

Housing



HOUSING DATA, INVENTORY AND ANALYSIS

INTRODUCTION

The purpose of the data inventory and analysis component of the Housing Element is to identify housing trends and needs from which goals, objectives and policies can establish actions and programs that guide housing development within the City of Winter Park. This element proves a statistical and qualitative evaluation of the characteristics and conditions of the existing housing stock within Winter Park.

Several data sources were used to compile this analysis. The principal sources of data include the 2010 Census and the American Community Survey (ACS), both prepared by the US Department of Commerce, the Florida Housing Data Clearinghouse (FHDC) and the Orange County 2015 certified tax rolls. These specific resources are applied as they comprise some of the most current or accurate information available for the purposes described. The analysis also relies substantively on the work of Miami Economics Associates, Inc. (MEAI) to link key housing variables drawn from these data sources with measures of income and housing affordability

- The actual census is completed every ten years and remains the standard for allocating a number of federal resources, and it is the basis for congressional districting. The data are deemed reliable in terms of their detailed profile of the community's housing inventory, its tenure, age, and structural characteristics. As a community which is largely fully developed, these attributes change modestly from one period to another. To the degree these changes may have significance, they are captured in the ACS and the area's local tax roll.
- Certain data within the census, reported only every ten years, is updated on a selected basis in the course of completing the ACS with samples made available for analysis on a 1, 3 and 5 year cycle. The ACS was fully implemented in 2010. This change in estimating and reporting procedures makes certain socioeconomic information available on a continuing basis which had otherwise been generated strictly during the decennial census. Of relevance to this analysis, in particular, are the recently released data on area income and population.
- The FHDC is the most exhaustive source of information on Florida's supply of subsidized rental housing but the organization is also a gateway to other resources. Additional data from FHDC include the above-mentioned U.S. Census, other federal population and housing surveys, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture Rural Housing Service, Florida Housing Finance Corporation, local housing finance authorities, Public Housing Agencies, the Florida Association of Realtors, the Florida Department of Revenue, the Florida Agency of Workforce Innovation, and the Bureau of Economic and Business Research at the University of Florida
- Orange County's tax rolls, maintained as the public record of the area's tax base, is a valuable source of current housing and property valuations. Because this data directly and explicitly impacts every local government's budget and financial planning process, it is deemed relevant and correct for the purposes used.
- The City of Winter Park and Orange County Department of Community Development and Housing maintain their own respective records of housing building and development activity.

Where any of this data warrants further clarification, confirmation, qualification or discussion, that amplification appears in the appropriate area of the analysis. Specific sources of key data appear systematically in footnotes located at the bottom of each table itself or at the bottom of the same page on which the table appears.

HOUSING INVENTORY

This section presents an inventory of housing trends and characteristics, describing in particular certain housing conditions and potential resources typically linked those conditions. Differences may appear in certain figures for housing data totals. The difference or inconsistency results from the use of US Census sample data versus complete (100%) census survey data.

Housing Characteristics and City to County Comparisons

Tables 3-1 through 3-15 of this section provide an inventory and comparison of housing characteristics for the City of Winter Park and Orange County. Data appearing for Orange County represents the entire county, including all unincorporated and incorporated areas as well as Winter Park.

Dwelling Units by Structure Type Table 3-1 of this section denotes a comparison of dwelling units by structure type for the City of Winter Park and Orange County. The proportional share of housing distributed between single and multiple family structure types does not significantly differ between the City and the County. In comparing Winter Park with the County, the only significant difference in housing structure types is found with the number of mobile homes. The City has significantly fewer mobile homes.

The City has a ratio of slightly more than two single-family homes for every one multi-family home. Vacant land is estimated at about 309.74 acres. About half of the acreage is zoned for residential use; however there are existing conservation easements on several large parcels owned by the Elizabeth Morse Genius Foundation that preclude development. Multiple family units are anticipated to represent a greater share of new housing construction than single-family homes. This housing trend projection may be supported by proposed land use policies and zoning regulations allowing residential use to occur above ground-level retail and office uses in some areas of the City.

Table 3-1: Estimated Dwelling Units by Structure Type, 2009-2013 — All Units				
DWELLING UNITS	WINTER PARK		ORANGE COUNTY	
	NUMBER	%	NUMBER	%
Single-family	9,401	69.8	308,100	62.8
Multi-family	4,006	29.7	162,082	33.0
Mobile Homes	56	0.4	20,664	4.2
Other	9	0.1	17	0.03
TOTAL DWELLING UNITS	13,472	100.0	490,993	100.0

Source: 2010 U.S. Census

Tenure Based on the 2010 US Census, Table 3-2 denotes a comparison between owner-occupied dwelling units and renter-occupied dwelling units in the County and in the City. As shown in Table 3-2, approximately 64.7% of the City’s occupied dwelling units are occupied by the owner, while approximately 42.2% of the occupied dwelling units in Orange County are occupied by renters.

Table 3-2: Estimated Housing Units by Tenure, 2010 — All Units						
TENURE	WINTER PARK			ORANGE COUNTY		
	# OF UNITS	UNITS % OF TOTAL		# OF UNITS	UNITS = % OF TOTAL	
		TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS		TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS
Occupied Units	12,228	89.7%	100.0%	421,847	86.5%	100.0%
Owner-Occupied	7,908	58%	64.7%	243,950	50%	57.8%
Renter-Occupied	4,320	31.7%	35.3%	177,897	36.5%	42.2%
Vacant	1,398	10.3%	n/a	65,992	13.5%	n/a
TOTAL UNITS	13,626	100.0%	n/a	487,839	100.0%	n/a

Source: 2010 US Census

Persons per Household The 2010 US Census reported that the City averages 2.15 persons per household- with an average family size of 2.85. Table 3-3 lists households according to the number of persons comprising a household.

