



Frequently Asked Questions

What is “Attainable Housing”?

Attainable housing is achieved by providing a full range of housing options at all price points in order to provide quality of life for current and future citizens of Seminole County. Attainable Housing includes both affordable and work force housing.

How is Affordable Housing Defined?

Affordable housing is that in which the occupant(s) is/are paying no more than 30% of his/her income for gross housing costs, including utilities (Source: 2018 Regional Affordable Housing Initiative). Households spending more than that are considered “cost burdened”.

Affordable Housing is defined by the Seminole County Comprehensive Plan as, “A Dwelling Unit for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for households or persons indicated in Section 420.0004, Florida Statutes (i.e. Low income, moderate income, and very low income households or persons defined herein). Affordable housing definitions that are prescribed by housing programs administered by the US Department of Housing and Urban Development or the State of Florida may also be used by Seminole County when implementing such programs”.

What is workforce housing?

Workforce Housing is defined by the Seminole County Comprehensive Plan as, “Housing affordable to Seminole County working households that earn up to 140 percent of the Area Median Income (AMI). Seminole County further defines Workforce Housing to include households in which one or more of the wage-earners, employed by either the private or the public sector, are compensated for provision of services essential to Seminole County, including but not limited to: teachers and educators, police and fire personnel, government employees, healthcare personnel, and skilled building trade’s personnel”.

What is AMI (Area Median Income)?

Area Median Income (AMI) is the household income for the median or middle household in a region. Seminole County is part of the Orlando-Kissimmee-Sanford metropolitan statistical area (MSA). The Area Median Income for the Orlando-Kissimmee-MSA is \$65,100. The median income for Seminole County is \$67,470.





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Why is Attainable Housing Important?

A lack of attainable housing has the following negative impacts on a community:

- Housing instability that leads to frequent moves, negative educational outcomes and health problems in adults and children;
- Reduced ability for individuals and families to afford critical necessities such as health-care, education, and food;
- Economic instability by restricting labor mobility and intensifying inequality; and/or
- Increases in homelessness. (Source: Enterprise- Impacts of Affordable Housing on Families and Communities)

What is the Regional Affordable Housing Initiative?

Seminole County participated in a Regional Affordable Housing Initiative with Orange County, Osceola County and the City of Orlando to help address the affordable housing crisis in the Central Florida region. The initiative concluded that there is no one solution to the crisis and that many approaches with multiple policies and programs will be necessary to advance an effective affordable housing agenda.

What is the Seminole County Attainable Housing Strategic Plan?

The Seminole County Attainable Housing Strategic Plan outlines regulatory, programmatic, and financial recommendations that seek to promote development, preservation, and access to housing priced in a range that can be attained by households with modest means.

Why does Seminole County need an Attainable Housing Strategic Plan?

Seminole County along with the rest of the nation, is facing a growing affordable housing shortage as a result of legislative policy decisions, market forces, and shifting demographics. Home prices are rising at twice the rate of wage growth, and according to US Census data, have risen faster than inflation. The lack of affordable housing leads to community instability and in some cases even homelessness. The provision of sufficient attainable housing is a complex, multifaceted issue that impacts the entire community in various way. Seminole County recognizes that an actionable strategic plan is needed to help address the shortage of affordable housing.

