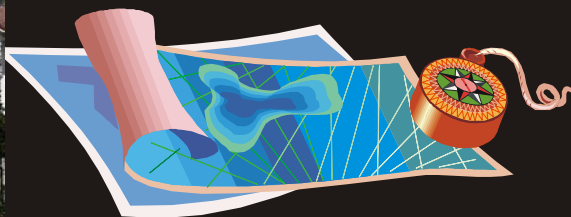


## HOUSING ELEMENT

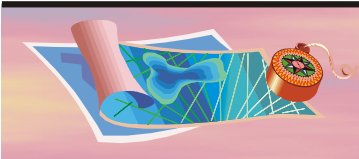
- Introduction
- Issues and Concerns
- Goals, Objectives and Policies
- Exhibits



# VISION 2020



HOUSING



# Vision 2020 Comprehensive Plan Seminole County, Florida

## HOUSING ELEMENT INTRODUCTION

Since populations group themselves into households, the socioeconomic makeup of those households tends to dictate the type of housing they will occupy. This element analyzes the general makeup of the Seminole County housing market and projects what the overall demand for housing in the future is likely to be.

Because Seminole County is a recipient of state and federal affordable housing funds, this element also examines the housing needs of the County's lower income residents and those with special needs.

This element is divided into three sections: (1) background information on the County's housing, (2) an analysis of the need for additional housing and any specific housing issues that need to be examined, and (3) goals, objectives and policies, where a specific plan for ensuring the County's need for housing is presented.

### OVERVIEW OF HOUSING MARKETS

Housing choice, especially for buyers, is always a compromise between shelter and investment. A house is the average American family's single biggest lifetime investment. Location decisions also play a role in housing choice and entail a distance compromise between work, home and lifestyle. Men will typically commute further than women and the average commuting time across the nation is now approximately 22 minutes.

For parents with school children, the quality of the respective school district is often of critical concern. *The Wall Street Journal* has reported that real estate studies from across the country consistently show that a school with a good reputation can easily add considerably to the value of housing over comparable properties. Gated communities also sell for more and appreciate faster than comparable housing; hence, their growing popularity in the marketplace (and in Seminole County particularly). The availability of shopping and recreational amenities also adds value as does easy access to employment.

As this list reveals, there are a number of aspects of housing valuation that can be affected for good or ill by local government. If one of the key tenants of good government is rising property values, then both government and its citizens have common cause in working together.

### THE SEMINOLE COUNTY HOUSING MARKET

Seminole County is located north of Orlando along the Interstate 4 corridor. The County has traditionally served as a suburb (i.e., "bedroom/commuting community") for both Orlando and the big suburban office complex in Maitland, located on the County's southern border. In 1990, two-thirds of the County's workforce left the County to go to work every morning, the second highest out-commuting rate in the state.

The County's school district became one of the few districts to adopt impact fees and by 1995 its sustained focus on academics had made the district one of the best in Florida and, in one national ranking, one of the top 100 districts in the nation. Good schools are now a major factor in corporate relocation, crossing over into economic development.

The opening of the GreeneWay, the first expressway bypass route around Orlando, coupled with the major growth and expansion of the University of Central Florida and its highly successful R&D business park have brought new growth pressures into the center of the County during the 1990s. The County's eastern third (*the Geneva area*) has been left out of the County's urban services boundary and will remain largely low density/rural in the future.



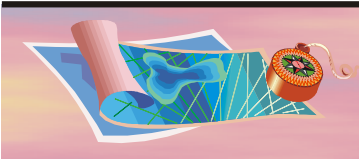
# Vision 2020 Comprehensive Plan Seminole County, Florida



Collectively the combination of location and wise community self-investment have now made Seminole County the corporate and residential regional location of choice in Central Florida with rising property values and a strong residential development market.

This element documents these changes, assesses what the impacts of these changes have had on the County's housing market, and recommends what actions the County will need to take to support the long-term appreciation of the County's housing stock.





