

HOUSING ELEMENT

CITY OF ZEPHYRHILLS 2025 COMPREHENSIVE PLAN

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HOUSING ELEMENT

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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 | ZEPHYRHILLS¹ | | PASCO COUNTY² | |
| | 1977 | % | 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 that 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 | | | | | | | | | | |
|---|----------------|--------------|--------------|--------------|--------------|-----------------|--------------|--------------|--------------|--------------|
| | OWNER-OCCUPIED | | | | | RENTER-OCCUPIED | | | | |
| INCOME | 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 | \$100,255 - | 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 moderate 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.

| TABLE HOU-26 SURPLUS/DEFICIT OF AFFORDABLE RENTER-OCCUPIED UNITS- CITY OF ZEPHYRHILLS | | | | |
|--|-------------|-------------|-------------|-------------|
| 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% x household income / 12 = 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 | | | | | | | | |
|---|----------------------|------|------|------|-----------------------|------|------|------|
| | OWNER-OCCUPIED UNITS | | | | RENTER-OCCUPIED UNITS | | | |
| INCOME CATEGORIES | 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 | 332 | 218 | 101 | -22 | 259 | 164 | 87 | 20 |
| Median=\$31,141 | 223 | 61 | -98 | -260 | 0 | -128 | -224 | -318 |
| 200% of | | | | | | | | |
| Median=\$51,902 | | | | | | | | |

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 FLUM¹ 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. Expeditious

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:

- X encourage redevelopment of areas already served by public infrastructure;
- X encourage development of areas within the city limits;
- X encourage development of areas within the City's utility service area;
- X encourage development of areas immediately adjacent to existing infrastructure; and
- X 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 AStandard 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 AMinimum living area provisions in the zoning code prescribe the minimum floor area in residential buildings. AMinimum 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
HOU-1: 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.

HOUSING SUPPLY

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

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

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

POLICY
HOU-1-1-3: 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.

POLICY
HOU-1-1-4: 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.

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

POLICY
HOU-1-2-1: 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.

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

AFFORDABLE HOUSING

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

POLICY
HOU-1-3-1: 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.

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

POLICY
HOU-1-3-3: 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.

POLICY
HOU-1-3-4: 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.

POLICY
HOU-1-3-5: The City's Land Development Code shall facilitate adequate sites for affordable housing by providing for:

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

POLICY The City shall determine that affordable relocation housing of comparable
HOU-1-4-1: 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
HOU-1-5-1: and take whatever action is necessary to ensure compliance with existing codes.

POLICY The City will continue to eliminate six dilapidated substandard housing units
HOU-1-5-2: 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
HOU-1-5-3: habitation and not financially feasible for rehabilitation.

NEIGHBORHOOD PRESERVATION

OBJECTIVE Implement housing assistance programs to conserve and extend the useful life
HOU-1-6: 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
HOU-1-6-1: 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
HOU-1-6-2: 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
HOU-1-7: historically significant housing.

POLICY The City has conducted a historical survey and will utilize the survey information
HOU-1-7-1: to prepare a historical preservation ordinance by December 2000.

POLICY The City shall assist property owners in applying for and utilizing state and
HOU-1-7-2: federal grant programs for preservation of historically significant housing.

ENERGY EFFICIENT HOUSING

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

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

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

POLICY
HOU-1-8-3: 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.