

HOUSING ELEMENT

CITY OF ZEPHYRHILLS 2025 COMPREHENSIVE PLAN

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HOUSING ELEMENT

PURPOSE

The purpose of the Housing Element of the Comprehensive Plan is to provide guidance in developing policies which assure an adequate supply of decent, safe, and sanitary housing for all income levels of the community.

EXISTING CONDITIONS

Dwelling Units by Type

The current (August 1997) housing stock within the corporate area of the City of Zephyrhills is comprised of approximately 5,770 dwelling units. Table HOU-1 is an estimate of the 1997 housing stock.

A comparison of 1989 Comprehensive Plan data and 1997 housing data supplied by the City indicated that 609 new dwelling units were added to the City's inventory of dwelling units, representing a 10 percent increase for this period. Those units consisted of 383 single family dwellings, 33 duplexes, 12 triplexes, 44 multi-family units, and 123 mobile/manufactured homes.

Over the past nine years, the ratio of unit type to total units has remained relatively unchanged. Single family dwellings continue to outnumber other types of housing in the City. The share of single family dwellings to overall housing units has decreased slightly (53.2 percent in 1989 vs. 52 percent in 1997). The share of mobile/manufactured homes to overall housing units has increased slightly. The other categories have experienced slight decreases.

TABLE HOU-1
DWELLING UNITS BY TYPE
CITY OF ZEPHYRHILLS

DWELLING TYPE	ZEPHYRHILLS ¹		PASCO COUNTY ²	
	1997	%	1997	%
Single Family	3,219	52	77,956	58.9
Duplex/Triplex	658	11	3	3
Multi-family	512	8	16,209	12.2
Mobile / Manufactured Homes	1,850	30	37,522	28.3
Other	3	3	780	0.6
TOTAL	6,239	100.0	132,457	100.0

1. City of Zephyrhills, 1997.

2. Pasco County, 1997.

3. Not calculated.

Dwelling Units by Value

The median value of a dwelling unit in Zephyrhills in 1990 was \$50,200. This was lower than Pasco County's median housing value of \$58,800 and significantly lower than the median housing value for the Tampa-St. Petersburg-Clearwater Mean Statistical Area (MSA) of \$71,000. The majority of specified dwellings in the City (49.5 percent) fell within the less than \$50,000 value range (see Table HOU-2).

**TABLE HOU-2
HOUSING VALUES
CITY OF ZEPHYRHILLS AND PASCO COUNTY**

VALUE	ZEPHYRHILLS	%	COUNTY	%
< \$50,000	875	49.5	20,707	36.0
\$50,000 - \$99,000	843	47.7	30,216	52.6
\$100,000 - \$149,000	41	2.3	3,920	6.8
\$150,000 - \$199,000	5	0.2	1,500	2.6
\$200,000 - \$299,000	2	0.1	907	1.6
> \$300,000	0	0.0	246	0.4
\$50,000 - \$99,000	\$50,200		58,800	
Specified Owner-Occupied Units	1,766	100.0	57,496	100.0

SOURCE: US Census of Population and Housing, 1990.

Dwelling Units by Tenure

Table HOU-3 represents ownership characteristics for the City and Pasco County. There is a higher percentage of owner-occupied units in the County while the City has larger percentages in the renter-occupied and vacant categories. A large seasonal population is likely to account for this difference. The 1990 Census indicated that approximately 73 percent of the total units are occupied by year round residents and 17 percent are seasonally occupied. Almost all seasonal visitors reside in mobile/manufactured homes or duplex units.

**TABLE HOU-3
OWNERSHIP CHARACTERISTICS OF HOUSING UNITS
CITY OF ZEPHYRHILLS**

TENURE	ZEPHYRHILLS	%	COUNTY	%
Owner-Occupied	2,603	50.0	89,246	67.4
Renter-Occupied	1,186	22.8	20,198	15.2
Vacant	1,420	27.6	23,023	17.4
TOTAL	5,209	100.0	132,467	100.0

SOURCE: US Census of Population and Housing, 1990.

Cost of Housing

Tables HOU-4, HOU-5, and HOU-6 provide a comparison of relative affordability of housing in the City and Pasco County. The median monthly cost of mortgaged and nonmortgaged dwellings are lower in the City than in the County. Further the ratio of housing cost to household income is lower in the County with 7.8 percent of owner-occupied units spending more than 30 percent of household income on housing as compared to the 14.6 percent in the County. For renters in the City, the ratio spending more than 30 percent of housing income was 26.3 percent, while in the County it was slightly higher at 29 percent.

According to the Census, the median household income in Zephyrhills in 1990 was \$18,463. This is significantly lower than the median household income for the Tampa-St. Petersburg-Clearwater MSA of \$39,000 also reported by the Census. In order to give perspective to this condition, consider that the moderate household income for a family of four in the MSA is \$47,280. Low and *very low* incomes for the same size household are \$31,500 and \$19,700, respectively.

TABLE HOU-4
MONTHLY COST OF OWNER-OCCUPIED UNITS
CITY OF ZEPHYRHILLS AND PASCO COUNTY

WITH A MORTGAGE	ZEPHYRHILLS	%	COUNTY	%
Less than \$300	48	7.3	2,928	8.0
\$300 to \$499	326	49.4	10,309	30.0
\$500 to \$699	226	34.2	9,598	28.5
\$700 to \$999	42	6.4	7,330	21.7
\$1000 to \$1499	18	2.7	2,870	8.5
\$1500 to \$1999	0	0.0	414	1.2
\$2000 or More	0	0.0	281	0.8
Total Specified	660	100.	33,730	100.0
Median	\$477		\$565	
NOT MORTGAGED				
Less than \$100	287	30.0	5,544	17.2
\$100 to \$199	677	61.2	19,127	59.5
\$200 to \$299	132	12.0	6,033	18.8
\$300 to \$399	9	0.8	1,121	3.5
\$400 or More	0	0.0	320	1.0
Total Specified	1,105	100.0	32,145	100.0
Median	\$135		\$149	

SOURCE: US Census of Population and Housing, 1990.

TABLE HOU-5
OWNER COST TO INCOME RATIO
CITY OF ZEPHYRHILLS AND PASCO COUNTY

INCOME AND RATIO SPENT FOR HOUSING	NUMBER OF HOUSEHOLDS	
	ZEPHYRHILLS	PASCO COUNTY
INCOME LESS THAN \$20,000		
< 25% Spent for Housing	543	13,471
25% - 29% Spent for Housing	51	1,405
30% or More Spent for Housing	193	7,524
Not Computed	21	592
Total	808	22,992
INCOME \$20,000 - \$34,999		
< 25% Spent for Housing	496	13,927
25% - 29% Spent for Housing	45	1,860
30% or More Spent for Housing	45	2,760
Not Computed	0	0
Total	586	18,547
INCOME \$35,000 - \$49,999		
< 25% Spent for Housing	225	8,347
25% - 29% Spent for Housing	0	914
30% or More Spent for Housing	0	755
Not Computed	0	9
Total	225	10,025
INCOME MORE THAN \$50,000		
< 25% Spent for Housing	146	8,115
25% - 29% Spent for Housing	0	310
30% or More Spent for Housing	0	305
Not Computed	0	17
Total	146	8,747

SOURCE: US Census of Population and Housing, 1990.

A simplistic analysis of housing affordability indicates that 49.5 percent of the owner-occupied dwelling units within the City in 1990 were valued at under \$50,000, and virtually all units within the City (97.2%) were valued under \$100,000. With a median housing value of \$50,000, the median household income of \$18,463 is 2.7 percent of the median housing value. This falls below the *rule of thumb* for housing affordability which states that a household should be able to afford a home valued at three times its annual income.

TABLE HOU-6
RENT TO INCOME RATIO
CITY OF ZEPHYRHILLS AND PASCO COUNTY

INCOME AND RATIO SPENT FOR HOUSING	NUMBER OF HOUSEHOLDS	
	ZEPHYRHILLS	PASCO COUNTY
INCOME LESS THAN \$10,000		
< 25% Spent for Housing	15	265
25% - 29% Spent for Housing	19	178
30% or More Spent for Housing	211	3,428
Not Computed	39	769
Total	284	4,640
INCOME \$10,000 - \$19,999		
< 25% Spent for Housing	119	1,004
25% - 29% Spent for Housing	69	1,179
30% or More Spent for Housing	212	3,532
Not Computed	13	321
Total	413	6,036
INCOME \$20,000 - \$34,999		
< 25% Spent for Housing	282	3,331
25% - 29% Spent for Housing	24	869
30% or More Spent for Housing	22	493
Not Computed	16	247
Total	344	4,940
INCOME \$35,000 - \$50,000		
< 25% Spent for Housing	119	1,586
25% - 29% Spent for Housing	0	67
30% or More Spent for Housing	0	54
Not Computed	18	49
Total	137	1,756
INCOME MORE THAN \$50,000		
< 25% Spent for Housing	15	736
25% - 29% Spent for Housing	0	1
30% or More Spent for Housing	0	0
Not Computed	0	68
Total	15	805

SOURCE: US Census of Population and Housing, 1990.