# Vision 2020 Comprehensive Plan Seminole County, Florida

## HOUSING ELEMENT ISSUES AND CONCERNS

- Issue HSG 1      Sufficient residential land with supporting infrastructure.**  
While Seminole County is concurrent on all infrastructure, current land use projections indicate that sometime near 2016-17 the County's housing growth will absorb all of the available residentially zoned land within the County's urban area.
- Issue HSG 2      Affordable housing for low income residents.**  
A booming local economy (growing 50% faster than state projections) and rising wages (up 75% since 1990), combined with low interest rates (since 1990) have all contributed to keeping the County's housing relatively affordable, especially in comparison to other urban areas of Florida and the nation as a whole. Statistical analyses have found that the number of families with the potential for affordability problems within the County has remained relatively constant since 1990. This may indicate that households immigrating to Seminole County are not typically lower income.
- This has led the Board of County Commissioners to focus its affordable housing programs on helping its very low income households (those with incomes less than 50% of the area median family income.) In addition, the County now provides rental assistance (rent subsidies) and job training in support of the state's WAGES welfare-to-work program.
- Since 1990, both the federal government and, more importantly, the state have introduced affordable housing initiatives, which have had a major impact on the supply of affordable housing in the County. Since 1993, over 1,600 families have been assisted through the County's various housing assistance programs and almost 2,500 new subsidized rental units have been built through various programs offered and funded by the Florida Housing Finance Corporation and the Orange County Housing Finance Authority.
- Issue HSG 3      Deteriorating and aging housing.**  
Statistical analyses and surveys of the County's housing stock have found that the incidence of aging/deteriorating housing within Seminole County is less than half the statewide rate (approximately 3% of the stock). The County has rehabilitation, emergency repair and reconstruction programs in place to address these units. In addition, the County's strong housing market itself acts as a general incentive to encourage property owners to maintain and upgrade their properties.
- Issue HSG 4      Manufactured housing.**  
In 1993, Seminole County amended its Land Development Code to reduce the minimum parcel size for manufactured housing developments and to allow manufactured housing as a conditional use in all residential zoning districts. Despite these incentives, the number of manufactured housing units within the County has declined by 20% since 1990, indicating a strong market-driven preference toward site-built housing.



# Vision 2020 Comprehensive Plan

## Seminole County, Florida



### Issue HSG 5

#### **Relocation.**

Seminole County, as required by federal law (for jurisdictions receiving federal funding), has long-standing relocation policies. In addition, the State of Florida has a condemnation law that ensures residents or businesses displaced by governmental action are more than amply compensated.

### Issue HSG 6

#### **Group homes.**

In 1995, Seminole County amended its Land Development Code to adopt location siting criteria and to allow group homes as a conditional use in all residential zoning classifications as required by state law.

### Issue HSG 7

#### **Historic preservation.**

In 1995, Seminole County updated its master file of historically significant properties. The vast majority of the County's historic structures are located within the County's two designated historic districts in Sanford and Longwood. Both districts are currently being restored and it is anticipated that within 10 years all the County's historic properties will have been restored.

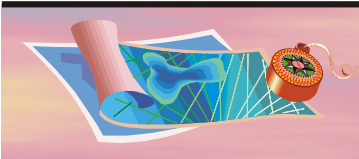
In addition, since 1995, the BCC has funded the restoration of Sanford's historical Ritz Theatre (now known as the Helen L. Stairs Theater) and the Hopper Academy, the County's first African-American school.

### Issue HSG 8

#### **Homelessness.**

Seminole County and its nonprofit service organizations provide a broad range of services to assist its homeless populations and to prevent homelessness. Since 1989, the County has expanded its shelter bed count (including a new facility for victims of spouse abuse and another new facility for homeless women and children) and recently funded a program to provide transitional housing for homeless families. The County has formed a Continuum of Care with its social service agencies to provide a full range of services to homeless persons and families.





# Vision 2020 Comprehensive Plan Seminole County, Florida

## HOUSING ELEMENT GOALS, OBJECTIVES AND POLICIES

### GOAL

Ensuring adequate affordable housing for all current and anticipated residents of Seminole County by maintaining a high quality residential housing stock.

### OBJECTIVE HSG 1 PRIVATE SECTOR HOUSING DELIVERY

The County shall continue to support private sector housing production capacity sufficient to meet the housing needs (market demand) of existing and future residents.

#### Policy HSG 1.1 Streamlined Development Review

The County shall continue the reduction of financing costs for residential developers by maintaining its streamlined development approval process through organizational and computer enhancements.

#### Policy HSG 1.2 Expedited Affordable Housing Review

The County shall continue to provide an expedited priority for affordable housing developments throughout the development review process.

#### Policy HSG 1.3 Federal/State/Local Program Impact

The County shall continue the existing state-mandated process of reviewing new federal, state and local housing regulations to determine their impacts on the cost of local housing production (and especially the impact on housing for very low and low income households).

#### Policy HSG 1.4 Parcel Location Assistance

The County shall assist developers (and especially affordable housing developers) in locating appropriate parcels for housing development through the existing "Future Land Use and Committed Land Use" publication and by updating the vacant land use, acquisition area and infrastructure maps and inventories on a periodic basis.

