increasingly difficult goal to obtain. The ability of community professionals such as nurses, teachers, police officers, and first responders to find a reasonably priced home is important to the health of our region both socially and economically but it is far too often out of reach.

A combination of factors has created this affordability gap. Simply put, wages have not kept pace with cost of living increases. To properly address the barriers and issues, strategies must be tailored to local conditions but crafted with regional realities in mind. The proliferation of suburban

development following World War II has decentralized jobs and shaped growth and development patterns in metropolitan areas throughout the Country including the Central Florida Region. The fiscal, environmental, and socio-economic consequences of sprawl has ignited growing interest in developing regional solutions to affordable housing needs.

II. DEFINING HOUSING

Affordable housing really differs from market rate housing in two aspects: First, the household income of the family occupying the unit typically falls below the median income for the area; and, second, the home is likely to be financed in a manner that is not considered conventional. It is a common misconception to consider housing stock affordable simply because previous market rate housing has slipped in value due to economic downturns or poor housing stock condition. Like market rate housing, affordable housing should exist in all market conditions and remain structurally sound, safe, and sanitary.

> Nationally - burden has risen since 1950 but escalated dramatically between 2000 and 2007. In this period, the number of cost-burdened homeowners went from 12 to 23 million, while the number of cost-burdened renters rose from 13 to 18 million. More than one out of three households and half of renters is cost-burdened
>
> *APA, March 2009, 'The Case for Affordable Housing', Alan Mallach, FAICP*

The Florida Administrative Code (FAC) defines affordable housing to mean "a situation where monthly rents or monthly mortgage payments for housing, including taxes, insurance and utilities, do not exceed 30 percent of the gross annual income of the development's very low, low, and moderate income employee households". The Code further defines:

> Affordable housing should not be confused with public housing. Affordable housing is typically built by the private sector or non-profits with a mix of private and public funding.

- ✓ Very low: At or below 50% of median adjusted gross household income
- ✓ Low: Above 50% but at or below 80% of median adjusted gross household income
- ✓ Moderate (Workforce): Above 80% but at or below 120% of median adjusted gross household income

Income as it relates to housing can also be couched in terms of 'Cost Burden'. Cost burden is generally defined as spending more than 30 percent of gross income on housing.

Families spending more than 30% on housing begin to lose the ability to pay for other necessities such as utilities, transportation, food, clothing, and healthcare.

III. DEFINING NEED FOR AFFORDABLE HOUSING

Detailed county profiles are located at the end of this chapter and are courtesy of the '*University of Florida – Shimberg Center for Housing Studies' (December 2010)*. Each profile includes a general housing market overview, a needs analysis, an elderly household summary, and a substandard housing summary. A brief summary description for each county within the region is as follows:

Brevard County

Brevard maintains a high home-ownership rate relative to state averages. The average home value and median sales price are lower than state averages. Cost-burden in Brevard County is twenty-four percent (24%) of all households, which is lower than the twenty-nine percent (29%) state average. In general, the condition of the housing stock is good in comparison to state averages.

Lake County

Lake maintains a high home-ownership rate relative to state averages. The average home value and median sales price are slightly below state averages. Cost-burden in Lake County is twenty-three percent (23%) of all households, which is lower than the twenty-nine percent (29%) state average. In general, the condition of the housing stock is good in comparison to state averages.

Orange County

Orange maintains a lower home-ownership rate relative to state averages. The average home value is consistent with state averages and the median sales price is higher than the state average. Cost-burden in Orange County is thirty percent (30%) of all households, which is slightly higher than the twenty-nine percent (29%) state average. In general, the condition of the housing stock is good but home overcrowding is higher than the state average.

Osceola County

Osceola maintains a slightly lower home-ownership rate relative to state averages. The average home value and median sales price are below state averages. Cost-burden in Osceola County is thirty-one percent (31%) of all households, which is slightly higher than the twenty-nine percent (29%) state average. In general, the condition of the housing stock is good but home overcrowding is higher than the state average.

Median Home Price Comparison

- ✓ $264,436 – median price of a home in the Orlando region in 2007.
- ✓ $123,000 – median price of a home in the Orlando region in 2009

Source: Orlando Sentinel (12/31/09)

Seminole County

Seminole maintains a lower home-ownership rate relative to state averages. While the average home value is consistent with state averages the median sales price is higher than the state average. Twenty-five percent (25%) of all households are cost-burdened, which is lower than the twenty-nine percent (29%) state average. The cost-burden to elderly households is higher at thirty percent (30%). In general, the condition of the housing stock is very good in comparison to state averages.

Volusia County

Volusia maintains a high home-ownership rate relative to state averages. The average home value and median sales price are below state averages. Cost-burden in Volusia County is twenty-eight percent (28%) of all households, which is slightly lower than the twenty-nine percent (29%) state average. In general, the condition of the housing stock is very good in comparison to state averages.

IV. BARRIERS TO AFFORDABLE HOUSING

A. Unfunded Mandates

State legislators often pass Bills related to housing without fully understanding the unintended consequences that may result. Legislation that increases the cost to build a home is typically passed through to the homeowner at the time of purchase.

> "Regulatory barriers can increase housing costs anywhere from 10 to 35 percent and, in many cases, can even prevent its construction"
>
> *"Creating a Task Force on Regulatory Barriers to Affordable Housing"*
> *U.S. Department of Housing and Urban Development*
> *Office of Policy Development and Research, 2007*

B. Conversion

The conversion of rental housing into condominiums typically results in removing previously affordable stock from the market. This has been a significant issue in Florida and it is important to recognize that ownership is not necessarily a goal or desire for many people.

C. Mobility and Commuting

Affordable housing stocks that are separated from mass transit service are less likely to succeed because a significant portion of income must be diverted to transportation leading to an increased cost-burden. Rising transportation costs, which result from sprawl and the inability to utilize transit, further exacerbate the problem.

D. Proximity to Jobs

Affordable housing projects that are located near job centers are much more prone to success especially when transportation alternatives exist.

Overcrowding

- ✓ According to the U.S. Census Bureau, overcrowding is defined as more than one person per room. 1.5 persons per room is considered severely overcrowded.
- ✓ Although renters make up less than 1/3 of households, they make up nearly 2/3 of overcrowding.

E. Advocacy and Coordination

Many affordable housing proponents lack the resources to effectively lobby for integrated housing policy.

F. Zoning Codes

Restrictive zoning codes that advance exclusionary regulatory provisions such as minimum square footage requirements preclude the development of smaller, new affordable dwelling units and result in larger and more costly homes throughout a community.

G. Building Codes

Building codes that require 'hardening' to protect from natural disasters are appropriate but add cost to housing.

H. Development Fees

Permitting, building, and other related development related fees, such as impact fees, can be significant and inherently impact the cost of housing.

I. Subdivision Walls

Many communities require walls, masonry or otherwise, to be built around the perimeter of new subdivisions. At an estimated cost of $85-$100 a lineal foot, a masonry wall potentially adds thousands to the cost of homes in those subdivisions. Walls also block pedestrian egress to neighborhoods and hinder the ability to implement Safe Routes to School principles.

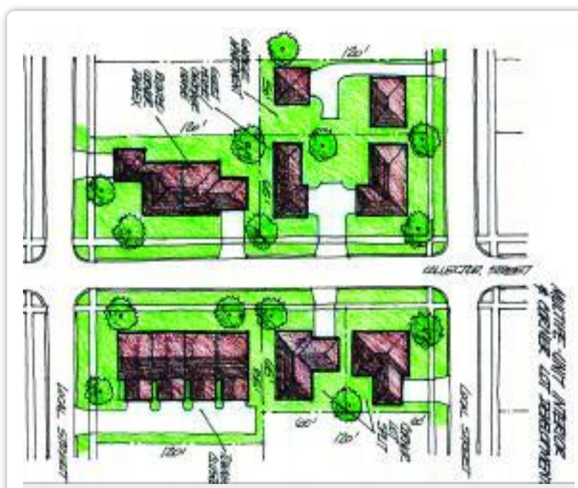


Photo: 'Creating Inclusive Communities in Florida' Florida Housing Coalition/1000 Friends of Florida

One key to overcoming these barriers is to look at regulatory reform that supports a quality product at the expense of an expedited process and reduced developer cost. A 1991 Kemp Commission Report entitled "Not in My Back Yard: Removing Barriers to

Affordable Housing", identified regulatory barriers as a major impediment to providing affordable housing. The report found that "exclusionary, discriminatory, or unnecessary regulations constitute formidable barriers to affordable housing". These barriers hold true today and continue to affect a broad spectrum of America's population.