The 1990 Census of Housing and Population indicated that approximately 10 percent of occupied dwelling units in the City were inhabited by households with incomes below the poverty level. Using the ratio of occupied units in Table HOU-3 to total units (5,600), there are 4,357 occupied units in the City. Of these units, 435 should be affordable to low and very low income households.

Discussed later in the Housing Element is a detailed housing needs analysis prepared by the Shimberg Center for Affordable Housing.

Age of Housing Stock

According to the Census and Building Department data, approximately 3,447 dwelling units or 63 percent of the City's housing stock was constructed since 1970 (see Table HOU-7). The very oldest units are concentrated within the original city limit bounded by North Avenue, Sixteenth Street, South Avenue, and First Street.

TABLE HOU-7
AGE OF YEAR ROUND HOUSING
CITY OF ZEPHYRHILLS AND PASCO COUNTY

YEAR BUILT	NUMBER OF HOUSING UNITS			
	ZEPHYRHILLS ^{1,2}	%	COUNTY ^{1,3}	%
1989-1994/1995	439	8.0	12,526	9.0
1980-1988	1,288	23.6	48,808	34.9
1970-1979	1,720	31.6	54,216	38.8
1960-1969	1,112	20.4	16,325	11.6
1950-1959	409	7.5	5,112	3.7
1940-1949	212	3.9	1,369	1.0
1939 or Earlier	268	4.9	1,399	1.0
TOTAL	5,448	100.0	139,755	100.0

1. US Census of Population and Housing, 1990.
2. Building Department, City of Zephyrhills for period between 1989-1995.
3. Growth Management Department, Pasco County, 1994..

Housing Conditions

Using GIS, the City has determined that 10 percent of its current housing stock is in need of repair and/or demolition. While that number is down, theoretically, the numbers are unchanged because the GIS includes entire manufactured home parks in its count. An external survey of housing conditions conducted by the Building Department in 1995 indicated that approximately 12 percent of the residential structures within the City need major repairs or should be demolished (see Table HOU-8).

Those structures that need no repairs or only minor repairs are considered to be standard housing; i.e., "have only slight deficiencies which could be corrected by regular maintenance." Those structures which need major repair "have building code and/or housing code violations which would require structural repair." Those structures which need to be demolished "have extensive structural damage and represent a potential public safety and/or public health hazard." The general location of dilapidated housing is shown on Map HOU-1. Those dwelling units in need of major repair, and those which need to be demolished are, by local definition, "substandard."

TABLE HOU-8
HOUSING CONDITIONS
CITY OF ZEPHYRHILLS

HOUSING TYPE	NO REPAIR OR MINOR REPAIR NEEDED	MAJOR REPAIR NEEDED	DEMOLITION NEEDED
Single Family	2,207	292	36
Duplex	292	5	1
Multi-family	64	0	1
TOTAL	2,563	297	38

SOURCE: Building Department, City of Zephyrhills, 1995.

The most significant housing deficiency in Zephyrhills is the large number of very small homes which were originally constructed as seasonal residences and subsequently converted to rental units. This category of housing is typically 40-60 years old with obsolete electrical, plumbing, and heating systems. Costs to remove would exceed the value of the dwelling unit.

Such areas in the City have been designated as appropriate for infill development. Within the designated area, the City could approve a master redevelopment plan to supersede certain development criteria pertaining to off-street parking, stormwater retention, etc. The objective is to encourage redevelopment and rehabilitation of older residential neighborhoods.

Housing Programs

Since the time of plan adoption through 1997, the City has utilized federal funds to improve its housing stock. Two programs have been undertaken to improve existing housing, for both rental units and owner occupied units. In 1989, the City received funding of Rental Rehabilitation funds offered by US Department of Housing and Urban Development (HUD), and provided through Pasco County. Through 1993, when Pasco County assumed control of the program, the City improved 12 projects, spending more than \$96,300 and improving 30 units and one group home for mentally challenged children. The City has also implemented an owner occupied housing improvement program. Repairs were done to 13 units at a cost of \$90,000.

In accordance with an interlocal agreement, the Pasco County Community Development Division offers assistance with a variety of housing programs to City residents. The Community Development Division assists the Pasco Housing Authority and other non-profit organizations in providing housing opportunities for residents of Pasco County. Programs in which the Community Development Division have been involved include:

- Rental Rehabilitation Program serves to preserve the existing rental stock and encourage neighborhood improvement efforts.
- Purchase Rehab Program assists very low income residents in becoming home owners and improves the condition of the housing stock.
- Housing Improvement Partnership Program (HIP) serves to preserve the existing housing stock and encourage neighborhood improvements in conjunction with local financial institutions.
- Homeowner Rehabilitation Program preserves the existing housing stock and encourages neighborhood improvement efforts.
- Homebuyer Assistance Program assist very low, low, and moderate income residents become homeowners by providing low interest, fixed loans.
- Federal Programs such as Section 8, Section 236, and Section 515.

Since taking over the housing program in 1993, Pasco County has offered three housing programs within the City. Those programs include: the homeowner's rehabilitation program with five cases assisted at a cost of \$106,064; the homeowners assistance program of which 13 cases were served at a cost of \$112,000; and the Rental Rehabilitation Program of which two cases were handled providing assistance of \$82,871.

In 1997, the City opted out of the Pasco County Community Development Block Grant (CDBG) entitlement program to apply for the CDGB funds under the Small Cities program. An emphasis will be placed on applying for grants that will include neighborhood and commercial revitalization and economic development. The City is currently developing a community redevelopment area

and will be applying for a Small Cities grant. In the future, the City will continue to apply for additional grants for neighborhood and housing revitalization through the Small Cities program.

Rental Developments

Table HOU-9 lists the local rental developments within the City which have some form of rental assistance. All of the listed units are operated under FmHA Section 515 except for Evergreen Village which has a HUD Section 8 contract. The FmHA assisted units have minimum rents of \$192 - \$238 monthly. Section 8 and FmHA subsidized rents are 30 percent or adjusted family income for rent and utilities.

**TABLE HOU-9
RENTAL DEVELOPMENTS
CITY OF ZEPHYRHILLS**

NAME	FAMILY UNITS	ELDERLY UNITS
Evergreen Village	0	50
Heritage Village	40	0
Cypress Green	0	36
Green Meadows	30	0
Parkhill Terrace	48	0
Abbott Station	8	0
Village Walk	42	0
Village Chase	0	147
TOTAL	126	133

SOURCE: Building Department, City of Zephyrhills, 1995.

Group Homes and Foster Care Facilities

There is one HRS licensed foster home for three children within the City. There is one group home for mentally handicapped males with capacity for 15 residents. The City has four small adult living facilities (ALF) with a combined capacity of 50 persons and two large ALFs with 320 units. Locations of the group home and ALFs are shown in Map HOU-1.

There are three nursing homes in the City. Privately owned Zephyr Haven and Heartland Nursing Home each have 120 beds. Sunbelt Living Center Nursing Home will have 120 beds. Map HOU-1 show the locations of these facilities.

Group homes, ALFs, and nursing homes are permitted and will continue to be permitted in all residential zoning districts.

As listed in Table HOU-10, there are 10 mobile home parks and five mobile home/RV subdivisions within the City.

TABLE HOU-10
MANUFACTURED HOME PARKS AND SUBDIVISIONS
CITY OF ZEPHYRHILLS

PARK NAME	NUMBER OF UNITS
Edgewood Subdivision	48
Edgewood RV Park	12
Emerald Point RV Subdivision	318
Friendly Ours	20
Grand Horizons Subdivision	351
Lakeview	16
Pinecrest	147
Shady Rest	51
Sixth Avenue	133
Sleepy Hollow	156
Tree Lane	172
Village Grove Subdivision	65
Winters	287
Zack's Oakside Subdivision	242
Zephyr Ridge Subdivision	84
TOTAL	2,102

SOURCE: Building Department, City of Zephyrhills, 1995.