Table 3-3: Persons per Household	
PERSONS PER HOUSEHOLD	NUMBER OF HOUSEHOLDS
Total Households:	12,228
1-person household	4,463
2-person household	4,334
3-person household	1,577
4-person household	1,167
5-person household	500
6-person household	141
7-or-more-person household	46

Source: 2010 US Census

Vacancy Rate Based on the 2010 US Census, the City experienced a vacancy rate of 10.3% for all housing units, a figure slightly lower than that experienced by the County, which had a 13.5% vacancy rate. Table 3-4 shows the number of vacant housing units according to the circumstances creating vacant units. Less than one percent of all residential units in Winter Park were vacant because the home was for sale. This housing characteristic likely indicates a quick turnover in home sales and a stronger demand to purchase homes in the Winter Park housing market than in the County as whole.

Table 3-4: Vacancy Status of Housing Units				
HOUSING UNITS	WINTER PARK		ORANGE COUNTY	
	NUMBER OF UNITS	%	NUMBER OF UNITS	%
Total Housing Units	13,626	100.0%	487,839	100%
Total Vacant Housing Units	1,398	10.3%	65,992	13.5%
For rent	481	3.5%	26,787	5.5%
For sale only	324	2.4%	10,683	2.2%
Rented or sold, but not occupied	82	0.6%	695	0.1%
For seasonal, recreation or occasional use	222	1.6%	13,633	2.8%
Other vacant	289	2.1%	12,793	2.6%

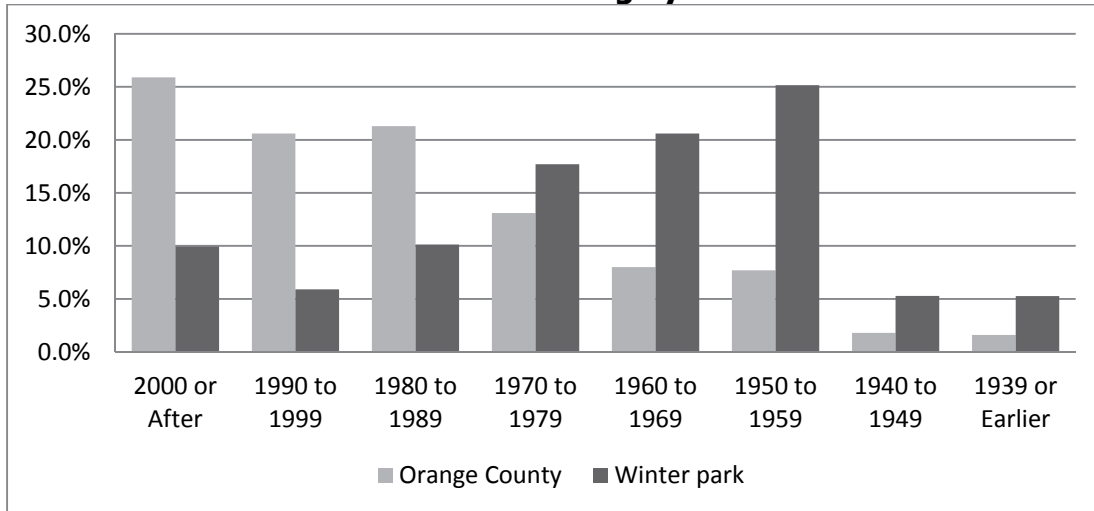
Source: 2010 US Census, sample data

Age of Housing Units Tables 3-5 and 3-6 compare the age of year-round housing units in the City of Winter Park and Orange County. As denoted in Table 3-5, the largest share of Winter Park’s housing stock (46%) was constructed between 1950 and 1970, while over 80% of the County’s housing stock was constructed after 1970. The housing stock in Winter Park is generally older than that within the County. With limited vacant land in the City, its residential growth rate has curtailed substantially in the last two decades while residential growth has moved to other areas of the County where vacant land is more abundant.

Table 3-5: Construction Date of Housing Units				
YEAR OF CONSTRUCTION	WINTER PARK		ORANGE COUNTY	
	# OF UNITS	PERCENTAGE	# OF UNITS	PERCENTAGE
2000 or After	1,336	9.95%	127,170	25.9%
1990 to 1999	796	5.9%	100,921	20.6%
1980 to 1989	1,358	10.12%	104,548	21.3%
1970 to 1979	2,376	17.7%	64,464	13.1%
1960 to 1969	2,764	20.6%	39,413	8.0%
1950 to 1959	3,376	25.15%	37,717	7.7%
1940 to 1949	709	5.28%	8,740	1.8%
1939 or Earlier	706	5.26%	8,020	1.6%
TOTAL	13,421	100%	490,993	100%

Source: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File

Table 3-6: Distribution of Housing by Year of Construction



Housing Conditions

An inventory of the City's housing stock was accomplished through a review of the 2010 Census of Population and Housing Data. The 2010 US Census provided information regarding dwelling units lacking complete plumbing facilities, dwelling units lacking complete kitchen facilities, dwelling units lacking central heating facilities, dwelling units lacking air conditioning, and overcrowded dwelling units. A summary of the housing conditions for the City of Winter Park is shown in Table 3-7. Although the City promotes and enforces housing conditions consistent with or exceeding City codes, substandard housing conditions do occur but only in isolated areas within the City, as described in another section presented below. All new housing construction or reconstruction must conform to the City's adopted building codes. Minimum property standards follow standard housing conditions as defined in the City's adopted building codes and as established by the State of Florida.