Another significant issue to overcome is that of public perception. While citizens often agree that affordable housing is necessary, they also often prefer the development not be located near them. Opponents to affordable housing projects will often argue traffic, school, and property value issues when, in fact, the opposition may be truly based upon prejudice, misinformation, or socioeconomic differences.

Local opposition to proposed lower income housing developments is one of the greatest challenges facing efforts to promote smart growth both regionally and nationally. It is not uncommon to find strong public support for environmental, traffic, and open space programs that curb the effects of sprawl. Yet, proposals that serve to attack sprawl such as infill development, cluster and mixed-use development, and high-density rental housing often meet intense community opposition. Overcoming this impediment and changing attitudes will be necessary to achieve successful projects.

HOUSING AND THE REGIONAL VISION

Many metropolitan regions are now realizing that long standing conventional land-use policies have dispersed employment centers without providing for the complementary workforce housing necessary to sustain them. Sprawl, long commuting distances, air pollution, and increasing demands on infrastructure are just some of the consequences. The Central Florida 2050 Regional Vision recommends the *smart growth* principle of promoting more compact development patterns that counter the effects of sprawl by offering amenity rich urban centers connected by transit served corridors. The redevelopment of transit served corridors with mixed uses at appropriate densities offer opportunities to create dispersed and integrated housing.

'Smart growth' does not mean 'no growth', but instead promotes the redevelopment of downtowns and the revitalization of neighborhoods where much of the affordable housing stock already exists. It encourages compact development that makes use of existing infrastructure, encourages a mix of uses and offers transportation alternatives, which in turn creates well-designed communities that cater to a variety of incomes and lifestyles.

The changes in household composition, housing needs, and the growing diversity of our region's population complicate the process of building affordable housing. The ECFRPC is tasked by state law to develop affordable housing policies that will result in a range of affordable housing options across the region.

Table 1.

Compact Development – Housing Benefits	
Integration	Ability to provides for diverse, equitable and socially responsible development within mainstream market development
Lower Cost	Smaller lots offer a variety of housing options in a compact area including apartments, condominiums, duplexes, accessory dwellings, and single-family homes
Economy	A range of housing types and costs provides both a market and an employee source for community businesses and offices
Infrastructure	Compact development provides for efficiencies with respect to water, sewer and additional infrastructure extensions reducing the burden on taxpayers
Convenience	Compact development offers auto-independent access to shops and worksites while reducing transportation costs and increasing disposable income

VI. FLORIDA'S AFFORDABLE HOUSING LAW

Housing is addressed at every level of Florida's growth management process, beginning with the 1985 Growth Management Act. The Florida Administrative Code (FAC) requirements for the Housing Element are found in 9J-5, which notes the purpose of the element is to "provide guidance to local governments to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing".

Each Regional Planning Council is required to adopt a regional strategic policy plan that includes a housing element and the State of Florida's Comprehensive Plan (FS 187), adopted in 1985 has "Housing" as its fifth goal, stating:

> *The public and private sectors shall increase the affordability and availability of housing for low-income and moderate-income persons, including citizens in rural areas, while at the same time encouraging self-sufficiency of the individual and assuring environmental and structural quality and cost-effective operations.*

The Growth Management Act requires every local government in the state of Florida to adopt a housing element that addresses adequate affordable housing, including housing for those with special needs. This trickles down to local government in The Local Comprehensive Planning and Land Development Regulation Act (FS 163, Part II) requiring each community to incorporate a housing element in their local comprehensive plan, which includes "Standards, plans and principles for the provision of housing for all current and anticipated future residents, the elimination of substandard dwelling units, and the structural and aesthetic improvement of existing housing".

Of interest is that almost every piece of legislation either provides for the development of housing programs and infers or specifically states that 'concentrations' of affordable housing should be avoided, which fully speaks to community integration.

In an effort to advance affordable housing, the Sadowski Act was passed by the Florida legislature in 1992. The Act promulgated a dedicated source of revenue for affordable housing from a 20 cent increase in documentary stamp collection that results from real estate transactions. In addition, the Act created the State Housing Initiatives Partnership program (SHIP) to which a portion of that dedicated source of revenue is allocated for the implementation of local housing programs.

SHIP participation requires local communities to expedite processes and government actions related to affordable housing approval including the acquisition of any land-use permits and/or development orders. The thought behind this stipulation suggests that lengthy delays will increase the cost of development beyond the point of feasibility.

A. THE BASICS

Local housing policy is often shaped by the character and composition of a particular community. A community may choose to focus on the construction of additional housing that is affordable to lower income families while others are more likely to promote income subsidies to achieve the same mission. It then makes sense that a regional strategy would promote the development of both approaches.

Increasing the affordable housing supply may be the appropriate approach in areas of high housing cost and demand where the supply is already limited and where there is an imbalance between jobs and housing that is promoting sprawl and threatening economic competitiveness. In areas that contain an ample supply or even an excess of housing relative to demand, subsidy programs can often bridge the gap to home-ownership and typically at a lower cost than construction of a new unit.

Comparison!!

In some European countries, housing allowances are entitlement programs. And in France, many new affordable rental housing units are included in mixed income condominium projects, financed through partnerships between non-profits and private developers.

B. HOUSING AND ECONOMIC DEVELOPMENT

Many regions nationally are only just beginning to realize that a lack of affordable housing options has significantly contributed to the current economic climate. As Central Florida becomes more aware of its own economic fragility, this region must also begin to address housing as an integral component to sustained growth. It then stands to reason that housing policy must be linked to regional economic development strategies if the region is to compete both nationally and globally.

Affordable and available housing is a key factor influencing the decision of new industry to locate in a prospective community. Policy must support this consideration and assure an ample supply of affordable housing is available throughout the region. In addition, it is imperative that new regional large-scale developments assess the number and type of jobs the development will produce. This could lead to a long-term affordability strategy that would provide a support system and offer a truly integrated community catering to all income levels and benefitting both employers and employees.

C. HOUSING AND TRANSPORTATION

Like most communities nationally, Central Florida communities traditionally consider housing affordable if their residents spend less than 30 percent of their income on home costs alone (cost burden) or if the housing stock is below market value due to economic downturns or housing condition. Unfortunately this affordability index typically does not account for transportation costs and the location of housing. Unlike house payments, transportation costs are often very difficult to track and quantify because they are paid in disaggregated ways. That said, sprawling development patterns have promulgated a "drive 'til you qualify" phenomenon in Central Florida and, according to the Center for Neighborhood Technology (CNT), many regional households are actually spending more than 45% of their income on housing and transportation costs combined. In other words, the further people live from work and the other things they do, the greater their monthly expenses.

This suggests that the region is in need of a new approach that would redefine affordability. The approach would calculate transportation and housing costs to demonstrate that community location, character, and design are better predictors of overall affordability than household size and income. The resulting affordability benchmark could be used to promote the location of households near transit and to direct transportation incentives and investments to foster affordability and economic competitiveness. This approach is further described in the next Section D.

D. METHODOLOGY

Current Approach

The Adequate Housing Uniform Standard Rule, otherwise known as 'Safe Harbor', is a methodology that is primarily applied to Developments of Regional Impact (DRI) with the intent of assessing housing needs as they might apply to any particular project. The methodology was developed in 1996 and involves:

- Projecting the number, types, and the wages of employees for the particular jobs generated by a development project.
- Estimating the number of these employees who will have a need for affordable housing.
- Estimating whether an adequate supply of affordable housing exists proximate to the project site to meet projected need.
- Determining that sufficient units are either available, will be constructed on site, and/or mitigated by some other method.

It can be argued that this formulaic methodology has yielded few positive results since its implementation and many jurisdictions have questioned its usefulness.

New Approach

The 'Safe Harbor' approach appears to have many flaws. It is limited in application and does not necessarily speak to housing quality, location, and community integration.

As such, a new methodology or policy direction that involves creating partnerships and providing for rich incentives may be more prone to success. A purely formulaic methodology cannot be successful on its own as any such method is subject to circumvention and manipulation. An alternative tool that jurisdictions within the Central Florida region might consider using is the 'The Housing + Transportation Affordability Index developed by the Center for Neighborhood Technology (CNT).

