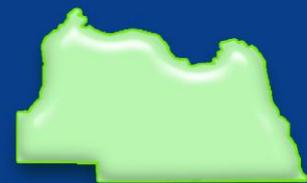


# HOUSING ELEMENT

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



**Seminole  
County  
Comprehensive  
Plan  
Element**

## **HOUSING ELEMENT INTRODUCTION**

The Housing Element is required by State Law. It must contain standards to be followed for provision of housing for all current and anticipated residents, elimination of substandard conditions, and provision of adequate sites for future housing. This element analyzes the general makeup of the Seminole County housing market and identifies issues and concerns related to housing in the County. Goals, objectives, and policies are then presented that address these issues and concerns. This element also projects future housing and construction needs.

As required by Chapter 163, Florida Statutes, and because Seminole County receives 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. The need to address Workforce Housing is also addressed in this element.

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, can be viewed as 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. The average commuting time across the nation is approximately 24.3 minutes according to 2005 Census estimates. The average travel time to work in Florida is 24.8 minutes, and Seminole County workers travel an average 25.6 minutes according to Census estimates.

For parents with school children, the quality of the respective school district is often of critical concern. Real estate studies have repeatedly shown that high quality schools have a strong positive influence on residential property values. Other studies have presented evidence that nearby trails, greenways, and parks have a positive effect on property values. The availability of shopping and other services also add value to the community's housing stock. The reciprocity between employment and housing remains an area of much study and interest, however, all else remaining equal, households prefer to live closer to their jobs. For this reason, job creation and retention goals remain closely aligned with housing.

Many aspects of housing valuation can be affected by the actions of local government. As indicated, schools, commercial space, amenities, and jobs all influence the local housing market. If one of the key tenants of good government is growth in property values and good neighborhoods, 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. Historically, the County has served as a suburb (i.e., "bedroom/commuting community") for Orlando. However, Seminole County's role as a bedroom community within the region has undergone substantial change. In 1990, two-thirds of the County's workforce left the County to go to work every morning, by 2005, this trend has almost reversed with approximately 63.2% of the workforce both living and working within the County.

The County's school district became one of the few districts to adopt impact fees. By 1995, its sustained focus on academics had made the district one of the best in Florida. In a Newsweek national ranking, all of Seminole County's high schools ranked in the top 3% nationwide. Good schools are now a major factor in corporate relocation, crossing over into economic development.

The County's expressway and interstate highway system, and the new Central Florida Commuter Rail System will efficiently connect Seminole County with the larger region. These connections generated continued growth into the center of the County. However the County's eastern Rural Area will remain out of the County's urban services boundary as part of the County's rural conservation efforts and remain largely low density/rural into the future.

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. Over the long-run, rising property values and a relatively strong residential development market are still expected in Seminole County despite the statewide slowdown in housing activity in 2006-2008.

This element documents these changes, assesses the impacts these changes have on the County's housing market, and recommends actions the County will need to take to support the long-term appreciation of the County's housing stock. In addition, this element addresses the need for obtainable housing opportunities and choices in support of the principles of the Central Florida Regional Growth Vision ("How Shall We Grow?").



## 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 the end of the year 2025 planning horizon the County's housing growth will need to occur on infill and redevelopment parcels as the availability of vacant residentially zoned land will be substantially diminished.

### **Issue HSG 2      Affordable Housing for Low and Moderate Income Residents**

Historically, a strong local economy, rising wages, low interest rates and an ample housing stock kept Seminole County's housing prices affordable. This has led the Board of County Commissioners to traditionally focus its affordable housing programs on helping its low and very low income households (those with incomes less than 80% of area median income.) However, a rapid increase in home prices had occurred since 2001, which made housing less affordable to households earning moderate incomes (incomes less than 120% of area median income). The area's rapid escalation in home prices at that time encouraged the County to reexamine its traditional focus on helping only lower income households, and begin extending tools to encourage the provision of housing for moderate income households. As of 2010, housing values do not reflect the same rapid escalation. The average just valuation for a single family house in 2009, for example, had declined to \$206,853. The median just valuation was \$172,242 for that same time period. The average just valuation of a condominium in 2009 was \$80,724; while the median just valuation was \$70,645. The Property Appraiser anticipates a 15% decline in property values during 2010. Although credit rules have become more stringent, it is possible that the lower values of housing may assist moderate income households to enter the Seminole County housing market. Seminole County shall continue its efforts to encourage redevelopment efforts that include a variety of housing types and values, in order to ensure availability of housing for the County's low and moderate income households.

### **Issue HSG 3      Workforce Housing**

Seminole County has much to be proud of, such as great neighborhoods, a solid job market, and good schools. However, along with almost every region of the State, the ability to secure good quality housing at a cost that is not a burden has become a challenge for many working households in Seminole County.