CRITERIA	NUMBER OF UNITS	SHARE OF TOTAL UNITS
Lack of complete plumbing	44	0.3%
Lack of complete kitchen	276	2.1%
Lack of central heating	52	0.4%
Overcrowding ¹	124	1.1%
Total Housing Units ²	12,228	3.9%

Source: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File

¹Units with over one person per room.

²Occupied housing units

Recent housing construction trends in Winter Park show that older homes are demolished and replaced with new structures constructed under current building codes. Based on this trend, overall housing conditions should improve. However, annexation of land into the City since 2000 included older homes constructed under obsolete building codes.

Many of substandard housing incidents occur in neighborhoods or homes where households may qualify for assistance from Orange County or the Winter Park CRA to complete repairs and maintenance to the structure. The City is aware of areas where substandard housing occurs or has a history of occurrence. While the majority of the known substandard housing units are concentrated within neighborhoods where the City and County have targeted housing assistance programs or improvement activities, a smaller number of substandard housing units occur as isolated incidents temporarily emerging in other neighborhoods.

Enforcement of building and property codes sometimes requires eviction of low income households, many that may have a challenge finding housing affordable given their household income. The City recognizes that it must continue to work with property owners and tenants to address alternative housing when enforcement may require tenant eviction. The City understands that in some cases it must exercise compassion to assure sufficient opportunities for the tenant to find alternative housing.

Housing Costs & Affordability

Given strong perceptions about Winter Park’s very high cost of housing, the City opted to retain MEAI to evaluate the relationship among income, tenure, and expenditures for both owner and reenter occupied units. The bulleted paragraphs below are an excerpt from MEAI’s final report that was published in September 2016.

- The term “Affordable Housing” relates to shelter that is accessibly-priced for households of very low, low and moderate income at a cost that does not exceed 30 percent of their income. Table 3-10 defines the terms “very low”, “low” and “moderate” income as income ranges relative to Area Median Income (AMI), which are the figures that generally guide federal housing programs. According to the U.S. Department of Housing and Urban Development, AMI is currently \$57,800 in Orange County, Florida. Table 3-10 also shows the income range associated with each of those income categories. Finally, it provides the definition of “Workforce Housing” and its associated income range.

Table 3-10: Housing Income Categories		
INCOME CATEGORY	DEFINITION	INCOME RANGE
Very Low Income	Up to 50% of AMI	<= \$28,900
Low Income	50-80% of AMI	\$28,901 – \$46,240
Moderate Income	80-120% of AMI	\$46,241 – \$69,360
Workforce Income	120-145% of AMI	\$69,361 – \$83,810

Source: U.S. Department of Housing and Urban Development; Miami Economic Associates, Inc.

- Table 3-11 shows the amount of rent that households of very low, low, moderate and workforce income can afford to pay on a monthly basis while not spending more than 30 percent of their monthly income on their living unit.

Table 3-11: Accessible Rental Rate Ranges by Income Category

INCOME CATEGORY	MONTHLY INCOME	RENTAL RANGE
Very Low Income	</= \$2,408	</= \$722
Low Income	\$2,409 - \$3,853	\$ 722 – \$1,156
Mode Moderate Income	\$3,854 - \$5,780	\$1,157 – \$1,734
Workforce Income	\$5,780 - \$6,984	\$1,785 – \$2,095

Source: Miami Economic Associates, Inc.

- Residential realtors and mortgage underwriters have traditionally used a rule-of-thumb that estimated that prospective homeowners could afford to buy a home valued up to 2.5 times their annual income. The home value ranges for each income range being considered in this report arrived at using that rule-of-thumb are shown in Table 3-12. MEAI, however, found during the course of its analysis with respect to Winter Park that given the current low interest rate environment and the ad valorem tax and insurance rates paid by homeowners in Winter Park, considerably more expensive units could be purchased than application of the referenced rule-of-thumb would suggest while keeping the annual outlays for mortgage principal and interest payments as well as real estate taxes and insurance below 30 percent of monthly income. In conducting our analysis, it was assumed that the down payment would equate to 20 percent of unit value, which would negate the need for mortgage insurance. Table 3-12 also presents the accessible home value ranges that MEAI calculated using current interest, tax and insurance rates applicable in Winter Park.

Table 3-12: Accessible Home Value Ranges by Income Categories

INCOME CATEGORY	ANNUAL INCOME	RULE-OF-THUMB HOME VALUE RANGE	CALCULATED HOME VALUE RANGE
Very Low Income	</= \$28,900	</= \$72,250	</= \$137,531
Low Income	\$28,901 – \$46,240	\$72,251 – \$115,600	\$137,532 – \$214,195
Mode Moderate Income	\$46,241 – \$69,360	\$115,601 – \$173,400	\$214,196 – \$316,414
Workforce Income	\$69,361 – \$83,810	\$173,401 – \$209,525	\$316,415 – \$380,258

Source: Miami Economic Associates, Inc.

- The American Community Survey for the 2010 – 2014 period conducted by the U.S. Census Bureau estimated that the City of Winter Park contained a total of 4,671 rental units. Of this total, cash rent was being paid on 4,130 units. The remainder

were either vacant or occupied with no cash rent being paid. MEAI believes that a substantial number of the rental units within the City, inclusive of both occupied and vacant units, were single-family detached units or duplexes, triplex and quadraplexes because the American Community Survey for the 2010 – 2014 period also showed that only 3,417 residential units in Winter Park were located in structures with 5 or more units and some of those were condominium units rather than rental units. Adjusting for rental rate increases that may have occurred since the Survey was compiled, MEAI estimates the current distribution of renter-occupied units in Winter Park by gross rent is that shown In Table 3-13¹. According to that distribution, approximately 82 percent of renter-occupied units are accessibly-priced for a household at the top of the workforce income range, including approximately 11.0 percent that are accessibly-priced for households at the top end of the very low income range, approximately 40 percent for a household at the top end of the low income range and nearly 73 percent for a household at the top end of the moderate income range.