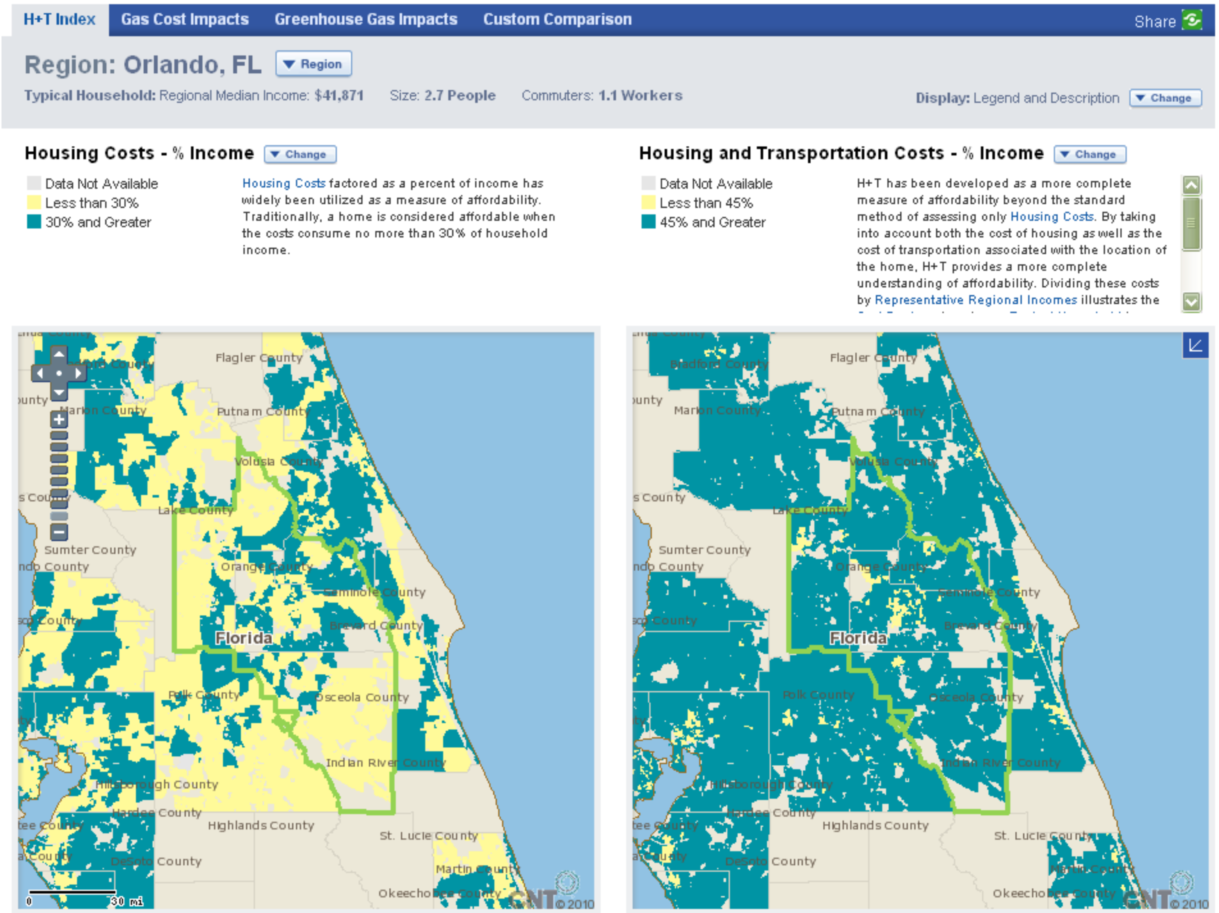
This index looks at 337 U.S. metro areas and compiles census data to compute housing and transportation costs as a percentage of household income. The index is an innovative tool that measures the true cost of housing based on its location by measuring the transportation costs associated with place. It says a neighborhood is affordable when housing and transportation cost consume no more than 45% of the average family's income and shows that particular patterns of development can significantly reduce household travel costs.

Affordability index will help city planning by: Marty Schladen/El Paso Times (August 2, 2010)

Communities with the highest rate of foreclosure correspond to those in which housing and transportation costs consume the greatest portion of family income.

The index could be used locally to promote the location of households near transit and to direct transportation incentives and investments to foster affordability and economic competitiveness.

The index could be particularly useful when deciding where to help finance low-income housing and when deciding whether to offer low-interest loans to first-time home buyers, builders of low-cost apartments, and other projects intended to help low-income citizens. The index also could be useful for residents trying to decide where to buy or rent.



http://htaindex.cnt.org/

"Penny Wise Pound Fuelish; New Measures of Housing + Transportation Affordability" CNT, March 2010

- ✓ Auto Ownership Drops as Residential Density Increases –Doubling residential density from 10 dwelling units per acre to 20 per acre reduces average car ownership by slightly more than a quarter vehicle per household. Car ownership represents the single biggest cost in a household transportation budget.
- ✓ Transit Ridership Grows as Residential Density Increases – In urban areas with public transit, the percent of commuters that use transit doubles from 15% to 30% of commuters as residential density increases from 10 to 20 units per acre, thereby reducing their travel costs and environmental impacts.

Transportation and Housing Affordability Transparency Act (THAT)

Federal legislative initiative that creates a transportation affordability index to provide information about the costs associated with the location of a home, including the cost of transportation.

- Act requires HUD to work with the Department of Transportation and other stakeholders to develop a transportation affordability index that measures the transportation costs associated with the location of a home. The index will consider a number of factors including the location and frequency of transit service, the average vehicle miles travelled in the area, and the availability of services such as grocery stores, bike lanes, community centers, and schools.

- The information will be shared with the general public, realtors, regional and local housing and planning agencies, states, and entities that engage in transportation demand management programs. The bill requires HUD to incorporate transportation costs into its housing programs and work with other federal agencies, states, and local governments to incorporate transportation costs into their housing programs.

- The information made available is intended to ensure transparency in housing and transportation costs for consumers, housing providers, local and regional planning agencies, and other stakeholders. It will also enable HUD to incorporate transportation costs into its affordability measures and standards.

- The bill is supported by a number of organizations, including the National Association of Realtors, Smart Growth America, the Low Income Housing Coalition, The American Planning Association, the Center for Neighborhood Technology, the American Institute of Architects, the Association for Commuter Transport, U.S. Green Building Council, and Reconnecting America.

The Bill was referred to the House Committee on Financial Services in July of 2010 and is awaiting further action

E. FINANCING AND INCENTIVES

The rehabilitation or construction of affordable housing typically demands multiple layers of financing from a variety of sources. Most projects in Florida will secure financing directly from the federal government or from programs administered by the Florida Housing Finance Corporation.

The key to creating a successful project often lies with the financing strategy and any partnerships that may be necessary to carry it out. As such, successful projects often demand creative ingenuity and the development of methods that vary according to the local needs and the housing product desired.

While there are several funding sources, some may not be appropriate to a given situation. For instance, the federal low income housing tax credit program builds housing but critics note that it may need to be restructured to assure funds are targeted where additional supply is truly needed. In other words, funds may not be driving integration and going to the most appropriate locations such as in mixed income housing developments where jobs, transportation and public services are either planned or exist. Likewise, Section 8 (Housing Choice Voucher Program) programs are financially finite and only available to a fraction of those projects eligible for the funding.

AACI

The 2003 America's Affordable Communities Initiative (AACI) was established to help state and local governments address regulatory reform to increase the availability of affordable workforce housing.

A listing of some of the more popular mechanisms is noted below. But it is important to understand that financing programs are quite varied and some include creative elements such financial literacy, homebuyer counseling and lease incentives.

State Housing Initiatives Partnership (SHIP)

SHIP is a Florida state housing program that offers a dedicated revenue source. Funding is funneled to local governments to assist with implementation of local affordable housing programs and opportunities.

State Apartment Incentive Loan (SAIL) Program

SAIL is a development incentive program, which leverages other funding sources including state loan funds, local government contributions, developer equity, and private bond financing.

Florida Homeownership Assistance Program (HAP)

HAP is a combination down payment assistance loan program and construction loan program designed to provide for home ownership.

Home Investment Partnership Program (HOME)

HOME is a federally funded low-interest loan program.

HOPE VI

Started in 1992, the goal of this federal program is to revitalize the worst public housing projects into successful mixed-income developments.

Predevelopment Loan Program (PLP)

PLP provides financial assistance for predevelopment costs and site acquisition.

Florida Affordable Housing Guarantee Program

This program offers loan guarantees on private sector lending.

Low-Income Rental Housing Tax Credit (LIHTC) Program

LIHTC offers federal tax credits to rental housing projects that include a minimum percentage of affordable units.