#### Policy HSG 1.5 Higher Intensity Planned (HIP) Development

The County shall continue to provide incentives for building a variety of affordable housing types and intensities through use of HIP districts.

#### Policy HSG 1.6 Infill Development

The County shall encourage Plan amendments for medium to high density residential development on infill parcels where:

- A Parcels front on collector or arterial roadways and are located near shopping, school and work uses; and
- B Parcels are of sufficient size to permit development plans to adequately buffer higher density uses from surrounding lower density residential development.



# Vision 2020 Comprehensive Plan Seminole County, Florida



## OBJECTIVE HSG 2 HOUSING STOCK PRESERVATION

The County shall encourage the improvement and continued viability of existing neighborhoods.

### Policy HSG 2.1 Clearance Program

The County shall eliminate dilapidated housing by the year 2015 through the continuation of code enforcement activities using federal resources including the demolition of dilapidated structures, when appropriate.

### Policy HSG 2.2 Rehabilitation

The County shall improve the existing housing stock on a countywide basis by continuing the use of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and State Housing Initiatives Partnership (SHIP) Program funds.

### Policy HSG 2.3 Revitalization Plans

The County shall update target area revitalization plans for identified neighborhood target areas by 2005, and shall continue CDBG funded revitalization programs.

### Policy HSG 2.4 Homeowner Assistance

The County shall continue to encourage individual homeowners to increase private reinvestment in housing by providing information on available programs; providing technical assistance and by continuing the use of CDBG funds for infrastructure improvements and community facilities in lower income neighborhoods.

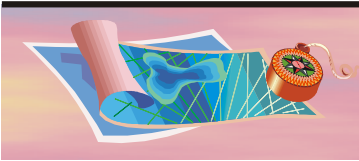
### Policy HSG 2.5 Development Compatibility Standards

The County shall maintain compatibility between new developments and existing neighborhoods through the application of land use intensity and design standards.

### Policy HSG 2.6 Public Awareness Programs

The County shall continue its public awareness program for the County's Municipal Services Benefits Unit (MSBU) Program.





# Vision 2020 Comprehensive Plan Seminole County, Florida

## **OBJECTIVE HSG 3 AFFORDABLE HOUSING**

The County shall work to provide adequate housing development for very low and low income households, the elderly, and rural and farm worker households.

### **Policy HSG 3.1 Adequate Sites for Affordable Housing**

The County shall work with and meet with its affordable housing providers (both for- and nonprofit) on a regular basis to assist in the identification and location of adequate sites for affordable housing within the County's lower income areas.

### **Policy HSG 3.2 Housing Information Service**

The County shall continue to make available land use, housing and housing agency services information to assist both very low and low income households (including homeless persons and families) in finding adequate housing and/or shelter, and to assist nonprofit developers in locating suitable development sites for both very low and low income housing.

### **Policy HSG 3.3 Affordable Housing Density Bonus**

The County shall enforce Land Development Code provisions relating to the Alternative Density Option (ADO) to encourage development of affordable housing opportunities that includes provisions for:

- A Allowing development up to seven (7) dwelling units per net buildable acre under both conventional and planned unit development zoning classifications;
- B Providing a density bonus on a sliding scale based on the percent of units priced for low and very low income households provided on the development site;
- C Allowing reduced lot sizes and open space requirements, duplex, zero-lot line and triplex structures and cluster developments;
- D Standards to ensure the integration of conventional and lower income units to prevent the undue concentration of lower income units within the development site;
- E Requiring a streamlined binding site plan process for both conventional zoning sites and planned unit developments to address issues of compatibility with surrounding neighborhoods;
- F Requiring a binding affordability agreement to ensure units are delivered to low and very low income buyers and renters; and
- G Conditions under which day care and group homes should be allowed when designed to serve the needs of the development site.

### **Policy HSG 3.4 Elderly Housing**

The County shall increase the supply of housing suitable for and affordable by elderly households by continuing to support SHIP-, HOME-, Orange County Housing Finance Authority- and Florida Housing Finance Corporation-financed projects.

### **Policy HSG 3.5 Farm Worker Housing**

The County shall, based on market demand, work to provide a sufficient number of decent, safe, sanitary and affordable farm labor housing units for migrant farm workers as a conditional use in certain zoning classifications, subject to special criteria.





# Vision 2020 Comprehensive Plan Seminole County, Florida



## Policy HSG 3.6

### County Owned Property

The County shall continue to consider using County owned surplus property and available tax foreclosures in developing affordable housing for both very low and low income households.