Table 3-13: Distribution of Rental Units by Gross Rent City of Winter Park 2016

GROSS RENT	NUMBER	PERCENT	CUMULATIVE PERCENT
Less than \$500	201	4.9	4.9
\$500 – 749	277	6.7	11.6
\$750 – 999	702	17.0	28.6
\$1,000 – 1,249	798	19.3	47.9
\$1,250 – 1,499	568	13.8	61.7
\$1,500 - 1,749	489	11.8	73.5
\$1,750 to 1,999	349	8.5	82.0
\$2,000 or more	746	18.0	100.0
TOTAL	4,130	100.0	

Source: U.S. Census Bureau, American Community Survey 2010 - 2014; Miami Economic Associates, Inc.

- Table 3-14 shows the distribution of the 10,558 single-family and condominium units in Winter Park based on MEAI’s estimate of their current market value.² The basis of our estimate was the 2015 tax roll for the City; however, the Just Values shown in the tax roll were adjusted upwards to reflect the average discrepancy that existed between the Just Value on the 2015 rent roll and the actual sales price realized in

¹ The table assumes that all of the renter-occupied units that existed when the American Community Survey for the 2010-2014 period was compiled still exist as rental units. While there has been little, if any, condominium conversion activity in recent years, MEAI is aware that a number of units within the City have been demolished to accommodate the construction of new units. It is possible that renter occupied units that existed when the Survey was conducted were among those razed.

² Two points should be noted, which are as follows: 1) the term “single-family units” refers to single-family detached and townhouse units; and 2) the tax roll on which Table 3-13 is based does take into account the tenure of a unit’s occupant which means that some of the units may be rented and also be considered in Table 3-14.

the cases of approximately 250 transactions that occurred between January 1, 2016 and May 31, 2016.

Table 3-14: Distribution of Single-Family & Condominium Unit by MEAI's Estimate of Current Market Value City of Winter Park 2016

JUST VALUE	SINGLE-FAMILY	CONDOMINIUMS	TOTAL UNITS	PERCENT	CUMULATIVE PERCENT
Less than \$100,000	103	609	712	6.7	6.7
\$100,000 – 199,999	1,046	623	1,669	15.8	22.5
\$200,000 – 299,000	1,934	236	2,170	20.6	43.1
\$300,000 – 399,000	1,382	180	1,562	14.8	57.9
\$400,000 – 99,999	820	81	901	8.5	66.4
\$500,000 or more	3,321	223	3,544	33.6	100.0
TOTAL	8,606	1,952	10,558	100.0	

Source: Orange County Property Appraiser, Winter Park Tax Roll, 2015; Miami Economic Associates, Inc.

- Table 3-15 estimates the number of units that are currently valued at levels accessible for very low, low and moderate income households utilizing the alternative home value ranges presented in Table 3-16 and the data regarding current market values that served as the basis for the preceding table. Using the calculated home value range, it concludes that 4,026 existing single-family and condominium units in Winter Park are valued at levels accessible for households at the top end of the workforce housing range. That figure equates to 38 percent of total number of single-family and condominium units on the City of Winter Park's 2015 tax roll. Included in that figure are 314 that are valued at a level accessible for households at the top end of very low income range, 1,354 for households at the top end of the low income range and nearly 3,200 for households at the top end of the moderate income range.

Table 3-15: Number of Accessibly-Valued Units 2016

INCOME CATEGORY	RULE-OF-THUMB HOME VALUE RANGES UNITS	CALCULATED HOME VALUE RANGE UNITS
Very Low Income	14	314
Low Income	167	1,040
Moderate Income	460	1,843
Workforce Income	619	829
TOTAL	1,260	4,026

Source: Orange County Property Appraiser, Winter Park Tax Roll, 2015; Miami Economic Associates, Inc.

- A review of the listings for Winter Park realtor.com on July 26, 2016, showed that a total of 351 units accessibly-priced for households at the top of the workforce income range were available including 85 rental units and 276 for-sale units. Of the total number available, 47 were accessibly-priced for households at the top end of very low income range, 120 for households at the top end of the low income range and 201 for households at the top end of the moderate income range.
- The fact that nearly 3,400 rental units and that more than 4,000 single-family and condominium units in Winter Park are accessibly-priced/valued for households at the top end of the workforce housing range --- and that portions of those units are also accessibly-priced/valued for lower earning workforce income households as well as very low, low and moderate income households --- does not mean that households in those income ranges will, in fact, be able to access in them in all cases. A potential impediment for households both trying to rent or purchase them will be the households' credit ratings and/or the extent to which they are otherwise leveraged. Unfortunately, many households of very low, low, moderate and workforce income have poor credit ratings while others whose credit ratings are fair to even good may already be overleveraged from a mortgage underwriting perspective. For households trying to purchase a unit, a second impediment may be having the necessary cash to make a down payment. Assuming conventional financing that requires a 20 percent down payment, the amount needed will exceed \$20,000 in many cases and could exceed \$60,000 for households at the top end of the moderate income range and for households of workforce income.
- For households with poor credit ratings and those that are overleveraged, the solutions are highly limited and generally not governmentally-based. There are, however, governmental programs that can significantly reduce the amount of the down payment required. Illustratively, in some instances a VA mortgage can be obtained with no down payment required while a FHA mortgage may have a down payment requirement as low as 3.5 percent. However, the amount of the down payment required by either of these programs varies depending on the credit-worthiness of the borrower and as it increases, the amount of the down payment may continue to be an impediment purchasing an accessibly-priced unit. It should also be noted that these programs have other aspects that can affect the potential borrower negatively, including the following:
 - The VA loan program may only be accessed by individuals who have served in the military at a level that meets the program's eligibility requirements. Individuals who do not meet those requirements would need to focus their attention on the FHA loan program.
 - The VA loan program will finance units that are priced up to \$417,000; however, the FHA's loan program limits the amount of the loan on single-family homes in Orange County to \$274,850.
 - To extent that the mortgage is issued subject to a down payment of less than 20 percent, the borrower will be required to obtain mortgage insurance at a rate that will vary depending on the borrower's credit rating. The cost of the