Multi-Family Mortgage Revenue Bond Program

This is a low-interest loan rate reduction program available to apartment developments that include a minimum percentage of affordable units.

Single-Family Mortgage Revenue Bond (MRB) Program

MRB uses mortgage revenue bonds to offer first-time buyers below-market mortgage loans.

Single-Family Lease-Ownership Revenue Bond Program

This program offers loans to nonprofit developers through bond proceeds issued through the Florida Housing Finance Corporation.

Neighborhood Stabilization Program (NSP)

The Neighborhood Stabilization Program (NSP) is a grant funding program administered through the U.S. Department of Housing and Urban Development (HUD). The program is a component of the Community Development Block Grant (CDBG) program and was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment.

According to information posted on the HUD website, NSP grantees develop their own programs and funding priorities. However, NSP grantees must use at least 25 percent of the funds appropriated for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes does not exceed 50 percent of the area median income. In addition, activities may not qualify under NSP using the "prevent or eliminate slums and blight" or "address urgent community development needs" objectives.


South Florida Sun-Sentinel.com

Chaos after crowds swarm Fort Lauderdale street for housing help

Thousands try to apply; police shut down line

See the Housing and Urban Development website (http://www.hud.gov) for additional information on the NSP program including the NSP Resource Exchange, and the NSP1, NSP2, NSP-TA, and NSP3 subcategories.

VII. AMENITY AND DESIGN

Part of the perception issue stems from past 'public' housing efforts that were typically built with little thought to design and functionality. Contemporary affordable housing is typically built by the private sector and is not only physically indistinguishable from market rate housing but can be more functional and attractive. Before a community can begin to embrace affordable housing, it must know that it is attractive or at least comparable to that of the market rate stock existing nearby. Below are a few examples of regional projects and associated amenities courtesy of the *Florida Housing Coalition, Creating Inclusive Communities in Florida*.

Sanford

The Charleston Club is a 288-unit community developed by The CED Companies with financing from multifamily bonds and a SAIL loan from the Florida Housing Finance Corporation (FHFC). It provides mixed income housing serving families at 50% and 60% of area median income, as well as market rate units.

Winter Park

Railroad Avenue Apartments leveraged Federal HOME funds to provide 30 rental units. 12 units are dedicated to very low-income families; 10-units to low-income families; and 8 units are market rate with no income restrictions. The project was developed by Orlando Neighborhood Improvement Corporation in partnership with the Winter Park Housing Authority, the Orlando Neighborhood Development Corporation, the Orange County Housing Finance Authority, Florida Community Partners, Florida Community Capital Corporation, and the Orange County SHIP program.

Orlando

City View at Hughes Square is a mixed-use, mixed income development in the downtown. It consists of 266 rental units, 23,000 square feet of neighborhood shopping and associated amenities. The project was jointly developed by Bank of America Community Development Corporation and the nonprofit Orlando Neighborhood Improvement Corporation (ONIC). It includes 14 three bedroom units, 133 two bedroom units, and 119 one bedroom units. 10% of the total is reserved for those at 50% of area median household income, 30% is reserved for those at 60% of median income, and 10% are reserved for those at 120% of median. Because the debt is tax-exempt, the balance must be set aside for households below 150% of median income.

James Landing offers 7 two-car garage townhouse units. The project utilized SHIP and HOME funding and was developed by Weststar Homes in partnership with the City of Orlando Housing Department. Each unit has a 15-year resale restriction and only low and very-low income buyers qualify.

The Landings is a 336-unit community financed with local bonds from the Orange County Housing Finance Authority and a SAIL loan from the FHFC. The project was developed by The CED Companies and serves families at 50% and 60% of area median income in Orlando. Resident amenities include the "Monster Club" after school program, a computer center, and a homeownership counseling program.

The Villas at Hampton Park is a 48-unit apartment complex providing homes to extremely low-income seniors. Each floor contains common space such as a dayroom, library, game room, computer lab, exercise room and chapel. The project was developed by the Orlando Housing Authority who leveraged HOPE VI and public housing funds with non-federal funds.

VIII. AFFORDABLE HOUSING TOOLKIT

The following can be considered to help incentivize and implement affordable housing.

A. Land Trusts

Many communities utilize a land trust to administer local housing programs. A trust refers to the vehicle of separating the land from a home for the purpose of transferring title to the house without selling the land. This results in a more affordable opportunity because the transfer of title does not include a fee simple interest in the land and the sales price is based on the value of the improvements exclusive of land value.

Most programs will include one or more of the following:

- A non-profit 501(c)(3) will own the land and offer a fixed term ground lease to the homeowner.
- The ground lease will incorporate a resale provision which ensures the property will remain affordable.
- The home will be sold to an income-eligible buyer at an affordable price.
- The resale provision will typically provide a reasonable return to the homeowner, but the appreciation may be far less than standard market appreciation.
- The resale provision will provide a right of first refusal in favor of the Land Trust.

Advantages of such a mechanism include the ability to assure long-term housing stock and to provide homeownership opportunities in a market where the alternative is to rent or move.

The Hannibal Square Community Land Trust in Winter Park, Florida
Photo courtesy of www.hannibalsquareclt.org

B. Linkage Fees

Linkage fees are an emerging tool used to support affordable housing construction. It includes a fee that is typically assessed to larger scale nonresidential development and is placed into a fund for use in building lower-cost homes.

C. Development Fees

Waiving or substantially reducing permitting, building, and other related development related fees, such as impact fees, can help to promote affordable housing.

D. Accessory Dwelling Units (ADU)

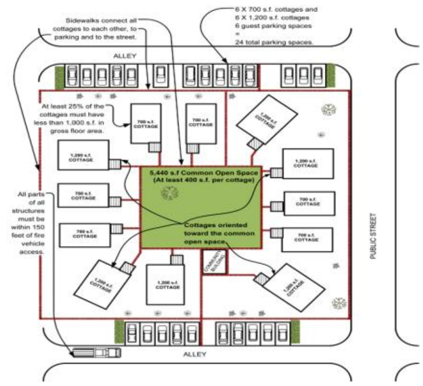
In 2004, the Florida legislature amended Section 163.3177, Florida Statutes with the intent of encouraging local governments to allow for the use of ADU's. Simply put, an ADU is a complete secondary living unit that is contained on the same lot as the main single-family or business structure. Typically such units are subservient to owner occupied housing with the owner living on site in the primary dwelling unit. While this unit can be a part of the main structure, it is often separated and is typically much smaller.

ADU' and Aging in Place!!

A single-story, ground floor ADU is particularly suited to the elderly and disabled. They offer independence and intergenerational benefits. An example is cited in the Public Policy Institute publication from Daly City, California: "One homeowner with Alzheimer's was able to trade ADU quarters for medical services from an ADU tenant, a nurse, who was also delighted by the arrangements."

An ADU offers the advantage of a small rental unit that provides housing within the means of lower income persons while also supplementing the income and mitigating housing cost to the owner of the primary residence. ADU's are different from traditional solutions in that little to no public expenditure is typically needed to put a program in place - although regulatory measures may need to be removed or added depending on the situation. It is estimated that there are over 10,000 garage apartments (ADU's above detached garages) in Houston, Texas, which helps make it an affordable city for rental housing, while also helping landowners generate rental income to offset mortgage costs.

E. Cottage Housing



Another emerging trend, especially in the western United States, is that of Cottage developments. Typically arranged around a common open space or courtyard, this type of development provides for an efficient use of land while offering more privacy that attached housing. These units are typically very small but also comfortable to live in. They are designed to eliminate parts of a home that most people do not use including great rooms, sitting rooms and breakfast nooks. At the same time, they are very space efficient and often incorporate loft living space and built in storage.

F. Inclusionary Zoning

Inclusionary zoning is a land use tool that incorporates a percentage of affordable units within new development. The construction is undertaken by the developer and not by a government agency. There are several benefits to this approach beyond increasing the supply of affordable housing and creating integrated communities.