For the year ending in July 2006, the Orlando metropolitan area, which includes Seminole County, created 41,000 new jobs. This brisk rate of job growth has been sustained for some time considering that MetroPlan Orlando added nearly 100,000 new jobs during the two year period between 2004 and 2005. In summary, the workforce housing crisis at that time was the result of the widening gap between wage income and housing prices. In 2000, the area median income level represented approximately 45% of the cost of a median priced home (i.e., median income divided by median home price). In 2006, the area median income represented just

22% of the cost of a median priced home price. The combination of rapidly increasing home prices, sluggish wage increases, and robust job growth were among the causes of the dilemma. As noted above, current housing costs (2009-2010) have declined, which may assist in addressing the issue.

Section 163.3177(6)(f)(1)(j), Florida Statutes, requires counties in which the gap between the buying power of a family of four and the median County home sales price exceeds \$170,000, by July 1, 2008, to adopt a workforce housing plan that, at a minimum, identifies adequate sites. Analysis by the Florida Housing Finance Corporation, contained in the Support Document, demonstrates that this does not apply to Seminole County. A similar analysis completed in 2010 showed that this again does not apply to Seminole County. However, the County does recognize the need for opportunities to create a range of obtainable housing opportunities and choices consistent with the principles of "How Shall We Grow?".

The ability to house our community's workforce is an important objective. The workforce we are addressing includes many essential service workers such as teachers, police officers, firefighters, and health care workers. There is no question that these workers provide community wide benefit. Furthermore, the ability to supply quality housing for our workforce will pay off economically. A diverse and well qualified labor force will help attract and retain businesses as well as provide for an economic diversity that will help insulate our area from economic downturns. Recognizing these benefits, it is important to develop incentive based tools to encourage the provision of workforce housing.

**Issue HSG 4 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. The foreclosures during the 2009 – 2010 time period are creating instances of code violations, but not deterioration of the housing stock. County code enforcement efforts underway during 2010 are anticipated to lessen this problem, which will be reduced as the housing market recovers.

**Issue HSG 5 Modular Housing, Mobile Homes/Manufactured Housing**

In 1993, Seminole County amended its Land Development Code to reduce the minimum parcel size for modular housing developments and to allow modular housing as a conditional use in all residential zoning districts. Despite these incentives, the number of modular housing units within the County declined by 20% since 1990, indicating a strong market-driven preference toward site-built housing. The County's 2008 Evaluation and Appraisal (EAR)-based amendments allowed for mobile homes/manufactured housing as permitted uses on parcels with Rural-3, Rural-5, and Rural-10 future land use designations. In addition, the 2008 EAR-based amendments permitted modular units on parcels with a land use designation of Low Density Residential.

**Issue HSG 6 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 7 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 8 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.

**Issue HSG 9 Homelessness**

Seminole County and its nonprofit service organizations provide a broad-range of services to assist its homeless populations and to prevent homelessness. The County has partnered with the Regional Commission on Homelessness and 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, including rental assistance combined with other support services.



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## 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 and encouraging the use of renewable energy resources in residential development.

### 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 all projects meeting the definition for affordable or workforce housing development 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 3.6 County Owned Property* addresses Chapter 125.379, Florida Statutes, requirements regarding disposition of county property for affordable housing.

#### Policy HSG 1.5 Affordable and Workforce Housing Developments

The County shall provide incentives for building a variety of affordable and workforce housing types at appropriate densities on lands allowing residential and mixed-use development, in locations near public transit facilities and the SunRail commuter rail stations, within the identified Energy Conservation Overlay.

**Policy HSG 1.6 Infill Development**

The County shall incentivize a range of housing types, including affordable and workforce housing, on infill and redevelopment parcel areas, especially in proximity to public transportation, commuter rail and within the identified Energy Conservation Overlay. Performance frameworks in the Land Development Code shall ensure compatibility with surrounding areas.

**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 continue to eliminate vacant dilapidated housing as soon as practical 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 , HOME Investment Partnerships and State Housing Initiatives Partnership Program funds.

**Policy HSG 2.3 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 Community Development Block Grant funds for infrastructure improvements and community facilities in lower income neighborhoods.

**Policy HSG 2.4 Development Performance Framework**

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

**Policy HSG 2.5 Public Awareness Programs**

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

**OBJECTIVE HSG 3 AFFORDABLE HOUSING**

The County shall continue efforts to provide adequate housing development for very low, low, and moderate 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 affordable housing providers (both for-profit and non-profit) 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 (including emergency shelter, if applicable), 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's Land Development Code will contain provisions relating to Alternative Density Options authorized by this Policy that encourage development of affordable housing opportunities. The Land Development Code shall implement this Policy by including provisions for:

- A Allowing development up to seven dwelling units per net buildable acre on sites with Low Density Residential Future Land Use designation and development up to 12 dwelling units per net buildable acre on sites with Medium Density Residential ;
- 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 Providing 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 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 Identifying 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 State Housing Initiatives Partnership , HOME Investment Partnerships, Orange County Housing Finance Authority and Florida Housing Finance Corporation-financed projects. Affordable housing for the elderly shall be encouraged in the East Altamonte neighborhood to meet the needs of existing residents wishing to remain in that neighborhood.