- mortgage insurance will be taken into account along with principal and interest, real estate taxes and liability insurance when calculating whether the unit being sought can be carried for 30 percent or less of the perspective borrower's income. As it will result, it will reduce the amount that the perspective borrower can afford to pay for a unit, albeit not significantly.
- To the extent that a borrower makes a down payment of less than 20 percent, the amount paid for principal and interest will increase, again reducing the amount that a perspective buyer can afford to pay for a home, Depending on how much less than 20 percent the down payment is, the impact on the affordable price of a unit may be significant.

Inventory of Housing Assistance Programs

Recognizing that there may be financial needs, several housing assistance programs are available for qualifying households residing within the City of Winter Park. The US Census Bureau reports in the 2010 Census data that 89 households in Winter Park received some form of public assistance to augment household income. However, the number of households receiving public assistance specifically for housing was not identified.

Housing assistance programs are available through the City of Winter Park, the Winter Park Community Redevelopment Agency, Orange County Division of Housing and Community Development, the Florida Department of Community Affairs and other State offices, and the US Department of Housing and Urban Development (HUD). An inventory and description of housing assistance programs provided by the city are listed below, but should not be construed as all-inclusive.

- a. Affordable Housing Linkage Fees** The City Commission adopted a linkage fee or building permit surcharge in the amount of 50 cents (\$0.50) per square foot on new buildings and additions to buildings to establish a funding source used to help implement the City's affordable and workforce housing programs. This fee is assessed to non-residential and certain residential development. Winter Park is the first community in Florida to have adopted and implement an affordable housing linkage fee.

These funds have gone to a number of not-for-profit groups in the community including Habitat for Humanity, the Hannibal Square Community Land Trust and the Winter Park Housing Authority to help fund homes in Winter Park.

- b. Promotion of Private Sector Affordable Housing Projects** The City has embraced a pro-active approach to supporting affordable housing offered by the private sector housing developers. The City offers density bonuses within several residential land use categories to promote slightly higher density bonuses for affordability. Winter Park Oaks is a residential subdivision specifically designed to accommodate affordable single family housing. This subdivision was constructed by a private developer and provided forty lots for single family homes.

- c. Public Assistance Awareness** The City has made information available to very low, low and moderate income households regarding housing assistance programs administered by the County as well as affordable housing programs sponsored by the City. The City also coordinates with community leaders for neighborhoods targeted for community assistance to link housing and infrastructure improvement needs with applicable assistance programs.
- d. Not-for-profit Organizations** The City has several not-for-profit partners that are providing both affordable and workforce housing opportunities in the community. This list may not be inclusive, but includes those organizations that have received either CRA funds and/or city funding.
- **Community Land Trust** In 2004, the City established the not for profit Hannibal Square Community Land Trust (HSCLT) to provide sustainable affordable housing in the Winter Park Community Redevelopment Area (CRA). The HSCLT has constructed 19 homes within the CRA and received over \$3 million from the City and the CRA to promote affordable housing in the Hannibal Square neighborhood. The HSCLT is currently revising its strategic plan.
 - **Winter Park Housing Authority** Housing is provided for very low and low income households through the Winter Park Housing Authority (Housing Authority). Under the HUD Section 23 Leased Housing Program, the Housing Authority manages two apartment complexes; Margaret Square Apartments provides 119 units for qualifying families, and Tranquil Terrace Apartment provides 52 units for qualifying elderly residents.
 - **Habitat for Humanity** Habitat for Humanity is a global volunteer organization that, together with other sponsors, such as local churches schools, and private companies, provides materials and labor to construct new single family homes. Within Winter Park, Habitat has constructed over 40 homes for families that make less than 50% of the median income.
- e. Homeowner Rehabilitation Program** Low and very low income households may qualify for deferred loans to rehabilitate single family housing units needing repair and upkeep to remedy a major building code violation through the Winter Park CRA. This program has funded over 140 housing rehabilitation projects since 1995.
- f. Weatherization Program** The Sustainability Division of the City's Building & Permitting Services Department has offered a weatherization pilot program to help low-income residents of the City of Winter Park lower their energy bills in conjunction with the Orange Audubon Society, and supported by a \$64,000 Toyota® TogetherGreen by Audubon grant. Orange Audubon and City of Winter Park Sustainability staff partnered with area churches to engage residents in this energy bill and greenhouse gas reduction effort. The program allowed 40 City of Winter Park electricity customers to secure energy efficiency improvements, with no upfront costs. Retrofits were also performed on five area churches and one nursery, including Welborne Avenue Nursery, Flowers

Temple and Annex, New Fellowship Church of God, Ward Chapel, and two of Winter Park's oldest churches, Bethel Baptist Church and Mt. Moriah Baptist Church. Sixty participants attended one of eight energy efficiency workshops, learned simple measures to implement, and signed a pledge agreeing to implement some of these practices. Workshop participants were given weather-stripping and caulking materials, and were given a chance to practice their use.