Table HOU-11 summarizes changes in the City's housing stock since the 1990 Census.

TABLE HOU-11
HOUSING PRODUCTION, 1980-1995
CITY OF ZEPHYRHILLS

YEAR	NEW DUS¹	CONVERSION TO NONRESIDENTIAL	MOBILE HOME REPLACEMENT	DEMOLITION	ANNEX	NET INCREASE
1980	147	-2	15	-7	0	153
1981	65	-1	32	0	1	97
1982	62	-1	36	-9	2	90
1983	100	-2	38	-3	153	286
1984	86	-1	26	-2	3	112
1985	104	-2	28	-4	2	128
1986	170	-2	15	-12	126	297
1987	70	-1	11	-4	5	81
1988	85	-3	8	-4	128	214
1989	61	0	1	-14	0	48
1990	49	0	3	-8	2	46
1991	39	0	6	-10	0	35
1992	92	0	1	-10	0	83
1993	85	0	5	-14	0	76
1994	126	-2	88	-5	62	189
1995	103	-1	0	-6	1	97

1. DUs (Dwelling Units) Includes mobile/manufactured homes.

SOURCE: Building Department, City of Zephyrhills, 1995.

HOUSING NEEDS ANALYSIS

This section analyzes Zephyrhills housing needs through the planning period (year 2010). Estimates and projections of population and households (i.e., housing demand) from the Affordable Housing Needs Assessment prepared by the Shimberg Center for Affordable Housing were utilized in the analyses presented. The Affordable Housing Needs Assessment Methodology Report in its entirety is kept on file and is available for viewing at City Hall.

In the initial phase of the analysis, estimates and projections of households by tenure, size, and income were developed. After incorporating a vacancy rate, the household estimates and projections were used to develop estimates of the *demand* for housing units. Demand includes the projected total demand for housing units (the total number needed in the City at point in time to accommodate both the number of households and the necessary vacant units) and the projected demand for units by type, tenure, cost and rent ranges, and size of household.

The next step in the housing needs assessment is the projected *need* for housing. The need for housing units is the difference between the estimated and projected demand for units and the updated supply. The end result provides the number of units that will have to be provided to meet demand, as well as the distribution of those units by type tenure. The final product in the analysis is the distribution of need for housing units by household income and value or rent of units.

Population Projections

Population is the basis for estimates and projections of households and the difference between households and housing inventory is equal to the basic construction need for housing units. Population projections utilized in the Affordable Housing Needs Assessment indicate that Zephyrhills will have an additional 2,151 year-round residents in need of housing by the year 2010 (see Table HOU-12).

TABLE HOU-12 YEAR-ROUND RESIDENT POPULATION PROJECTIONS CITY OF ZEPHYRHILLS							
RESIDENT TYPE	1995	2000	2005	2010	NEW RESIDENTS 1995-2000	NEW RESIDENTS 1995-2005	NEW RESIDENTS 1995-2010
Year Round	8,694	9,482	10,180	10,845	788	1,486	2,151

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996; and US Census of Population and Housing, 1990.

Households

Households are the fundamental unit of demand for housing, and are the way in which the population divides itself to occupy housing units. One member of a household is considered to be the representative of that household and is referred to as the householder. The percentage of the population in a given age group that are householders is the *headship rate* in that age group, or the propensity of persons in that age group to be household heads. Headship rates allow the conversion of the population of an age group into households. Different age groups have different propensities for forming households, so that as the age structure of the population

shifts, the number of households that a given population would yield would also change. Estimates and projections of households are, therefore, based on age-specific headship rates.

The age distribution of the population serves as the basis for projecting the number of households and other aspects of housing demand. Table HOU-13 shows the age distribution of Zephyrhills= population from 1990 through 2010. In 1990 and 2010, the largest distribution of householders falls within the 65 to 74 and 75+ age ranges. However, the ratio of elderly householders to the overall population decreases by approximately 10 percent over the study period. The fastest growing segment of the population is the 55 to 64 age range which more than doubles by the year 2010.

TABLE HOU-13 HOUSEHOLDER PROJECTIONS BY AGE CITY OF ZEPHYRHILLS					
AGE RANGE	1990	1995	2000	2005	2010
15 to 24	780	843	969	1,109	1,221
25 to 34	876	834	823	847	926
35 to 44	736	863	988	961	898
45 to 54	625	843	1,103	1,293	1,419
55 to 64	887	849	1,024	1,347	1,679
65 to 74	1,543	1,487	1,410	1,394	1,581
75+	1,696	1,776	1,843	1,848	1,691
TOTAL	7,143	7,495	8,160	8,799	9,415

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996; and US Census of Population and Housing, 1990.

The pure number of housing units needed is determined by the total number of households projected, but the nature of that demand is also related to characteristics of those households. In addition to householder age considerations, size and income of households indicate the tenure and size of housing units that households desire and can afford. Projections indicate that households in Zephyrhills will increase by 1.5 percent per year until 2010 (Table HOU-14). Table HOU-15 shows that elderly households increase by a slight degree.

Relative to household size, households occupied by two persons show the greatest increase in number (508 households) and share (31 percent) over the planning period. One person households rank a close second (270 households and 22 percent).

TABLE HOU-14 PROJECTED HOUSEHOLDS BY TENURE CITY OF ZEPHYRHILLS					
TENURE	1990	1995	2000	2005	2010
Owner	2,603	2,705	2,905	3,107	3,305
Renter	1,186	1,262	1,387	1,483	1,572
Total	3,789	3,967	4,290	4,588	4,878

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996; and US Census of Population and Housing, 1990.

TABLE HOU-15
PROJECTED ELDERLY HOUSEHOLDS BY TENURE
CITY OF ZEPHYRHILLS

TENURE	1990	1995	2000	2005	2010
Owner	1,610	1,623	1,619	1,613	1,627
Renter	336	339	339	338	340
Total	1,946	1,962	1,957	1,951	1,966

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996; and US Census of Population and Housing, 1990.

TABLE HOU-16
PROJECTED HOUSEHOLDS BY SIZE
CITY OF ZEPHYRHILLS

SIZE	1990	1995	2000	2005	2010
1 Person	1,242	1,290	1,375	1,449	1,512
2 Persons	1,650	1,729	1,852	1,999	2,158
3 Persons	478	500	557	605	647
4 Persons	286	299	343	364	384
5 Persons	107	107	115	113	113
6 Persons	24	31	41	49	55
7 Persons	9	9	11	10	10
Total	3,796	3,965	4,294	4,589	4,879

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996; and US Census of Population and Housing, 1990.

Housing Demand and Need

To determine the total number of additional housing units which will be in demand in the City during the planning period, the relationship between households and housing units must be established. The number of housing units that are in demand at any point in time is equal to the number of households plus the number needed to provide an adequate supply from which householders may choose. *Only units that are in the permanent housing supply, not seasonal units, are considered in this analysis.* The vacancy rate necessary in the local community is assumed to be the vacancy rate reported in the 1990 US Census for Zephyrhills.

Using household projections indicated in the tables below, estimates of existing need and projections for housing in Zephyrhills have been prepared. Housing needs are presented by total number needed, need by type of housing (e.g., single family and multi-family), tenure (e.g., owner and renter), and cost or rent.

Projected Demand and Need. The projection of demand is developed based on:

- X occupied housing,
- X percentage allowance for vacant units, and
- X percentage allowance for units expected to be lost due to various causes such as demolition (assumed to be zero in the numbers provided).

The permanent vacancy rate of 5.7 percent is applied to the 2000 - 2010 household projection data to determine total housing demand for the planning period. The pure number of housing units needed is determined by the total number of households projected. As indicated in Table HOU-17, the demand for households in Zephyrhills is projected to rise from 4,602 in 1995 to 5,462 in 2010.

Estimates of existing and future need for housing units were developed by type/character. The number, types, and character of housing units which are or will be needed are represented by the difference between supply and demand. The historical trend in the supply side of housing by type and character were examined, then updated to the base year (1995). The demand for housing by type and character for various types of households were also examined. The base year supply was compared to the base year demand to determine any existing housing need. The forecast for housing demand was compared with existing supply to determine future housing needs. The supply available in 1995 is subtracted from the year 2000 demand for housing to determine a basic construction need for housing in the year 2000, and so on in the year 2010. The projected need incorporates additional need for vacant units.

TABLE HOU-17 PROJECTED DEMAND AND NEED FOR PERMANENT HOUSING CITY OF ZEPHYRHILLS						
1995 BASELINE HOUSING UNITS	PROJECTED DEMAND			PROJECTED NEED		
	2000	2005	2010	2000	2005	2010
4,602	4,804	5,138	5,462	202	536	860

NOTE: Based on 4.6 percent vacancy rate.