## **OBJECTIVE HSG 4 PUBLIC PRIVATE PARTNERSHIP**

The County shall continue to develop joint partnerships with the private sector through federal and state housing subsidy programs and other local initiatives.

### **Policy HSG 4.1 Affordable Housing Trust Fund**

The County shall continue to maintain its federal/state-funded Affordable Housing Trust Fund to purchase and “write down” the cost of land, impact fees, supporting infrastructure, and other supplement housing delivery costs as a means of encouraging for-profit and nonprofit developers to build and otherwise provide housing for very low and low income households.

### **Policy HSG 4.2 Finance Authorities**

The County shall provide affordable housing financing assistance for both single family and multifamily units and developments by continuing to participate with the Orange County Housing Finance Authority, local housing authorities and the Florida Housing Finance Corporation, when appropriate.

### **Policy HSG 4.3 Local Lending Consortium**

The County shall continue to financially support Florida Community Partners, an affordable housing lending consortium comprised of local of lending institutions.

### **Policy HSG 4.4 Homeless Assistance**

The County will continue to use Emergency Shelter Grants Program (ESGP) funding and other appropriate funding earmarked for homeless assistance to provide financial, food and shelter assistance to individuals and families, provide assistance for homeless persons to make the transition to permanent homes and prevent homelessness.



# Vision 2020 Comprehensive Plan Seminole County, Florida



## **OBJECTIVE HSG 5 HISTORIC HOUSING**

The County shall promote the identification, evaluation, preservation and protection of historically significant properties, including non-residential structures.

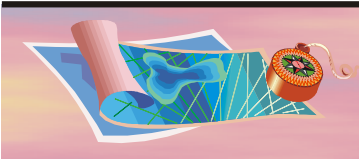
### **Policy HSG 5.1 Master Site File Update**

The County shall periodically update the County's portion of the Florida Master Site File by continuing to assist the Department of State Division of Historical Resources' efforts in this regard.

### **Policy HSG 5.2 Historic Housing Identification**

The Housing Information Service shall continue to assist property owners in the identification of historically significant housing and in locating, applying for and using any state and federal assistance programs, including rehabilitation and adaptive reuse programs.





# Vision 2020 Comprehensive Plan Seminole County, Florida

## **OBJECTIVE HSG 6 MANUFACTURED HOUSING AND MOBILE HOMES**

The County shall provide sufficient and appropriate sites for manufactured housing and mobile homes on a market-driven (demand) basis.

### **Policy HSG 6.1 Zoning Classifications**

The County shall continue to allow manufactured and mobile homes as permitted use in the RM-1 and RM-2 zoning classifications, and as a conditional use within other appropriate zoning classifications.



# Vision 2020 Comprehensive Plan Seminole County, Florida



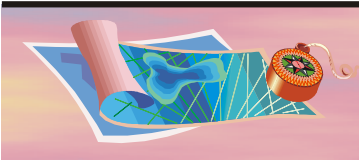
## **OBJECTIVE HSG 7 DISPLACEMENT/RELOCATION**

The County shall continue to provide a fair and lawful method to insure uniform treatment for households and businesses displaced by County programs.

### **Policy HSG 7.1 Policy Plan**

The County shall continue to maintain a federally mandated and locally enforced antidisplacement and relocation assistance policy plan that insures that reasonably located standard and affordable replacement housing is offered to persons displaced through County action or County funding prior to their displacement.





# Vision 2020 Comprehensive Plan Seminole County, Florida

## **OBJECTIVE HSG 8 GROUP AND FOSTER HOMES**

The County shall provide sufficient sites and provisions for group homes and foster homes.

### **Policy HSG 8.1 Group Homes**

The County shall continue to allow for the development of non-exempt group homes as a conditional use within all single family residential zoning districts.

### **Policy HSG 8.2 Foster Homes**

The County shall encourage residential alternatives to institutionalization by maintaining state-mandated non-discriminatory standards and criteria regarding the location of foster homes licensed by the Florida Department of Children and Families.

### **Policy HSG 8.3 Design Standards**

The County shall maintain state-mandated group home placement criteria, to ensure the maximum compatibility between group homes and conventional residential development.



# Vision 2020 Comprehensive Plan Seminole County, Florida



## **OBJECTIVE HSG 9 HOUSING PROGRAM IMPLEMENTATION**

The County, in conjunction with its partners, will take a proactive role in formulating an effective affordable housing program.

### **Policy HSG 9.1 Housing Program Implementation**

The County's Community Development Office shall continue to be the lead agency to formulate a coordinated affordable housing development and assistance program and administer the County's various housing and community development/redevelopment activities.