Weatherization, insulation and duct repair were the most common retrofits performed, determined to be most cost-effective in an earlier energy efficiency retrofit program administered by Orange County. The grant-funded pilot was modeled on the Orange County Homeowners Energy Efficiency Program (OCHEEP) that used American Recovery and Reinvestment Act of 2009 funding to provide retrofits and energy efficiency education to nearly 2,500 Orange County residents from 2010–2012. Reductions in greenhouse gas emissions and information to promote the benefits of energy efficiency are the overall goals of the program. Energy usage must be compared with usage in the same month in successive years, in order to have roughly comparable environmental conditions. As funding becomes available, it would be desirable to expand the pilot to include more residences, including low income and historic structures.

Special Housing Needs

Special housing needs are necessary for the elderly, children, and those adults who have physical and/or emotional needs that require special residential accommodations. The type of residential accommodation varies based on the person's physical and emotional needs. Such residential accommodations may or may not demand on-site professional medical assistance, twenty-four hour assistance, or other special facilities. In some cases, special housing situations can involve a group of unrelated residents sharing living accommodations because their physical or emotional needs require special services or assistance from other group members.

The State of Florida has adopted laws that control local government regulation of certain residential facilities serving special needs groups. The law ensures that there are adequate sites for group homes in every community throughout the state. Special housing needs for certain members of Winter Park's residents can include nursing homes or group homes. Group homes can be further defined as an assisted living facility, community residential home, or family foster home.

Based on records maintained by the State Agency for Health Care Administration and the State's Facility Locator², Table 3-16 lists nursing homes and assisted living facilities located within or close to the City of Winter Park. Locations of foster family home sites are kept confidential.

Table 3-16: Inventory of Assisted Living Facilities & Nursing Homes in or near Winter Park				
RESIDENTIAL CARE FACILITY/ GROUP HOME	LOCATION	BEDS	TYPE OF HOUSING SERVICE	INSIDE/ OUTSIDE CITY LIMITS
Aiden Springs	5520 Howell Branch Road	25	Assisted Living Facility	Outside
Alabama Oaks at Winter Park	1759 Alabama Drive	19	Assisted Living Facility	Inside
Faith House of Winter Park	1604 Bomi Circle	6	Assisted Living Facility	Outside
Fremont Manor	909 Fremont Avenue	12	Assisted Living Facility	Outside
Magnolia House	1229 Formosa Avenue	6	Assisted Living Facility	Outside
Mayflower Assisted Living Facility	1620 Mayflower Court	60	Assisted Living Facility	Inside
Summer Time Lodge	909 N. Wymore Road	95	Assisted Living Facility	Outside
Winter Park Towers	1111 S. Lakemont Ave.	193	Assisted Living Facility/ Nursing Home	Inside
Regents Park of Winter Park	558 N. Semoran Blvd.	120	Assisted Living Facility/ Nursing Home	Outside
Manor Care Nursing and Rehabilitation Center	2027 Loch Lomond Drive	138	Nursing Home	Inside
Mary Lee Depugh Nursing Home	555 W. Morse Blvd.	40	Nursing Home	Inside
Integrated Health Services of Winter Park	2970 Scarlett Road	103	Nursing Home	Outside
View at Winter Park	1047 Princess Gate Blvd.	6	Assisted Living Facility	Outside

² Source: floridahealthstat.com/qs/owa/facilitylocator.faclocator, March 2016.

Dormitory & Campus Housing

Rollins College is located in the heart of Winter Park on the south side of downtown and along the shore of Lake Virginia. In 2015, the college had a full-time undergraduate student enrollment of 2,687. The college manages dormitories and other student housing capable of accommodating 1,320 students (depending on bed configuration). Students who do not use on-campus housing find residential accommodations in apartments or homes within or near Winter Park. Students living in on-campus dormitories are not counted as permanent residents in the City’s year-round population estimates and projections.

Inventory of Existing Mobile Homes

The City of Winter Park currently has, based on the 2010 U.S. Census, 56 manufactured or mobile homes. The principal reasons for the scarcity of this housing type are land costs within the City, local demand for traditional housing types, and affordable housing programs that allow low and lower income households to obtain traditional housing types through homeownership or rent.

Historically Significant Housing

The historical housing resources of Winter Park contribute to the aesthetic appeal and the solid economic base of the City. Much of the housing development activity over the last decade has involved the demolition and redevelopment of existing houses, many of which were built fifty or more years ago. Given the high cost of new construction, the replacement of older dwellings has resulted in the loss of viable, more affordable housing stock as well as the loss of historic resources. Concerns have been expressed within the community that the design and architectural style of new residential buildings does not retain and support the established neighborhood character unique to Winter Park.

In 2000, a study was conducted by the City to evaluate potential structures and sites for the Florida Master Site File and the Comprehensive Plan. Based on the findings and recommendations of this study, the City adopted a historic preservation ordinance in 2001, and was updated in 2015. The Future Land Use Element of the Comprehensive Plan contains a full listing of the historic resources within Winter Park including historic housing. The vast majority of historic resources in the City are single family residential units.

Inventory of Residential Construction Activity

The 2010 US Census reports that the City of Winter Park had 13,626 housing units that year, a gain of 2,196 units above the 11,431 units reported in the 2000 US Census. Based on the U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File, the City had an estimated 9,401 single family homes and 4,006 multiple family units. No mobile homes were used as housing within the City during this date range. The City of Winter Park saw an increase of housing units from 2000 to 2010 (Table 3-17) experiencing a 17% increase over the 10-year period. A similar rate of housing unit growth took place in Altamonte Springs over the same period with an 11% increase. However, substantial growth occurred in the neighboring cities of Maitland and Orlando with a 59% and a 37% increase, respectively. The rate of growth in housing units in Orange County (35%) was almost double the rate of growth in Winter Park.