- Housing choices are increased
- Provides for diversity in community schools
- Provides for affordable housing near employment centers
- Satisfies fair share housing mandates that come with federal funding
- Creates affordable housing with minimal public expenditure
- Avoids the concentration of low or moderate income households
- As it relates to the DRI process, it needs no expensive studies from the developers and can be easily and equitably applied leading to a reduction in time and cost

An inclusionary approach can vary a great deal from one jurisdiction to another. Some may apply throughout an entire jurisdiction, others only in high-income areas of the community. While approaches may vary, there are some elements that all inclusionary programs are likely to share, including:

- A threshold number of market-rate units that activates the inclusionary requirement for a corresponding percentage of affordable units

- A requirement that the affordable units are comparable in quality and aesthetics to the market-rate units
- Incentives to assist the private sector in providing the affordable units, such as density bonuses, financial subsidy for construction, or down payment assistance to the home buyer
- A provision for payment in-lieu when the nature of the development makes it infeasible to include affordable units
- A housing trust fund as the depository for the payments in-lieu, and a mechanism for using those dollars to provide affordable housing within the community

While studies suggest that mandatory programs have yielded more units than voluntary programs, it is important to note that inclusionary zoning is not a panacea to housing affordability. However, it can be part of the solution. An inclusionary approach might be of particular interest to communities that embrace compact, mixed-use urban neighborhoods as recommended by the Regional Vision.

G. Multi-Family Housing

Failing to provide a balanced range of attractive housing options makes a region less appealing to businesses while also driving up land and housing prices. Where alternatives to expensive single-family homes are not available, many households are forced to locate further away from employment centers. When workforce housing costs are excessive, businesses will relocate to areas where the less expensive housing exists.

Did You Know!!
The Montgomery County, Maryland inclusionary ordinance has created more than 12,000 affordable housing units between 1974 and 2005.

The advantages to the development of multi-family housing in compact urban neighborhoods are numerous and offer:

- A reduction in outward development pressure leading to the preservation of open space and natural features
- The reduction and efficient use of infrastructure
- Financial feasibility to integrate commercial and retail use
- Financial feasibility to implement mass transit
- Less vehicle miles traveled and increases in bicycle and public transportation use
- Reduced per housing unit fiscal impact on local government

Vehicle Trips
A Single-Family home produces 10 vehicle trips per day. Apartments reduce this number to 7 and high-rise apartments reduce this number to 4.

- Reduced impact on schools (tend to subsidize children from single-family homes)
- The ability of seniors to remain in their neighborhoods through different stages of life
- Reduced electricity and water use as compared to single-family homes
- The provision of a large and diverse labor pool
- Efficiencies in the delivery of services such as trash pickup and mail delivery
- Amenities and recreational opportunities that are included on site or within walking distance

H. Modular and Manufactured Housing

Today's manufactured-housing industry has deep roots in answering the American public's call for affordable housing. In June 1974, the U.S. Congress passed the National Manufactured Home Construction and Safety Standards Act. The manufactured housing industry has since grown into the manufactured housing and modular housing industry. Today's manufactured homes are comparable to site-constructed homes and typically well designed, spacious, and affordable. They are inspected to meet rigid construction standards set forth by the U.S. Department of Housing and Urban Development (HUD).

The construction cost of a manufactured home is typically one-third to one-half less than that of a comparable site-built home. This is due in large part to the ability to manufacture indoors and make use of a controlled environment and construction material efficiencies. Once completed and inspected, homes arrive to the building lot as complete units, rather than being built from scratch on site. With respect to financing, many manufactured homes are secured through a retail installment contract, which can be arranged through the retailer or by the home buyer directly with a financial institution. Manufactured homes also qualify for Veteran's Administration (VA) and Federal Home Administration (FHA) loans, as well as for Farmer's Home Administration (FmHA) loans.

Table 2.

	Definitions
Mobile Home	A structure, transportable in one or more sections, which is at least 8 feet wide and 32 feet long, is at least 320 square feet, is built on a permanent chassis and designed to be used as a dwelling unit, with or without a permanent foundation when connected to utilities, and is manufactured before July 1, 1976, to the HUD standards.
Manufactured Home	A house constructed in a factory according to the National Manufactured Housing Construction and Safety Standards (HUD code) of July 1, 1976. It is transportable in one or more sections; built on a permanent chassis; designed to be used as a dwelling with or without a permanent foundation when connected to utilities.
Modular Home	A factory-built home constructed in one or more sections. Unlike a manufactured home, which must adhere to a national code, the modular home is regulated by state and/or local building code. These homes must be placed on a permanent perimeter foundations that extend below the frost depth.

I. Housing for Special Needs

When providing for affordable housing opportunities, it is important to consider that segment of the population with special needs. Special needs housing is generally targeted to the homeless, elderly, disabled and migrant populations. New and creative approaches will be necessary to account for these populations. For example, attempts to deal with homelessness often stem from historical approaches that address the issue solely through emergency services. These systems typically rely on emergency shelters, food pantries, community kitchens, and maybe a smattering of transitional and rehabilitative programs. As a result, only marginal progress has been made in the development of other services that might offer a broader care continuum package such as social integration strategies and well-designed transitional services to assist with job search, training and employment, short-term assisted housing, day care, transportation, and medical care.

Approximately 18% of all elderly households in Florida (65 and older) live at or below the poverty level (U.S. Census 2000 - update)

J. Non-Profit Organizations

The term "nonprofit affordable housing developer" encompasses a wide range of organizations. Some are large, national entities while others are small organizations focused on a specific neighborhood or community. Nonprofit developers play a vital role in the delivery of homes and are typically concerned with more than just housing. They also pursue a social mission to offer vital support services while providing housing to low-income households, households with special needs and underserved communities.

Despite the current oversupply of housing, the need to target low-income properties still exists for both renters and owners throughout the Central Florida Region. Communities and Regions that best integrate a high quality mix of housing into a robust and well managed new urban formula are more likely to prosper, while those that continue to support single-product isolated developments, where even the most modest of units becomes unaffordable, are less likely to prosper.

Habitat for Humanity Orlando – Staghorn Villas. An $8-million, 3.9-acre town home community that will provide affordable housing for 58 local families. This community will be Habitat Orlando's first owner managed condominium association.

Size: 3.9 acres; **Homes To Be built:** 58 townhome-style condominiums; **Square Footage/Home:** (1,150 SF) – 3 Bedrooms, 1 ½ Baths; **Average Mortgage:** Estimated $500 - $600/mo. (includes taxes, insurance, and association dues); **Loan Description:** 20 Year – 0% interest loan; **Families are Selected:** Based on housing need, ability to pay mortgage & willingness to partner (sweat equity); **Elementary School:** Lake Silver Elementary School; **Middle School:** Carver Middle School; **High School:** Evans High School

Source: http://www.habitat-orlando.org/?pageid=57

The Regional Planning Council will play an integral role and continue to educate elected officials and citizens on the need for and benefits of affordable housing through the dissemination of information, facilitation of networking events, and the promotion of public-private partnerships and governmental coordination.

Affordable housing policy must support long-term strategies that continue to engage the private sector through partnerships and incentives to ensure perpetual affordability. Political boundaries do not confine social issues. If any community in the region suffers, so does the region as a whole. A region must work cooperatively to compete and to assure the economic and social health of the entire region.

IX. HOUSING PROFILES – All data noted in the following profiles is courtesy of University of Florida, Shimberg Center for Housing Studies - Florida Housing Data Clearinghouse. Each County profile has been updated consistent with the Clearinghouse information as of December, 2010. Additional data is available at http://www.shimberg.ufl.edu/.

A. Brevard County, Florida

- Number of Households (2008): 238,048
- Homeownership Rate (2008): 74.8% (Statewide, Florida's rate is 70.5%)

Existing Home Values

- Single Family Home (2008 average just value): $154,857 (Florida average was $203,634)
- Mobile Home (2008 average just value): $50,969
- Condominium (2008 average just value): $139,858

Home Sales Prices

- Single Family Home (2009 average sales price): $187,603
- Single Family Home (2009 median sales price): $150,000 (Florida average was $166,000)

Table 3.

Median Sales Price for Single Family Homes and Condominiums (1996-2009)		
Brevard County		
Housing Type	Condominiums	Single Family Homes
1996	$62,900	$85,000
1997	$69,900	$88,450
1998	$68,500	$91,500
1999	$75,000	$94,300
2000	$83,500	$99,400
2001	$83,500	$108,450
2002	$95,350	$119,400
2003	$125,000	$130,900
2004	$149,000	$159,000
2005	$172,000	$212,150
2006	$183,900	$220,500
2007	$172,500	$200,000
2008	$160,000	$185,000
2009	$129,900	$150,000

Rents

- Median rent paid by households in 2000: $604/month
  (Florida average $641/month)

- HUD Fair Market Rent in 2010 (studio apartment): $636

- HUD Fair Market Rent in 2010 (one-bedroom apartment): $778

- HUD Fair Market Rent in 2010 (two-bedroom apartment): $916

- HUD Fair Market Rent in 2010 (three-bedroom): $1,234

- HUD Fair Market Rent in 2010 (four-bedroom): $1,376

Table 4.