SOURCE: Affordable Housing Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

Projected Demand and Need for Housing by Type. The character of housing by type in 1990 was identified in the Existing Conditions section of the Housing Element and has been estimated for the base year (1995) of this analysis. In projecting need for housing type, single family units and mobile homes are combined into a single family homes category. Therefore, only single family and multi-family demand are forecast. The rationale for combining these categories is that local conditions determine the mix between single family construction and mobile homes in meeting projected need for single family units.

TABLE HOU-18 PROJECTED DEMAND AND NEED FOR HOUSEHOLDS BY BUILDING TYPE CITY OF ZEPHYRHILLS													
ESTIMATED 1995 HOUSING UNITS BY TYPE		PROJECTED DEMAND FOR HOUSEHOLDS						PROJECTED GROWTH IN HOUSEHOLDS					
		2000		2005		2010		1995-2000		1995-2005		1995-2010	
SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
3534	1,068	3,689	1,115	3,964	1,192	4,195	1,267	155	47	412	124	661	199

SF = Single Family. Includes Single Family and Mobile Home Dwellings.

MF = Multiple Family

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

The proportion of units by type in 1995 is calculated and applied to the number of units in demand in the planning period to calculate the number of units needed by type. Vacant units are included in the calculation shown in Table HOU-18. The housing supply by housing type available in 1995 is subtracted from the year 2000 demand of housing to determine the need for housing units by type in the year 2000, and so on in the year 2010.

Projected Demand and Need for Housing by Tenure. The historical number and percentage of renter and owner households previously presented has been projected to 1995, 2000, and 2010 in Table HOU-19. The numbers indicated are those renter and owner housing units needed to house Zephyrhills= future population. Vacant units are not classified by tenure. The supply by tenure available in 1995 is subtracted from the year 2000 demand for housing to determine the need for housing units by type in the year 2000, and so on in the year 2010. Note that these calculations are for occupied units only.

TABLE HOU-19 PROJECTED DEMAND AND NEED FOR HOUSEHOLDS BY TENURE CITY OF ZEPHYRHILLS								
HOUSEHOLD	1995 (BASE YEAR)		2000		2005		2010	
	OWNER	RENTER	OWNER	RENTER	OWNER	RENTER	OWNER	RENTER
Demand	2,705	1,262	2,905	1,387	3,107	1,483	3,305	1,572
Growth	-	-	200	125	402	221	600	310

SOURCE: Affordable Housing Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

Projected Demand and Need for Housing by Size of Household. As indicated in Table HOU-16, smaller size households will generally increase faster than larger size households in Zephyrhills resulting in a decrease in the average number of persons per household. This condition is attributable to a national trend toward smaller households and a sizeable elderly population in Zephyrhills.

Projected Demand and Need for Owner-Occupied Housing Units by Value Ranges. The existing base year (1995) need for additional ownership housing by value ranges is represented by the difference in the number of owner households which can afford such units in the various ranges and the number of units in supply by value ranges. It is assumed that a household can afford a house with a value of no more than 2.11 times greater than annual income. Table HOU-20 indicates projected households by income and tenure.

Table HOU-21 was utilized in the projection of need for owner housing units by value ranges represented by change in demand from one projection period to another. Table HOU-26 shows the results of the analysis which provides data on the surplus or deficit of affordable units by income category for owner occupied units. For each income range, a range of affordable housing prices was calculated. The number of housing units in each value in 1995 was also calculated. The unit surplus/deficit in each income range each year is therefore reported as the difference between the number of households whose maximum affordable unit is in that range and the number of 1995 units by price in that range. A negative number represents a shortage of units.

TABLE HOU-20
HOUSEHOLDS BY INCOME AND TENURE
CITY OF ZEPHYRHILLS

INCOME	OWNER-OCCUPIED					RENTER-OCCUPIED				
	1990	1995	2000	2005	2010	1990	1995	2000	2005	2010
0-5,000	158	165	179	194	205	88	97	102	104	104
5,000-10,000	288	299	318	331	346	154	166	176	184	184
10,000-12,500	92	96	104	112	116	105	116	121	132	132
12,500-15,000	188	187	199	216	235	77	76	77	80	80
15,000-17,500	199	212	232	249	264	162	181	197	204	204
17,500-20,000	161	159	170	188	205	124	127	127	127	127
20,000-22,500	202	209	217	223	233	64	63	66	69	69
22,500-25,000	149	153	158	167	177	58	59	62	69	69
25,000-27,500	123	136	152	162	166	18	23	24	22	20
27,500-30,000	76	74	79	88	94	31	28	31	32	34
30,000-32,500	86	93	99	103	108	20	15	13	13	13
32,500-35,000	82	85	88	90	94	40	39	38	38	37
35,000-37,500	66	67	67	68	71	29	22	19	18	19
37,500-40,000	85	81	84	88	97	51	54	54	54	52
40,000-42,500	89	90	93	97	103	27	32	37	40	40
42,500-45,000	48	54	58	56	57	13	10	9	8	9
45,000-47,500	20	22	22	21	19	12	13	15	17	17
47,500-50,000	50	59	62	61	58	11	10	10	10	10
50,000-55,000	60	66	72	78	81	20	26	26	25	22
55,000-60,000	53	70	83	90	94	27	26	27	28	28
60,000-75,000	129	139	148	158	165	0	0	0	0	0
75,000-100,000	62	75	86	91	94	5	6	7	8	8
100,000-	19	25	27	29	27	0	0	0	0	0
125,000	7	6	7	9	10	0	0	0	0	0
125,000-	21	25	29	33	33	0	0	0	0	0
150,000										
150,000+										
TOTAL	2,513	2,647	2,833	3,002	3,152	1,136	1,189	1,238	1,282	1,282

NOTE: Bold categories denote Zephyrhills approximate income thresholds used in determining housing need.

SOURCE: Affordable Housing Analysis, Shimberg Center for Affordable Housing, University of Florida, 1996.

Households in all general income categories are expected to increase over the 20 year period beginning with the 1990 US Census. Table HOU-22 shows a deficit of affordable owner-occupied units in all of the very low household income categories for all years (note income bands denoted by bolding). Very low income households (refer to definitions on page 20) are projected to rise by 23 percent over the planning period for owner-occupied households. Surpluses exist in all of the income categories representing low and moderate income households. Deficits resume for households with incomes above the moderate income threshold.

TABLE HOU-21
AFFORDABLE OWNER-OCCUPIED HOUSING UNITS, CITY OF ZEPHYRHILLS

HOUSEHOLD INCOME RANGE	SALE PRICE RANGE AFFORDABLE UNIT	DISTRIBUTION OF UNITS BY SALE PRICE	NUMBER OF 1995 OWNER- OCCUPIED UNITS BY SALE PRICE IN 1990 \$	NUMBER OF HOUSEHOLDS BY HOUSEHOLD INCOME IN 1990 \$			
				1995	2000	2005	2010
\$0 - \$5,000	\$0 - \$10,550	0.3%	8	149	153	156	160
\$5,000 - \$10,000	\$10,550 - \$21,100	3.0%	81	402	435	466	486
\$10,000 - \$12,500	\$21,100 - \$26,375	4.6%	124	295	304	322	346
\$12,500 - \$15,000	\$26,375 - \$31,650	11.7%	316	165	167	170	179
\$15,000 - \$17,500	\$31,650 - \$36,925	15.1%	408	216	230	245	261
\$17,500 - \$20,000	\$36,925 - \$42,200	17.0%	459	202	226	250	266
\$20,000 - \$22,500	\$42,200 - \$47,475	15.0%	405	159	171	179	191
\$22,500 - \$25,000	\$47,475 - \$52,750	9.2%	248	152	159	162	172
\$25,000 - \$27,500	\$52,750 - \$58,025	6.9%	186	141	157	177	197
\$27,500 - \$30,000	\$58,025 - \$63,300	5.8%	157	93	104	111	116
\$30,000 - \$32,500	\$63,300 - \$68,575	3.4%	92	77	79	83	87
\$32,500 - \$35,000	\$68,575 - \$73,850	2.6%	70	133	141	148	159
\$35,000 - \$37,500	\$73,850 - \$79,125	1.2%	32	111	125	135	138
\$37,500 - \$40,000	\$79,125 - \$84,400	1.0%	27	40	50	58	66
\$40,000 - \$42,500	\$84,400 - \$89,675	0.7%	19	42	42	46	52
\$42,500 - \$45,000	\$89,675 - \$94,950	0.4%	11	32	36	38	39
\$45,000 - \$47,500	\$94,950 - \$100,225	0.3%	8	44	47	54	63
\$47,500 - \$50,000	\$100,225 -	0.3%	8	48	52	57	59
\$50,000 - \$55,000	\$105,500	0.6%	16	77	85	89	91
\$55,000 - \$60,000	\$105,500 -	0.4%	11	48	58	64	68
\$60,000 - \$75,000	\$116,050	0.4%	11	59	65	72	82
\$75,000 - \$100,000	\$116,050 -	0.0%	0	16	18	20	24
\$100,000 -	\$126,600	0.0%	0	0	0	0	0
\$125,000	\$126,600 -	0.0%	0	0	0	0	0
\$125,000 -	\$158,250	0.0%	0	0	0	0	0
\$150,000	\$158,250 -						
\$150,000+	\$211,000						
	\$211,000 -						
	\$263,750						
	\$263,750 -						
	\$316,500						
	\$316,500						
		99.0%	2,697	2,701	2,904	3,102	3,302