PLACE	2000	2010	% CHANGE
Winter Park	11,431	13,626	17%
Maitland	5,104	8,137	59%
Altamonte Springs	19,992	22,088	11%
Orlando	88,486	121,254	37%
Orange County	361,349	487,839	35%

Source: U.S. Census Bureau of the Census, U.S. Census of Population and Housing, 2000, 2010.

In 2010, there were over 13,000 housing units in the City of Winter Park. As can be seen in Table 3-17, single-family housing is the dominant form of housing in the city, representing 63% of the total housing stock in 2010; small multifamily housing (3-19 units) represented 14.5%.

The remaining inventory consists of single family attached, mobile homes, and other miscellaneous types of housing.

From 2000 to 2010, approximately 1,931 units were added to the housing inventory, an increase of 17%. While single-family attached units accounted for much of the growth, there was also a significant increase in the number of single family attached units and small multi-family, with approximately 691 units added to the inventory. As Table 3-18 notes, multi-family units and duplexes experienced a significant decrease.

TYPE	2000		2010		CHANGE	
	UNITS	PERCENT	UNITS	PERCENT	UNIT CHANGE	% CHANGE
1 Unit Detached	6,882	60%	8,502	63%	1,620	23%
1 Unit Attached	435	4%	941	7%	506	116%
2 Units	266	2%	231	2%	-35	-13%
3 – 19 Units	1,753	15%	1,938	14.5%	185	10%
20 or More Units	2,166	19%	1,786	13%	-380	-17%
TOTAL	11,431	100%	13,626	100%	2,195	17%

Source: U.S. Census Bureau, American Community Survey 2000, 2010.

A trend not apparent from the statistics appearing in these tables involves the replacement of existing older residential units with new structures. A number of the new homes were constructed on the same lot where an existing house was demolished. Housing and land economics have made reconstruction of existing residential development cost feasible in some neighborhoods within Winter Park.

Housing and economic conditions that support this trend include:

- Age, condition, and value of existing residential structures;
- Demand to live in Winter Park, and
- High costs associated with bringing existing older structures into compliance with new building standards.

HOUSING ANALYSIS

The purpose of the housing analysis is to identify housing needs through year 2026. Analysis and projections are based on growth and development anticipated to occur within the City’s boundaries. Housing needs created by annexation are not considered. Such analysis is performed when the Comprehensive Plan is amended to address planning needs for the annexed land.

The City staff took a two-fold approach to estimating the population. Staff looked at existing population in the future Annexation Reserve Areas (ARA) to determine the potential timing and

population that could be added to the City. The second examination was of the building permit data for the past 15 years for new home construction. Staff determined from that data the estimate of new infill single family home and new infill multi-family development projected.

Future housing needs are determined by comparing existing housing inventories with housing demands generated by estimated future population.

Population & Housing Demand

Demand for housing has a direct correlation with population growth. As population increases, the demand for additional housing increases. However, population growth over the past decade has primarily occurred through annexation. Only a limited amount of vacant land remains available for new residential development. The City currently has 309.74_vacant acres; the majority of which is zoned for residential use. Pursuant to State growth management laws, population and housing growth are re-evaluated when amendments to the Future Land Use Map address annexed lands.

Recent Growth & Construction Trends Over the past decade, trends in housing and population change have emerged that likely will affect population growth and housing construction during the planning period for the Winter Park Comprehensive Plan.

- a. Growth from Annexation** Housing and population growth have primarily occurred over the past ten years through annexation of unincorporated residential property and neighborhoods. Between 2000 and 2010, 1,931 housing units were added to the City's housing stock, an increase of 17%. While single-family attached units accounted for much of the growth, there was also a significant increase in the number of single family attached units and small multi-family, with approximately 691 units added to the inventory. However, multi-family units and duplexes experienced a significant decrease. With limited acres available for new residential development, annexation is expected to serve as the primary contributor to population growth. Population estimates presented are based on development activities within the City's current jurisdictional boundaries. As unincorporated areas are annexed, the Comprehensive Plan will need to be amended to evaluate impacts and planning needs arising from the expanded jurisdictional lines. This trend is expected to continue in the future. Housing and population growth will occur primarily from annexation. As stated in the previous paragraph, the Comprehensive Plan only evaluates growth and development within the City's jurisdictional boundaries.
- b. Reconstruction** Most new residential construction, particularly single family homes, has occurred on lots where an existing older home was demolished to make room for a new structure. Housing construction between 2000 and 2010 accounted for 1,931 new residential units, but 415 units were demolished over this same period. While the quality of housing is improved through construction using current Florida building codes, demolition of older homes may decrease affordability and may also impact the number of contributing resources available as consideration to the historic or architectural significance to the community. The City has measures in place to consider these factors as demolitions occur.

c. Household Size Based on information from the Shimberg Center for Affordable Housing, state and national population trends indicate that the average number of persons in a household will decline over the next twenty years. Contrary to the national trend, household size has remained level in Winter Park. The 2000 US Census reports an average household size of 2.1 persons for Winter Park. The 2010 US Census lists 2.15 persons per household. With a population growth rate that will be low compared to rates anticipated for Orange County and some of its suburban cities, Winter Park is not anticipated to experience a significant increase in population through the 2026 planning horizon. Several factors impact household size. The population of Winter Park continues to age in place, creating smaller household size. Multi-family housing units that have been developed are primarily one or two bedroom units in size, again supporting a smaller household size. The methodology used to estimate future population herein applies the current average for persons per household.