Households by Monthly Rent Paid, Brevard County, 2000								
Place	No Cash Rent	less than 200	between 200 and 299	between 300 and 499	between 500 and 749	between 750 and 999	between 1000 and 1499	1500 or more
Brevard County	3,065	1,782	1,414	10,427	22,047	8,022	2,669	846

Cost Burden

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs

- Households that are cost-burdened – 30% or more (2008): 57,929 (24%)
  (Florida average 29%)

- Households that are severely cost-burdened – 50% or more (2008): 24,886 (10%)

Table 5.

Households by Cost Burden, Brevard County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Total	180,119	33,043	24,886

Table 6.

Households by Homeowner/Renter Status and Cost Burden, Brevard County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Owner	141,979	21,967	14,104
Renter	38,140	11,076	10,782

Table 7.

Households by Income and Cost Burden, Brevard County, 2008			
Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
<=30% AMI	7,069	3,010	13,283
30.01-50% AMI	9,093	8,850	7,226
50.01-80% AMI	28,488	11,817	2,807
80.01+% AMI	135,469	9,366	1,570
Total	**180,119**	**33,043**	**24,886**

In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. The HUD-estimated median income for a family of four (2010): $62,900

Elderly Households

- Households headed by a person age 65 or older (2008): 74,377 (31.2%)
  (Florida average 27.5%)
- Number of elderly households who own their own homes: 64,765 (87.1%)
- Number of cost-burdened elderly households: 17,405 (23%)

Table 8.

Elderly Households by Age and Cost Burden, Brevard County, 2008			
Age of Householder	**Amount of Income Paid for Housing**		
	0-30%	**30-49.9%**	**50+ %**
65+	56,972	9,255	8,150

Table 9.

Year Structure Built, Brevard County, 2000							
Year Structure Built, 2000							
1939 and earlier	**1940s**	**1950s**	**1960s**	**1970s**	**1980s**	**1990s**	**Place**
2,795	2,625	17,962	42,097	38,617	68,720	49,256	Brevard County

<u>Substandard Housing</u>

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

- Housing units overcrowded (more than one person per room) (2000):
  5,021 (2.5%) (Florida average 6.5%)

- Housing units that did not use home heating fuel (2000):
  1,560 (0.8%) (Florida average 1.8%)

- Housing units that lacked complete kitchen facilities (2000):
  783 (0.4%) (Florida average 0.5%)

- Housing units that lacked complete plumbing facilities (2000):
  590 (0.3%) (Florida average 0.4%)

B. Lake County, Florida

- Number of Households (2008): 122,114
- Homeownership Rate (2008): 81.0% (Statewide, Florida's rate is 70.5%)

Existing Home Values

- Single Family Home (2008 average just value): $172,075 (Florida average was $203,634)
- Mobile Home (2008 average just value): $71,052
- Condominium (2008 average just value): $174,931

Home Sales Prices

- Single Family Home (2009 average sales price): $186,191
- Single Family Home (2009 median sales price): $160,500 (Florida average was $166,000)

Table 10.

Median Sales Price for Single Family Homes and Condominiums (1996-2009)		
Lake County		
Housing Type	Condominiums	Single Family Homes
1996	$52,500	$87,300
1997	$57,650	$93,500
1998	$66,300	$100,000
1999	$66,000	$108,500
2000	$68,500	$115,200
2001	$62,500	$123,800
2002	$70,000	$131,700
2003	$75,000	$143,700
2004	$82,900	$165,500
2005	$117,000	$220,000
2006	$116,350	$254,250
2007	$129,200	$236,800
2008	$135,000	$185,000
2009	$117,000	$160,500

Rents

- Median rent paid by households in 2000: $534/month
  (Florida average $641/month)

- HUD Fair Market Rent in 2010 (studio apartment): $847

- HUD Fair Market Rent in 2010 (one-bedroom apartment): $921

- HUD Fair Market Rent in 2010 (two-bedroom apartment): $1,052

- HUD Fair Market Rent in 2010 (three-bedroom): $1,317

- HUD Fair Market Rent in 2010 (four-bedroom): $1,551

Table 11.

Households by Monthly Rent Paid, Lake County, 2000								
Place	**No Cash Rent**	**less than 200**	**between 200 and 299**	**between 300 and 499**	**between 500 and 749**	**between 750 and 999**	**between 1000 and 1499**	**1500 or more**
Lake County	1,290	835	768	4,819	5,663	1,672	697	461

Cost Burden

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs

- Households that are cost-burdened – 30% or more (2008): 28,347 (23%)
  (Florida average 29%)

- Households that are severely cost-burdened – 50% or more (2008): 11,196 (9%)

Table 12.

Households by Cost Burden, Lake County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Total	93,767	17,151	11,196

Table 13.

Households by Homeowner/Renter Status and Cost Burden, Lake County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Owner	78,824	12,576	7,464
Renter	14,943	4,575	3,732

Table 14.

Households by Income and Cost Burden, Lake County, 2008			
Household Income as Percentage of Area Median Income	**Amount of Income Paid for Housing**		
	0-30%	**30-50%**	**50% or more**
<=30% AMI	3,581	2,405	5,918
30.01-50% AMI	7,801	4,626	2,937
50.01-80% AMI	17,605	5,073	1,442
80.01+% AMI	64,780	5,047	899
Total	**93,767**	**17,151**	**11,196**
In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. The HUD-estimated median income for a family of four (2010): $60,900			

Elderly Households

- Households headed by a person age 65 or older (2008): 45,951 (37.6%)
  (Florida average 27.5%)
- Number of elderly households who own their own homes: 41,172 (89.6%)
- Number of cost-burdened elderly households: 9,572 (21%)

Table 15.

Elderly Households by Age and Cost Burden, Lake County, 2008			
Age of Householder	**Amount of Income Paid for Housing**		
	0-30%	**30-49.9%**	**50+ %**
65+	36,379	5,350	4,222

Table 16.

Year Structure Built, Lake County 2000							
1939 and earlier	**1940s**	**1950s**	**1960s**	**1970s**	**1980s**	**1990s**	**Place**
3,447	2,581	7,168	8,560	19,059	26,621	35,394	Lake County

<u>Substandard Housing</u>

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

- Housing units overcrowded (more than one person per room) (2000):
  2,426 (2.7%) (Florida average 6.5%)

- Housing units that did not use home heating fuel (2000):
  483 (0.5%) (Florida average 1.8%)

- Housing units that lacked complete kitchen facilities (2000):
  230 (0.2%) (Florida average 0.5%)

- Housing units that lacked complete plumbing facilities (2000):
  279 (0.3%) (Florida average 0.4%)

C. Orange County, Florida

- Number of Households (2008): 417,849
- Homeownership Rate (2008): 60.7% (Statewide, Florida's rate is 70.5%)

Existing Home Values

- Single Family Home (2008 average just value): $196,297 (Florida average was $203,634)
- Mobile Home (2008 average just value): $56,945
- Condominium (2008 average just value): $152,419

Home Sales Prices

- Single Family Home (2009 average sales price): $244,294
- Single Family Home (2009 median sales price): $184,000 (Florida average was $166,000)

Table 17.

Median Sales Price for Single Family Homes and Condominiums (1996-2009)		
Orange County		
Housing Type	Condominiums	Single Family Homes
1996	$52,000	$99,000
1997	$55,000	$103,000
1998	$58,000	$108,000
1999	$60,000	$113,500
2000	$65,000	$122,000
2001	$69,000	$137,000
2002	$79,900	$150,000
2003	$90,000	$165,000
2004	$106,600	$186,000
2005	$174,850	$245,000
2006	$195,000	$285,000
2007	$202,700	$280,000
2008	$145,000	$219,800
2009	$66,900	$184,000

Rents

- Median rent paid by households in 2000: $699/month
  (Florida average $641/month)

- HUD Fair Market Rent in 2010 (studio apartment): $847

- HUD Fair Market Rent in 2010 (one-bedroom apartment): $921

- HUD Fair Market Rent in 2010 (two-bedroom apartment): $1,052

- HUD Fair Market Rent in 2010 (three-bedroom): $1,317

- HUD Fair Market Rent in 2010 (four-bedroom): $1,551

Table 18.