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

TABLE HOU-22
SURPLUS/DEFICIT OF AFFORDABLE OWNER-OCCUPIED UNITS-
CITY OF ZEPHYRHILLS

HOUSEHOLD INCOME RANGE	1995	2000	2005	2010
\$0 - \$5,000	-141	-145	-148	-152
\$5,000 - \$10,000	-321	-354	-385	-405
\$10,000 - \$12,500	-171	-180	-198	-222
\$12,500 - \$15,000	151	149	146	137
\$15,000 - \$17,500	192	178	163	147
\$17,500 - \$20,000	257	233	209	193
\$20,000 - \$22,500	246	234	226	214
\$22,500 - \$25,000	96	89	86	76
\$25,000 - \$27,500	45	29	9	-11
\$27,500 - \$30,000	64	53	46	41
\$30,000 - \$32,500	15	13	9	5
\$32,500 - \$35,000	-63	-71	-78	-89
\$35,000 - \$37,500	-79	-93	-103	-106
\$37,500 - \$40,000	-13	-23	-31	-39
\$40,000 - \$42,500	-23	-23	-27	-33
\$42,500 - \$45,000	-21	-25	-27	-28
\$45,500 - \$47,500	-36	-39	-46	-55
\$47,500 - \$50,000	-40	-44	-49	-51
\$50,000 - \$55,000	-61	-69	-73	-75
\$55,000 - \$60,000	-37	-47	-53	-57
\$60,000 - \$75,000	-48	-54	-61	-71
\$75,000 - \$100,000	-16	-18	-20	-24
\$100,000 - \$125,000	0	0	0	0
\$125,000 - \$150,000	0	0	0	0
\$150,000+	0	0	0	0
TOTAL	-4	-207	-405	-605

* Negative numbers indicate deficit of affordable units.

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

Projected Demand and Need for Rental Units by Rent Ranges. The existing base year (1995) need for additional rental housing by rent ranges is represented by the difference in the number of renter households which can afford such units in the various ranges and the number of units in supply by rent ranges. It is assumed that a household can afford a house with a value of no more than 30 percent of income toward rent.

In Table HOU-23, the projected need for renter-occupied housing units by cost ranges is represented by the change in demand from one projection period to another. This analysis provides data on the surplus or deficit of affordable units by income category for renter-occupied units. For each income range, a range of affordable housing rents was calculated. The number of housing units in each cost range in 1995 was also calculated. The unit surplus/deficit in each income range each year is therefore reported as the difference between the number of households whose maximum affordable unit is in that range and the number of 1995 units by cost in that range. A negative number represents a shortage of units.

Lower income households, i.e., those defined as *Amoderate@* and lower are projected to rise between 7.1 and 15.2 percent for renter-occupied households. No increase is expected for the household income range between \$25,000 and \$50,000 seeking rental units. The over \$50,000 category shows the greatest increase overall with a 17.3 percent rise in demand for renter-occupied units.

TABLE HOU-23
AFFORDABLE RENTER-OCCUPIED HOUSING UNITS
CITY OF ZEPHYRHILLS

1995 GROSS RENT LOOK-UP TABLE RENTER-OCCUPIED UNITS WHOSE MONTHLY RENT IS:			HOUSEHOLD INCOME RANGE	AFFORDABLE UNIT RENT RANGE (INCOME x (30%/12))	UNITS IN THE LOOK- UP TABLE RENT RANGE	PRELIMINARY NUMBER OF 1995 UNITS	DIST. OF 1995 UNITS	FINAL 1995 BASELINE OF AFFORDABLE UNITS
RENT RANGE	NUMBER OF UNITS	CUMULATIVE UNITS						
\$0 - \$100	12	12	\$0 - \$5,000	\$0 - \$125	13	25	2.14	27
\$100 - \$150	26	38	\$5,000 - \$10,000	\$125 - \$250	43	111	9.49	119
\$151 - \$200	55	93	\$10,000 - \$12,500	\$250 - \$313	65	211	18.03	227
\$201 - \$250	43	136	\$12,500 - \$15,000	\$313 - \$375	95	309	26.41	333
\$251 - \$300	146	282	\$15,000 - \$17,500	\$375 - \$438	103	201	17.18	216
\$301 - \$350	279	561	\$17,500 - \$20,000	\$438 - \$500	138	173	14.79	186
\$351 - \$400	193	754	\$20,000 - \$22,500	\$500 - \$563	8	76	6.50	82
\$401 - \$450	138	892	\$22,500 - \$25,000	\$563 - \$625	10	38	3.25	41
\$451 - \$500	138	1,030	\$25,000 - \$27,500	\$625 - \$688	0	11	0.94	12
\$501 - \$550	68	1,098	\$27,500 - \$30,000	\$688 - \$750	0	0	0.00	0
\$551 - \$600	36	1,134	\$30,000 - \$32,500	\$750 - \$813	2	2	0.17	2
\$601 - \$650	21	1,155	\$32,500 - \$35,000	\$813 - \$875	3	1	0.09	1
\$651 - \$700	0	1,155	\$35,000 - \$37,500	\$875 - \$938	5	2	0.17	2
\$701 - \$750	0	1,155	\$37,500 - \$40,000	\$938 - \$1,000	7	2	0.17	2
\$751 - \$1,000	7	1,162	\$40,000+	\$1,001+	8	8	0.68	9
\$1,001 -	8	1,170						
\$1,001+	94	1,264						
No Cash Rent				TOTAL		1,170	100.0	1,259

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

TABLE HOU-24
AFFORDABLE RENTER-OCCUPIED HOUSING UNITS
CITY OF ZEPHYRHILLS

HOUSEHOLD INCOME RANGE	NUMBER OF RENTER HOUSEHOLDS BY HOUSEHOLD INCOME				UNIT SURPLUS/DEFICIT			
	1995	2000	2005	2010	1995	2000	2005	2010
\$0 - \$5,000	115	129	140	152	-88	-102	-113	-125
\$5,000 - \$10,000	185	194	203	210	-66	-75	-84	-91
\$10,000 - \$12,500	130	145	161	175	97	82	66	52
\$12,500 - \$15,000	84	95	101	107	249	238	232	226
\$15,000 - \$17,500	129	138	146	155	87	78	70	61
\$17,500 - \$20,000	71	79	85	86	115	107	101	100
\$20,000 - \$22,500	127	146	162	177	-45	-64	-80	-95
\$22,500 - \$25,000	45	53	60	64	-4	-12	-19	-23
\$25,000 - \$27,500	81	89	92	96	-69	-77	-80	-84
\$27,500 - \$30,000	46	54	60	69	-46	-54	-60	-69
\$30,000 - \$32,500	69	73	76	80	-67	-71	-74	-78
\$32,500 - \$35,000	26	28	28	29	-25	-27	-27	-28
\$35,000 - \$37,500	61	70	75	78	-59	-68	-73	-76
\$37,500 - \$40,000	12	12	12	13	-10	-10	-10	-11
\$40,000+	78	82	82	86	-69	-73	-73	-77
	1,259	1,387	1,483	1,577	0	-128	-224	-318

TABLE HOU-25
COST BURDEN BY INCOME AND TENURE
CITY OF ZEPHYRHILLS

INCOME RANGE	OWNER HOUSEHOLDS					RENTER HOUSEHOLDS				
	1990	1995	2000	2005	2010	1990	1995	2000	2005	2010
<\$10,000	207	222	237	251	260	260	257	276	293	310
\$10,000 - \$19,999	159	166	175	187	199	211	219	242	261	277
\$20,000 - \$34,999	57	58	66	66	71	24	26	30	32	35
\$35,000 - \$49,999	0	0	0	0	0	0	0	0	0	0
>\$50,000	0	0	0	0	0	0	0	0	0	0
TOTAL	423	446	474	504	530	495	502	548	586	622

SOURCE (BOTH TABLES): Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

Table HOU-26 shows that deficits in affordable units are primarily found in the income ranges for very low and moderate income households with modest increases through the year 2010. A cumulative deficit of 78 renter-occupied units affordable to very low, low, and moderate income households is projected for 2010.