Population Estimates As past trends demonstrate that population and housing growth have predominantly occurred through annexation, the use of traditional growth methodologies – such as exponential, straight-line, or cohort population projection methodology – will not generate a reliable population projection for future years. The City estimates population in conjunction with residential development on vacant land. Population estimates were prepared for the Winter Park Comprehensive Plan using a land-yield methodology. As new residential development occurs on vacant lands, additional population will be added to the City. There is also the potential for new residential development will also occur through redevelopment of existing commercial structures into mixed-use structures that include residential units. The land-yield population methodology evaluates population anticipated from vacant land and from residential lands. Future population estimates for the City appear in Table 3-19.

The City currently has a citywide residential density of 2.5 units per acre as of 2015. As land becomes scarcer for new development, density will rise to maximize the value of the land. Staff anticipates an overall higher density per acre based on current zoning and the value of the both vacant and redeveloped land in the city. Based on current zoning assigned to property, the Winter Park Planning and Community Development Department estimates that approximately 50% of remaining 309.74 acres of vacant land may be used for residential development during this planning horizon. For analysis purposes, future population arising from redevelopment projects is estimated to be half of that yielded from vacant lands. A units per acre factor of 6 dwelling units per acre was used as a more practical expectation for future development densities on vacant land. The average number of persons per household used for population projections is 2.15 persons per household; the rate identified in the 2010 US Census.

The formula used for estimating the 2026 planning horizon population yield from vacant land is:

Vacant residential acres (154.87) **X** Density (6 du/ac) **X** Average number of persons per household (2.15)
= Total Estimated future population growth for a 10-year horizon

Table 3-19: Future Population Estimates					
YEAR	2000	2010	2016	2020	2026
Total Permanent Population	24,090	28,434	29,308	30,508	32,308

Source: City of Winter Park

Redevelopment & Affordable Housing

Once vacant land is exhausted, greater development pressures will be placed on redevelopment of existing older housing, particularly single family housing. A positive attribute from this development pressure will likely include increased interest to include residential development with commercial reconstruction. The commercial and housing markets may create more interest in placing residential apartments above retail and office uses.

Redevelopment pressures to accommodate future population will also create pressure to rebuild at greater residential density, building height, and building mass. While increased densities may be appropriate within some areas of the City, desired residential and neighborhood character may be adversely affected if such encroachment occurs.

Based on data inventory and analysis presented in the Housing Element, the following housing and development trends are acknowledged:

a. Protection of Established Neighborhoods & Promotion of Affordable Housing

Demand for housing will continue to create pressure to remove older residential structures and replace them with newer homes. Based on the location and type of housing, the removal of older structures can have either a positive or negative affect on the availability of affordable housing.

The redevelopment of older multi-family units with higher density development could create opportunities for more housing units. Where multi-family development is located near or adjacent to retail commercial or employment centers, more people can live within walking distance to jobs and shopping. Examples include the both the Paseo and Village Park Senior Living. These projects reflect a live, work and play lifestyle of multi-family development located adjacent to commercial development and city parks and resources. Replacement of older single family homes with higher value homes creates fewer housing opportunities for lower to middle income households. Also, older homes have been replaced with larger structures that create less open space and are not in character with the surrounding housing. Existing residential neighborhoods may need protection from the encroachment of residential development activities that are not consistent with the desired neighborhood character. Such activity may also adversely affect available affordable housing.

- b. Availability of Affordable Housing** The notion of what comprises affordable housing can, and will likely, change over a period of time as interest rates, underwriting criteria, and the larger market's overall level of activity also change. In the present context, both the variables and assumptions that underlie the analysis are reasonable, especially given this community's built out conditions. To the degree the larger region places a greater emphasis over the next decade on containing residential construction to existing areas, effectively intensifying them, that could alter the price value relationships in Winter Park as they have been described.
- c. Mixed-Use Development & Higher Residential Densities** Future demand to live in Winter Park will place pressure on the private sector to develop at greater densities, including greater building height and building mass. This demand will conflict with the community character and built environment desired within some neighborhoods while creating opportunities to create more pedestrian friendly development within other areas. With scarce vacant land available for new residential development, housing could be provided as mixed-use development with residential, office and commercial retail uses. Strategic areas within the City are likely appropriate for mixed-use development, particularly areas near major transportation corridors. Mixed-use development is likely inappropriate where encroachment of certain types of commercial retail uses into established residential areas will create land use incompatibilities.
- d. Substandard Housing.** While substandard housing conditions occur infrequently within Winter Park, the City should continue to monitor housing conditions and enforce building code requirements through its code enforcement program. The City should continue and perhaps augment coordination with Orange County to help direct housing assistance programs to eligible households and neighborhoods within Winter Park.
- e. Preservation of Historic Houses and Architecturally Significant Housing** Land values, housing market conditions, housing trends and construction costs to repair older houses have created a redevelopment trend. Older homes are demolished and replaced with new homes. There are a number of homes within Winter Park that have historic significance or have architectural design that establishes a residential vernacular creating a unique community character. The City has established a historical preservation ordinance that can protect structures identified as historic or of architectural significance if the owner agrees to designate their property.
- f. Integration with Transportation and Land Use** The Transportation Element proposes a transportation system designed to create compatibility between land uses and the transportation system serving adjacent land uses. Residential development will need to be designed and oriented in a manner that enhances the integration of the transportation system with land uses. Residential densities and housing types will need to occur in a manner compatible with the designed transportation system.