**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.

**Policy HSG 3.6 County Owned Property**

Beginning in 2007, and every three years thereafter, the County shall prepare an inventory list of all real property within its jurisdiction to which the county holds fee simple title that is appropriate for use as affordable housing. The properties identified as appropriate for use as affordable housing on the inventory list adopted by the County may be:

- A Offered for sale and the proceeds used to purchase land for the development of affordable housing; or
- B Used to increase the local government fund earmarked for affordable housing; or
- C May be sold with a restriction that requires the development of the property as permanent affordable housing; or
- D May be donated to a nonprofit housing organization for the construction of permanent affordable housing; or
- E The County may otherwise make the property available for use for the production and preservation of permanent affordable housing.

**OBJECTIVE HSG 4 WORKFORCE HOUSING**

The County shall provide incentives to increase, and shall maintain, the supply of workforce housing.

**Policy HSG 4.1 Employer Assisted Housing**

The County shall engage and partner with major employers in regard to providing housing assistance to eligible employees. Strategies available to the County include partnering with private organizations in recruitment efforts, extending education to organizations on available programs, and pursuit of public/private partnerships that leverage resources such as the State's Community Workforce Housing Innovation Pilot Program.

**Policy HSG 4.2 Optional Nonresidential Intensity Bonuses and Workforce Housing**

The Seminole County Land Development Code shall be amended to implement *Policy FLU 5.15 Mixed-Use Developments* of the Future Land Use Element of the Seminole County Comprehensive Plan, which will permit a commercial intensity bonus (typically measured in units of Floor Area Ratio, or FAR) in the Mixed Development future land use designation in exchange for providing workforce housing units as part of a mixed-use development. This intensity bonus is intended to provide an incentive to developers for providing workforce housing in locations where it is deemed both desirable and advantageous to Seminole County, and to enable the County to ensure a range of obtainable housing opportunities and choices in support of the Central Florida Regional Growth Vision.

**Policy HSG 4.3 Workforce Housing in Economic Development Target Areas**

New housing developments located within any of the economic development target areas identified in the Comprehensive Plan shall ensure that 15% of the project's housing (rental or owner occupied) will be obtainable by employees earning the average wage within the subject Economic Development Target Area. Exceptions shall be granted in cases where the applicant demonstrates that an adequate supply of workforce housing exists within close proximity, or insufficient market support exists for workforce housing within the subject target area.

**Policy HSG 4.4 Mixed Residential Development**

By January 1, 2012 , the County shall develop and adopt into the County's Land Development Code a Mixed Residential Zoning District that shall allow for a full-range of housing types (e.g., condominiums, town homes, single family) to be developed, by right, within the same project.

**OBJECTIVE HSG 5 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 5.1 Affordable Housing Trust Fund**

The County shall continue to maintain its Federal/State-funded Affordable Housing Trust Funds 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 5.2 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 5.3 Homeless Assistance**

The County will continue to use Emergency Shelter Grants Program 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 to prevent homelessness. The County will continue to cooperate with the Regional Commission on Homelessness.

**OBJECTIVE HSG 6 HISTORIC HOUSING**

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

**Policy HSG 6.1 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 6.2 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.



**OBJECTIVE HSG 7 MODULAR HOMES AND MANUFACTURED/MOBILE HOMES**

The County shall provide sufficient and appropriate sites for manufactured/mobile home housing and permit modular homes on residentially zoned property.

**Policy HSG 7.1 Zoning Classifications and Future Land Use Designations**

The County shall continue to allow modular homes as a permitted use in all single family residential zoning classifications. Manufactured/mobile homes shall continue to be allowed subject to applicable Land Development Code provisions, and shall be allowed as permitted uses in the zoning classifications associated with Rural-3, Rural-5 and Rural-10 Future Land Use designations.

**OBJECTIVE HSG 8 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 8.1 Policy Plan**

The County shall continue to maintain a federally mandated and locally enforced anti-displacement 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.



**OBJECTIVE HSG 9 GROUP AND FOSTER HOMES**

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

**Policy HSG 9.1 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 9.2 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 9.3 Design Standards**

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

**OBJECTIVE HSG 10 HOUSING PROGRAM IMPLEMENTATION**

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

**Policy HSG 10.1 Housing Program Implementation**

The County's Community Services Department 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.



**OBJECTIVE HSG 11 THE USE OF RENEWABLE ENERGY RESOURCES IN RESIDENTIAL DEVELOPMENT**

The County, as required by the enactment of House Bill 697 in 2008, shall support the use of renewable energy resources in residential development.

**Policy HSG 11.1 Renewable Energy Resources in Residential Development**

The County shall ensure that its Building Code complies with energy conservation requirements of Florida Statutes for residential construction. In addition, the County shall not enter into a deed restriction, covenant, declaration, or similar binding agreement, nor shall it approve a condominium development with similar agreements, that prohibits or has the effect of prohibiting solar collectors, clotheslines or other energy devices based on renewable resources. Condominiums may determine the specific location where solar collectors may be installed on a roof, as long as such determination does not impair the effective operation of the solar collector.



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