HOUSEHOLD INCOME RANGE	1995	2000	2005	2010
\$0 - \$5,000	-88	-102	-113	-125
\$5,000 - \$10,000	-66	-75	84	-91
\$10,000 - \$12,500	97	82	66	52
\$12,500 - \$15,000	249	238	232	226
\$15,000 - \$17,500	87	78	70	61
\$17,500 - \$20,000	115	107	101	100
\$20,000 - \$22,500	-45	-64	-80	-95
\$22,500 - \$25,000	-4	-12	-19	-23
\$25,000 - \$27,500	-69	-77	-80	-84
\$27,500 - \$30,000	-46	-54	-60	-69
\$30,000 - \$32,500	-67	-71	-74	-78
\$32,500 - \$35,000	-25	-27	-27	-28
\$35,000 - \$37,500	-59	-68	-73	-76
\$37,500 - \$40,000	-10	-10	-10	-11
\$40,000+	-69	-73	-73	-77
TOTAL	0	-128	-224	-318

NOTES: Negative numbers indicate deficit of affordable units.

Bold numbers indicate upper limits of very low, low, and moderate income ranges.

SOURCE: Affordable Housing Analysis, Shimberg Center for Affordable Housing, University of Florida, 1996.

Need for Housing by Affordability Groups. The existing and projected need for owner and renter housing by value and rent ranges were shown based on income and affordability ranges derived from analysis of census data. HUD establishes income eligibility standards for various housing programs based on percentages of median income, with parameters having been established to note different income groups as follows:

- X Less than 30 percent of Median Income = Very Low Income Household
- X 30% to 50% of Median Income = Low Income Household
- X 50% to 80% of Median Income = Low/Moderate Income Household
- X 80% to 120% of Median Income = Moderate Income Household
- X 120% of Median Income = Middle/Upper Income Household

While HUD prepares estimates of median income each year for eligibility determination, the methodology uses the 1990 median reported in the Census. The above percentages are applied to the median household income in the City to establish the household income ranges for each group. The relevant home values and rents affordable for the income ranges can then be established using the affordability factors indicated previously ($30\% \times \text{household income} / 12 = \text{monthly rent affordable}$).

Table HOU-27 shows that affordable housing deficits are projected in the year 2010 for the very low, low, and moderate income categories for owner-occupied units. The table also shows that affordable housing deficits are projected in the year 2010 for the very low and low income categories for renter-occupied units.

TABLE HOU-27
CUMULATIVE SURPLUS/DEFICIT OF AFFORDABLE UNITS BY INCOME CATEGORY
CITY OF ZEPHYRHILLS

INCOME CATEGORIES	OWNER-OCCUPIED UNITS				RENTER-OCCUPIED UNITS			
	1995	2000	2005	2010	1995	2000	2005	2010
30% of Median=\$7,785	-298	-322	-343	-359	-99	-114	-127	-139
50% of Median=\$12,926	-544	-583	-628	-669	-49	-82	-113	-141
80 % of Median=\$20,761	-285	-346	-414	-486	274	217	168	121
120% of Median=\$31,141	332	218	101	-22	259	164	87	20
200% of Median=\$51,902	223	61	-98	-260	0	-128	-224	-318

NOTE: Negative numbers indicate deficit of affordable units.

SOURCE: Affordable Housing Needs Assessment, Shimberg Center for Affordable Housing, University of Florida, 1996.

According to the Building Department, the current inventory of affordable housing available to very low income households consists of, at minimum, 241 year-round mobile homes and 259 Section 515 FmHa/Section 8 multi-family Units.

All affordable housing in the City has been provided by the private sector. The need for public involvement in the provision of new affordable housing beyond programs provided through Pasco County are not anticipated. Zephyrhills has taken advantage of all federal housing and community development programs available in recent years. Numerous provisions have been incorporated into the land development regulations to accommodate special housing needs. The community has always been proactive in meeting the specific needs of elderly residents.

Understanding Housing Need

It is important to understand what is and is not reflected in the Shimberg Affordable Housing Needs Assessment. The assessment assumes that every household moves in the current year and occupies a unit appropriate to that household's income. Affordability is defined in the rental market as paying no more than 30 percent of income toward rent, consistent with the federal definition of cost burden. In the owner housing stock, the household is assumed to pay no more than 2.11 times their income in housing costs. The value of 2.11 is designed to reflect the price of the home a household can afford consistent with their ability to pay down payment, other debts, and mortgage principle and interest. In other words, the affordability tables:

- X distribute households by income and tenure with 1995 occupied units by price or rent;
- X compare the number of units in a given price range to the number of households in a corresponding income range; and,
- X examine the difference between units and households.

It is assumed that a household paying more than 30 percent of their income toward housing cost has an affordability problem. However, households may choose to pay more than 30 percent of their income even though they could choose to pay less. As such, these households exceed the affordability threshold but may not be in a situation that calls for public policy.

It should be also be noted that these figures may over estimate the affordable housing need for owner-occupied housing as the methodology assumes that a household is moving into a unit

today and paying today's price (i.e., a new mortgage). As such, the methodology does not account for long term homeowners that no longer have mortgages. This situation is more typical of the elderly and a major portion of the City's population is elderly.

Land Required to Meet Future Housing Need

In order to calculate the amount of land required to accommodate an additional 661 single family and 199 multi-family dwelling units to the City's housing supply, an average density by type must be factored. Typical single family developments in the City have a gross density of 3.5 units per acre. Multiple family development average 12.0 units per gross acre. Table HOU-28 shows the projected number of dwelling units for the year 2010 and the total amount of land needed for those units.

TABLE HOU-28 2010 HOUSING DEMAND AND ESTIMATE OF LAND REQUIREMENTS CITY OF ZEPHYRHILLS						
DWELLING TYPE	EXISTING HOUSEHOLDS (1995)	PROJECTED HOUSEHOLDS (2010)	HOUSEHOLD INCREASE (1995-2010)	AVERAGE DENSITY (GROSS)	REQUIRED ACREAGE (2010)	2010 FLUM ₁ AVAILABLE RESIDENTIAL ACREAGE
Single Family ₂	3,534	4,195	661	3.5	1,198.57	
Multiple Family	1,068	1,267	199	12.0	105.58	
TOTAL	4,602	5,462	860		1,304.15	1,792.92

1 FLUM - Future Land Use Map.

2 Single family category includes mobile homes.

SOURCE: City of Zephyrhills and Dames & Moore, Inc., 1998.

Private Sector Housing Delivery Process

At present, the private sector housing delivery process is the sole vehicle for supplying future housing units in Zephyrhills. The process includes acquiring land, labor, capital, materials, government approvals, and advertising. Because the City will rely on the private sector to provide the additional 860 units needed during the planning period, the City must create an environment conducive to improvement of the housing stock and the provision of affordable housing by the private sector. Local government, through its planning activities, can help to ensure that adequate land, services, and financing are available to the private sector, and through its administration can help to ensure that development regulations and administrative processes are conducive to housing development.

Land. Affordable housing will require an adequate supply of land at an affordable cost. Local government practices that can affect the supply of land for affordable housing are:

- X zoning additional residential land where nonresidential uses have become obsolete;
- X awarding density bonuses to qualifying developers to make affordable housing developments feasible throughout the City (avoiding the concentration of affordable units in specific areas of the City); and
- X zoning for sufficient density in newly annexed residential districts to make housing developments feasible.

Services. Affordable housing will be facilitated by City policies supporting the adequate services to residential neighborhoods. Some problems and opportunities affecting the provision of services are:

- X opportunities to expand city services to new developments;
- X need to encourage rehabilitation of existing housing by maintaining and improving services; and
- X sufficient revenues (e.g., taxes and fees) to provide adequate services without having a regressive effect on the affordability of housing.