Households by Monthly Rent Paid, Orange County, 2000								
Place	**No Cash Rent**	**less than 200**	**between 200 and 299**	**between 300 and 499**	**between 500 and 749**	**between 750 and 999**	**between 1000 and 1499**	**1500 or more**
Orange County	2,824	2,524	2,727	15,080	57,525	36,961	11,961	2,237

Cost Burden

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs

- Households that are cost-burdened – 30% or more (2008): 126,833 (30%)
  (Florida average 29%)

- Households that are severely cost-burdened – 50% or more (2008): 51,438 (12%)

Table 19.

Households by Cost Burden, Orange County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Total	291,016	75,395	51,438

Table 20.

Households by Homeowner/Renter Status and Cost Burden, Orange County, 2008			
	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	191,097	39,435	22,919
Renter	99,919	35,960	28,519

Table 21.

Households by Income and Cost Burden, Orange County, 2007			
Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
<=30% AMI	10,150	4,020	24,350
30.01-50% AMI	9,717	16,092	17,232
50.01-80% AMI	37,442	31,221	7,072
80.01+% AMI	233,707	24,062	2,784
Total	**291,016**	**75,395**	**51,438**
In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. The HUD-estimated median income for a family of four (2010): $60,900			

Elderly Households

- Households headed by a person age 65 or older (2008): 65,274 (15.6%)
  (Florida average 27.5%)
- Number of elderly households who own their own homes: 52,053 (79.7%)
- Number of cost-burdened elderly households: 19,809 (30%)

Table 22.

Elderly Households by Age and Cost Burden, Orange County, 2008			
Age of Householder	Amount of Income Paid for Housing		
	0-30%	**30-49.9%**	**50+ %**
65+	45,465	10,547	9,262

Table 23.

Year Structure Built, Orange County, 2000							
1939 and earlier	**1940s**	**1950s**	**1960s**	**1970s**	**1980s**	**1990s**	**Place**
8,766	10,043	36,206	41,516	62,009	94,169	108,640	Orange County

Substandard Housing

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

- Housing units overcrowded (more than one person per room) (2000):
  23,375 (7.0%) (Florida average 6.5%)

- Housing units that did not use home heating fuel (2000):
  2,641 (0.8%) (Florida average 1.8%)

- Housing units that lacked complete kitchen facilities (2000):
  1,963 (0.5%) (Florida average 0.5%)

- Housing units that lacked complete plumbing facilities (2000):
  1,896 (0.5%) (Florida average 0.4%)

D. Osceola County, Florida

- Number of Households (2008): 94,603
- Homeownership Rate (2008): 69.2% (Statewide, Florida's rate is 70.5%)

Existing Home Values

- Single Family Home (2008 average just value): $153,950 (Florida average was $203,634)
- Mobile Home (2008 average just value): $80,199
- Condominium (2008 average just value): $275,114

Home Sales Prices

- Single Family Home (2009 average sales price): $156,474
- Single Family Home (2009 median sales price): $127,000 (Florida average was $166,000)

Table 24.

Median Sales Price for Single Family Homes and Condominiums (1996-2009)		
Osceola County		
Housing Type	Condominiums	Single Family Homes
1996	$59,900	$89,900
1997	$65,000	$95,000
1998	$80,000	$99,000
1999	$88,500	$105,000
2000	$92,000	$113,000
2001	$99,600	$123,000
2002	$108,900	$130,400
2003	$127,900	$145,000
2004	$113,000	$174,900
2005	$167,200	$236,450
2006	$220,000	$269,900
2007	$220,000	$262,850
2008	$187,000	$190,000
2009	$79,900	$127,000

Rents

- Median rent paid by households in 2000: $714/month
  (Florida average $641/month)

- HUD Fair Market Rent in 2010 (studio apartment): $847

- HUD Fair Market Rent in 2010 (one-bedroom apartment): $921

- HUD Fair Market Rent in 2010 (two-bedroom apartment): $1,052

- HUD Fair Market Rent in 2010 (three-bedroom): $1,317

- HUD Fair Market Rent in 2010 (four-bedroom): $1,551

Table 25.

Households by Monthly Rent Paid, Osceola County, 2000								
Place	**No Cash Rent**	**less than 200**	**between 200 and 299**	**between 300 and 499**	**between 500 and 749**	**between 750 and 999**	**between 1000 and 1499**	**1500 or more**
Osceola County	725	260	276	2,016	8,478	6,297	1,436	155

<u>Cost Burden</u>

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs
- Households that are cost-burdened – 30% or more (2008): 29,172 (31%)
  (Florida average 29%)

- Households that are severely cost-burdened – 50% or more (2008): 12,359 (13%)

Table 26.

Households by Cost Burden, Osceola County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Total	65,431	16,813	12,359

Table 27.

Households by Homeowner/Renter Status and Cost Burden, Osceola County, 2007			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Owner	48,522	10,179	6,734
Renter	16,909	6,634	5,625

Table 28.

Households by Income and Cost Burden, Osceola County, 2007			
Household Income as Percentage of Area Median Income	**Amount of Income Paid for Housing**		
	0-30%	**30-50%**	**50% or more**
<=30% AMI	1,515	926	6,202
30.01-50% AMI	2,872	4,443	3,997
50.01-80% AMI	10,460	6,790	1,528
80.01+% AMI	50,584	4,654	632
Total	**65,431**	**16,813**	**12,359**
In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. The HUD-estimated median income for a family of four (2010): $60,900			

<u>Elderly Households</u>

- Households headed by a person age 65 or older (2008): 17,489 (18.5%)
  (Florida average 27.5%)
- Number of elderly households who own their own homes: 14,604 (83.5%)
- Number of cost-burdened elderly households: 5,012 (29%)

Table 29.

Elderly Households by Age and Cost Burden, Osceola County, 2008			
Age of Householder	**Amount of Income Paid for Housing**		
	0-30%	**30-49.9%**	**50+ %**
65+	12,477	2,537	2,475

Table 30.

Year Structure Built, Osceola County, 2000							
1939 and earlier	**1940s**	**1950s**	**1960s**	**1970s**	**1980s**	**1990s**	**Place**
1,673	1,103	2,370	3,604	10,442	22,790	30,311	Osceola County

Substandard Housing

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

- Housing units overcrowded (more than one person per room) (2000):
  4,799 (7.9%) (Florida average 6.5%)

- Housing units that did not use home heating fuel (2000):
  744 (1.2%) (Florida average1.8%)

- Housing units that lacked complete kitchen facilities (2000):
  292 (0.4%) (Florida average 0.5%)

- Housing units that lacked complete plumbing facilities (2000):
  257 (0.4%) (Florida average 0.4%)

E. Seminole County, Florida

- Number of Households (2008): 166,552
- Homeownership Rate (2008): 69.7% (Statewide, Florida's rate is 70.5%)

Existing Home Values

- Single Family Home (2008 average just value): $199,782 (Florida average was $203,634)
- Mobile Home (2008 average just value): $87,889
- Condominium (2008 average just value): $80,843

Home Sales Prices

- Single Family Home (2009 average sales price): $313,317 248,090
- Single Family Home (2009 median sales price): $208,000 (Florida average was $166,000)

Table 31.

Median Sales Price for Single Family Homes & Condominiums (1996-2009)		
Seminole County		
Housing Type	Condominiums	Single Family Homes
1996	$54,900	$109,000
1997	$55,500	$110,500
1998	$58,000	$119,900
1999	$58,500	$127,000
2000	$66,000	$133,500
2001	$74,000	$143,000
2002	$81,700	$155,200
2003	$87,500	$169,200
2004	$107,900	$185,000
2005	$147,400	$242,500
2006	$156,900	$270,000
2007	$165,000	$260,000
2008	$118,000	$220,000
2009	$52,000	$208,000

Rents

- Median rent paid by households in 2000: $731/month
  (Florida average $641/month)

- HUD Fair Market Rent in 2010 (studio apartment): $847

- HUD Fair Market Rent in 2010 (one-bedroom apartment): $921

- HUD Fair Market Rent in 2010 (two-bedroom apartment): $1,052

- HUD Fair Market Rent in 2010 (three-bedroom): $1,317

- HUD Fair Market Rent in 2010 (four-bedroom): $1,551

Table 32.

Households by Monthly Rent Paid, Seminole County, 2000								
Place	**No Cash Rent**	**less than 200**	**between 200 and 299**	**between 300 and 499**	**between 500 and 749**	**between 750 and 999**	**between 1000 and 1499**	**1500 or more**
Seminole County	1,359	685	650	3,591	17,148	13,194	4,863	1,060

Cost Burden

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs

- Households that are cost-burdened – 30% or more (2008): 42,363 (25%)
  (Florida average 29%)

- Households that are severely cost-burdened – 50% or more (2008): 16,024 (10%)

Table 33.

Households by Cost Burden, Seminole County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Total	121,189	26,339	16,024

Table 34.

Households by Homeowner/Renter Status & Cost Burden, Seminole County, 2008			
	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	91,887	15,758	8,375
Renter	32,302	10,581	7,649

Table 35.

Households by Income and Cost Burden, Seminole County, 2008			
Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	3,004	1,395	7,079
30.01-50% AMI	3,353	4,125	5,209
50.01-80% AMI	10,092	10,372	2,211
80.01+% AMI	107,740	10,447	1,525
Total	**124,189**	**26,339**	**16,024**
In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. The HUD-estimated median income for a family of four (2010): $60,900			

Elderly Households

- Households headed by a person age 65 or older (2008): 30,095 (18.1%)
  (Florida average 27.5%)
- Number of elderly households who own their own homes: 24,113 (80.1%)
- Number of cost-burdened elderly households: 8,966 (30%)

Table 36.

Elderly Households by Age and Cost Burden, Seminole County, 2008			
Age of Householder	Amount of Income Paid for Housing		
	0-30%	30-49.9%	50+ %
65+	21,129	5,196	3,770

Table 37.

Year Structure Built, Seminole County, 2000							
1939 and earlier	**1940s**	**1950s**	**1960s**	**1970s**	**1980s**	**1990s**	**Place**
2,519	1,820	7,192	12,865	36,071	48,832	37,780	Seminole County

Substandard Housing

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

- Housing units overcrowded (more than one person per room) (2000):
  4,831 (3.5%) (Florida average 6.5%)

- Housing units that did not use home heating fuel (2000):
  655 (0.5%) (Florida average 1.8%)

- Housing units that lacked complete kitchen facilities (2000):
  467 (0.3%) (Florida average 0.5%)

- Housing units that lacked complete plumbing facilities (2000):
  495 (0.3%) (Florida average 0.4%)

F. Volusia County, Florida

- Number of Households (2008): 213,808
- Homeownership Rate (2008): 75.5% (Statewide, Florida's rate is 70.5%)

Existing Home Values

- Single Family Home (2008 average just value): $145,272 (Florida average was $203,634)
- Mobile Home (2008 average just value): $69,047
- Condominium (2008 average just value): $174,793

Home Sales Prices

- Single Family Home (2009 average sales price): $160,563
- Single Family Home (2009 median sales price): $135,000 (Florida average was $166,000)

Table 38.

Median Sales Price for Single Family Homes and Condominiums (1996-2009)		
	Volusia County	
Housing Type	Condominiums	Single Family Homes
1996	$84,000	$78,000
1997	$87,500	$80,000
1998	$88,000	$83,000
1999	$93,500	$86,200
2000	$96,000	$94,000
2001	$116,000	$106,259
2002	$130,000	$115,900
2003	$165,000	$130,000
2004	$200,000	$150,000
2005	$225,000	$189,126
2006	$221,000	$217,900
2007	$257,500	$200,000
2008	$205,000	$165,000
2009	$175,000	$135,000

Rents

- Median rent paid by households in 2000: $597/month
  (Florida average $641/month)

- HUD Fair Market Rent in 2010 (studio apartment): $652

- HUD Fair Market Rent in 2010 (one-bedroom apartment): $762

- HUD Fair Market Rent in 2010 (two-bedroom apartment): $948

- HUD Fair Market Rent in 2010 (three-bedroom): $1,226

- HUD Fair Market Rent in 2010 (four-bedroom): $1,262

Table 39.

Households by Monthly Rent Paid, Volusia County, 2000								
Place	**No Cash Rent**	**less than 200**	**between 200 and 299**	**between 300 and 499**	**between 500 and 749**	**between 750 and 999**	**between 1000 and 1499**	**1500 or more**
Volusia County	2,153	2,054	1,893	9,679	19,412	6,999	2,397	890

Cost Burden

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs
- Households that are cost-burdened – 30% or more (2008): 59,269 (28%)
  (Florida average 29%)

- Households that are severely cost-burdened – 50% or more (2008): 26,160 (12%)

Table 40.

Households by Cost Burden, Volusia County, 2008			
	Amount of Income Paid for Housing		
	0-30%	**30-50%**	**50% or more**
Total	154,539	33,109	26,160

Table 41.

Households by Homeowner/Renter Status and Cost Burden, Volusia County, 2008			
	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	123,007	22,964	15,545
Renter	31,532	10,145	10,615

Table 42.

Households by Income and Cost Burden, Volusia County, 2008			
Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	4,697	2,665	11,367
30.01-50% AMI	6,924	6,576	8,419
50.01-80% AMI	20,914	12,353	4,182
80.01+% AMI	122,004	11,515	2,192
Total	**154,539**	**33,109**	**26,160**
In this table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. The HUD-estimated median income for a family of four (2010): $56,000			

Elderly Households

- Households headed by a person age 65 or older (2008): 69,208 (32.4%)
  (Florida average 27.5%)
- Number of elderly households who own their own homes: 59,903 (86.6%)
- Number of cost-burdened elderly households: 17, 885 (26%)

Table 43.

Elderly Households by Age and Cost Burden, Volusia County, 2008			
Age of Householder	Amount of Income Paid for Housing		
	0-30%	30-49.9%	50+ %
65+	51,323	9,746	8,139

Table 44.

Year Structure Built, Volusia County, 2000							
1939 and earlier	**1940s**	**1950s**	**1960s**	**1970s**	**1980s**	**1990s**	**Place**
7,665	6,645	20,249	24,978	49,042	62,727	40,632	Volusia County

Substandard Housing

Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

- Housing units overcrowded (more than one person per room) (2000):
  5629 (3.0%) (Florida average 6.5%)
- Housing units that did not use home heating fuel (2000):
  1481 (0.8%) (Florida average 1.8%)
- Housing units that lacked complete kitchen facilities (2000):
  747 (0.4%) (Florida average 0.5%)
- Housing units that lacked complete plumbing facilities (2000):
  580 (0.3%) (Florida average 0.4%)

CHAPTER 7: AFFORDABLE HOUSING	
Goal	Assure that an adequate supply of safe, sanitary, and affordable housing is equitably distributed throughout the region.
Policy 7.1	Incorporate affordable housing into existing or planned neighborhoods. 7.1.1 Consider allowing accessory dwelling units by right in appropriate residential neighborhoods. 7.1.2 Promote development strategies that offer long-term affordability and a range of housing choices available to all income levels. Such strategies could include land trusts, linkage fees, development fee waivers, cottage housing, and inclusionary zoning (See Section VIII). 7.1.3 Multi-family senior housing should be allowed in residential neighborhoods.
Policy 7.2	Provide incentives for affordable housing in urban centers and along transit-served corridors within one-quarter mile of transit-served corridors.
Policy 7.3	Help local governments to identify regulations that may be barriers to building and leasing affordable housing.
Policy 7.4	When attempting to evaluate affordable housing need, consider using the cost of housing plus transportation as a determinant such that when housing and transportation costs combined exceed 45% of gross monthly income, a household is considered to be cost burdened.
Policy 7.5	Utilize the comprehensive plan and Development of Regional Impact (DRI) review process as an opportunity to promote mixed-income housing that is equitably distributed and inclusionary.
Policy 7.6	Encourage flexible dwelling unit square footage allowances in zoning codes.

CHAPTER 7: AFFORDABLE HOUSING INDICATORS	
Percent change in cost burden by county. Housing policy 7.4 targets a 5% reduction by county	Baseline (2007): Brevard (24%); Lake (23%); Orange (30%); Osceola (31%); Seminole (25%); Volusia (28%) Source: University of Florida, Shimberg Center for Housing Studies
Percent change in the number of units that are overcrowded by county	Baseline (2000): Brevard (2.5%); Lake (2.7%); Orange (7.0%); Osceola (7.9%); Seminole (3.5%); Volusia (3.0%) Source: University of Florida, Shimberg Center for Housing Studies
Number of cost burdened elderly households (65 or over) by county	Baseline (2007): Brevard (17,049); Lake (9,397); Orange (19,359); Osceola (4,902); Seminole (8,748); Volusia (17,718) Source: University of Florida, Shimberg Center for Housing Studies

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