Financing. Financing is perhaps the most important ingredient in affordable housing. Some problems and opportunities in the financing of housing are:

- X how to encourage favorable financing for rehabilitation of existing housing;
- X how to encourage favorable financing for infill development within the city limits
- X how to assist very low, low, and moderate income households in qualifying for financing.

Regulation and the Administrative Processes of Government. The ability to produce sufficient affordable housing is one of the key issues facing local governments today. However, some of the development regulations imposed by government are potential stumbling blocks to the provision of affordable housing the following is a discussion on the role of local governments and techniques to be employed to facilitate affordable housing.

The scope of the local development review process has widened considerably. Wetlands protection, floodplains review, historic, cultural and archaeological considerations, environmental impact, energy conservation, and other concerns now are reflected in legislation administered by local government. Regulation can have a significant effect on a project's bottom line and the developer's ability to produce an affordable product. To coordinate the needs of the environment as well as the private sector housing delivery process, better linkages are required. Government must act aggressively to facilitate, rather than frustrate, proposals that are in accord with local policy.

The review process must be guided by a clear expression of public policy and by guidelines designed to serve that policy. Local government must endeavor to achieve flexibility in development regulation as a means of encouraging housing production without jeopardizing quality of life factors important to the continued attractiveness of the City.

The local government must exercise the authority delegated to it by the state legislature with an eye toward encouraging desired development, including affordable housing. An integrated approach to zoning, taxation, and public spending is recommended to encourage and enable the intended pattern of development to occur. While streamlining and coordinating the approval process, the City will be reviewing and revising zoning, property tax, public service, and capital improvements programs to integrate and facilitate the construction of affordable housing.

Governmental red tape and delays consume great share of the development dollar. It is estimated that reductions of 10 to 15 percent of the final cost of development could be realized by eliminating excessive government regulation and standards that are not essential to the protection of the public health, safety, and welfare. The City can assist in the provision of new housing units through improved administration of the development review process. Expedited

review of development proposals fosters a spirit of cooperation which makes Zephyrhills an attractive location for future development of housing units.

Provision of Housing and Infrastructure

Perhaps the most critical role of a local government in the provision of affordable housing is to ensure that adequate infrastructure exists to support such housing. This is achieved through future land use and capital improvements planning. Affordable housing can be greatly facilitated by the willingness of the municipality to provide adequate capital facilities and services to potential users. The provision of housing with supporting infrastructure for the anticipated population can most efficiently be carried out by the following policies:

- encourage redevelopment of areas already served by public infrastructure;
- encourage development of areas within the city limits;
- encourage development of areas within the City's utility service area;
- encourage development of areas immediately adjacent to existing infrastructure; and
- discourage extension of public infrastructure to areas beyond the current service limits.

Policies directed toward maintaining efficient patterns in the extension of infrastructure help prevent the costs of major expansions from being added to utility bills. It has already been shown that low income residents pay a higher portion of their income toward housing. Therefore, by facilitating lower utility costs, low income households will benefit.

Elimination of Substandard Housing

Residential deterioration and blight can have serious consequences. Structural deterioration often results in decreased property values and, consequently, reduces property tax revenues for community facilities maintenance or improvement. The loss of tax dollars may force a community to reduce its facility and/or service expenditures, which may further hasten neighborhood deterioration.

In the presence of deteriorated residential structures, there is the tendency for adjacent properties to deteriorate and for the general neighborhood environment to be negatively affected. In general, a process of residential deterioration, if permitted to advance, is costly to both the individual homeowner and the community as a whole.

What causes structures in the same general geographic location to exhibit widely varying degrees of structural decline? There are many contributing agents, but factors believed to most influence structural decay are the following:

Age of Housing Units. The economically useful age of residential structures is considered to be approximately 50 years. Once a residence has reached that age, repairs become more costly and the ability to modernize is diminished. As Table HOU-7 Age of Housing Units indicates, approximately five percent of the housing stock within the City at the time of the 1990 Census was over 50 years old.

Inadequate Building Maintenance. Older residential units are often owned by elderly persons. Many such individuals are living on a fixed income, which does not always provide adequate allowance for repairs at the time when the structure may require maintenance due to age. In addition, many elderly persons are not physically able to make repairs that might normally be

made by a younger householder. Data from the US Census indicates that 3,452 persons, or 42 percent of City residents were 65 years of age or older in 1990.

Inadequate Code Enforcement. Code enforcement is an area of weakness for many communities. This may be attributable to municipalities being reluctant to cite violations knowing that land owners resent being cited for inadequate property maintenance. Fortunately, there is a growing recognition by municipalities of the interdependence of neighboring structures, the value of codes, and the importance of consistent code enforcement.

Poor Environmental Quality. Poor conditions of streets, vacant lots, unkempt yards, deteriorated accessory structures, and nuisances (such as excessive traffic and noxious odors) affect the structural quality of residences. Problems are generally those of association and the tendency for blighting influences to spread.

Incompatible Land Uses. Land use conflicts occur when some types of incompatible industrial or commercial uses encroach neighborhoods. The *unplanned* mix of residential and commercial/industrial uses may have an adverse effect on residential property values. Devaluation, in turn, may provide a disincentive to regular maintenance and repairs. The City should strive to phase out existing incompatible land uses in residential areas and prevent the creation of new incompatible land uses and divestment in surrounding areas.

Elimination of substandard housing conditions and achievement of structural and aesthetic improvement requires the replacement or rehabilitation of substandard housing units and expanded production of housing affordable to very low, low, and moderate income residents. Programs which help to accomplish these objectives include:

- X enforcement of housing codes and, where necessary, new legislative approaches to increasing the penalties for operating substandard housing;
- X assistance to very low, low, and moderate income homeowners to maintain and improve their homes (e.g., a low interest loan pool);
- X incentives to owners of rental units to meet minimum standards (may require state legislation¹);
- X use of incentives to increase production of very low, low, and moderate income housing (tax increment financing could be used); and
- X use of any available federal or state subsidies for housing.

The key to implementing a housing improvement strategy is selecting the appropriate treatment for an area and applying it at the proper time. There are essentially three approaches to halting or preventing structural quality decline. They are preservation, rehabilitation, and redevelopment.

Preservation. The preservation technique is appropriate for structures found to be in sound condition. The concept of preservation involves continued maintenance and protection of the existing housing stock through code enforcement, as well as the provision of necessary public facilities and services.

¹ For instance, creation of homestead exemption for affordable rental housing *Standard Housing for Renters Exemption (SHARE)*. After supplying the tax collector with a certification that the unit had been inspected and found not in violation of code and evidence that the rent charged is within an amount statutorily defined as affordable to moderate income households, the owner would receive a homestead exemption similar to that allowed to homeowners.

Preservation is intended to be a long-term approach to combat structural decay. The process jointly involves property owners, tenants, local officials, and private lending institutions. Further, preservation techniques involve conservation, maintenance, continued protection through ordinance enforcement, and infrastructure improvement in areas where most structures are found to be in sound condition, with only a small percentage are rated as deteriorating or substandard.

Rehabilitation. Rehabilitation is appropriate for areas where between 10 and 49 percent of the residential structures are classified as deteriorating or in substandard condition. Less than one percent of the single-family and duplex residences inventoried in the city were classified as deteriorating or substandard.

Rehabilitation strategies includes the repair of existing structural defects, the correction of environmental deficiencies, and the upgrading of public services and facilities to eliminate blighting conditions. Deteriorating units can be improved to meet the standards of established codes. Construction or reconstruction in the vicinity of these dwelling units may also be necessary to increase the potential for private investment.

Rehabilitation activities would require the City to provide information to property owners describing procedures and methods of undertaking rehabilitation projects. Participation in housing assistance programs may be a component of this strategy. Homeowners may be eligible for financial assistance from the county administered programs.

Redevelopment. A rehabilitation program may not be economically feasible if 50 percent or more of the dwelling units in an area are rated as deteriorated or substandard. In such case, a redevelopment strategy is appropriate. Redevelopment primarily involves the clearance of existing structures to allow for the construction of new structures in the area in accordance with an approved plan. This treatment is intended to have a long-term effect, ensuring satisfactory conditions for 50 years or more.

Adequate Sites for Affordable Housing

The objectives of providing adequate very low, low, and moderate income housing are partially defeated when such housing is located in substandard neighborhood conditions.² Neighborhood environments already burdened with substandard housing, overcrowding, poverty, and crime are not necessarily conducive to encouraging maintenance of additional new housing units. On the contrary, locating new housing units in substandard neighborhoods can result in a relatively rapid decline of the new units. The infusion of new housing in substandard neighborhoods should be accompanied by neighborhood improvement programs to help eliminate the conditions associated with the recurrence of blight.

In addition, sites for very low, low, and moderate income housing sites should also be available in neighborhoods which are not substandard. Measures to encourage these sites include:

- X removing minimum living area requirements from zoning codes;³

² Substandard neighborhoods are defined here as neighborhoods characterized by a substantial amount of deterioration of buildings and structures, crime, overcrowding, and unsanitary or unsafe conditions.

³ ⁴Minimum living area provisions in the zoning code prescribe the minimum floor area in residential buildings. ⁴Minimum living area is not to be confused with minimum lot size.

- X encouraging acquisition of scattered sites for low and moderate income housing, particularly single or small sites in neighborhoods which are not substandard; and
- X encouraging or requiring developers of major subdivisions or planned unit developments to include very low, low, and moderate income housing units. This can be accomplished by granting some flexibility in allowed density to improve the feasibility of such units.

Adequate Sites for Group Homes

The provision of adequate sites in residential areas or areas of residential character for group homes or foster care facilities is an objective of state planning regulations. In Zephyrhills, this objective can be met by encouraging group homes and foster care facilities to locate at the developing edges of the City. Such areas offer more opportunity to acquire adequately large sites and to plan these facilities with no adverse impact on nearby development.

Pursuing this objective may involve:

- X liberalizing zoning to allow group homes and foster care facilities in all residential zones subject to specified standards designed to eliminate adverse impacts; and
- X encouraging or requiring developers of major subdivisions or planned unit developments to include sites for group homes and foster care facilities. This can be accomplished by granting some flexibility in allowed density to improve the feasibility of such sites.

Conservation and Historically Significant Housing

The identification of conservation, rehabilitation, and demolition activities, and historically significant housing or neighborhoods is an objective of state planning regulations. In Zephyrhills, the interrelationship of neighborhood conservation and historic preservation is strong because the City's historic district is essentially a collection of pre-1930 buildings, few of which would be individually worthy of recognition as historic.

Two important steps toward this objective have been taken in the completion of an historic survey and the official designation of an historic district. Additional steps that could be taken in the future are:

- X preparation of an historic preservation plan;
- X enactment of an historic preservation ordinance to help protect the integrity of the historic district and the buildings which contribute to it;
- X financial incentives to encourage rehabilitation, such as low interest loans; and
- X avoidance of zoning amendments that would detract from the integrity of the historic district, for example, rezoning from residential to commercial that would result in demolition of the contributing residential structure.

GOALS, OBJECTIVES, AND POLICIES

Introduction

Pursuant to Sections 163.3177(6)(a), FS, and Section 9J-5.006(3), FAC, the following represents the Housing Goals, Objectives, and Policies of the City of Zephyrhills. The following Goals, Objectives, and Policies were developed in keeping with the character, conditions, both environmental and social, and desires of the community. These Goals, Objectives, and Policies are intended to address the establishment of the long-term end towards which the housing programs and activities are ultimately directed.

Implementation

Unless otherwise stated, the implementation of objectives and policies shall be developed, adopted, and application of regulations set forth in the City Code of Ordinances and Land Development Code.

GOAL The City will continue to assure an adequate supply and variety of energy efficient affordable housing that meet the existing and future population of the City.

HOU-1:

HOUSING SUPPLY

OBJECTIVE The City will investigate opportunities to create new and innovative techniques in home ownership, housing occupancy, and housing management.
HOU-1-1

POLICY The City will provide technical assistance to lenders, developers, and nonprofit
HOU-1-1-1 sponsors for the formation of new and innovative techniques.

POLICY A variety of residential densities, housing sizes, and housing types will be
HOU-1-1-2 allowed by the Future Land Use Map and Land Development Code.

POLICY The City will apply for Small City CDBG Grant opportunities with the State of Florida to assist in the revitalization of very low, low, and moderate income neighborhoods of the City.

HOU-1-1-3:

POLICY Affordable housing consisting of mobile homes and manufactured housing will continue to be permitted provided all local, state, and federal building codes, regulations and requirements are met.

HOU-1-1-4:

POLICY
HOU-1-1-5: The City shall continue to encourage and facilitate partnerships of private and nonprofit entities to ensure an adequate supply and quantity of housing...share results of the housing analysis in the Housing Element.

The City shall provide information, technical assistance, and incentives to the private sector to encourage housing production to meet future demand.

GROUP HOMES AND FOSTER CARE FACILITIES

OBJECTIVE Continue to ensure non-discriminatory standards and criteria addressing the location of Group Homes and Foster Care facilities.
HOU-1-2:

POLICY State licensed group home and foster care facilities will continue to be permitted in the following land use categories: Residential Estate, Residential Suburban, Residential Urban, Mixed Use.
HOU-1-2-1:

POLICY The City will ensure that the siting of Group Homes is consistent with the principles and criteria outlined in Chapter 419, FS.
HOU-1-2-2:

AFFORDABLE HOUSING

OBJECTIVE Facilitate public and private investment for the production of affordable housing units that address local affordable housing needs.
HOU-1-3:

POLICY As a means of increasing private sector participation in the achievement of housing objectives, the City will review regulations and the building permit process and make recommendations for removing impediments to housing development, while continuing to ensure health, welfare and safety of the residents.
HOU-1-3-1:

POLICY The City Building Official will periodically review the Comprehensive Plan, building and development regulations and amend where necessary to reduce housing costs where feasible.
HOU-1-3-2:

POLICY The City's Land Development Code will continue to provide for affordable housing techniques such as, mobile/manufactured homes, modular housing, cluster development, zero lot line homes, townhouses, and redevelopment.
HOU-1-3-3:

POLICY The City shall encourage the development of affordable housing units in locations proximate to employment, service, and/or educational centers; however, the concentration of affordable housing a location shall be avoided.
HOU-1-3-4:

POLICY The City's Land Development Code shall facilitate adequate sites for affordable housing by providing for:
HOU-1-3-5:
a. zero lot line development;
b. cluster development;
c. small lot sizes;
d. mixed residential uses;
e. accessory units;
f. second floor housing units over ground floor commercial/office use;
g. manufactured home developments; and
h. mixed use districts.

RELOCATION HOUSING

OBJECTIVE The City shall continue to provide assistance to persons and businesses displaced by local government action consistent with Florida statutes.
HOU-1-4:

POLICY The City shall determine that affordable relocation housing of comparable condition is available to persons displaced through its actions prior their displacement.

SUBSTANDARD HOUSING

OBJECTIVE Reduce or eliminate substandard housing conditions that may exist.

HOU-1-5:

POLICY The City shall continue to maintain a regular inspection schedule of all property and take whatever action is necessary to ensure compliance with existing codes.

POLICY The City will continue to eliminate six dilapidated substandard housing units each year without causing household relocation until all identified dilapidated/ substandard residential structures have been rehabilitated or demolished.

POLICY The City will continue to demolish unoccupied units which are unfit for human habitation and not financially feasible for rehabilitation.

NEIGHBORHOOD PRESERVATION

OBJECTIVE Implement housing assistance programs to conserve and extend the useful life of the existing housing stock, including rentals, and maintain neighborhood quality through implementation of the Land Development Code and this Comprehensive Plan.

POLICY Through increased and improved code enforcement efforts, the care and maintenance of residential properties and residential character of the neighborhoods shall be improved.

POLICY The City shall encourage homeowners to increase reinvestment in the housing stock by providing information and technical assistance on available federal, state, and/or local public or private funding and financial assistance programs.

HISTORICALLY SIGNIFICANT HOUSING

OBJECTIVE Assist property owners in the identification, preservation, and protection of historically significant housing.

POLICY The City has conducted a historical survey and will utilize the survey information to prepare a historical preservation ordinance by December 2000.

POLICY The City shall assist property owners in applying for and utilizing state and federal grant programs for preservation of historically significant housing.

ENERGY EFFICIENT HOUSING

OBJECTIVE Promote new residential development and redevelopment that is energy efficient and makes optimum use of renewable energy sources.
HOU-1-8:

POLICY Provide incentives for new residential development and redevelopment to utilize green building and construction standards.
HOU-1-8-1:

POLICY Encourage weatherization and energy audit programs for existing housing.
HOU-1-8-2:

POLICY Provide incentives for the use of renewable energy resources in all new construction and a major renovation including the use of solar energy. Prohibit covenants, deed restrictions and other private agreements from restricting the use of solar and other renewable energy sources for new residential development and redevelopment.
HOU-1-8-3: