

# agenda

## Keep Winter Park Beautiful & Sustainable Advisory Board

**September 12, 2016 at 11:45 AM**

Chapman Room / City Hall  
401 Park Ave S. / Winter Park, Florida



### 1: Administrative

#### a. Approval of Minutes

KWPB August Minutes

#### b. Citizen Comments

Limited to 3 minutes per person

#### c. Staff Report

Emailed monthly along with agenda and minutes. This time may be used to request more information on individual items

September Staff Report

### 2: Action

#### a. Earth Day

Earth Day 2017 - discussion and vote regarding event execution and budget

### 3: Informational

#### a. Green Minute

Share a personal story about sustainability

#### b. KWPB - Status report KWPB

Status Report from KWPB

#### c. Sustainability Action Plan

Status Report from SAP

#### d. Finance

Status Report from Finance

**e. Comp Plan Housing Element**

Review and make recommendations for Comp Plan Housing Element

**4: New Business**

**a. Agenda Requests and/or announcements**

**5: Adjourn**

**a. Action Items:**

Review action Items identified during meeting.

**b. Evaluate Meeting:**

What worked? Didn't work?

**c. Next Meetings:**

To Be Determined

Plan date for October meeting

**Appeals and Assistance**

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"If a person decides to appeal any decision made by the Commission with respect to any matter considered at such meeting or hearing, he/she will need a record of the proceedings, and that, for such purpose, he/she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based." (F.S. 286.0105)

"Persons with disabilities needing assistance to participate in any of these proceedings should contact the City Clerk's Office (407-599-3277) at least 48 hours in advance of the meeting."

# Meeting Protocol

The protocol described below is used to conduct an orderly meeting of the Keep Winter Park Beautiful and Sustainable Advisory Board. It is the Chair's option to follow or deviate from these guidelines during any meeting of the Board.

- Agenda item is brought up by Chair;
- Chair recognizes the staff for department input;
- Staff will present the item and state department recommendation if appropriate;
- The staff or Board Chair may recognize the individual or group requesting the action and present the opportunity to address the Board and present the details of their request. This presentation should be brief (3-5 minutes)
- The Chair will recognize the Board members and provide an opportunity for questions from the item sponsor or department staff;
- The Chair will entertain any motion from the Board regarding the agenda item;
- Once the item has been motioned and received a second, the Chair will ask if there is any public comment about the issue. (Public comment comes before the Board discusses the motion.) Public comment will be held to 3 minutes each;
- The public comments are closed by the Chair once all citizens who wish to speak have been given an opportunity;
- The Chair will recognize the Board members for discussion of the motion. Any Board member may address a question to the sponsor, to the department staff or to a citizen if appropriate;
- Once there is no further discussion, or if the Question has been called (debated and voted affirmative), then the Chair will request the Board moves to a vote.

**THE CITY OF WINTER PARK**  
**KEEP WINTER PARK BEAUTIFUL AND SUSTAINABLE**

**Regular Meeting**  
**City Hall, 401 Park Ave. S.**

**August 10, 2016**  
**5:45**

**MINUTES**

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**Present:** Mary Dipboye, Ben Ellis, Ellen Wolfson, Bill Heagy, Bruce Thomas, Stephen Pategas, Lambrine Macejewski

**Absent:** Sally Miller

**City of Winter Park Staff:** Kris Stenger, Building & Sustainability Manager, Abby Gulden, Permitting and Sustainability Coordinator, Brooks Weiss, City Architect

**Guests:** Louis Ruiz, Regional Planning Council, Megan Johannsen, student, Mary Grace Gordon, Jody Lazar, Winter Park Library

**CALL TO ORDER:** Vice Chair Pategas called the meeting to order at 11:46 a.m.

**1. ADMINISTRATIVE ITEMS**

**Approval of Minutes**

Vice-Chair Pategas asked for approval of the April 14, 2016 minutes, Ms. Dipboye moved to approve the minutes as presented; Ms. Macejewski seconded the motion; motion carried unanimously. Vice-Chair Pategas asked for approval of the June 9, 2016 minutes, Mr. Ellis moved to approve the minutes as presented; Ms. Dipboye seconded the motion; motion carried unanimously. Vice-Chair Pategas asked for approval of the July 14, 2016 minutes, Mr. Heagy moved to approve the minutes as corrected; Mr. Ellis seconded the motion; motion carried unanimously.

**Citizen Comments:**

Ms. Gordon presented a request to the board for a beautification project. She is a resident of the college quarter historic district and would like to enhance the entryway to the CQ on Holt and Pennsylvania. Stephen Pategas referred this project to the America in Bloom subcommittee and will follow up with her at a later date.

**Staff Report:**

Staff report was emailed to board members. Staff responded to questions.

**2. ACTION**

***Election of Chairman and Vice-Chairman:***

Ms. Dipboye nominated Mr. Bruce Thomas as Chairman and Mr. Ben Ellis as Vice Chairman, seconded by Mr. Pategas, motion carried unanimously by a vote of 7-0.

**3. INFORMATIONAL**

**a. Green Minute**

**b. KWPB – Status Report KWPB**

**c. Sustainability Action Plan**  
Status Report from SAP



Priority List for 2017  
RecycleNation widget

**d. Finance**

Status Report from Finance

**e. Food Production Strategic Plan and the Zoning Code Audit**

Luis Nieves-Ruiz, Economic Development Program Manager for the East Central Florida Regional Planning Council, presented preliminary recommendations for the City of Winter Park with regards to increasing food sustainability.

**f. NovusAgenda Training**

**4. NEW BUSINESS**

**a. Agenda Requests/Announcements Action Items**

**5. ADJOURNMENT**

**a. Action Items**

**b. Evaluate Meeting**

- What worked:
- What didn't work:

Mr. Thomas adjourned the meeting at 1:00 p.m. Next meeting is September 14, 2016, 11:45 p. m., City Hall

Respectfully submitted,

Debbie Wilkerson  
Recording Secretary



## September 2016 STAFF REPORT

Focus Area	Topic	Status Update	Next Steps
Sustainability	Sustainability Action Plan	1. Identified actionable items for 2016-2017 and prioritized	1. Assign lead positions on priority items to board members
	Solid Waste Contract	Waste Pro kickoff meeting completed	1. Expected new contract November 2016 2. Residential bin labels finalized 3. Coordinating Recycle America Day event with other local businesses including OCPS, Whole Foods, Valencia, Disney, Rollins, and GOAA. Celebrity appearances for Press Event. Large scale campaign.
	Grants	1. Winter Park Health Foundation 2. 15/16 KAB/FDOT	1. Gather and Grow, LLC is new 3 <sup>rd</sup> party vendor for Audubon and Winter Park farmers markets. Application for EBT machine has been approved. November project launch. 2. \$15,000 has been awarded to KWPB for 2015-2016 from FDOT. Contract will close out in September. Waste in Place Kits and watershed models have been purchased for all schools in WP. WP day nursery, welbourne ave nursery, first congregational, all saints, WP Methodist, Lakemont Elementary, Killarney Elementary, Glenridge Middle, WP 9 <sup>th</sup> grade center, WP high school.
	WPHS	1. IDEAS4US chapter	Ongoing partnership on projects
	Bike Share	WP is piggybacking on City of Orlando contract	Locations have been chosen and are being coordinated by public works. Signage is being evaluated by Planning and Zoning and is currently main impediment to Sunrail station location, in addition to vendor ordinances for Central Park. Valencia has installed a station at the Winter Park campus.
	Household Hazardous Waste	Next event will be Sept 17 2016	September 17 <sup>th</sup> event date has been secured. Remaining composters will be distributed.
	Sustainability	Sustainability at Home workshop at	Topic for Beautification or SAP subcommittee.

## September 2016 STAFF REPORT

	Workshops	WP library October 15 <sup>th</sup>	
	Electric Vehicles	No new units will be installed at this time	Sunrail chargepoint unit is disconnected from Chargepoint service. Researching feasibility of switching this unit out for better reporting
	Solar	Community Solar- we have an action plan drafted to roll out a small scale pilot  Solsmart application submitted <a href="http://www.seia.org/act-now/help-your-community-become-solsmart">http://www.seia.org/act-now/help-your-community-become-solsmart</a>	Evaluating programs and considering alternative structures or potential for going out to bid to reduce Kwh price  Collaborating with City of Orlando, submitted application for a SolSmart advisor intern to help with submittal .
	Georgetown University Energy Prize	WP currently ranked 50 out of 50	Identify projects/strategies, Check out <a href="http://www.guep.org">www.guep.org</a> Take % campaign for community engagement in development. Other strategies may include celebrity endorsement
	WPE Conservation Program	FY 15-16 will be funded at \$50,000.  <b>\$50,000 for residential program</b>	<ol style="list-style-type: none"> <li>1. Contracts have been secured with Ferran Services who will provide services for energy audits.</li> <li>2. Audits are underway</li> <li>3. City providing kits from millers hardware</li> </ol>
	Food Policy Council/ Urban Agriculture	Abby has joined the Food Policy Council on Behalf of City of WP	Assigned to Chair Community Outreach/Education Subcommittee WP Farmers Market poised to be one of 3 first FM in Orange County to accept SNAP and EBT, bringing food access as well as economic benefit. Consultant engaged to facilitate process. Inclusion of food topics for comprehensive plan update is being discussed
	Organics collection	Compost Orlando is expanding to WP	Pilot focused on Park Ave/Rollins
	Green Business Certification	Central FL Workplace Challenge	Central FL Workplace Challenge has concluded!
Beautification	America In Bloom	WP Blooms presented category award for overall impression- we are 1 award away from the circle of champions.	Recommendations included:  1)Signage for historical districts and plaques on contributing buildings 2)Maps for bike trail system and "Share the Road signs" 3)Provide education for native plants

## September 2016 STAFF REPORT

		April 24-25 judging. April 25 Volunteer recognition dinner	4)Identification of plants and monuments in Parks with QR codes 5)Stickers of storm drains of “Drains to Lake”- being coordinated with Lakes Div Tim Egan 6)Volunteer recognition program – incorporated into Earth Day 7)Unify recycle bins and remove Otto carts from Parks – Parks reports this will be done by Jan 2016 8)Updating Pathways at MLK
	Volunteer Activities	\$10,000 from Lakes Dept for supplies, in return for Watershed cleanups and assistance with NPDES permit tracking. This funding has been secured for FY15-16	Volunteer T-shirts available  1. 2016 schedule- <b>Lake Mizell</b> – January 30 . 30 participants and 440 lbs of trash!  <b>Lake Baldwin</b> - April 2 – 25 participants and 330 lbs of trash!  <b>Lake Berry</b> –July 30 - 53 participants and 700 lbs of trash!  <b>Lake Sue</b> – October 8  2. Continue supplies for groups
	Outreach	Table @ Farmers Market on Saturdays in March and April	Community volunteer and board member- sell bricks, advertise KWPB and SAP, Earth Day, and WP Blooms. Selling caladium bulbs raised over \$1000. Will repeat next year.
Fundraising	Benches	Administered by Parks and Rec	
	Dance Lessons	Administered by KWPB	Increase advertisement
	Bricks	Administered by KWPB	Review for 2016- Increase advertisement
	Earth Day	2016 successful, within \$100 of breaking even. Project 2017 to be a	Strategy and subcommittee for 2017 needs to get started in August or September. Sponsorship and fundraising are KWPB board member



## September 2016 STAFF REPORT

		money making year.	responsibilities
	WP Garden Club		Has donated \$1000 for 2015-2016 Green School Grants
	Community Solar		Potential Revenue Source similar to OUC where "green energy" would be purchased at a small premium. CIP project proposal has been submitted. Application submitted for SolSmart Community designation and intern
	Utility "Round Up" Program		Account holders could "round up" their bill to the nearest dollar and the change would go to energy efficiency projects, sustainability initiatives, and the conservation program
	General Fund		Request for Earth Day events funds is pending for 2016-2017 FY



## Agenda Item Summary

Earth Day -

Earth Day 2017 - discussion and vote regarding event execution and budget

**HOUSING DATA INVENTORY AND ANALYSIS**~~§9J-5.010(1) & (2), FAC~~

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This element provides a housing data inventory and analysis pursuant to the requirements of §163.3177(6) (f), FS, and ~~§9J-5.010(1) & (2), FAC~~.

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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.

**HOUSING INVENTORY**~~§9J-5.010(1), FAC~~

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This section presents an inventory of housing trends and characteristics.

**Introduction.** The main source for housing data used for this inventory is the ~~2000~~ 2010~~00~~ US Census, prepared by the US Census Bureau. While some housing data represents 100% of census results, other data is based on a sample of the collected surveys. Data estimated from a sample, according to the US Census Bureau, is based on a random selection of one out of every six census responses. Footnotes appearing with census data presented herein will indicate where data is based on a sample and not all surveys. Most housing statistics herein are based on US Census sample data. Tables 3-1 through 3-23 provide a profile of supportive statistics.

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Differences may appear in figures for housing data totals. The difference or inconsistency results from the use of US Census sample data versus complete (100%) census survey data.

Other primary sources for housing and population information used in this element include the City of Winter Park, Orange County Department of Community Development and Housing, and ~~the Shimberg Center for Affordable Housing at the University of Florida (Shimberg Center)~~ The Florida Housing Data Clearinghouse (FHDC). ~~The Shimberg Center prepared housing and population statistics for Florida's cities and counties applicable to the year 1998. The results of their analysis were published in the report titled "Affordable Housing Needs Assessment for Orange County, 1998". Although housing statistics prepared by the Shimberg Center were reviewed, the 2000 census data, including the sample data, is more recent and, hence, was used in this comprehensive plan. The FHDC was founded in 2000 to provide public access to data on Florida's housing needs and supply, subsidized rental housing, and household demographics. Sources of the data available from FHDC include the 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. the Shimberg Center for Affordable Housing at the University of Florida (Shimberg Center). The Shimberg Center prepared housing and population statistics for Florida's cities and counties applicable to the year 1998. The results of their analysis were published in the report titled "Affordable Housing Needs Assessment for Orange County, 1998". Although housing statistics prepared by the Shimberg Center were reviewed, the 2000 census data, including the sample data, is more recent and, hence, was used in this comprehensive plan.~~ The source for the statistics or data appears in footnotes located at the bottom of the table where it is presented or at the bottom of the same page in which it appears.

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### Housing Characteristics and City to County Comparisons (§9J-5.010(1) (a) (b), FAC)

Pursuant to ~~§9J-5.010, FAC~~ §163.3177(6) (f), FS, 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. ~~Information pertaining to structure type was not available from the 2000-2000 US Census.~~ 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 ~~no significantly less no~~ mobile homes.

The City has a ratio ~~close to~~ close to of slightly more than two single-family homes for every one multi-family home (i.e., ~~1.93:1~~ 2.31:1). Vacant land is estimated at about ~~267.96~~ 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~~ 2000—All Units**

Dwelling Units	Winter Park		Orange County	
	Number	Percentage	Number	Percent
Single Family	<del>9,401</del> <u>7,524</u>	<del>69.8</del> <u>65.8</u> %	<del>308,100</del> <u>209,743</u>	<del>62.8</del> <u>62.1</u> %
Multi-Family	<del>4,006</del> <u>3,910</u>	<del>32.9</del> <u>74.2</u> %	<del>162,082</del> <u>405,444</u>	<del>33.0</del> <u>31.2</u> %
Mobile Homes	<del>560</del>	<del>0.4</del> <u>0</u> %	<del>20,664</del> <u>22,680</u>	<del>4.2</del> <u>6.7</u> %
Other	<del>9</del>	<del>0.1</del> <u>0</u> %	<del>17</del>	<del>0.03</del> <u>0</u> %
<b>Total Dwelling Units</b>	<b><del>13,472</del> <u>11,434</u></b>	<b><del>100.0</del> <u>100.0</u></b> %	<b><del>490,993</del> <u>337,867</u></b>	<b><del>100.0</del> <u>100.0</u></b> %

Source: 2010 U.S. Census; Housing unit percentages (i.e., 65.8 and 34.2) based on Shimberg Center for Affordable Housing; "Affordable Housing Needs Assessment for Orange County," 1998. These percentage points were applied to total dwelling units recorded by the 2000 US Census. The 2000 Census did not provide unit numbers for single family and multi-family dwelling units. Prepared By: Solin and Associates, Inc., 2002

**Tenure.** Based on the ~~2000~~ 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 ~~61%~~ 64.71% of the City's occupied dwelling units are occupied by the owner, while approximately ~~56%~~ 42.256% of the occupied dwelling units in Orange County are occupied by renters.

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**Table 3-2: Estimated Housing Units by Tenure, 2000-2010—All Units**

Tenure	Winter Park			Orange County		
	# of Units	Units as a % of Total		# of Units	Units as a % of Total	
		Total Housing Units	Occupied Housing Units		Total Housing Units	Occupied Housing Units
<b>Occupied Units</b>	12,228,722	89.793.8%	100.0%	421,847,336,289	86.593.1%	100.0%
Owner-Occupied	7,908,701	58.61.4%	64.765.4%	243,950,04,195	55.06.5%	62.257.8%
Renter-Occupied	4,320,370	31.732.4%	35.34.6%	177,897,132,094	36.536.6%	42.237.8%
<b>Vacant</b>	1,398,709	10.36.2%	n/a	25,063,65,992	13.56.9%	n/a
<b>Total Units</b>	13,626,22,153	100.0%	n/a	487,839,697,638	100.0%	n/a

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Source: 2000 US Census

Prepared By: Solin and Associates, Inc., 2002

**Persons per Household.** The ~~2000, 2010~~ US Census ~~for 2000~~ reported that the City averages ~~2.1~~ ~~2.15~~ ~~2.1~~ persons per household. ~~The average number of persons per household for owner-occupied and renter-occupied households was 2.3 persons and 1.74 persons, respectively, and the average family size is 2.85.~~ ~~The average number of persons per household for owner-occupied and renter-occupied households was 2.3 persons and 1.74 persons, respectively.~~ 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:	12,228,864
1-person household	4,463,048
2-person household	4,334,910
3-person household	1,577,276
4-person household	1,167,083
5-person household	500,390
6-person household	141,42
7-or-more-person household	4615

Source: 2010 US Census

Prepared by: Solin and Associates, Inc. October 2002

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**Vacancy Rate.** Based on the ~~2000~~ ~~2010~~ US Census, the City experienced a vacancy rate of ~~6.2%~~ ~~10.36.2%~~ for all housing units, a figure slightly lower than that experienced by the County, which had a ~~6.9%~~ ~~13.56.9%~~ vacancy rate. ~~Table 3-4 shows the number of vacant housing units according to the circumstances creating vacant units. Less than one threeone 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				
	Winter Park		Orange County	
	Number of Units	%	Number of Units	%
Total Housing Units	11,431,13,626	100.0%	487,839,361,349	100%
Total Vacant Housing Units	1,398,709	10.36.20%	65,992,25,063	13.5%6.94%
For rent	481,237	3.52.07%	26,787,10,116	5.5%2.80%
For sale only	32,498	2.40.86%	10,683,3,619	2.2%1.00%
Rented or sold, but not occupied	8,276	0.66%	69,51,958	0.1%0.54%
For seasonal, recreation or occasional use	222,144	1.26%	13,633,5,351	2.8%1.48%
Other vacant	289	2.1%	12,793	2.6%

Source: 2010 US Census, sample data

Prepared by: Solin and Associates, Inc., 2002

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**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 (~~50%~~ 46.50%) was constructed between 1950 and 1970, while over ~~60%~~ 86.0% 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.

<b>Table 3-5: Vacancy Status of Construction Date of Housing Units</b>				
Year of Construction	Winter Park		Orange County	
	# of Units	Percentage	# of Units	Percentage
2000 or After <del>1995 to March 2000</del>	<u>1,336</u> <del>426</del>	<u>9.95%</u> <del>3.7%</del>	<u>127,170</u> <del>14,700</del>	<u>25.9%</u> <del>4.2%</del>
1990 to 1999	<u>796</u>	<u>5.9%</u>	<u>100,921</u>	<u>20.6%</u>
1980 to 1989 <del>1990 to 1994</del>	<u>1,358</u> <del>530</del>	<u>10.12%</u> <del>4.6%</del>	<u>104,548</u> <del>45,273</del>	<u>21.3%</u> <del>12.8%</del>
1970 to 1979 <del>1980 to 1989</del>	<u>2,376</u> <del>1,124</del>	<u>17.7%</u> <del>9.7%</del>	<u>64,464</u> <del>48,667</del>	<u>13.1%</u> <del>13.7%</del>
1960 to 1969 <del>1970 to 1979</del>	<u>2,764</u> <del>2,044</del>	<u>20.6%</u> <del>17.7%</del>	<u>39,413</u> <del>94,169</del>	<u>8.0%</u> <del>26.7%</del>
1950 to 1959 <del>1960 to 1969</del>	<u>3,376</u> <del>2,860</del>	<u>25.15%</u> <del>24.8%</del>	<u>37,717</u> <del>62,009</del>	<u>7.7%</u> <del>17.6%</del>
1940 to 1949 <del>1950 to 1959</del>	<u>709</u> <del>2,855</del>	<u>5.28%</u> <del>24.8%</del>	<u>8,740</u> <del>41,516</del>	<u>1.8%</u> <del>11.7%</del>
1939 or Earlier <del>1940 to 1949</del>	<u>706</u> <del>873</del>	<u>5.26%</u> <del>7.6%</del>	<u>8,020</u> <del>36,206</del>	<u>1.6%</u> <del>10.4%</del>
Total:	<u>13,421</u> <del>1,532</del>	<u>100%</u> <del>100.0%</del>	<u>490,993</u> <del>252,583</del>	<u>100%</u> <del>100.0%</del>

Source: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File 2000 US Census, sample data.

Prepared by Solin and Associates, Inc., 2002

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

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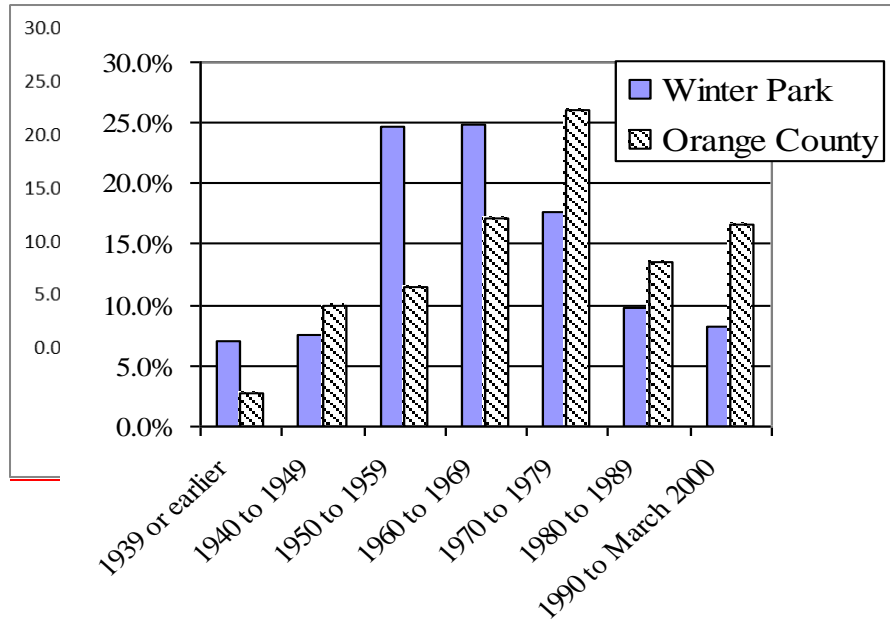
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**Housing Cost.** Housing cost is separated by renter-occupied and owner-occupied housing. While the median gross rent recorded for the City was lower than the County figure, the median cost for owner occupied units was higher than the County figure.

- A. **Rent.** Based on the 2000, 2010 US Census of Population and Housing, median monthly rent for housing in the City of Winter Park was lower than that recorded for Orange County. Median gross rent for Winter Park was approximately ~~\$669~~ \$1,039 per month; whereas Orange County had a median gross rent of approximately ~~\$699~~ \$995 per month. The City had a higher percent of rental units rented for less than \$400 dollars a month than did the County. Conversely, for rental units renting at more than \$1,000 per month, the City had a higher percentage than did the County. Table 3-7 compares the rent for specified housing units in Winter Park and Orange County.

<b>Table 3-7: <u>2000, 2010</u> Monthly Rent for Tenant Occupied Housing Units<sup>1</sup></b>				
Gross Rent	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
<b>Rent</b>	3,743	95.9%	129,015	97.9%
Less than \$250	122486	3.1%4.8%	9333,639	0.6%2.8%
\$2050 to \$2499	44669	1.1%17.1%	1,25716,692	0.8%12.7%
\$3500 to \$49749	2094,394	5.2%35.7%	4,86357,525	3.1%43.6%
\$50750 to \$749999	586694	14.7%17.7%	21,55236,964	13.6%28.0%
\$7501,000 to \$9994,249	929383	23.3%9.8%	51,9779,544	32.7%7.2%
\$1,00250 to \$1,499	1,206405	30.2%2.7%	60,3492,417	38.0%4.8%
\$1,500 to \$1,999 or More	893214	22.4%5.5%	17,9131,713	11.3%1.3%
<b>Total</b>	3,9893,904	100%	158,844131,839	100%

Source: 2010 US Census, sample data  
<sup>1</sup> Specified renter-occupied housing units

Prepared by: Solin and Associates, Inc., 2002

- B. **Monthly Cost of Owner-Occupied Units.** The median monthly cost of owner-occupied units *with* a mortgage in 2000, 2010 for the City of Winter Park was ~~\$1,546~~ \$1,546 while the median monthly cost of owner-occupied housing *without* a mortgage was ~~\$463~~ \$463. For Orange County, the monthly cost of owner-occupied housing *with* a mortgage was ~~\$1,032~~ \$1,666, while the monthly cost of owner-occupied housing *without* the mortgage was ~~\$322~~ \$467. Tables 3-8 and 3-9 illustrate the monthly owners' costs for specified housing units *with* and *without* a mortgage for 2000, 2010, respectively.

**Table 3-8: Monthly Owner Costs with a Mortgage**

Monthly Owner Costs	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
Totals:	5,188	100.0%	159,284	100.0%
Less than \$300	00	0.0%	5	0.1%
\$300 to \$399	347	0.7%	217,435	0.3%
\$400 to \$499	144	2.8%	1,519,984	0.6%
\$500 to \$599	144	2.8%	4,924,044	1.3%
\$600 to \$699	362	7.0%	19,914,603	10.6%
\$700 to \$799	253	4.9%	16,036	1.4%
\$800 to \$899	940	18.1%	50,837,464	27.2%
\$900 to \$999	462	9.0%	32,840	4.1%
\$1,000 to \$1,499	869	16.8%	45,073	24.1%
\$1,500 to \$1,999	223	4.3%	64,521	34.5%
\$2,000 or more	696	13.6%	592	2.3%
Median cost per unit:	\$2,162		\$1,666	

Source: 2010 US Census, sample data

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**Table 3-9: Monthly Owner Costs without a Mortgage**

Monthly Owner Costs	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
Total without a mortgage	2,637	100.0%	56,090	100.0%
Less than \$100	40	1.5%	520	0.9%
\$100 to \$149	42	1.6%	771	1.4%
\$150 to \$199	83	3.1%	2,136	3.8%
\$200 to \$249	58	2.2%	3,752	6.7%
\$250 to \$299	92	3.5%	5,64	10.0%
\$300 to \$349	27	1.0%	1,64	2.9%
\$350 to \$399	4	0.1%	8	0.0%
\$400 or more	5	0.2%	8	0.0%
Median	\$648		\$467	

Source: 2010 US Census, sample data

Prepared By: Solin and Associates, Inc., 2002

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**Housing Value.** Based on the ~~2000~~ 2010 Census, the median value of an owner-occupied home in the City of Winter Park was ~~\$187,000~~ \$391,400~~187,000~~. The median value of a home in Orange County was ~~\$100,300~~ \$100,300~~228,600~~ for owner-occupied units. Table 3-10 summarizes housing values based on the ~~2000~~ 2010 Census.

<b>Table 3-10: Value of All Owner-Occupied Housing Units</b>				
Housing Unit Value	Winter Park		Orange County	
	Number of Units	Percentage	Number of Units	Percentage
Less than \$50,000	<del>134</del> <u>226</u>	<del>1.7%</del> <u>3.2%</u>	<del>10,443</del> <u>19,068</u>	<del>4.3%</del> <u>9.3%</u>
\$50,000 to \$99,999	<del>205</del> <u>1,174</u>	<del>2.6%</del> <u>16.9%</u>	<del>19,229</del> <u>82,719</u>	<del>7.9%</del> <u>40.5%</u>
\$100,000 to \$149,999	<del>450</del> <u>1,116</u>	<del>5.8%</del> <u>16.0%</u>	<del>26,915</del> <u>53,183</u>	<del>11.1%</del> <u>26.0%</u>
\$150,000 to \$199,999	<del>409</del> <u>1,314</u>	<del>5.2%</del> <u>18.9%</u>	<del>41,567</del> <u>23,420</u>	<del>17.1%</del> <u>11.5%</u>
\$200,00 to \$299,999	<del>1,588</del> <u>1,106</u>	<del>20.3%</del> <u>15.9%</u>	<del>69,900</del> <u>14,892</u>	<del>28.8%</del> <u>7.3%</u>
<del>\$300,000 to \$499,999 or more</del>	<del>2,147</del> <u>2,027</u>	<del>27.4%</del> <u>29.1%</u>	<del>51,681</del> <u>10,948</u>	<del>21.3%</del> <u>5.4%</u>
<del>\$500,000 to \$999,999</del>	<del>1,946</del>	<del>24.9%</del>	<del>18,044</del>	<del>7.4%</del>
<del>\$1,000,000 or more</del>	<del>946</del>	<del>12.1%</del>	<del>5,316</del>	<del>2.2%</del>
Total	<del>7,825</del> <u>6,963</u>	<del>100.0%</del>	<del>243,095</del> <u>204,230</u>	<del>100.0%</del>
Median	<del>\$391,400</del> <u>\$187,000</u>		<del>\$228,600</del> <u>\$100,300</u>	

Source: 2010 US Census of Population and Housing, sample data

Prepared By: Solin and Associates, Inc., 2002

**Household Income.** Table 3-11 shows the distribution income levels for household residing in Winter Park or Orange County in ~~1999~~ 2010~~1999~~. The ~~1999~~ 2010~~1999~~ median household income for Winter Park was ~~\$48,884~~ \$41,311 ~~\$59,278~~ \$48,884<sup>+</sup> and ~~\$5041~~ \$138311 for Orange County.

<sup>+</sup>2010 US Census, sample data.

**Table 3-11: Households by 2010~~1999~~ Household Income**

Household Income	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
Less than \$14,999 <sup>1</sup>	<del>1,526</del> 1,414	<del>12.8%</del> 12.4%	<del>46,252</del> 45,300	<del>11.4%</del> 11.3%
\$15,000 to \$24,999 <sup>2</sup>	<del>1,018</del> 1,268	<del>8.5%</del> 11.2%	<del>44,634</del> 45,394	<del>11.0%</del> 11.5%
\$25,000 to \$34,999 <sup>3</sup>	<del>1,285</del> 1,790	<del>10.7%</del> 15.8%	<del>47,764</del> 70,713	<del>11.8%</del> 19.7%
\$35,000 to \$49,999	<del>1,358</del> 4,560	<del>11.3%</del> 13.7%	<del>63,742</del> 62,169	<del>15.7%</del> 17.3%
\$50,000 to \$74,999	<del>1,880</del> 4,607	<del>15.7%</del> 14.2%	<del>80,738</del> 66,785	<del>19.9%</del> 18.6%
\$75,000 to \$99,999	<del>996</del> 1,180	<del>8.3%</del> 10.4%	<del>46,990</del> 31,904	<del>11.6%</del> 8.9%
\$100,000 and over	<del>3,932</del> 2,532	<del>32.8%</del> 22.3%	<del>75,882</del> 36,117	<del>18.8%</del> 10.1%
Total	<del>11,995</del> 11,351	100.0%	<del>406,002</del> 358,382	100.0%

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Source: 2010 US Census, sample data.

Prepared By: Solin and Associates, Inc., 2002

<sup>1</sup> Income group represents very low income households. See subsection *Ratio of Income to Housing Costs*.<sup>2</sup> Income group represents low income households. See subsection *Ratio of Income to Housing Costs*.<sup>3</sup> Income group represents low to moderate income households. See subsection *Ratio of Income to Housing Costs*.



**Ratio of Income to Housing Cost.** Table 3-12: Ratio of Income to Rent, and Table 3-13: Ratio of Income to Mortgage Costs denotes the ratio between housing costs and income within Winter Park and Orange County.

The Department of Housing and Urban Development (HUD) establishes definitions for income groups to determine income eligibility standards for various housing programs based on percentages of median income, with parameters having been established to note different income groups as follows:

- Less than 30% of Median Income: Very Low Income Household
- 30% to 50% of Median Income: Low Income Household
- 50% to 80% of Median Income: Low to Moderate Income Household
- 80% to 120% of Median Income: Moderate Income Household
- 120% of Median Income: Moderate to Upper Income Household

The City has established success programs for the provision of affordable housing for low and very low income households. ~~For the City of Winter Park, Orange County, the City of Winter Park,~~ based on ~~1999 2015 1999~~ income ~~limits levels~~ identified ~~in the US Census in the US Census~~ by HUD, the following income levels met the HUD income classifications:

- Very Low Income Household: ~~less than \$14,655 less than \$20,450~~ \$14,655
- Low Income Household: ~~\$14,655 to \$24,442 \$20,450~~ \$14,655 to \$32,700
- Low to Moderate Income Household: ~~\$24,443 to \$39,107 \$32,700~~ \$24,443 to \$48,240

Based on a comparison of the three household income group definitions with the household income data appearing in Table 3-11 above, approximately ~~43~~ 13% of the City's households met the income thresholds to qualify as very low income, approximately ~~12% 9~~ 12% as low income households, and approximately ~~16% 11~~ 16% as low/moderate income households.

Based on the median income for Orange County, households with an income of ~~\$20,656 \$20,450~~ \$20,450 or less met the definition for low income. ~~Twenty Eleven~~ 20 percent of the households in Orange County had incomes that met the definition of low or very low income while ~~25% 12~~ 15% of the City's households have incomes in the low to very low income category. A comparison of the households with annual incomes less than \$25,000 indicates that the City and County share a similar distribution of households within this income category. As household incomes increase above \$25,000, the City has a larger percentage of households in the upper income ranges than that experienced by the County.

Affordable housing is determined by comparing the cost of housing to household income. According to the Florida Department of Community Affairs (FDCA), a household is paying an excessive proportion of their income for housing if their housing costs (rent or mortgage) to income ratio exceed 30%. Based on the information below, the City and County share a similar proportion of households allocating more than 30% of household income towards rent or mortgage costs.

**A. Rent-to-Income Ratio.** Table 3-12 shows rent as a percentage of income for Winter Park and Orange County. According to the ~~2000 2010 US Census 2000 US Census~~ data, over ~~43% 50~~ 43% of all renter-occupied households in Winter Park are paying over 30% of their income for housing. Comparatively, within Orange County approximately ~~41% 58~~ 41% of all renter-occupied households are paying over 30% of their income for housing.

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**Table 3-12: Ratio of Income to Rent, 1999**

Percentage of Income	Winter Park		Orange County	
	Households	Percentage	Households	Percentage
Less than 30 percent	2,284	49.5%	80,723	41.5%
30.1 to 50 percent	838	18.2%	51,213	26.3%
More than 50 percent	1,490	32.3%	62,814	32.2%
Total Rental Occupied Households	4,612	100.0%	194,750	100.0%

Households below the line, except "not computed," allocate more than 30% of the household income toward housing costs

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Source: 2000 US Census, sample data Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida  
Prepared By: Solin and Associates, Inc., 2002

**B. Mortgage Costs to Income Ratio.** The housing affordability issue involves homeowners as well as renters. Table 3-13 shows the monthly mortgage costs-to-income ratio for both Winter Park and Orange County for 2000. ~~In Winter Park and Orange County, approximately 30% of all owner-occupied households with a mortgage pay over 30% of their household income for housing. According to the data, over 32% of all households in Winter Park with a mortgage are paying over 30% of their income for housing. Comparatively, within Orange County approximately 40% of all households with a mortgage are paying over 30% of their income for housing. In Winter Park and Orange County, approximately 30% of all owner-occupied households with a mortgage pay over 30% of their household income for housing.~~

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**Table 3-13: Monthly Owner Costs (Mortgage) as a Percentage of Household Income**

Percent of Income	Winter Park		Orange County	
	Households	Percentage	Households	Percentage
Less than 30 percent	5,807	68%	166,026	60.5%
30.1 to 50 percent	1,274	14.9%	57,792	21.1%
More than 50 percent	1,464	17.1%	50,435	18.4%
Total Households with	8,545	100.0%	274,253	100.0%

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Mortgage				
Source: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida				
Source: 2000 US Census, sample data		Prepared By: Solin and Associates, Inc., 2002		

- C. **Housing Affordability.** Pursuant to guidelines from the Federal Housing Administration, housing is considered affordable if a household allocates no more than thirty percent of its income for housing. Table 3-14 lists by household income group the number of households spending more than 30% of household income towards housing costs. Table 3-14 distinguishes between owner-occupied and renter-occupied households.

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As shown in Table 3-14, as household income decreases, a greater proportion of household income more frequently is allocated to housing costs. Households with incomes less than \$34,999 in Table 3-14 represent low and very low income households.

**Table 3-14: Number of Households Contributing more than 30% of Income toward Housing, 1999**

Household Income Range	Owner-Occupied Households with Mortgage Cost greater than 30% of Household Income	% of Owner Households within Income Range <sup>1</sup>	Renter-Occupied Households with Rent greater than 30% of Household Income	% of Renter Households <sup>1</sup>	Total Households Paying more than 30% towards Housing
Less than \$10,000	102	73.4%	350	20.9%	452
\$10,000 to \$19,999	198	68.0%	674	40.2%	872
\$20,000 to \$34,999	293	47.4%	443	26.4%	736
\$35,000 to \$49,999	273	37.5%	168	10.0%	441
\$50,000 to \$74,999	196	20.1%	25	1.5%	221
\$75,000 to \$99,999	130	15.3%	15	0.9%	145
\$100,000 and over	147	6.9%	--	0.0%	147
Total	1,339	100.0%	1,675	100.0%	3,014

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Source: 2010 US Census, sample data

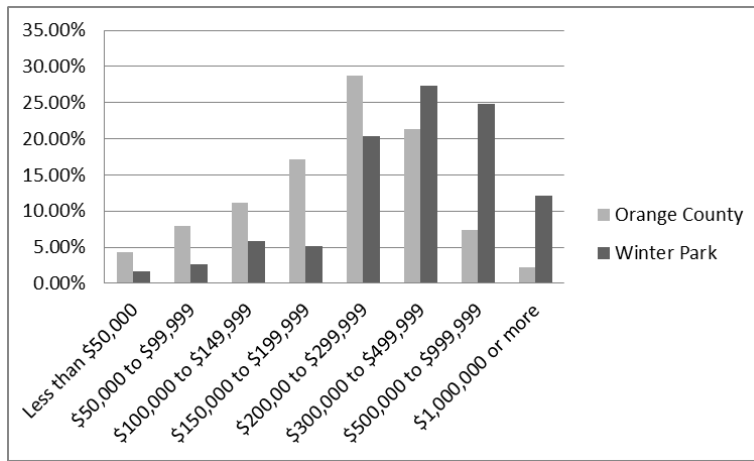
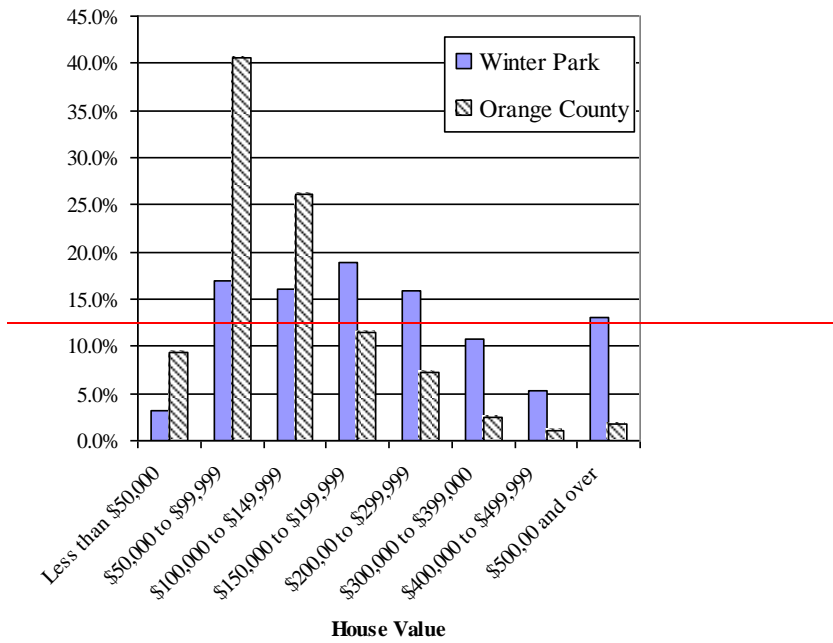
**Cost of Housing.** Based on the ~~2000~~ 2010 Census, Winter Park had a larger percentage of housing units exceeding \$150,000 in value than did Orange County. Conversely, Orange County had a greater share of its housing stock at values less than \$150,000. Table 3-15 illustrates the distribution of housing values for Winter Park and Orange County.

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**Table 3-15: Distribution of Owner-Occupied Housing Units by Value**

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## Inventory of Housing Conditions

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An inventory of the City's housing stock was accomplished through a review of the ~~2000~~ 2010 Census of Population and Housing Data. The ~~2000~~ 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 3-16. 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.

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Table 3-16: Condition of Housing		
Criteria	Number of Units	Share of Total Units
Lack of complete plumbing	<del>4439</del>	0.3%
Lack of complete kitchen	<del>27663</del>	<del>2.31</del> %
Lack of central heating	<del>5248</del>	<del>2.50</del> .4%
Overcrowding <sup>1</sup>	<del>124287</del>	<del>1.12</del> .5%
Total Housing Units <sup>2</sup>	<del>12,228</del> <del>11,271</del>	100.00%

Source: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File 2000 US Census, sample data  
<sup>1</sup>Units with over one person per room.

<sup>2</sup>Occupied housing units. Figures includes 44 owner-occupied units and 243 renter-occupied units.

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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 ~~1990~~ 1990-2000 included older homes constructed under obsolete building codes.

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**Plumbing.** The plumbing subsection covers a wide range of housing conditions. Plumbing includes water source, sanitary sewer disposal methods, number of bathroom facilities, and plumbing facilities available in housing units. Plumbing is critical to public health and satisfactory housing conditions.

A. **Source of Water.** According to the ~~2000~~ 2010 Census, nearly all housing units received water from a public water system. The City operates a municipal water treatment plant and distribution system. New development is required to connect to a central water system. ~~In 1990, only 48 housing units received water from an individual onsite well. The number of onsite wells serving as the primary source of water was more likely to be lower in 2002 than that experienced in 1990 as a result of the demolition of residential units, many of which were replaced with new residential structures that were required to connect to the central water system.~~

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B. **Plumbing Facilities.** According to the ~~2000 Census~~ 2000 census U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File, all but ~~39~~ 3449 housing units in Winter Park

contained complete plumbing facilities. The ~~1990~~ ~~2000~~ ~~1990~~ census indicated that only ~~16,391~~ ~~6~~ units lacked complete plumbing facilities. This increase is likely associated with the annexation of older residential units since ~~1990~~ ~~1990~~ ~~2000~~. Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three of these facilities must be located within the housing unit to qualify as having complete plumbing facilities. However, they need not be located in the same room.

- C. **Sanitary Sewer Disposal.** In ~~2000~~ ~~2010~~, 10,779 housing units were connected to a public sewer system and less than 100 used septic tanks. No housing units were served by a sewage disposal method other than septic tank or central sewer system. Data is from the ~~2000~~ ~~2010~~ census.

**Dwelling Units Lacking Kitchen Facilities.** The ~~2000~~ ~~2010~~ eCensus identified only ~~263~~ ~~276~~ dwelling units that lacked complete kitchen facilities, which represents less than ~~2.5%~~ ~~2%~~ of the total housing stock in the City of Winter Park. This would indicate that more than ~~97.5%~~ ~~98%~~ of the dwelling units in the City have complete kitchen facilities. A complete kitchen within a housing unit, although not necessarily in one room, contains all of the following facilities: an installed sink with piped water; a range, cooktop and convection or microwave oven; and a refrigerator. If one or more of these facilities are missing, then a housing unit is considered to lack complete kitchen facilities.

**Dwelling Units Lacking Central Heating.** House heating fuel is defined as the type of fuel used most often to heat the housing unit. Table 3-17 lists the number of housing units by the type of heating equipment, as determined by the ~~2000~~ ~~2010~~ US Census. The vast majority of the housing units receive heat from electricity. However, a lack of heating fuel is not a good indication of housing conditions in central Florida because of the area's generally warm climate.

Table 3-17: Specified Housing Units by House Heating Fuel		
House Heating Fuel Type	Number of Units	Percentage of Total
Total:	<del>11,995</del> <del>0,864</del>	100.0%
Utility gas	<del>708</del> <del>459</del>	<del>5.9%</del> <del>4.1%</del>
Bottled, tank, or LP gas	<del>84</del> <del>109</del>	<del>0.7%</del> <del>1.0%</del>
Electricity	<del>10,903</del> <del>9,632</del>	<del>90.9%</del> <del>88.7%</del>
Fuel oil, kerosene, etc.	<del>228</del> <del>574</del>	<del>1.9%</del> <del>5.3%</del>
Coal or coke	<del>0</del> <del>0</del>	<del>0%</del> <del>0.0%</del>
Solar energy	<del>0</del> <del>0</del>	<del>0%</del> <del>0.0%</del>
Other fuel	<del>244</del> <del>2</del>	<del>0.2%</del> <del>0.4%</del>
No fuel used	<del>48</del> <del>48</del>	<del>0.4%</del> <del>0.4%</del>

Source: ~~200~~ ~~10~~ US Census, sample data

**Overcrowding.** The Federal Code of Regulations defines overcrowding as more than one person per room. According to the ~~2000~~ ~~2010~~ Census, Winter Park had ~~287~~ ~~842~~ ~~87~~ housing units, or ~~2.6%~~ ~~02.76%~~ of all occupied housing units, with 1.01 or more persons per room. Table 3-18 identifies the number of persons per room for occupied housing units.

**Table 3-18: Persons Per Room in Occupied Housing Units**

Tenure	Persons per room			
	1.00 or less ≤ 0.50	1.01 to 1.50	1.51 or more ≥ 2.00	Total
Owner-Occupied	7,825,917	028	016	7,825,963
Renter-Occupied	4,0912,606	79133	01401	4,1703,901
Total	11,9958,523	79161	0117	11,99510,864

Source: 2010 US Census, sample data.

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**Quality of the Existing Housing Stock.** In August 1999 the City's Department of Community Development and Planning conducted a physical survey of housing conditions within the City. This survey involved an evaluation of the exterior of the housing unit from public streets and sidewalks. Evaluation of housing conditions used the following criteria:

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**Standard Condition.** Housing that has no apparent defects or slight defects that are normally corrected in the course of regular maintenance. Examples of visible conditions warranting regular maintenance include peeling or cracking paint, broken gutters, and roof material in need of repair.

**Substandard Condition.** Housing that needs more repairs than would be provided in the course of regular maintenance. Such housing conditions display defects of an intermediate nature that must be corrected if the unit is to provide safe and adequate shelter. Examples of visible deterioration common for substandard conditions include rotted wood on porch or exterior walls, broken or missing materials on walls or roof, sagging roof or foundation, or other significant evidence of disrepair.

**Deteriorated Condition.** Housing that does not provide safe and adequate shelter in its present condition and endangers the health, safety and well-being of its occupants. These units display significant deterioration and damage to exterior building materials. While these units might be repaired, deterioration has reached a condition making reconstruction more cost feasible than repair. Deterioration often represents a threat to the health and safety of the housing unit's occupants. Such conditions often lead to condemning the structure to prevent occupancy.

Results of the physical survey disclosed that Winter Park does not have a significant problem with substandard or deteriorating housing. Most substandard housing identified during the survey is concentrated primarily within the Westside neighborhood. As explained in the following section, the City and County have targeted the Westside area as a recipient for housing programs to improve housing and infrastructure conditions in that neighborhood. The general results of the 1999 housing conditions survey are summarized in Table 3-19.

**Table 3-19: Summary of 1999 Housing Conditions Survey**

Housing Type	Standard	Substandard	Deteriorated
Single Family	6,735 (60.2%)	28 (0.3%)	12 (0.1%)



Multi-Family	4,448 (39.3%)	11 (0.1%)	none identified
Totals:	11,183 (99.5%)	39 (0.4%)	12 (0.1%)

Source: Winter Park Dept. of Community Development and Planning, 1999.

Minimum property standards are defined by the City's adopted building code. The City administers a code enforcement and building inspection program to enforce building and property codes. Interpretation and administration of building and property codes are to be performed by the City's building official and associated appointed professional staff.

Many of substandard housing incidents occur in neighborhoods or homes where households may qualify for assistance from Orange County to complete repairs and maintenance to the structure. These programs are described in this element. 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.

#### Inventory of Housing Assistance Programs

~~§9J-5.010(1) (d), FAC~~

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Several housing assistance programs are available for qualifying households residing within the City of Winter Park, particularly for low and very low income households. The US Census Bureau reports in the 2000-2010 Census data that 179 ~~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.

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Housing assistance programs are available through the City of Winter Park, 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 is provided below.

**Winter Park Affordable Housing Program.** A major accomplishment of the City of Winter Park was the implementation of its affordable housing program. As a policy directive originating from the City's 1990 Comprehensive Plan, the affordable housing program assisted in the construction of 45 new affordable single family homes and 30 affordable apartments between 1992 and 2005.

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Success of the affordable housing program has been achieved through the following activities initiated or promoted by the City:

- A. **Affordable Housing Linkage Fees.** A linkage fee or building permit surcharge in the amount of 50 cents (\$0.50) per square foot is imposed on new buildings and additions to buildings to establish a funding source used to help implement the City's affordable housing program. 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.

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Funds accrued from the linkage fees allowed the acquisition of residential lots that were donated to Habitat for Humanity. This volunteer organization, together with other sponsors, such as local churches and Rollins College, provided materials and labor to construct 25 new single family homes. Family owners contributed at least 500 hours of their time as equity to purchase a house through a twenty-year, no interest mortgage. To participate in this program, the prospective homeowner's income had to be less than 50% of the median household income in the Orlando area.

B. **Direct Housing Construction.** Affordable housing linkage fees have been used by the City to contract with the private sector housing industry for the construction of 10 single family homes in the \$50,000 to \$58,000 range (1996 dollars). The homes were made available to homeowners with household income less than 80% of the median family income in the Orlando area and who otherwise were unable to achieve homeownership. Linkage fees are directly linked to the construction of new affordable homes.

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C. **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. Winter Park Oaks is a residential subdivision specifically designed in 1994 to accommodate affordable single family housing. This subdivision was constructed by a private developer and provided forty lots for single family homes.

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D. **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.

E. **Community Land Trust.** In 2004, the City established the not for profit Hannibal Square Community Land Trust (HSCLT) to provide sustainable affordable housing in Winter Park. The first project of the HSCLT is Canton Park, an infill project of 12 single family affordable houses in the Westside neighborhood.

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**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.

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**Section 8 Rental Assistance Program<sup>1</sup>.** The Section 8 program is a federally funded rental assistance program designed to help low and very low income eligible citizens obtain safe, decent and sanitary housing at an affordable price. The program is sponsored by HUD and is administered in Orange County by the Division of Housing and Community Development. In 2000, household income eligible to apply for assistance ranged from \$19,150 for a single person household up to \$36,100 for an eight person household. HUD adjusts household income eligibility requirements on an annual basis. In 2000, three to five rental apartments in Winter Park housed tenants receiving subsidy from the Section 8 Housing Program.

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<sup>1</sup> Source: Orange County Division of Housing and Community Development, Section 8 Brochure, August 2002.

**State Housing Initiatives Partnership (SHIP) Program<sup>1</sup>.** The State of Florida has enacted pro-active initiatives to promote the provision of affordable housing. Several programs have been developed by the State and are administered under the umbrella of the SHIP Program. The Orange County Division of Housing and Community Development administers SHIP programs available at the local level. A description is provided below of SHIP programs currently or potentially available to qualifying low or very low income households residing in Winter Park. According to the Orange County Division of Housing and Community Development, there are 16 households in Winter Park that are currently receiving assistance from the State Housing Initiatives Program, in 2006.

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**A. Lot Acquisition/Infill Affordable Housing Program.** The Infill Affordable Housing Program provides assistance to eligible low and very low income home buyers by entering into agreements with selected developers or builders for construction of affordable housing on infill lots. Qualifications for the program are the same as used by the Orange County SHIP program.

**B. Down Payment Assistance/Second Mortgage Program.** This program offers assistance with down payment and closing costs associated with the purchase of a home. The program places emphasis on assistance to very low and low income families who are first time homebuyers.

**C. Homebuyer's Education and Counseling Program.** The Orange County Division of Housing and Community Development provides a program of counseling and technical services. The intent of the program is to educate potential homebuyers on issues such as choosing a realtor, qualifying for a mortgage, reading a contract for sale, inspecting a house, understanding one's credit rating, and other information relative to homeownership.

**D. Homeowner Rehabilitation Program.** 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.

**E. Multi-Family Construction/Rehabilitation Program.** Assistance is available for the renovation of existing multi-family rental developments accommodating low income households. Funds may be applied to site acquisition, site development, infrastructure improvements, renovations or any other similar improvements to qualifying multi-family rental developments. Typically, financial assistance provided requires repayment through a loan at an interest rate usually lower than that offered by commercial lending institutions.

**Community Development Block Grant Program (CDBG)<sup>2</sup>.** The CDBG program is an entitlement grant provided by HUD. The grant is distributed directly to urban counties based on population, poverty levels, age of housing stock and other information provided by the US Census Bureau. The Orange County Division of Housing and Community Development administers this program locally. The primary purpose of the CDBG program is to provide services that principally benefit low-income citizens and to develop viable urban communities. This program's general objectives are to benefit extremely low, low and moderate income persons, to eliminate deteriorating areas or blight, and to meet an urgent community need.

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<sup>1</sup> Source: Orange County Division of Housing and Community Development, webpage site: [www.orangecountyfl.net/dept/growth/housing/programs/](http://www.orangecountyfl.net/dept/growth/housing/programs/); or via telephone contact with County Staff.

<sup>2</sup> Source: Orange County Division of Housing and Community Development, webpage site: [www.orangecountyfl.net/dept/growth/housing/programs/](http://www.orangecountyfl.net/dept/growth/housing/programs/); or via telephone contact with County Staff.

Eligible uses of CDBG funds for housing and residential areas include:

- Capital improvements such as paving and drainage, sewer and water line improvements, construction of sidewalks, and construction or improvements to community facilities and parks serving residential areas;
- Site acquisition and infrastructure to support affordable housing development; and
- Rehabilitation of housing, particularly for emergency services and major renovation purposes.

Orange County directs CDGB funds to targeted neighborhoods. Target areas are designated census tracts or block groups having 500 or more persons where at least 51% of the residents are of extremely low, low or moderate income. Ten neighborhoods have been targeted by the County for distribution of CDBG funds. Among the ten neighborhoods is a residential area within west Winter Park.

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**Home Investments Partnership Program (HOME).** The HOME Program is an entitlement grant provided by HUD. HOME provides funding to Orange County to implement local housing strategies designed to increase affordable housing opportunities for lower income persons. Through this program, Orange County is able to expand the supply of affordable housing, in particular affordable rental housing. The statutory goal of the HOME Program is “the preservation, expansion and long-term affordability of housing stock.”<sup>1</sup> In Orange County the HOME Program is administered by the County’s Division of Housing and Community Development. The County directs funds received through the HOME Program to four major activities that include:

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- Construction of new affordable multi-family rental units;
- Rental housing rehabilitation;
- Rehabilitation of owner-occupied single family units through deferred loans; and
- Rental assistance for households or persons with special needs.

**Other Orange County Housing Initiatives.** Orange County sponsors and administers several housing programs designed to improve the condition of existing residential structures. The following programs may be available to tenants or homeowners within the City of Winter Park:

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- Orange County Minor Repair Grant.** Low or very low income households may apply for financial assistance to make emergency repairs to their homes. Grants are used to correct major and minor code violations or to eliminate deteriorating conditions to external walls and roofs.
- Orange County Total Rehabilitation Program.** This program financially assists very low and low income homeowners undertaking substantial repairs that are necessary to correct code violations to their residential structure.
- Weatherization Program.** The Orange County Energy Conservation Program serves both Orange and Osceola Counties. Program funds are used to improve the energy efficiency of residential dwelling units used by low income households as well as those households with members who are disabled, elderly or young children. Orange County receives financial grants from the Florida Energy Office of the Department of Community Affairs (DCA) to support this program.

**HUD Section 202 Program.** Section 202 provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low income elderly persons, and provides rent subsidies for these projects to help make them affordable. The Center for Independent Living manages handicapped designed units constructed in 1983 under the HUD 202 Program. The Oaks Apartments provides 24 units for handicapped residents that were supported by this HUD program.\*<sup>1</sup>

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**HUD Section 236 Program.** HUD subsidizes the interest payments on mortgages for rental or cooperative housing owned by private, nonprofit or limited-profit landlords who rent to low income tenants. The Winter Park Retirement Center, Inc. manages the 196 unit Plymouth Apartments that provides housing for the elderly under the Section 236 Program.<sup>1</sup>

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### Special Housing Needs

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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 (see Chapter 419, FS). A group home is defined by §9J-5.003(52), FAC as "a facility which provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents."

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. These special housing facilities are generally defined as follows:

- A. **Nursing Home.** Any institution, building residence, private home or other place, whether operated for profit or not, which provides 24-hour nursing care, personal care, or custodial care for persons not related to the owner or manager by blood or marriage<sup>1</sup>. The person under such care resides overnight at the home (see §400.021(8), FS for State definition).
- B. **Assisted Living Facility.** A facility designed to provide personal care services in the least restrictive and most home-like environment. These facilities can range in size from one resident to several hundred and may offer a wide variety of personal and nursing services designed specifically to meet an individual's personal needs<sup>2</sup> (see §400.402, FS).
- C. **Adult Family Care Home.** A full-time, family type living arrangement, in a private home, under which a person who owns or rents the home provides room, board, and personal care, on a 24-hour

\*<sup>1</sup> City of Winter Park, Community Development Department, 2006.

<sup>1</sup> Source: definition paraphrased from Florida Department of Children and Family Services web-site.

<sup>2</sup> Source: Florida Department of Health, [www9.myflorida.com/Environment/facility/group/default.html](http://www9.myflorida.com/Environment/facility/group/default.html), August 2006.

basis, for no more than five disabled adults or frail elders who are not relatives (see §400.618 FS). According to the facility locator information system maintained by the Florida Agency for Health Care Administration no adult family care home operates within the City of Winter Park.

- D. Community Residential Home.** A dwelling unit licensed to serve clients of the Department of Children and Family Services, which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents (see §419.001, FS).<sup>2</sup> The term ‘resident,’ as it applies to a ‘community residential home,’ means any of the following: a frail elder as defined in s. 400.618; a physically disabled or handicapped person as defined in s. 760.22(7)(a); a developmentally disabled person as defined in s. 393.063(12); a non-dangerous, mentally ill person as defined in s. 394.455(18); or a child as defined in s. 39.01(14), s. 984.03(9) or (12), or s. 985.03(8) (see §419.001.1(d), FS, site selection of community residential homes). Note that this definition applies only to dwelling units housing those who are “clients of the Department of Children and Family Services.”

Group homes with 7 to 14 residents are potentially permitted in any residential district in Winter Park, providing that such residential use conforms to City zoning regulations applicable to the associated zoning category.

- E. Family Foster Home.** A private residence in which children who are unattended by a parent or legal guardian are provided 24-hour care. Such homes include emergency shelter family homes, family foster group homes, and specialized foster homes for children with special needs. A person who cares for a child of a friend for a period not to exceed 90 days, a relative who cares for a child and does not receive reimbursement for such care from the State or federal government, or an adoptive home which has been approved by the Department or by a licensed agency that places children up for adoption is not considered a family foster home (see §409.175 FS<sup>1</sup>).

Based on records maintained by the State Agency for Health Care Administration and the State’s Facility Locator<sup>2</sup>, Table 3-22 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. The City of Winter Park Comprehensive Plan and the City’s Land Development Code should assure adequate locations for nursing homes and group homes.

**Table 3-20: Inventory of Assisted Living Facilities and Nursing Homes in or near Winter Park**

Residential Care Facility/ Group Home	Location	Beds	Type of Housing Service	Inside or Outside City Boundary
Aiden Springs	5520 Howell Branch Road	25	Assisted Living Facility	Outside City
Alabama Oaks at Winter Park	1759 Alabama Drive	19	Assisted Living Facility	Inside City
Faith House of Winter Park	1604 Bomi Circle	6	Assisted Living Facility	Outside City
Fremont Manor	909 Fremont Avenue	12	Assisted Living Facility	Outside City
Magnolia House	1229 Formosa Avenue	6	Assisted Living Facility	Outside City
Mayflower Assisted Living Facility	1620 Mayflower Court	60	Assisted Living Facility	Inside City
Summer Time Lodge	909 N. Wymore Road	95	Assisted Living Facility	Outside City
Winter Park Towers	1111 S. Lakemont Ave.	193	Assisted Living Facility/Nursing Home	Inside City

<sup>1</sup> Source: Florida Department of Health, [www9.myflorida.com/Environment/facility/group/default.html](http://www9.myflorida.com/Environment/facility/group/default.html), March 2016-August 2006

<sup>2</sup> Source: [www.floridahealthstat.com/qs/owa/facilitylocator.faclocator](http://www.floridahealthstat.com/qs/owa/facilitylocator.faclocator), March 2016-August 2006.

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**Table 3-20: Inventory of Assisted Living Facilities and Nursing Homes in or near Winter Park**

Residential Care Facility/ Group Home	Location	Beds	Type of Housing Service	Inside or Outside City Boundary
Aiden Springs	5520 Howell Branch Road	25 0	Assisted Living Facility	Outside City
Regents Park of Winter Park	558 N. Semoran Blvd.	120	Assisted Living Facility/Nursing Home	Outside City
Manor Care Nursing and Rehabilitation Center	2027 Loch Lomond Drive	138	Nursing Home	Inside City
Mary Lee Depugh Nursing Home	555 W. Morse Blvd.	40	Nursing Home	Inside City
Integrated Health Services of WP	2970 Scarlett Road	103	Nursing Home	Outside City
View at Winter Park	1047 Princess Gate Blvd.	6	Assisted Living Facility	Outside City

Source: [www.floridahealthstat.com/qc/owa/FacilityLocator.FacilResults](http://www.floridahealthstat.com/qc/owa/FacilityLocator.FacilResults), September 2006

### Dormitory and 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 ~~2005~~ 2010<sup>5</sup>, the college had a full-time undergraduate student enrollment of ~~1,759~~ 2,687<sup>1,759</sup>. The college manages dormitories and other student housing capable of accommodating ~~1,161~~ 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

~~§9J-5.010(4) (f), FAC~~

The City of Winter Park currently has based on the 2010 U.S. Census, 56 mobile homes, ~~no mobile home parks or mobile homes nor does it have any modular homes or manufactured 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

~~§9J-5.010(4) (g), FAC~~

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.

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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.

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### Inventory of Residential Construction Activity (§9J-5.010(d) (h), FAC)

The ~~2000~~ 2010 US Census reports that the City of Winter Park had ~~11,431~~ 13,626 housing units that year, a gain of ~~1,374~~ 2,196 units above the ~~10,057~~ 11,431 units reported in the ~~1990~~ 2000 US Census. ~~In 2000~~ Based on the U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File, the City had an estimated ~~6,656~~ 9,401 single family homes and ~~4,775~~ 4,006 multiple family units. No mobile homes were used as housing within the City ~~in 2000~~ during this date range. ~~Table 3-21 provides the building permit activity from 1990 to 2005 while Table 3-22 shows housing construction activity from 1990 to 1998 by housing type. The net gain was based on the summation of units gained from building permits and lost from demolition permits. The City of Winter Park saw an increase of housing units from 2000 to 2010 (table 3.21) 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.~~

Table 3.21 Total Housing Units, 2000-2010			
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 3.22, 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 can be seen, however, multi-family units and duplexes experienced a significant decrease.

Table 3.2 Housing Units by Type, 2010						
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%

<u>3 – 19 Units</u>	<u>1,753</u>	<u>15%</u>	<u>1,938</u>	<u>14.5%</u>	<u>185</u>	<u>10%</u>
<u>20 or More Units</u>	<u>2,166</u>	<u>19%</u>	<u>1,786</u>	<u>13%</u>	<u>-380</u>	<u>-17%</u>
<u>Total</u>	<u>11,431</u>	<u>100%</u>	<u>13,626</u>	<u>100%</u>	<u>2,195</u>	<u>17%</u>

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

Housing construction trends indicate that more new multiple family units were built than single family homes. This trend has likely emerged as a result of the limited undeveloped residential land for single family homes. All new residential development occurs as urban infill.

A trend not apparent from the statistics appearing in Tables 3-21 and 3-22 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.

**TABLE 3-21: NEW HOUSING CONSTRUCTION ACTIVITY: 1990-1999<sup>1</sup>**

1990	56	6	62	65	-3
1991	34	16	50	35	15
1992	38	9	47	30	17
1993	39	0	39	53	-14
1994	60	0	60	29	31
1995	51	34	85	39	46
1996	32	0	32	22	10
1997	44	10	54	58	-4
1998	65	9	74	52	22
1999	52	10	62	51	11
2000	90	20	110	65	45
2001	83	31	114	45	69
2002	74	17	91	68	23
2003	94	13	107	56	51
2004	108	51	159	94	65
2005	112	43	155	118	33
Total	1032	269	1301	880	417

Source: City of Winter Park, July 2006

**Table 3-22: Construction Activity by Housing Type**

<sup>1</sup> Building permit activity includes the summation of new units added by building permit issuance and units removed by demolition permit.

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from 1990 through 1998		
Housing Type	New Housing Units 1990 – 1998	Percentage of New Housing
Single Family	616	42.5%
Multi Family	842	57.5%
Mobile Homes	0	0%
<b>Total Dwelling Units</b>	<b>1,458</b>	<b>100%</b>

Source: Shimberg Center for Affordable Housing, *Affordable Housing Assessment for Orange County, 1998*.

### HOUSING ANALYSIS

#### ~~§9J 5.010(2), FAC~~

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This section presents an analysis of housing trends and characteristics pursuant to ~~§9J 5.010(2), FAC~~ §163.3177(6) (f). The purpose of the housing analysis is to identify housing needs through year ~~2024~~ 2040 for the City of Winter Park. 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.

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**Methodology.** Future housing needs are estimated by applying methodology developed by the Shimberg Center for Affordable Housing for housing needs analysis to population estimates and projections prepared in this element. ~~Methodology and estimates for future housing needs were obtained from Shimberg Center's "Housing Needs Assessment Methodology for Orange County, 1998." Projections prepared by the Shimberg Center only extend to year 2010. Therefore, the methodology used to prepare those projections was applied to population estimates prepared below. The methodology was applied to the projected population estimates to identify future housing needs.~~

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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 ~~ec~~ 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.

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The housing analysis also evaluates the future demand and need for housing according to the burden housing costs place on household income. An analysis of housing affordability compares household income to the cost of housing for both rental and owner-occupied dwelling units. For the purpose of this analysis, housing costs are considered affordable if thirty percent (30%) or less of a household's income is allocated to housing, including associated utility costs.

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

### Population and Housing Demand

#### ~~§9J 5.010(2) (a-b), FAC~~

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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 (~~2006~~ 2016) has ~~267.96~~ 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.

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**Recent Growth and 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 ~~1990 and 2004~~ 2000 and 2010, ~~3,675~~ 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. In addition, mobile homes and other forms of housing, such as boat, RVs, etc., experienced an increase as well. However, multi-family units and duplexes experienced a significant decrease. Only 395 of these housing units were related to new construction — which replaced existing structures. The other 1,060 housing units were annexed into the City. With limited acres are 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.

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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 ~~1990 and 2005~~ 2000 and 2010 accounted for ~~1,301~~ 1,931 new residential units, but ~~880~~ 415 units were demolished over this same period. Many of the older homes that have been demolished were affordable to a broader range of household income groups. While the quality of housing is improved through construction using current Florida building codes, demolition of older homes also decreases affordable housing opportunities for some household income groups. Older homes may also have historic or architectural significance to the community. Demolition of older homes could result in removal of locally significant historical structures.

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**C. Planned Development.** ~~The City will study the possibility for a zoning category and codes for planned development buildings in appropriate areas. —~~With limited vacant land for residential development, demand for residential use may increase interest in the private sector to place residential uses within the same buildings as retail and office uses. Mixed-use buildings containing residential units are consistent with the traditional urban, particularly in the downtown business area and some of the primary corridors with the City.

D. **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 ~~1990~~ 2000 US Census reports an average household size of ~~2.2~~ 2.1 persons for Winter Park. The ~~2000~~ 2010 US Census lists ~~2.1~~ 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 ~~2021~~ 2040. The methodology used to estimate future population herein applies the current average for persons per household.

**Population Estimates.** Population generates housing demands. Housing demands from seasonal population is insignificant and has a minimal impact on housing. No need exists to analyze housing demands for seasonal population. Year-round population will generate demands for housing in Winter Park. Population estimates for future years consider only permanent population.

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 Shimberg Center prepares population projections for the State of Florida, counties and cities using such methodologies. Population projections prepared through year ~~2010~~ 2040 by the Shimberg Center were reviewed as part of the data collection activities performed for the update of Winter Park's Comprehensive Plan. In ~~1998~~ 2010, the Shimberg Center population projection's show a year ~~2010~~ 2040 population of ~~26,772~~ 38,964; albeit, these projections would not have considered annexations occurring after ~~1998~~ 2010.

A more applicable method to project population growth is to estimate population anticipated 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. New residential development will also occur through redevelopment of existing commercial structures into mixed-use structures that include residential units. The City's Land Development Code and the Comprehensive Plan both promote residential apartments on upper floors of buildings with retail and office uses within appropriately designated areas, particularly in the Central Business District. Therefore, the land-yield population methodology evaluates population anticipated from vacant land and from residential lands. Future population estimates for the City appear in Table 3-23.

The City currently has a citywide residential density of ~~3.8~~ 2.5 units per acre as of ~~2001~~ 2015. -As only ~~267.96~~ 309.74 ~~267.96~~ acres are vacant in ~~2006~~ 2016, development is anticipated to occur at a higher density than ~~3.8~~ 2.5 units per acre. Based on current zoning assigned to property, the Winter Park Community Development Department estimates that approximately 50% of remaining vacant land could be used for residential development. Development on vacant land is anticipated to occur at higher densities than ~~3.8~~ 2.5 units per acre because of limited available land and land costs. Six units per acre were estimated as a more practical expectation for future development densities on vacant land. The average number of persons per household used for population projections is ~~2.1~~ 2.15 persons per household; the rate identified in the ~~2000~~ 2010 US Census. The formula used for estimating the ~~2021~~ 2040 population yield from vacant land is:

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Vacant residential acres (309.74) ~~(← acres?)~~ X Density (66 du/ac) X Average number of persons per household (2.1, 2.15) =

Additional people

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Estimating the residential units that may occur from redevelopment of commercial buildings into mixed-use buildings with residential units is difficult to accurately project. However, the City may consider such development within strategic locations, such as the Central Business District, to place residential uses within close proximity to employment and retail activities, thus allowing people to walk or use public transit to reach destinations. For analysis purposes, future population arising from redevelopment projects is estimated to be half of that yielded from vacant lands. New population anticipated by 2021 from redevelopment projects is equal to half of the 2021 population estimated to occur from vacant land.

**Table 3-23: Future Population Estimates**

	2010 <sup>1</sup>	2016 <sup>2</sup>	2020 <sup>2</sup>	2026 <sup>2</sup>	2030 <sup>2</sup>	2035	2040
Total Permanent Population	28,434 <sup>1</sup>	29,208 <sup>2</sup>	30,750 <sup>2</sup>	32,500 <sup>2</sup>	35,504	37,515	38,964
Population from Vacant Lands	0	6	98	151	1,594		

<sup>1</sup> Population figure from the 2000 US Census for the City of Winter Park

<sup>2</sup> City of Winter Park, 2006

<sup>2</sup> Population based on the 2000 US Census and additional population estimated from annexations through April 2002. Source: City of Winter Park.

**Household Formation.** The US Census data for 1990 and 2000 shows that the average Winter Park household decreased in size from 2.2 persons to 2.1 persons per household, and in 2010 the average family size was 2.85 persons. This decrease is consistent with state and national trends indicating the average household size has decreased over the past twenty years. The methodology used to estimate future population levels and housing demands applies an average household size of 2.1 persons – the rate reported in the 2000 US Census.

**Housing Unit Demand.** Housing demand is estimated by applying the average household size of 2.1 persons to the estimated population. Table 3-24 lists the housing demand estimated in 1995 by the Shimberg Center. This table shows the demand for housing units based on permanent population levels for the respective year but does not take into consideration vacancy rates. By year 2021, a minimum of 2,157 new residential units will need to be constructed above the 12,447 existing as of 2002. This analysis includes homes annexed into the City in 2000 and 2001.

**Table 3-24: Projected Households and Housing Demand**

Year	Population	Households and Units Demanded	Vacant Units	Total Housing Units Needed
2000 <sup>1</sup>	24,090	10,772	709	11,431
2002 <sup>1</sup>	26,377	11,676	772	12,447
2006 <sup>2</sup>	28,620	12,750	843	13,270
2011 <sup>2</sup>	30,000	13,066	864	14,286
2016 <sup>2</sup>	32,500	13,383	885	15,476
2021 <sup>2</sup>	35,000	13,699	905	16,667

<sup>1</sup> Solin and Associates, Inc., October 2002

<sup>2</sup> City of Winter Park, 2006

**Housing Demands—Units by Tenure.** Table 3-25 lists the housing demand by tenure based on current and projected household numbers. For years 2006 to 2021, the household and renter ratio appearing in the 2000 US Census was applied to estimate total future household numbers appearing in Table 3-25. Among the 2,157 new residential units, 1,411 are anticipated to house owners and 746 to house renters.

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Table 3-25: Projected Demands for Non-Seasonal Housing Units by Tenure					
Year	Owner-Occupied Units Demanded	Owner-Occupied Units Needed	Renter-Occupied Units Demanded	Renter-Occupied Units Needed	Total Units Needed
2000	7,016	7,476	3,706	3,955	11,431
2006	8,339	8,890	4,131	4,703	13,593
2011	8,545	9,110	4,233	4,820	13,930
2016	8,752	9,331	4,336	4,936	14,267
2021	8,959	9,552	4,438	5,053	14,605

### Land Accommodations for Housing

~~§9J-5.010(2)(e), FAC~~

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**Vacant Land.** Based on the Existing Land Use Map (Map 1-2), vacant land amounts to only ~~267.96~~267.96 ~~309.74~~ -acres. Only about half of this acreage is estimated to be available for residential development. The number of residential units identified through the housing analysis performed above may be higher or lower based on site-specific conditions and compliance with the City's Comprehensive Plan and land development regulations enforced by the City, Water Management District, or State or federal agencies.

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**Redevelopment.** Mixed-use buildings will be considered by the City and may be allowed within strategic areas of the City. Within the downtown commercial district that straddles Park Avenue, apartments are allowed and in some cases encouraged to be placed in upper floors of buildings.

**Winter Park Affordable Housing Program.** Through the Winter Park's affordable housing program, the City has the potential to purchase land for construction of affordable housing. The potential for additional housing units from this program is likely limited to funds generated by the City's affordable housing linkage fee and grants from State or federal agencies.

### Projected Private Sector Ability to Meet Housing Demands and Housing Affordability

~~§9J-5.010(2)(d), FAC~~

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~~**Shimberg Center Affordable Housing Analysis.** In 1998, the Shimberg Center estimated affordable housing needs for the Florida counties and cities, including Winter Park. The results of this analysis are presented in the report titled "Housing Needs Assessment for Orange County, 1998." The Shimberg Center's 1998 housing affordability analysis extends only to year 2010 and does not include housing units~~

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~~added to the City after 1998. Based on development trends, the 108.6 acres of vacant residential lands within the City are likely to be developed by 2010.~~

~~The analysis of housing affordability uses methodology used by the Shimberg Center for Affordable Housing to identify affordable housing needs.~~

~~To determine affordable housing available and the amount needed to serve future populations, two items need to be compared: the number of affordable households and the number of affordable housing units. The number of affordable households is based upon projected household income. The number of affordable housing units is based upon projected monthly costs for owner occupied units, and projected rent for renter occupied units.~~

~~The methodology employed by the Shimberg Center to estimate the need for affordable housing is as follows:~~

~~“Affordability is defined in the rental market as paying no more than 30 percent of income toward rent, consistent with the federal definition of cost burden. For owner occupied housing the household is assumed to pay no more than 2.11 times their income in housing costs. The 2.11 number, calculated by the Florida Housing Finance Agency based on experience with their ownership programs, is designed to reflect the price of home a household can afford consistent with their ability to make a down payment, their other debts, and the interest rate and term of a loan. In other words, the affordability table arrays households by income and tenure with 1995 occupied units by price or rent. It then compares the number of units in a given price or rent range to the number of households in a corresponding income range and examines the difference between units and households. However, as the number of households grows, it is important to also consider that there is a need for additional housing units to maintain the vacancy rate, as vacant housing units are necessary to the functioning of the housing market.~~

~~The 2.11 number can also be examined for its applicability to a community; for example, a community may have a substantial population of retirees who are wealthy but of limited annual reported income (in “Projected Need For Owner Occupied Housing Units By Value Ranges” we described how the affordability constant can be changed from 2.11 to 2.5 or 3.0).~~

~~The methodology used to arrive at the final needs table does not consider several aspects that contribute to the housing need of a community. First, households do not move every year as is assumed by the table. Second, households may be in circumstances that alter the conclusion of the table, paying more or less than the table would suggest given the real sorting pattern of households into housing units (occupying units more or less expensive than the unit they would sort themselves into under the structure of the table). Third, in a homeownership situation households may be paying less than the cost as reflected in the table because they purchased the house some years ago at a lower value and hence lower mortgage payment.”~~

~~Table 3-26 provides a breakdown of housing demand by household incomes for owner occupied housing and Table 3-27 displays similar estimates for renter occupied households. Positive numbers in this table indicate a need exists for units serving the corresponding income group. A need for owner occupied affordable housing is identified in Table 3-26 for very low, low and low/moderate income households for current and future years. Available affordable rental housing in Winter Park is currently a problem for low income households earning \$12,500. In the case of owner occupied housing, available affordable housing is a challenge from low and moderate income households whose annual income falls below \$35,000.~~

**Table 3-26: Surplus/Deficit of Affordable Owner-Occupied Units**  
(units minus households—negative number indicates a deficit of affordable units)

Income Range	1998	2000	2005	2010
\$0 to \$5,000	<del>-164</del>	<del>-169</del>	<del>-181</del>	<del>-194</del>
\$5,000 to \$10,000	<del>-289</del>	<del>-298</del>	<del>-319</del>	<del>-337</del>
\$10,000 to \$12,500	<del>-197</del>	<del>-199</del>	<del>-211</del>	<del>-224</del>
\$12,500 to \$15,000	<del>-152</del>	<del>-157</del>	<del>-170</del>	<del>-185</del>
\$15,000 to \$17,500	<del>-57</del>	<del>-60</del>	<del>-71</del>	<del>-85</del>
\$17,500 to \$20,000	<del>-29</del>	<del>-36</del>	<del>-50</del>	<del>-60</del>
\$20,000 to \$22,500	<del>-95</del>	<del>-101</del>	<del>-117</del>	<del>-141</del>
\$22,500 to \$25,000	<del>-91</del>	<del>-96</del>	<del>-106</del>	<del>-120</del>
\$25,000 to \$27,500	<del>-36</del>	<del>-40</del>	<del>-52</del>	<del>-65</del>
\$27,500 to \$30,000	61	57	47	39
\$30,000 to \$32,500	<del>-158</del>	<del>-164</del>	<del>-183</del>	<del>-210</del>
\$32,500 to \$35,000	<del>-78</del>	<del>-85</del>	<del>-102</del>	<del>-115</del>
\$35,000 to \$37,500	49	47	41	29
\$37,500 to \$40,000	87	85	78	69
\$40,000 to \$42,500	13	15	3	-17
\$42,500 to \$45,000	30	26	15	4
\$45,000 to \$47,500	<del>-116</del>	<del>-123</del>	<del>-137</del>	<del>-151</del>
\$47,500 to \$50,000	13	5	-7	-12
\$50,000 to \$55,000	85	76	60	44
\$55,000 to \$60,000	190	180	162	146
\$60,000 to \$75,000	158	139	102	62
\$75,000 to \$100,000	137	121	95	59
\$100,000 to \$125,000	339	327	307	286
\$125,000 to \$150,000	71	59	40	29
\$150,000+	228	203	167	143
Total	-1	-188	-589	-1,006

Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

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**Table 3-27: Surplus/Deficit of Affordable Renter-Occupied Units**  
(units minus households—negative number indicates a deficit of affordable units)

Household Income Range	1998	2000	2005	2010
\$0 to \$5,000	<del>-314</del>	<del>-318</del>	<del>-327</del>	<del>-334</del>
\$5,000 to \$10,000	<del>-369</del>	<del>-374</del>	<del>-400</del>	<del>-425</del>
\$10,000 to \$12,500	<del>-209</del>	<del>-215</del>	<del>-217</del>	<del>-215</del>
\$12,500 to \$15,000	55	52	40	40
\$15,000 to \$17,500	311	306	301	296
\$17,500 to \$20,000	344	344	342	337

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<del>\$20,000 to \$22,500</del>	<del>89</del>	<del>83</del>	<del>89</del>	<del>92</del>
<del>\$22,500 to \$25,000</del>	<del>20</del>	<del>24</del>	<del>22</del>	<del>18</del>
<del>\$25,000 to \$27,500</del>	<del>237</del>	<del>235</del>	<del>235</del>	<del>235</del>
<del>\$27,500 to \$30,000</del>	<del>2</del>	<del>2</del>	<del>2</del>	<del>1</del>
<del>\$30,000 to \$32,500</del>	<del>96</del>	<del>95</del>	<del>94</del>	<del>93</del>
<del>\$32,500 to \$35,000</del>	<del>46</del>	<del>42</del>	<del>42</del>	<del>42</del>
<del>\$35,000 to \$37,500</del>	<del>36</del>	<del>32</del>	<del>33</del>	<del>36</del>
<del>\$37,500 to \$40,000</del>	<del>90</del>	<del>88</del>	<del>92</del>	<del>93</del>
<del>\$40,001+</del>	<del>391</del>	<del>412</del>	<del>419</del>	<del>431</del>
<del>Total</del>	<del>1</del>	<del>68</del>	<del>119</del>	<del>158</del>

Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

~~Shimberg Center Affordable Housing Analysis City of Winter Park Affordable Housing Study. In 2012/1998, the Shimberg Center estimated affordable housing needs for the Florida counties and cities including Winter Park. The results of this analysis are presented in the report titled “Housing Needs Assessment for Orange County, 1998.” The Shimberg Center’s 1998 housing affordability analysis extends only to year 2010 and does not include housing units added to the City after 1998. Based on development trends, the 108.6 acres of vacant residential lands within the City are likely to be developed by 2010; the City staff gathered data from federal, state, regional, and local housing entities. Data was obtained from the U.S. Bureau of Labor Statistics, U.S. Census, Orlando Regional Realtors Association, Florida Department of Economic Opportunity, Nielsen/Claritas Site Reports, Shimberg Center for Affordable Housing at UF, and the Winter Park Housing Authority.~~

~~The analysis of housing affordability uses methodology used by the Shimberg Center for Affordable Housing to identify affordable housing needs.~~

~~To determine affordable housing available and the amount needed to serve future populations, two items need to be compared: the number of affordable households and the number of affordable housing units. The number of affordable households is based upon projected household income. The number of affordable housing units is based upon projected monthly costs for owner-occupied units, and projected rent for renter-occupied units.~~

~~The methodology employed by the Shimberg Center to estimate the need for affordable housing is as follows:~~

~~“Affordability is defined in the rental market as paying no more than 30 percent of income toward rent, consistent with the federal definition of cost burden. For owner-occupied housing the household is assumed to pay no more than 2.11 times their income in housing costs. The 2.11 number, calculated by the Florida Housing Finance Agency based on experience with their ownership programs, is designed to reflect the price of home a household can afford consistent with their ability to make a down payment, their other debts, and the interest rate and term of a loan. In other words, the affordability table arrays households by income and tenure with 1995-occupied units by price or rent. It then compares the number of units in a given price or rent range to the number of households in a corresponding income range and examines the difference between units and households. However, as the number of households grows, it is important to also consider that there is a need for additional housing units to maintain the vacancy rate, as vacant housing units are necessary to the functioning of the housing market.~~

~~The 2.11 number can also be examined for its applicability to a community; for example, a community may have a substantial population of retirees who are wealthy but of limited annual reported income (in~~

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“Projected Need For Owner Occupied Housing Units By Value Ranges” we described how the affordability constant can be changed from 2.11 to 2.5 or 3.0).

The methodology used to arrive at the final needs table does not consider several aspects that contribute to the housing need of a community. First, households do not move every year as is assumed by the table. Second, households may be in circumstances that alter the conclusion of the table, paying more or less than the table would suggest given the real sorting pattern of households into housing units (occupying units more or less expensive than the unit they would sort themselves into under the structure of the table). Third, in a homeownership situation households may be paying less than the cost as reflected in the table because they purchased the house some years ago at a lower value and hence lower mortgage payment.”

Table 3-26 provides a breakdown of housing demand by household incomes for owner-occupied housing and Table 3-27 displays similar estimates for renter-occupied households. Positive numbers in this table indicate a need exists for units serving the corresponding income group. A need for owner-occupied affordable housing is identified in Table 3-26 for very low, low and low/moderate income households for current and future years. Available affordable rental housing in Winter Park is currently a problem for low income households earning \$12,500. In the case of owner-occupied housing, available affordable housing is a challenge from low and moderate income households whose annual income falls below \$35,000.

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**Table 3-26: Surplus/Deficit of Affordable Owner-Occupied Units**  
(units minus households — negative number indicates a deficit of affordable units)

<b><u>Income Range</u></b>	<b><u>1998</u></b>	<b><u>2000</u></b>	<b><u>2005</u></b>	<b><u>2010</u></b>
<u>\$0 to \$5,000</u>	<u>-164</u>	<u>-169</u>	<u>-181</u>	<u>-194</u>
<u>\$5,000 to \$10,000</u>	<u>-289</u>	<u>-298</u>	<u>-319</u>	<u>-337</u>
<u>\$10,000 to \$12,500</u>	<u>-197</u>	<u>-199</u>	<u>-211</u>	<u>-224</u>
<u>\$12,500 to \$15,000</u>	<u>-152</u>	<u>-157</u>	<u>-170</u>	<u>-185</u>
<u>\$15,000 to \$17,500</u>	<u>-57</u>	<u>-60</u>	<u>-71</u>	<u>-85</u>
<u>\$17,500 to \$20,000</u>	<u>-29</u>	<u>-36</u>	<u>-50</u>	<u>-60</u>
<u>\$20,000 to \$22,500</u>	<u>-95</u>	<u>-101</u>	<u>-117</u>	<u>-141</u>
<u>\$22,500 to \$25,000</u>	<u>-91</u>	<u>-96</u>	<u>-106</u>	<u>-120</u>
<u>\$25,000 to \$27,500</u>	<u>-36</u>	<u>-40</u>	<u>-52</u>	<u>-65</u>
<u>\$27,500 to \$30,000</u>	<u>61</u>	<u>57</u>	<u>47</u>	<u>39</u>
<u>\$30,000 to \$32,500</u>	<u>-158</u>	<u>-164</u>	<u>-183</u>	<u>-210</u>
<u>\$32,500 to \$35,000</u>	<u>-78</u>	<u>-85</u>	<u>-102</u>	<u>-115</u>
<u>\$35,000 to \$37,500</u>	<u>49</u>	<u>47</u>	<u>41</u>	<u>29</u>
<u>\$37,500 to \$40,000</u>	<u>87</u>	<u>85</u>	<u>78</u>	<u>69</u>
<u>\$40,000 to \$42,500</u>	<u>13</u>	<u>15</u>	<u>3</u>	<u>-17</u>
<u>\$42,500 to \$45,000</u>	<u>30</u>	<u>26</u>	<u>15</u>	<u>4</u>
<u>\$45,000 to \$47,500</u>	<u>-116</u>	<u>-123</u>	<u>-137</u>	<u>-151</u>
<u>\$47,500 to \$50,000</u>	<u>13</u>	<u>5</u>	<u>-7</u>	<u>-12</u>
<u>\$50,000 to \$55,000</u>	<u>85</u>	<u>76</u>	<u>60</u>	<u>44</u>
<u>\$55,000 to \$60,000</u>	<u>190</u>	<u>180</u>	<u>162</u>	<u>146</u>
<u>\$60,000 to \$75,000</u>	<u>158</u>	<u>139</u>	<u>102</u>	<u>62</u>
<u>\$75,000 to \$100,000</u>	<u>137</u>	<u>121</u>	<u>95</u>	<u>59</u>

**Table 3-26: Surplus/Deficit of Affordable Owner-Occupied Units**  
(units minus households — negative number indicates a deficit of affordable units)

<u>Income Range</u>	<u>1998</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<u>\$100,000 to \$125,000</u>	<u>339</u>	<u>327</u>	<u>307</u>	<u>286</u>
<u>\$125,000 to \$150,000</u>	<u>71</u>	<u>59</u>	<u>40</u>	<u>29</u>
<u>\$150,000+</u>	<u>228</u>	<u>203</u>	<u>167</u>	<u>143</u>
<u>Total</u>	<u>-1</u>	<u>-188</u>	<u>-589</u>	<u>-1,006</u>

Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

**Table 3-27: Surplus/Deficit of Affordable Renter-Occupied Units**  
(units minus households — negative number indicates a deficit of affordable units)

<u>Household Income Range</u>	<u>1998</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<u>\$0 to \$5,000</u>	<u>-314</u>	<u>-318</u>	<u>-327</u>	<u>-334</u>
<u>\$5,000 to \$10,000</u>	<u>-369</u>	<u>-374</u>	<u>-400</u>	<u>-425</u>
<u>\$10,000 to \$12,500</u>	<u>-209</u>	<u>-215</u>	<u>-217</u>	<u>-215</u>
<u>\$12,500 to \$15,000</u>	<u>55</u>	<u>52</u>	<u>40</u>	<u>40</u>
<u>\$15,000 to \$17,500</u>	<u>311</u>	<u>306</u>	<u>301</u>	<u>296</u>
<u>\$17,500 to \$20,000</u>	<u>344</u>	<u>344</u>	<u>342</u>	<u>337</u>
<u>\$20,000 to \$22,500</u>	<u>89</u>	<u>83</u>	<u>89</u>	<u>92</u>
<u>\$22,500 to \$25,000</u>	<u>-20</u>	<u>-24</u>	<u>-22</u>	<u>-18</u>
<u>\$25,000 to \$27,500</u>	<u>237</u>	<u>235</u>	<u>235</u>	<u>235</u>
<u>\$27,500 to \$30,000</u>	<u>-2</u>	<u>-2</u>	<u>-2</u>	<u>1</u>
<u>\$30,000 to \$32,500</u>	<u>96</u>	<u>95</u>	<u>94</u>	<u>93</u>
<u>\$32,500 to \$35,000</u>	<u>46</u>	<u>42</u>	<u>42</u>	<u>42</u>
<u>\$35,000 to \$37,500</u>	<u>36</u>	<u>32</u>	<u>33</u>	<u>36</u>
<u>\$37,500 to \$40,000</u>	<u>90</u>	<u>88</u>	<u>92</u>	<u>93</u>
<u>\$40,001+</u>	<u>-391</u>	<u>-412</u>	<u>-419</u>	<u>-431</u>
<u>Total</u>	<u>-1</u>	<u>-68</u>	<u>-119</u>	<u>-158</u>

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HUD defines "affordable" as housing that costs no more than 30 percent of a household's monthly income. That means rent and utilities in an apartment or the monthly mortgage payment and housing expenses for a homeowner should be less than 30 percent of a household's monthly income to be considered affordable. Families who pay more than 30 percent of their income for housing are considered "cost burdened" and may have difficulty affording necessities such as food, clothing, transportation and medical care.

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The State of Florida follows a similar description to HUD's. It defines "affordable" as monthly rent or monthly mortgage payment, including taxes and insurance, that does not exceed 30 percent of the amount which represents the percentage of the median annual gross income for the household. Most Florida cities and counties follow the State's definition.

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Alternatively the City of Winter Park defines "affordable" based on the home median price in the metro area, meaning a dwelling unit which cost less than 80% percent of the median price of single family

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homes sold the previous year in the Orlando metropolitan area. This variation gives Winter Park the appearance of being less affordable than the other definitions would indicate.

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Winter Park is a leading urban village better known for its upscale shopping and dining and less for the income diversity of its residents and employees. With almost half of all of Winter Park's households making less than \$50,000 a year and with the city being an employment hub for the region, maintaining a stock of affordable housing options in and around the city will be important for long term economic health by providing an accessible workforce for local businesses.

The economic recession has allowed the City of Winter Park to become affordable to all levels of income as median home sale values have fallen from a high of around \$400,000 to about \$230,000 today. This decline in value has also affected the surrounding metro area dropping the median sale price of the Orlando MSA to \$130,000 providing for a greater availability of affordable housing options nearby the city. As most of the sales happening in the market today are by sellers under duress home prices are at a temporary low. It is likely that in the longer term as housing values recover, Winter Park will widen the affordability gap with the region limiting lower cost housing ownership options for workforce employees.

While affordable ownership opportunities are available in and around Winter Park, the availability of affordable rental housing has declined drastically with the credit and housing crisis. Families with poor credit due to job losses and foreclosures have either left or been forced out of homes, raising the vacancy rate of housing and creating higher demand for rental options. While rental housing in Winter Park below \$750 a month was cut in half over the last decade, rental units going for over \$1,500 a month have tripled. Using HUD guidelines a family making the median household income in Winter Park would be unlikely to find affordable rental options within the city.

The City of Winter Park has won multiple awards for its affordable housing initiatives and programs offered through the Community Redevelopment Agency and local non-profit partners have addressed issues of affordability over the years. With home prices at a low point, ownership options for housing in and around the city are obtainable, however the availability, and now affordability, of rental stock is an issue for the city.

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Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

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~~**Affordable Housing.** The Federal Department of Housing and Urban Development establishes definitions for income groups to determine income eligibility standards for various housing programs based on percentages of median income, with parameters having been established to note different income groups as follows:~~

- ~~• Less than 30% of Median Income: Very Low Income Household~~
- ~~• 30% to 50% of Median Income: Low Income Household~~
- ~~• 50% to 80% of Median Income: Low to Moderate Income Household~~
- ~~• 80% to 120% of Median Income: Moderate Income Household~~
- ~~• 120% of Median Income: Moderate to Upper Income Household~~

~~Based on the 1999 median income for the City of Winter Park of \$48,884 appearing in the 2000 US Census, the following income groups are defined according to the annual household incomes (1999 values):~~

- Very Low Income Household: Less than \$14,655
- Low Income Household: \$14,655 to \$24,442
- Low to Moderate Income Household: \$24,443 to \$39,107

Table 3-28 lists the estimated number of households contributing more than 30% of their household income towards housing cost. Table 3-28 combines renter and owner households. Estimates for future years were prepared by applying housing statistics for year 2000, as reported in the US 2000 Census, to the estimated total number of future households. The estimates in Table 3-28 apply current quantitative trends to the estimated number of future households. The affordable housing analysis indicates that 2,994 low and very low income households will demand affordable housing.

<b>Table 3-28: Estimated Number of Households Contributing More than 30% Household Income Towards Housing Costs: 2005-2020</b>				
<b>Household Income Range</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>
Less than \$10,000	538	551	564	578
\$10,000 to \$19,999	1,037	1,063	1,088	1,114
\$20,000 to \$34,999	875	897	919	940
\$35,000 to \$49,999	524	537	550	563
\$50,000 to \$74,999	263	269	276	282
\$75,000 to \$99,999	172	177	181	185
\$100,000 and over	175	179	183	188
<b>Totals:</b>	<b>3,584</b>	<b>3,673</b>	<b>3,762</b>	<b>3,851</b>

Household incomes above line are low and very low income households.

### Review of the Private Sector Housing Delivery Process

~~§9J-5.010(2) (c), FAC~~

This section provides a review of the housing delivery process in regards to land, services, financing, regulations and administrative goals of government agencies.

**Land.** Available land for new development is at a minimum. Only an estimated ~~133,188~~33 acres remain in ~~2006~~ 2019 for potential residential development.

**Services.** The City requires new development to connect to central water and sewer systems. Residential units that currently are not connected to central water or sewer will be required to connect if the site under goes redevelopment.

**Financing.** No problems have been identified with the ability of the private sector to obtain financing for residential development, including housing for moderate and low income groups.

**Affordable Housing and Assistance Programs.** The private sector has not provided sufficient numbers of housing units within the affordability range for owner and renter households at the very low, low, and moderate income households. The City and County have established several programs to stimulate private sector investment in affordable housing.

A statistical comparison of household income groups for the City and County reveals that the City maintains a similar share of households with annual incomes less than \$25,000, as shown in Table 3-11. While the City has a larger share of households in upper income levels than the County, the City has

housing that remains available for households at lower income levels. Despite higher average housing costs and a larger portion of households at upper income levels, the City maintains a similar share of housing as the County for lower income groups. This information demonstrates that City zoning regulations and housing construction standards promote a diversity of housing types and values. The data and analysis performed within this element does not demonstrate the City's zoning and development permitting process substantially differ from the County's regarding opportunities for the private sector to provide affordable housing.

**Redevelopment.** Limited vacant land for residential development, land values, and demands for housing in Winter Park have created market circumstances conducive to redevelopment of existing residential sites. Existing older residential structures, particularly single family homes, are demolished and replaced with new residential structures. The higher value, new structure typically replaces a home more affordable to moderate and lower incomes households. Long-term continuation of this trend could result in the increased stress on the level of affordable housing for low and moderate income households.

The City should regularly monitor this trend to measure any adverse impacts to affordable housing for low and moderate income households.

#### Redevelopment and Affordable Housing

##### ~~§9J-5.010(2) (F), FAC~~

Vacant residential land existing in ~~2000~~ 2016 may be exhausted by ~~2010~~ 2041 or earlier due to anticipated population growth. 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 and 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 removal of older multiple family structures with higher density development could create opportunities for more housing units. Where multiple family development is located near or adjacent to retail commercial or employment centers, more people can live within walking distance to jobs and shopping. Higher densities may create more effective use of transit. The Future Land Use Element evaluates and identifies areas within the City where multiple family developments can be redeveloped at higher densities and where it can be located within mixed-use buildings along with retail and office uses.

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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.** Increasing demand for housing may place upward pressure on the cost of housing. The City will need to monitor population and housing to determine if seasonal housing demands adversely affect the availability of affordable housing for permanent residents, particularly those serving the local workforce. Coordination should continue with Orange County regarding access to housing assistance programs for low and moderate income households in Winter Park.

The data and analysis presented in this element demonstrate that affordable housing will be difficult to obtain in Winter Park for very low and low income renter households and very low to moderate income owner households. Based on the definition of household income groups described herein, affordable rental housing will be difficult to obtain for very low and low income renter households and affordable owner-occupied housing will be a challenge to obtain for low to moderate income households.

The housing analysis performed by the Shimberg Center for Affordable Housing has also identified that a deficit in affordable housing currently exists and is anticipated to occur through year 2010 for these same household income groups. The Shimberg Center's analysis of affordable housing needs, performed in 1998, only extends to year 2010 and does not estimate needs between 2011 and 2021.

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- C. Mixed-Use Development and 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. Many homes within Winter Park 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.

**CHAPTER 3: HOUSING ELEMENT**

(Reference §9J-5.010(3), FAC)

**3-1: HOUSING GOALS, OBJECTIVES, AND IMPLEMENTING POLICIES.** This section stipulates goals, objectives, and implementing policies for the Housing Element pursuant to §163.3177(6)(f), FS, and §9J-5.010(3)(a-c), FAC. The purpose of this element is to provide guidance for appropriate plans and policies needed to meet identified or projected needs in the supply of housing. These plans and policies address governmental activities as well as provide direction and guidance to the efforts of the private sector.

This Chapter (element) is based upon the data and analysis requirements pursuant to subsection 9J-5.005(1)(2), FAC and subsection 9J-5.010(1)(2), FAC.

**GOAL 3-1: QUALITY RESIDENTIAL ENVIRONMENT. ALLOCATE LAND AREA TO ACCOMMODATE A SUPPLY OF HOUSING RESPONSIVE TO THE DIVERSE HOUSING NEEDS OF THE EXISTING AND FUTURE POPULATION AND ASSIST THE PRIVATE SECTOR TO RESPONSIVELY MEET DEMAND FOR AFFORDABLE QUALITY HOUSING IN NEIGHBORHOODS PROTECTED FROM INCOMPATIBLE USES AND SERVED BY ADEQUATE PUBLIC FACILITIES.**

**OBJECTIVE 3-1.1: PROVIDE ADEQUATE SITES FOR RESIDENTIAL USES.** Winter Park shall develop programs and strategies to achieve adequate, affordable and safe housing for current and future populations and shall maintain a sufficient ratio of affordable housing. To achieve this objective the following policies shall be implemented.

**Policy 3-1.1.1: Zoning Map and Regulations to Support Housing Diversity.** The City's Future Land Use Map shall allocate land resources that shall accommodate a range of housing densities and structure types.

**Policy 3-1.1.2: Sufficient Land and Space for Housing.** The Future Land Use Map shall provide sufficient land area for residential uses necessary to accommodate current and future population. Sufficient acreage and space for housing shall be protected or promoted through the following actions:

1. **Protection of Residential Areas.** The City shall not accept any amendment to the Future Land Use Map that proposes to change a residential designation to a non-residential category except when such amendment addresses at least one of the following:
  - a. The proposed land use amendment is consistent with a redevelopment plan approved by the City.
  - b. The proposed amendment is necessary to accommodate facilities for public schools, public safety or city services.
  - c. The proposed land use designation allows development that includes mandatory residential uses, and development designs must conform to site design standards mandated in the Future Land Use Element.
  - d. As part of the amendment application, the property owner/applicant enters into a housing agreement with the City to replace any demolished residential units at locations acceptable to the City; or in lieu thereof, the applicant contributes an equivalent fee to the City for the construction of affordable housing similar to the housing type that was removed.

- e. Affordable housing construction or fees may qualify for credit against all or a portion of the City's affordable housing linkage fee.
- f. The amendment is necessary to accommodate a nursing home, adult congregate care facility, or other housing for the elderly.
- g. The land use amendment occurs as an administrative amendment initiated by the City.

**2. Residential Uses in Complementary Development.** Housing shall be allowed to occur with complementary commercial and office development when placed within appropriate Future Land Use Map designations. The Future Land Use Map shall provide one or more zoning districts that promote this type of development. The Future Land Use Element provides standards and criteria for this type of development shall be incorporated into the LDC to assure compatibility between residential and non-residential land uses.

**Policy 3-1.1.3: Technical Assistance to Private Sector.** The City shall provide technical assistance, information, and referral services to the housing industry in order to maintain housing production sufficient to meet the projected housing market demand, particularly for affordable housing construction activities.

**Policy 3-1.1.4: Developing Public/Private Partnerships.** Winter Park shall assist in developing local government partnerships with the private sector to improve and expand the efficiency of the affordable housing delivery system. Similarly, the City shall also coordinate the installation of community facilities supportive to housing resources.

**Policy 3-1.1.5: Housing Demands Generated by College Students.** The City shall coordinate with Rollins College regarding campus development plans and the availability of on-campus housing. The purpose of such coordination is to evaluate impacts college enrollment places on housing needs within the City.

**OBJECTIVE 3-1.2: SUPPORT AND PROTECT AFFORDABLE HOUSING.** The City shall establish programs and activities intended to discourage loss of existing affordable housing and to initiate construction of new affordable housing. The City shall direct its resources to maintain and preserve the housing stock within the affordability range for households with income levels at or below the low/moderate income level as indexed by the Orange County Housing and Community Development Division. The following policies shall be used to measure the protection and provision of affordable housing.

**Policy 3-1.2.1: Winter Park Affordable Housing Program.** The City shall continue to support the provision of affordable housing for moderate, low, and very low income household groups through an affordable housing program administered by the City.

The goal of the Winter Park Housing Program is to assure that new housing unit construction in the City accommodates affordable housing for very low, low, and moderate income households. The Winter Park Affordable Housing Program includes, but is not limited, to the following activities intended to improve and protect the City's supply of affordable housing as well as to link qualified households with affordable housing assistance:

- 1. Support the Hannibal Square Community Land Trust.** The City shall support the Hannibal Square Community Land Trust (HSCLT) to further the goal of providing long term multi-generational affordable housing in the City of Winter Park. The HSCLT shall work in

partnership with the City, County, State, and Federal agencies and the private sector to meet the housing needs of low and moderate income families.

2. **Affordable Housing Partnerships.** The City shall establish and support partnerships with non-profit affordable housing entities, charitable foundations and other groups as needed to accomplish the affordable housing implementation goals of the City.
3. **Establish a Land Bank Program.** The City shall establish a land bank program for use by the City or the HSCLT to implement the affordable housing goals of the City. Land would be acquired and affordable housing constructed through linkage fees, grants funds, and county housing assistance grants or other funding sources which would then be conveyed to the HSCLT. The City Commission shall consider the use of condemnation, as necessary, in order to achieve the goals of the City.
4. **Density Bonus Program/Land Use Changes.** In cases where the City agrees to change future land use designations or zoning designations, or when planned development variances which increase the residential density of the land involved are requested, the City shall require as part of any approvals, the mandatory set aside of affordable housing units within the project or payment of fees-in-lieu of a set aside, based upon the terms and conditions of the implementing ordinance.
5. **Affordable Housing Linkage Fee.** The City shall continue to administer and impose an affordable housing linkage fee on new development as a revenue source to fund construction of affordable housing for Winter Park residents. At least once every year, the City shall evaluate the linkage fee program to determine if affordable housing needs and construction costs warrant adjustment of linkage fee rates.
6. **Affordable Housing Construction.** The City shall continue to directly support the construction of affordable housing units through revenue generated by the affordable housing linkage fee revenue, county, state, federal programs and the private sector.
7. **Affordable Housing Rehabilitation Program.** The City shall continue to support the preservation of the existing affordable housing stock through its housing rehabilitation program in concert with Orange County.
8. **Winter Park Housing Authority.** The City shall continue the Winter Park Housing Authority public housing program for very low and low income households.
9. **Promote Private Sector Investment in Affordable Housing.** The City shall encourage private sector housing providers and nonprofit organizations to construct affordable housing in concert with the HSCLT.
10. **Technical Assistance, Information, and Referral Services.** The City shall continue efforts to serve as a source of information regarding City and County housing assistance programs through brochures, pamphlets, and to provide staff assistance available through the City's Department of Planning and Community Development and the Winter Park Housing Authority.

**11. Identify City Owned Sites Available for Affordable Housing Development.** The City shall establish an internal review process for City owned sites suitable for development of workforce housing at various income levels.

**Policy 3-1.2.2: Selecting Sites for Affordable Housing.** The City shall continue to promote access to a broad range of housing opportunities with a full complement of public services through cooperation and coordination with the private sector, Orange County, and the East Central Florida Regional Planning Council. Sites for affordable housing developments for very low, low, and moderate income households shall be approved only if such sites have access to the following facilities and services:

1. Service by central potable water and wastewater systems; or, if such systems are not available, the property owner executes a recordable agreement to connect to such facility according to the schedule and payment arrangements acceptable to the City.
2. Accessible to employment centers and shopping centers, which accommodate stores offering household goods and services needed on a frequent and recurring basis.
3. Located on a paved street accessible to a major street (i.e., included in the City's major thoroughfare plan).
4. Accessible to public parks, recreation areas, and/or open space systems.
5. Located on sites having adequate surface water management and solid waste collection and disposal.
6. Priority shall be given to location affordable housing developments within one-half mile of a bus transit route.

**Policy 3-1.2.3: Barriers to Affordable Housing within Land Development Regulations.**

The City shall ensure that its regulatory techniques and review procedures do not create cumbersome barriers to affordable housing. As part of the evaluation, the City shall evaluate the Future Land Use Map and the Official Zoning Map to assess whether sufficient land and space is available to support housing types for low to moderate income households. The City's Future Land Use Map and Zoning Map shall include provisions that allow locations for diverse housing types such as, but not limited to, Planned Unit Residential Developments, cluster housing townhouses, apartment units, and apartments in upper floors above retail and office uses.

**Policy 3-1.2.4: Maintain a Streamlined Development Review Process.** Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall establish a streamlined development review and permitting process for affordable housing developments and redevelopment.

**Policy 3-1.2.5: Condominium Conversion Procedures.** The City shall develop procedures for the conversion of rental apartments to condominiums. The adopted procedures shall at minimum address application process, notification of current renters, relocation assistance for very low to low income households, land and unit subdivision, condominium plan submittal requirements, property owner association, maintenance of common areas, minimum development and design standards for converted buildings, housing code inspection requirements, and compliance with building codes.

**Policy 3-1.2.6: Maximize Use of Orange County Housing Programs.** The City shall maximize use of housing programs administered by the Orange County Division of Housing and Community Development by annually coordinating with the County to identify assistance

programs and funds available to Winter Park residents. The City shall continue efforts to jointly work with the Orange County Division of Housing and Community Development regarding housing assistance programs for very low, low, and moderate income households.

**Policy 3-1.2.7: Coordination with State Planning Agencies.** The City shall coordinate with the Florida Department of Community Affairs, Department of Health, and Department of Children and Family Services regarding grant programs available to Winter Park for affordable housing, housing rehabilitation, and group home facilities.

**Policy 3-1.2.8: Coordination with Regional Agencies.** Winter Park shall continue participation on affordable housing committees sponsored by the East Central Florida Regional Planning Council.

**Policy 3-1.2.9: Public Involvement in Housing Production.** Winter Park shall support the involvement of county, regional, state, and federal agencies in housing production, where such housing is consistent with the City's Comprehensive Plan and implementing regulations. The City shall also promote nondiscrimination in access to housing within the City by promoting fair housing laws and practices.

**Policy 3-1.2.10: Housing Assistance Grant Programs.** The City shall continue to aggressively pursue grant funds from federal, state, and county agencies for affordable housing assistance, housing construction, and supporting neighborhood infrastructure improvements.

**Policy 3-1.2.11: Housing Preservation through Delinquent Property.** The City shall coordinate with the Orange County Tax Collector to annually obtain a list of tax delinquent residential properties with the City, and to jointly evaluate potential programs where delinquent residential property within target neighborhoods or affordable housing overlay districts can be acquired or protected through the City's affordable housing program.

**OBJECTIVE 3-1.3: ELIMINATE SUBSTANDARD HOUSING CONDITIONS.** Winter Park shall implement activities and programs that eliminate and prevent substandard housing conditions as measured by the following policies:

**Policy 3-1.3.1: Implement Progress to Eliminate Substandard Housing.** The City shall continue to ensure that new housing construction, as well as remodeling or rehabilitation of existing residences, conforms to the Florida Building Code. The City shall protect and preserve the structural integrity and aesthetics of Winter Park's housing stock. At each update of the Florida Building Code, the City shall evaluate its administrative and technical manpower and the overall condition of the City's housing resources and commit necessary resources to reconciling related issues identified.

**Policy 3-1.3.2: Maintain Housing Condition Records.** The City shall conduct an annual survey of housing conditions and housing code violations for the purpose of generating remedial actions to improve housing conditions and reduce substandard or deteriorated housing.

The City shall attempt to contact owners of substandard housing units to communicate necessary corrective actions and to inform property owners of available federal, state, and local housing assistance programs for housing rehabilitation.

**Policy 3-1.3.3: Enforcement Program Capabilities.** The City shall annually monitor the City's capability to responsively remedy code enforcement violations.

**Policy 3-1.3.4: Housing Demolition and Rehabilitation.** The City shall require rehabilitation of deteriorated or unsafe housing identified as a threat to the safety of occupants or the welfare of the community. If the extent of deterioration prevents rehabilitation, or if the property owner is unwilling to improve an unsafe structure, the City shall require the house to be demolished. Demolition or rehabilitation shall follow practices consistent with the Florida Building Code.

**Policy 3-1.3.5: Safe Housing Environments.** The City shall continue to require all new residential development to install streetlights.

**Policy 3-1.3.6: Aesthetic Housing Environments.** Landscaping and open space shall be designed, installed and maintained within residential development.

**Policy 3-1.3.7: Infrastructure Improvements for Targeted Neighborhoods.** The City shall continue coordination with the Orange County Division of Housing and Community Development regarding the use of Community Development Block Grant funds for infrastructure improvements within the Westside neighborhood.

**Policy 3-1.3.8: Sewer Extensions to Lower Income Neighborhoods.** The City shall maintain existing sewer allocation policies that prioritize sewer system capacity allocations for non-profit and other affordable housing projects. The City shall evaluate the merits and feasibility of a city grant program or similar assistance program to assist with costs to connect homes owned and occupied by very low and low income households to sewer lines within adjacent streets.

**Policy 3-1.3.9: Coordination with Orange County Housing Improvement Programs.** The City shall continue coordination efforts with Orange County to direct housing, utility infrastructure, and weatherization improvement funds to housing and neighborhoods serving very low, low, and moderate income households. The City shall continue to support the County's designation of the Westside neighborhood as a target community for receipt of Community Development Block Grant (CDBG) funds. The City shall provide the County with a list of infrastructure improvement needs warranting financial assistance from the CDBG program.

**Policy 3-1.3.10: Implement of Green Building Practices and Programs.** The City shall develop criteria that ensures that housing developed with public subsidies be cost effective to build, durable and practical to maintain. The green building practices criteria should ensure that housing developed with public subsidies results in high-quality, healthy living environments, lower utility costs, enhanced connections to nature, protection of the environment by the conservation of energy, water, materials and other resources, and the advancement of the health of local and regional ecosystems.

**OBJECTIVE 3-1.4: PROVIDE OPPORTUNITIES FOR GROUP HOMES, HOUSING FOR THE ELDERLY AND FOSTER CARE FACILITIES.** Pursuant to the requirements of §163.3177(6)(3), FS, the City shall promote housing opportunities to meet the special housing needs of the elderly, dependent children, the physically and mentally handicapped, and the developmentally disabled.



**Policy 3-1.4.1: Foster Care Facilities.** The City shall continue to comply with state Laws and administrative rules designed to ensure availability of sites for foster care and adult foster care facilities.

**Policy 3-1.4.2: Community Residential Homes.** The City shall allow community residential homes in residential zoning districts providing they meet criteria established below and in Chapter 419, Florida Statutes. In addition, such facilities shall be regulated to manage their location and intensity, including impacts on infrastructure, and to encourage development on sites accessible to public and private services generally required by their residents. The location of community residential facilities shall be dispersed throughout the regional housing market to serve special housing needs, disabilities, or handicaps. The facilities shall foster nondiscrimination and shall provide residential alternatives to institutionalization. Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall enforce the following performance standards:

1. Group homes of six (6) or fewer unrelated residents licensed as community residential homes by the Department of Children and Family Services (DCFS) shall be deemed a single family unit and shall be allowed in single-family or multifamily zoning districts. These homes shall not be located within a radius of one thousand feet (1,000') of another existing duly licensed group home of six (6) or fewer residents.
2. Group homes that have from seven (7) to fourteen (14) unrelated residents operating as a family, including support staff, and are duly licensed by DCFS as a community residential care facility shall be allowed in areas that accommodate multifamily residential uses unless the City finds that the group home siting as proposed:
  - a. Does not conform to other existing policies applicable to multifamily uses in the City.
  - b. Does not meet applicable licensing criteria established and determined by DCFS, including requirements that the home be located to assure the safe care and supervision of all clients in the home.
  - c. Would result in excessive concentration of community residential homes. A home that is located within a radius of one thousand two hundred feet (1,200') of another existing community residential home in a multifamily zone shall be an over concentration of such homes that substantially alters the nature and character of the area. A home that is located within a radius of five hundred feet (500') of an area of single-family zoning substantially alters the nature and character of the area.
3. All distance requirements cited in this subsection shall be measured from the nearest point of the existing home or area of single-family zoning to the nearest point of the proposed home.
4. All sites for group homes shall contain requisite infrastructure including potable water, adequate surface water management, approved system of wastewater disposal, and an adequate system for solid waste collection and disposal. The sites shall also be free of safety hazards and all structures shall comply with City ordinances and applicable State laws including licensing and program requirements of the State.

**Policy 3-1.4.3: Housing for the Elderly.** The City shall promote the development of housing alternatives specially designed for the elderly, including but not limited to adult living facilities and adult foster care homes. Sites for elderly housing shall be approved only if such sites have access to the following facilities and services:

1. Serviced by potable water and wastewater systems.
2. Located on a paved street.
3. Located on sites having adequate surface water management and solid waste collection and disposal.

**Policy 3-1.4.4: Nursing Homes.** The City shall establish adequate locations for nursing homes with appropriate zoning categories and where central sewer and wastewater systems are available.

**Policy 3-1.4.5: Adequate Sites for Special Housing Needs.** The future land use map and official zoning map shall provide adequate locations from group homes, nursing homes, foster care facilities, and other special housing needs licensed or certified by the State of Florida. Location criteria for such uses shall at minimum comply with state laws.

**OBJECTIVE 3-1.5: CONSERVE NEIGHBORHOOD QUALITY AND EXISTING HOUSING STOCK.** The useful life of existing housing stock shall be conserved through effective implementation of laws, ordinances, and programs directed toward preserving neighborhood quality, including conservation of natural and historic resources, maintenance of community facilities, and code enforcement activities. This objective shall be achieved through the implementation of the following policies.

**Policy 3-1.5.1: Conservation and Rehabilitation of Existing Housing.** The City shall develop a method to promote the conservation and rehabilitation of existing housing as a means to maintain or improve residential conditions and reduce the waste of valuable housing resources, particularly those serving as affordable housing.

**Policy 3-1.5.2: Maintain Active Code Enforcement.** The City shall maintain an active code enforcement program to identify housing accommodations and nonresidential structures that fail to comply with the minimum specification governing building construction, electrical facilities, water and wastewater systems, construction, fire protection, flood prevention, and housing. Where structures fail to meet minimum standard specifications, the City shall duly notice the violation and stipulate conditions for bringing the structure into compliance.

**Policy 3-1.5.3: Discourage Factors Creating Blight.** The City shall avoid potential blighting influences within residential areas through land use planning. Where unavoidable, adverse impacts of land use transition shall be minimized through performance criteria requiring adequate screening, landscaping, and other design features which promote land use compatibility and appropriate land use transition.

**Policy 3-1.5.4: Supportive Facilities and Services for Quality Residential Neighborhoods.**

The City shall ensure that sufficient systems for delivery of public facilities and services supportive to a quality residential environment have been planned, designed and implemented where possible. Such facilities include potable water, wastewater, transportation, and drainage. A capital improvement program and budget predicated on continuing review and evaluation of evolving housing problems and related infrastructure issues shall be the principal tool for realizing this policy.

**Policy 3-1.5.5: Implementing Principles and Standards.** The City shall enforce best management principles and practices that include standards, techniques, and strategies to guide the conservation, rehabilitation, and demolition of housing units.

**Policy 3-1.5.6: Compatibility of New Residential Development.** Winter Park shall continue to ensure compatibility of proposed development with adjacent and surrounding residential uses. The City shall not permit any development that is inconsistent, in terms of residential unit type, lot sizes, housing size, tenure status (i.e., short-term rentals) and setbacks, with that allowed by the Winter Park Comprehensive Plan or the LDC.

**Policy 3-1.5.7: Compatibility of Development.** Where the Future Land Use Map and Official Zoning Map allow both residential and commercial development, the City shall allow residential uses to occur with compatible nonresidential uses.

**Policy 3-1.5.8: Monitor Housing Demolition.** The City shall annually conduct an inventory of residential construction activity resulting in the demolition of residential units. As part of the inventory process, the City shall identify demolition removing affordable housing.

**Policy 3-1.5.9: Residential Design and Development Standards.** Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall study the public interest in residential development and design standards addressing the following:

1. Subdivisions, redevelopment, and plot plans promoting design and development compatible with neighborhood and community road concepts set forth in the Transportation Element.
2. Building scale and general architectural standards to promote cohesive neighborhood character and compatible architectural vernacular.

**Policy 3-1.5.10: Protection of Established Neighborhoods.** The City shall formalize a process for neighborhood planning to address traffic, parking, infrastructure and utility needs, land use and density ranges consistent with neighborhood character, natural and historic features, and public facilities to serve the area.

**OBJECTIVE 3-1.6: PRESERVE RESIDENTIAL HISTORIC OR ARCHITECTURAL RESOURCES.** Neighborhood character and housing diversity shall be protected and enhanced by preserving residential structures determined to have historic or architectural significance to the City of Winter Park by the Florida Master Site File survey report entitled *Architectural Survey and National Register Evaluation*, which may be amended from time to time.

**Policy 3-1.6.1: Historical Housing Assessment and Survey.** The City shall include historic housing when updating its Florida Master Site File survey and National Register of Historic Places evaluation report as described in the Future Land Use Element.

**Policy 3-1.6.2: Monitor Historic Preservation Activities and Demolition.** On an annual basis, the City shall review and evaluate the historic preservation ordinance to measure its effectiveness for protecting historic sites identified in the Florida Master Site File report. A report documenting the status of historic buildings and sites shall include historic housing and shall be presented to the City Commission by April 1 of each year.

**Policy 3-1.6.3: Accessory Dwelling Units.** The City shall continue to support the ability for properties that have been individually designated to the Winter Park Register of Historic Places or properties in historic districts that have been designated to the Winter Park Register of Historic Places to preserve existing accessory dwelling units and to construct new accessory dwelling units.

**OBJECTIVE 3-1.7: RELOCATION ASSISTANCE AND HOUSING.** Winter Park shall apply uniform and equitable treatment of persons and businesses displaced by City programs, consistent with §421.55, FS. This objective shall be measured through the implementation of the following policies.

**Policy 3-1.7.1: Provide Alternative Housing Sites for Displaced Structures and Residents.** The City shall continue to enforce its displacement and relocation ordinance. The City shall assist any person who is required to move from any real property as a direct result of the City's acquisition of such real property for public purposes, by locating other sites and housing facilities available to them as replacement dwellings. When planning the location of land acquisition for public purposes, the City shall assess the degree of displacement that may occur.

Winter Park shall not be responsible for relocating City residents who are displaced as the result of county, state, or federal programs or actions.

**Policy 3-1.7.2: Relocation Caused by Condominium Conversions or Redevelopment.** The City shall require that the applicant or developer providing reasonable notice to tenants that must be relocated because of condominium conversions or redevelopment projects.

**OBJECTIVE 3-1.8: EVALUATION OF HOUSING ELEMENT EFFECTIVENESS.** The City shall use the following policies to continually evaluate the effectiveness of the Housing Element.

**Policy 3-1.8.1: Review the Impact of Change Indicators on Housing Policy.** Major shifts in the magnitude, distribution, and characteristics of population and housing shall serve as indicators of change in various aspects of housing supply and demand. The City shall annually monitor changes in condition of affordable housing units and potential historic sites through programs identified in other policies of this element. The policy implications of major changes in housing supply and demand shall be evaluated on a continuing basis. Housing policy shall be refined as needed in order to remain responsive to changing problems and issues.

**Policy 3-1.8.2: Schedule, Budget, and Implementing Programmed Activities.** The timely scheduling, programming, budgeting, and implementing of housing programs identified in this Element shall be evidence of the City's effectiveness in carrying out a systematic program for implementing adopted housing goals, objectives, and policies.

**Policy 3-1.8.3: Coordinate with Public and Private Sectors.** While continually implementing and evaluating the Housing Element, the City shall maintain a process of intergovernmental coordination as well as coordination with private sector groups interested in housing policy and programs. The effectiveness of this approach shall be evaluated by the success of coordination mechanisms in resolving housing problems and issues.

**Policy 3-1.8.4: Achieve Effective Resolution of Housing Goals, Objectives, and Policies.** The effectiveness of the Housing Element shall be measured by the City's success in achieving housing goals, objectives, and policies. The Housing Element incorporates a systematic planning process for identifying housing problems, issues and corrective actions.

**OBJECTIVE 3-1.9: COORDINATE HOUSING TYPE AND LOCATION WITH TRANSPORTATION PROGRAMS AND PLANS.** Land use and transportation planning shall be coordinated to assure that affordable housing, higher density housing, and housing for special groups are accessible to future public transportation programs or transit systems.

**Policy 3-1.9.1: Develop a Transportation Corridor Residential Plan which is linked to the Transportation Element.** The City shall develop a Transportation Corridor Residential Plan which seeks to expand residential uses along the major transportation corridors in the city and make them accessible to the region's public transportation linkages. Affordable housing, housing for special groups, and higher density residential development shall be encouraged to locate along or within a quarter mile of roadways served or likely to be served by bus transit systems. The standards and criteria in the Future Land Use Element shall be enforced to assure compatibility between residential and non-residential land uses.

**Policy 3-1.9.2: Transportation Programs.** The City shall make available information and brochures regarding any transportation assistance programs available to the elderly, disabled, or transportation-disadvantaged.

**Policy 3-1.9.3: Integration of Residential Design with Transportation Plans.** Residential development and design shall be compatible in scale, type and density to adjacent roadway functional classifications.

The following chart relates to Chapter 3 – Housing, and outlines all of the Goals, Objectives, and Policies of this Chapter. Space is provided to the right to add any comments/recommendations. Staff comments/changes to this element of the Comprehensive Plan are shown as black underlined text. This element was reviewed by the \_\_\_\_\_ Board (their comments/changes are shown in \_\_\_\_\_text).

No.	Existing Housing Element	Comments
1	<p><b>3-1: HOUSING GOALS, OBJECTIVES, AND IMPLEMENTING POLICIES.</b> This section stipulates goals, objectives, and implementing policies for the Housing Element pursuant to §163.3177(6)(f), FS, and §9J-5.010(3)(a-c), FAC. The purpose of this element is to provide guidance for appropriate plans and policies needed to meet identified or projected needs in the supply of housing. These plans and policies address governmental activities as well as provide direction and guidance to the efforts of the private sector.</p> <p>This Chapter (element) is based upon the data and analysis requirements pursuant to subsection 9J-5.005(1)(2), FAC and subsection 9J-5.010(1)(2), FAC.</p>	
2	<p><b>GOAL 3-1: QUALITY RESIDENTIAL ENVIRONMENT. ALLOCATE LAND AREA TO ACCOMMODATE A SUPPLY OF HOUSING RESPONSIVE TO THE DIVERSE HOUSING NEEDS OF THE EXISTING AND FUTURE POPULATION AND ASSIST THE PRIVATE SECTOR TO RESPONSIVELY MEET DEMAND FOR AFFORDABLE QUALITY HOUSING IN NEIGHBORHOODS PROTECTED FROM INCOMPATIBLE USES AND SERVED BY ADEQUATE PUBLIC FACILITIES.</b></p>	
3	<p><b>OBJECTIVE 3-1.1: PROVIDE ADEQUATE SITES FOR RESIDENTIAL USES.</b> Winter Park shall develop programs and strategies to achieve adequate, affordable and safe housing for current and future populations and shall maintain a sufficient ratio of affordable housing. To achieve this objective the following policies shall be implemented.</p>	
4	<p><b>Policy 3-1.1.1: Zoning Map and Regulations to Support Housing Diversity.</b> The City’s Future Land Use Map shall allocate land resources that shall accommodate a range of housing densities and structure types.</p>	
5	<p><b>Policy 3-1.1.2: Sufficient Land and Space for Housing.</b> The Future Land Use Map shall provide sufficient land area for residential uses necessary to accommodate current and future population. Sufficient acreage and space for housing shall be protected or promoted through the following actions:</p> <p>1. <b>Protection of Residential Areas.</b> The City shall not accept any amendment to the Future Land Use Map that proposes to change a residential designation to a non-residential category except when such amendment addresses at least one of the following:</p> <p>a. The proposed land use amendment is consistent with a redevelopment plan approved by the City.</p> <p>b. The proposed amendment is necessary to accommodate facilities for public schools, public safety or city services.</p> <p>c. The proposed land use designation allows development that includes mandatory residential uses, and development designs must conform to site design standards mandated in the Future Land Use Element.</p> <p>d. As part of the amendment application, the property owner/applicant enters into a housing agreement with the City to replace any demolished residential units at locations acceptable to the City; or in lieu thereof, the applicant contributes an equivalent fee to the City for the construction of affordable housing similar to the housing type that was removed.</p> <p>e. Affordable housing construction or fees may qualify for credit against all or a portion of the City’s affordable housing linkage fee.</p> <p>f. The amendment is necessary to accommodate a nursing home, adult congregate care facility, or other housing for the elderly.</p> <p>g. The land use amendment occurs as an administrative amendment initiated by the City.</p> <p>2. <b>Residential Uses in Complementary Development.</b> Housing shall be allowed to occur with complementary commercial and office development when placed within appropriate Future Land Use Map designations. The Future Land Use Map shall provide one or more zoning districts that promote this type of development. The Future Land Use Element provides standards and criteria for this type of development shall be incorporated into the LDC to assure compatibility between residential and non-residential land uses.</p>	
6	<p><b>Policy 3-1.1.3: Technical Assistance to Private Sector.</b> The City shall provide technical assistance, information, and referral services to the housing industry in order to maintain housing production sufficient to meet the projected housing market demand, particularly for affordable housing construction activities.</p>	
7	<p><b>Policy 3-1.1.4: Developing Public/Private Partnerships.</b> Winter Park shall assist in developing local government partnerships with the private sector to improve and expand the efficiency of the affordable housing delivery system. Similarly, the City shall also coordinate the installation of community facilities supportive to housing resources.</p>	
8	<p><b>Policy 3-1.1.5: Housing Demands Generated by College Students.</b> The City shall coordinate with Rollins College regarding campus development plans and the availability of on-campus housing. The purpose of such coordination is to evaluate impacts college enrollment places on housing needs within the City.</p>	
9	<p><b>OBJECTIVE 3-1.2: SUPPORT AND PROTECT AFFORDABLE HOUSING.</b> The City shall establish programs and activities intended to discourage loss of existing affordable housing and to initiate construction of new affordable housing. The City shall direct its resources to maintain and preserve the housing stock within the affordability range for households with income levels at or below the low/moderate income level as indexed by the Orange County Housing and Community Development Division. The following policies shall be used to measure the protection and provision of affordable housing.</p>	

No.	Existing Housing Element	Comments
10	<p><b>Policy 3-1.2.1: Winter Park Affordable Housing Program.</b> The City shall continue to support the provision of affordable housing for moderate, low, and very low income household groups through an affordable housing program administered by the City.</p> <p>The goal of the Winter Park Housing Program is to assure that new housing unit construction in the City accommodates affordable housing for very low, low, and moderate income households. The Winter Park Affordable Housing Program includes, but is not limited, to the following activities intended to improve and protect the City's supply of affordable housing as well as to link qualified households with affordable housing assistance:</p> <ol style="list-style-type: none"><li><b>1. Support the Hannibal Square Community Land Trust.</b> The City shall support the Hannibal Square Community Land Trust (HSCLT) to further the goal of providing long term multi-generational affordable housing in the City of Winter Park. The HSCLT shall work in partnership with the City, County, State, and Federal agencies and the private sector to meet the housing needs of low and moderate income families.</li><li><b>2. Affordable Housing Partnerships.</b> The City shall establish and support partnerships with non-profit affordable housing entities, charitable foundations and other groups as needed to accomplish the affordable housing implementation goals of the City.</li><li><b>3. Establish a Land Bank Program.</b> The City shall establish a land bank program for use by the City or the HSCLT to implement the affordable housing goals of the City. Land would be acquired and affordable housing constructed through linkage fees, grants funds, and county housing assistance grants or other funding sources which would then be conveyed to the HSCLT. The City Commission shall consider the use of condemnation, as necessary, in order to achieve the goals of the City.</li><li><b>4. Density Bonus Program/Land Use Changes.</b> In cases where the City agrees to change future land use designations or zoning designations, or when planned development variances which increase the residential density of the land involved are requested, the City shall require as part of any approvals, the mandatory set aside of affordable housing units within the project or payment of fees-in-lieu of a set aside, based upon the terms and conditions of the implementing ordinance.</li><li><b>5. Affordable Housing Linkage Fee.</b> The City shall continue to administer and impose an affordable housing linkage fee on new development as a revenue source to fund construction of affordable housing for Winter Park residents. At least once every year, the City shall evaluate the linkage fee program to determine if affordable housing needs and construction costs warrant adjustment of linkage fee rates.</li><li><b>6. Affordable Housing Construction.</b> The City shall continue to directly support the construction of affordable housing units through revenue generated by the affordable housing linkage fee revenue, county, state, federal programs and the private sector.</li><li><b>7. Affordable Housing Rehabilitation Program.</b> The City shall continue to support the preservation of the existing affordable housing stock through its housing rehabilitation program in concert with Orange County.</li><li><b>8. Winter Park Housing Authority.</b> The City shall continue the Winter Park Housing Authority public housing program for very low and low income households.</li><li><b>9. Promote Private Sector Investment in Affordable Housing.</b> The City shall encourage private sector housing providers and nonprofit organizations to construct affordable housing in concert with the HSCLT.</li><li><b>10. Technical Assistance, Information, and Referral Services.</b> The City shall continue efforts to serve as a source of information regarding City and County housing assistance programs through brochures, pamphlets, and to provide staff assistance available through the City's Department of Planning and Community Development and the Winter Park Housing Authority.</li><li><b>11. Identify City Owned Sites Available for Affordable Housing Development.</b> The City shall establish an internal review process for <u>City owned sites suitable for development of workforce housing at various income levels.</u></li></ol>	New link to identify city owned sites for affordable housing.
11	<p><b>Policy 3-1.2.2: Selecting Sites for Affordable Housing.</b> The City shall continue to promote access to a broad range of housing opportunities with a full complement of public services through cooperation and coordination with the private sector, Orange County, and the East Central Florida Regional Planning Council. Sites for affordable housing developments for very low, low, and moderate income households shall be approved only if such sites have access to the following facilities and services:</p> <ol style="list-style-type: none"><li>1. Service by central potable water and wastewater systems; or, if such systems are not available, the property owner executes a recordable agreement to connect to such facility according to the schedule and payment arrangements acceptable to the City.</li><li>2. Accessible to employment centers and shopping centers, which accommodate stores offering household goods and services needed on a frequent and recurring basis.</li><li>3. Located on a paved street accessible to a major street (i.e., included in the City's major thoroughfare plan).</li><li>4. Accessible to public parks, recreation areas, and/or open space systems.</li><li>5. Located on sites having adequate surface water management and solid waste collection and disposal.</li><li>6. Priority shall be given to location affordable housing developments within one-half mile of a bus transit route.</li></ol>	

No.	Existing Housing Element	Comments
12	<b>Policy 3-1.2.3: Barriers to Affordable Housing within Land Development Regulations.</b> The City shall ensure that its regulatory techniques and review procedures do not create cumbersome barriers to affordable housing. As part of the evaluation, the City shall evaluate the Future Land Use Map and the Official Zoning Map to assess whether sufficient land and space is available to support housing types for low to moderate income households. The City's Future Land Use Map and Zoning Map shall include provisions that allow locations for diverse housing types such as, but not limited to, Planned Unit Residential Developments, cluster housing townhouses, apartment units, and apartments in upper floors above retail and office uses.	
13	<b>Policy 3-1.2.4: Maintain a Streamlined Development Review Process.</b> Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall establish a streamlined development review and permitting process for affordable housing developments and redevelopment.	
14	<b>Policy 3-1.2.5: Condominium Conversion Procedures.</b> The City shall develop procedures for the conversion of rental apartments to condominiums. The adopted procedures shall at minimum address application process, notification of current renters, relocation assistance for very low to low income households, land and unit subdivision, condominium plan submittal requirements, property owner association, maintenance of common areas, minimum development and design standards for converted buildings, housing code inspection requirements, and compliance with building codes.	
15	<b>Policy 3-1.2.6: Maximize Use of Orange County Housing Programs.</b> The City shall maximize use of housing programs administered by the Orange County Division of Housing and Community Development by annually coordinating with the County to identify assistance programs and funds available to Winter Park residents. The City shall continue efforts to jointly work with the Orange County Division of Housing and Community Development regarding housing assistance programs for very low, low, and moderate income households.	
16	<b>Policy 3-1.2.7: Coordination with State Planning Agencies.</b> The City shall coordinate with the Florida Department of Community Affairs, Department of Health, and Department of Children and Family Services regarding grant programs available to Winter Park for affordable housing, housing rehabilitation, and group home facilities.	
17	<b>Policy 3-1.2.8: Coordination with Regional Agencies.</b> Winter Park shall continue participation on affordable housing committees sponsored by the East Central Florida Regional Planning Council.	
18	<b>Policy 3-1.2.9: Public Involvement in Housing Production.</b> Winter Park shall support the involvement of county, regional, state, and federal agencies in housing production, where such housing is consistent with the City's Comprehensive Plan and implementing regulations. The City shall also promote nondiscrimination in access to housing within the City by promoting fair housing laws and practices.	
19	<b>Policy 3-1.2.10: Housing Assistance Grant Programs.</b> The City shall continue to aggressively pursue grant funds from federal, state, and county agencies for affordable housing assistance, housing construction, and supporting neighborhood infrastructure improvements.	
20	<b>Policy 3-1.2.11: Housing Preservation through Delinquent Property.</b> The City shall coordinate with the Orange County Tax Collector to annually obtain a list of tax delinquent residential properties with the City, and to jointly evaluate potential programs where delinquent residential property within target neighborhoods or affordable housing overlay districts can be acquired or protected through the City's affordable housing program.	
21	<b>OBJECTIVE 3-1.3: ELIMINATE SUBSTANDARD HOUSING CONDITIONS.</b> Winter Park shall implement activities and programs that eliminate and prevent substandard housing conditions as measured by the following policies:	
22	<b>Policy 3-1.3.1: Implement Progress to Eliminate Substandard Housing.</b> The City shall continue to ensure that new housing construction, as well as remodeling or rehabilitation of existing residences, conforms to the Florida Building Code. The City shall protect and preserve the structural integrity and aesthetics of Winter Park's housing stock. At each update of the Florida Building Code, the City shall evaluate its administrative and technical manpower and the overall condition of the City's housing resources and commit necessary resources to reconciling related issues identified.	
23	<b>Policy 3-1.3.2: Maintain Housing Condition Records.</b> The City shall conduct an annual survey of housing conditions and housing code violations for the purpose of generating remedial actions to improve housing conditions and reduce substandard or deteriorated housing.  The City shall attempt to contact owners of substandard housing units to communicate necessary corrective actions and to inform property owners of available federal, state, and local housing assistance programs for housing rehabilitation.	
24	<b>Policy 3-1.3.3: Enforcement Program Capabilities.</b> The City shall annually monitor the City's capability to responsively remedy code enforcement violations.	
25	<b>Policy 3-1.3.4: Housing Demolition and Rehabilitation.</b> The City shall require rehabilitation of deteriorated or unsafe housing identified as a threat to the safety of occupants or the welfare of the community. If the extent of deterioration prevents rehabilitation, or if the property owner is unwilling to improve an unsafe structure, the City shall require the house to be demolished. Demolition or rehabilitation shall follow practices consistent with the Florida Building Code.	
26	<b>Policy 3-1.3.5: Safe Housing Environments.</b> The City shall continue to require all new residential development to install streetlights.	



No.	Existing Housing Element	Comments
27	<b>Policy 3-1.3.6: Aesthetic Housing Environments.</b> Landscaping and open space shall be designed, installed and maintained within residential development.	
28	<b>Policy 3-1.3.7: Infrastructure Improvements for Targeted Neighborhoods.</b> The City shall continue coordination with the Orange County Division of Housing and Community Development regarding the use of Community Development Block Grant funds for infrastructure improvements within the Westside neighborhood.	
29	<b>Policy 3-1.3.8: Sewer Extensions to Lower Income Neighborhoods.</b> The City shall maintain existing sewer allocation policies that prioritize sewer system capacity allocations for non-profit and other affordable housing projects. The City shall evaluate the merits and feasibility of a city grant program or similar assistance program to assist with costs to connect homes owned and occupied by very low and low income households to sewer lines within adjacent streets.	
30	<b>Policy 3-1.3.9: Coordination with Orange County Housing Improvement Programs.</b> The City shall continue coordination efforts with Orange County to direct housing, utility infrastructure, and weatherization improvement funds to housing and neighborhoods serving very low, low, and moderate income households. The City shall continue to support the County's designation of the Westside neighborhood as a target community for receipt of Community Development Block Grant (CDBG) funds. The City shall provide the County with a list of infrastructure improvement needs warranting financial assistance from the CDBG program.	
31	<b>Policy 3-1.3.10: Implement of Green Building Practices and Programs.</b> The City shall develop criteria that ensures that housing developed with public subsidies be cost effective to build, durable and practical to maintain. The green building practices criteria should ensure that housing developed with public subsidies results in high-quality, healthy living environments, lower utility costs, enhanced connections to nature, protection of the environment by the conservation of energy, water, materials and other resources, and the advancement of the health of local and regional ecosystems.	
32	<b>OBJECTIVE 3-1.4: PROVIDE OPPORTUNITIES FOR GROUP HOMES, HOUSING FOR THE ELDERLY AND FOSTER CARE FACILITIES.</b> Pursuant to the requirements of §163.3177(6)(3), FS, the City shall promote housing opportunities to meet the special housing needs of the elderly, dependent children, the physically and mentally handicapped, and the developmentally disabled.	
33	<b>Policy 3-1.4.1: Foster Care Facilities.</b> The City shall continue to comply with state Laws and administrative rules designed to ensure availability of sites for foster care and adult foster care facilities.	
34	<p><b>Policy 3-1.4.2: Community Residential Homes.</b> The City shall allow community residential homes in residential zoning districts providing they meet criteria established below and in Chapter 419, Florida Statutes. In addition, such facilities shall be regulated to manage their location and intensity, including impacts on infrastructure, and to encourage development on sites accessible to public and private services generally required by their residents. The location of community residential facilities shall be dispersed throughout the regional housing market to serve special housing needs, disabilities, or handicaps. The facilities shall foster nondiscrimination and shall provide residential alternatives to institutionalization. Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall enforce the following performance standards:</p> <ol style="list-style-type: none"><li>1. Group homes of six (6) or fewer unrelated residents licensed as community residential homes by the Department of Children and Family Services (DCFS) shall be deemed a single family unit and shall be allowed in single-family or multifamily zoning districts. These homes shall not be located within a radius of one thousand feet (1,000') of another existing duly licensed group home of six (6) or fewer residents.</li><li>2. Group homes that have from seven (7) to fourteen (14) unrelated residents operating as a family, including support staff, and are duly licensed by DCFS as a community residential care facility shall be allowed in areas that accommodate multifamily residential uses unless the City finds that the group home siting as proposed:<ol style="list-style-type: none"><li>a. Does not conform to other existing policies applicable to multifamily uses in the City.</li><li>b. Does not meet applicable licensing criteria established and determined by DCFS, including requirements that the home be located to assure the safe care and supervision of all clients in the home.</li><li>c. Would result in excessive concentration of community residential homes. A home that is located within a radius of one thousand two hundred feet (1,200') of another existing community residential home in a multifamily zone shall be an over concentration of such homes that substantially alters the nature and character of the area. A home that is located within a radius of five hundred feet (500') of an area of single-family zoning substantially alters the nature and character of the area.</li></ol></li><li>3. All distance requirements cited in this subsection shall be measured from the nearest point of the existing home or area of single-family zoning to the nearest point of the proposed home.</li><li>4. All sites for group homes shall contain requisite infrastructure including potable water, adequate surface water management, approved system of wastewater disposal, and an adequate system for solid waste collection and disposal. The sites shall also be free of safety hazards and all structures shall comply with City ordinances and applicable State laws including licensing and program requirements of the State.</li></ol>	

No.	Existing Housing Element	Comments
35	<p><b>Policy 3-1.4.3: Housing for the Elderly.</b> The City shall promote the development of housing alternatives specially designed for the elderly, including but not limited to adult living facilities and adult foster care homes. Sites for elderly housing shall be approved only if such sites have access to the following facilities and services:</p> <ol style="list-style-type: none"><li>1. Serviced by potable water and wastewater systems.</li><li>2. Located on a paved street.</li><li>3. Located on sites having adequate surface water management and solid waste collection and disposal.</li></ol>	
36	<p><b>Policy 3-1.4.4: Nursing Homes.</b> The City shall establish adequate locations for nursing homes with appropriate zoning categories and where central sewer and wastewater systems are available.</p>	
37	<p><b>Policy 3-1.4.5: Adequate Sites for Special Housing Needs.</b> The future land use map and official zoning map shall provide adequate locations from group homes, nursing homes, foster care facilities, and other special housing needs licensed or certified by the State of Florida. Location criteria for such uses shall at minimum comply with state laws.</p>	
38	<p><b>OBJECTIVE 3-1.5: CONSERVE NEIGHBORHOOD QUALITY AND EXISTING HOUSING STOCK.</b> The useful life of existing housing stock shall be conserved through effective implementation of laws, ordinances, and programs directed toward preserving neighborhood quality, including conservation of natural and historic resources, maintenance of community facilities, and code enforcement activities. This objective shall be achieved through the implementation of the following policies.</p>	
39	<p><b>Policy 3-1.5.1: Conservation and Rehabilitation of Existing Housing.</b> The City shall develop a method to promote the conservation and rehabilitation of existing housing as a means to maintain or improve residential conditions and reduce the waste of valuable housing resources, particularly those serving as affordable housing.</p>	
40	<p><b>Policy 3-1.5.2: Maintain Active Code Enforcement.</b> The City shall maintain an active code enforcement program to identify housing accommodations and nonresidential structures that fail to comply with the minimum specification governing building construction, electrical facilities, water and wastewater systems, construction, fire protection, flood prevention, and housing. Where structures fail to meet minimum standard specifications, the City shall duly notice the violation and stipulate conditions for bringing the structure into compliance.</p>	
41	<p><b>Policy 3-1.5.3: Discourage Factors Creating Blight.</b> The City shall avoid potential blighting influences within residential areas through land use planning. Where unavoidable, adverse impacts of land use transition shall be minimized through performance criteria requiring adequate screening, landscaping, and other design features which promote land use compatibility and appropriate land use transition.</p>	
42	<p><b>Policy 3-1.5.4: Supportive Facilities and Services for Quality Residential Neighborhoods.</b> The City shall ensure that sufficient systems for delivery of public facilities and services supportive to a quality residential environment have been planned, designed and implemented where possible. Such facilities include potable water, wastewater, transportation, and drainage. A capital improvement program and budget predicated on continuing review and evaluation of evolving housing problems and related infrastructure issues shall be the principal tool for realizing this policy.</p>	
43	<p><b>Policy 3-1.5.5: Implementing Principles and Standards.</b> The City shall enforce best management principles and practices that include standards, techniques, and strategies to guide the conservation, rehabilitation, and demolition of housing units.</p>	
44	<p><b>Policy 3-1.5.6: Compatibility of New Residential Development.</b> Winter Park shall continue to ensure compatibility of proposed development with adjacent and surrounding residential uses. The City shall not permit any development that is inconsistent, in terms of residential unit type, lot sizes, housing size, tenure status (i.e., short-term rentals) and setbacks, with that allowed by the Winter Park Comprehensive Plan or the LDC.</p>	
45	<p><b>Policy 3-1.5.7: Compatibility of Development.</b> Where the Future Land Use Map and Official Zoning Map allow both residential and commercial development, the City shall allow residential uses to occur with compatible nonresidential uses.</p>	
46	<p><b>Policy 3-1.5.8: Monitor Housing Demolition.</b> The City shall annually conduct an inventory of residential construction activity resulting in the demolition of residential units. As part of the inventory process, the City shall identify demolition removing affordable housing.</p>	
47	<p><b>Policy 3-1.5.9: Residential Design and Development Standards.</b> Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall study the public interest in residential development and design standards addressing the following:</p> <ol style="list-style-type: none"><li>1. Subdivisions, redevelopment, and plot plans promoting design and development compatible with neighborhood and community road concepts set forth in the Transportation Element.</li><li>2. Building scale and general architectural standards to promote cohesive neighborhood character and compatible architectural vernacular.</li></ol>	
48	<p><b>Policy 3-1.5.10: Protection of Established Neighborhoods.</b> The City shall formalize a process for neighborhood planning to address traffic, parking, infrastructure and utility needs, land use and density ranges consistent with neighborhood character, natural and historic features, and public facilities to serve the area.</p>	

No.	Existing Housing Element	Comments
49	<b>OBJECTIVE 3-1.6: PRESERVE RESIDENTIAL HISTORIC OR ARCHITECTURAL RESOURCES.</b> Neighborhood character and housing diversity shall be protected and enhanced by preserving residential structures determined to have historic or architectural significance to the City of Winter Park by the Florida Master Site File survey report entitled <i>Architectural Survey and National Register Evaluation</i> , which may be amended from time to time.	
50	<b>Policy 3-1.6.1: Historical Housing Assessment and Survey.</b> The City shall include historic housing when updating its Florida Master Site File survey and National Register of Historic Places evaluation report as described in the Future Land Use Element.	
51	<b>Policy 3-1.6.2: Monitor Historic Preservation Activities and Demolition.</b> On an annual basis, the City shall review and evaluate the historic preservation ordinance to measure its effectiveness for protecting historic sites identified in the Florida Master Site File report. A report documenting the status of historic buildings and sites shall include historic housing and shall be presented to the City Commission by April 1 of each year.	
52	<b>Policy 3-1.6.3: Accessory Dwelling Units.</b> The City shall continue to support the ability for properties that have been individually designated to the Winter Park Register of Historic Places or properties in historic districts that have been designated to the Winter Park Register of Historic Places to preserve existing accessory dwelling units and to construct new accessory dwelling units.	
53	<b>OBJECTIVE 3-1.7: RELOCATION ASSISTANCE AND HOUSING.</b> Winter Park shall apply uniform and equitable treatment of persons and businesses displaced by City programs, consistent with §421.55, FS. This objective shall be measured through the implementation of the following policies.	
54	<b>Policy 3-1.7.1: Provide Alternative Housing Sites for Displaced Structures and Residents.</b> The City shall continue to enforce its displacement and relocation ordinance. The City shall assist any person who is required to move from any real property as a direct result of the City's acquisition of such real property for public purposes, by locating other sites and housing facilities available to them as replacement dwellings. When planning the location of land acquisition for public purposes, the City shall assess the degree of displacement that may occur.  Winter Park shall not be responsible for relocating City residents who are displaced as the result of county, state, or federal programs or actions.	
55	<b>Policy 3-1.7.2: Relocation Caused by Condominium Conversions or Redevelopment.</b> The City shall require that the applicant or developer providing reasonable notice to tenants that must relocated because of condominium conversions or redevelopment projects.	
56	<b>OBJECTIVE 3-1.8: EVALUATION OF HOUSING ELEMENT EFFECTIVENESS.</b> The City shall use the following policies to continually evaluate the effectiveness of the Housing Element.	
57	<b>Policy 3-1.8.1: Review the Impact of Change Indicators on Housing Policy.</b> Major shifts in the magnitude, distribution, and characteristics of population and housing shall serve as indicators of change in various aspects of housing supply and demand. The City shall annually monitor changes in condition of affordable housing units and potential historic sites through programs identified in other policies of this element. The policy implications of major changes in housing supply and demand shall be evaluated on a continuing basis. Housing policy shall be refined as needed in order to remain responsive to changing problems and issues.	
58	<b>Policy 3-1.8.2: Schedule, Budget, and Implementing Programmed Activities.</b> The timely scheduling, programming, budgeting, and implementing of housing programs identified in this Element shall be evidence of the City's effectiveness in carrying out a systematic program for implementing adopted housing goals, objectives, and policies.	
59	<b>Policy 3-1.8.3: Coordinate with Public and Private Sectors.</b> While continually implementing and evaluating the Housing Element, the City shall maintain a process of intergovernmental coordination as well as coordination with private sector groups interested in housing policy and programs. The effectiveness of this approach shall be evaluated by the success of coordination mechanisms in resolving housing problems and issues.	
60	<b>Policy 3-1.8.4: Achieve Effective Resolution of Housing Goals, Objectives, and Policies.</b> The effectiveness of the Housing Element shall be measured by the City's success in achieving housing goals, objectives, and policies. The Housing Element incorporates a systematic planning process for identifying housing problems, issues and corrective actions.	
61	<b>OBJECTIVE 3-1.9: COORDINATE HOUSING TYPE AND LOCATION WITH TRANSPORTATION PROGRAMS AND PLANS.</b> Land use and transportation planning shall be coordinated to assure that affordable housing, higher density housing, and housing for special groups are accessible to future public transportation programs or transit systems.	
62	<b>Policy 3-1.9.1: Develop a Transportation Corridor Residential Plan which is linked to the Transportation Element.</b> The City shall develop a Transportation Corridor Residential Plan which seeks to expand residential uses along the major transportation corridors in the city and make them accessible to the region's public transportation linkages. Affordable housing, housing for special groups, and higher density residential development shall be encouraged to locate along or within a quarter mile of roadways served or likely to be served by bus transit systems. The standards and criteria in the Future Land Use Element shall be enforced to assure compatibility between residential and non-residential land uses.	

No.	Existing Housing Element	Comments
63	<b>Policy 3-1.9.2: Transportation Programs.</b> The City shall make available information and brochures regarding any transportation assistance programs available to the elderly, disabled, or transportation-disadvantaged.	
64	<b>Policy 3-1.9.3: Integration of Residential Design with Transportation Plans.</b> Residential development and design shall be compatible in scale, type and density to adjacent roadway functional classifications.	

# Miami Economic Associates, Inc.

September 8, 2016

Ms. Dori Stone AICP  
Director  
Planning & Community Development  
City of Winter Park  
Winter Park, FL 32789

Dear Ms. Stone:

Miami Economic Associates, Inc. (MEAI) has performed an analysis to determine the current inventory of housing within the City of Winter Park accessibly-priced/valued for very low, low, moderate and workforce income households. That analysis revealed that there are very significant numbers of such housing units potentially available within the City. However, there also may be barriers preventing those units from, in fact, being accessed by households in the income segments enumerated. This letter report, which is organized as shown below, provides the results of the analysis performed. It also recommends a programmatic solution that could potentially mitigate the barriers to accessibility.

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## Summary of Findings

The following are the principal findings of the analysis performed:

- 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 1 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 1 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 1**  
**Housing Income Categories**

<b>Income Category</b>	<b>Definition</b>	<b>Income Range</b>
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 2 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 2**  
**Accessible Rental Rate Ranges by Income Category**

<b>Income Category</b>	<b>Monthly Income</b>	<b>Rental Range</b>
Very Low Income	<= \$ 2,408	<= \$ 722
Low Income	\$ 2,409 - \$ 3,853	\$ 722 – \$ 1,156
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. 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 also presents the accessible home value ranges that MEAI calculated using current interest, tax and insurance rates applicable in Winter Park. The calculations we performed to establish these ranges are provided in the Appendix to this report, which begins on Page 11.

**Table 3**  
**Accessible Home Value Ranges by Income Categories**

<b>Income Category</b>	<b>Annual Income</b>	<b>Rule-of-Thumb Home Value Range</b>	<b>Calculated Home Value Range</b>
Very Low Income	<= \$28,900	<= \$ 72,250	<= \$ 137,531
Low Income	\$ 28,901 – \$ 46,240	\$ 72,251 – \$ 115,600	\$ 137,532 – \$ 214,195
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 was 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 4<sup>1</sup>. 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 4**  
**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
\$1,749 to 1,999	349	8.5	82.0
\$2,000 or more	746	18.0	100.0
<b>Total</b>	<b>4,130</b>	<b>100.0</b>	

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

- Table 5 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.<sup>2</sup> 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 the cases of approximately 250 transactions that occurred between January 1, 2016 and May 31, 2016.

<sup>1</sup> 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.

<sup>2</sup> 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 5 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 4.



**Table 5**  
**Distribution of Single-Family and Condominium Unit**  
**by MEAI's Estimate of Current Market Value**  
**City of Winter Park**  
**2016**

<b>Just Value</b>	<b>Single-Family</b>	<b>Condominiums</b>	<b>Total Units</b>	<b>Percent</b>	<b>Cumulative Percent</b>
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 – 499,999	820	81	901	8.5	66.4
\$500,000 or more	3,321	223	3,544	33.6	100.0
<b>Total</b>	<b>8,606</b>	<b>1,952</b>	<b>10,558</b>	<b>100.0</b>	

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

- Table 6 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 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 6**  
**Number of Accessibly-Valued Units**  
**2016**

<b>Income Category</b>	<b>Rule-of-Thumb Home Value Ranges Units</b>	<b>Calculated Home Value Range Units</b>
Very Low Income	14	314
Low Income	167	1,040
Moderate Income	460	1,843
Workforce Income	619	829
<b>Total</b>	<b>1,260</b>	<b>4,026</b>

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 the 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 insurance when calculating whether the unit being sought can be carried for 30 percent or less of the prospective borrower's income. As it will result, it will reduce the amount that the prospective 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.

- In order to assure that people in households of very, low, moderate and workforce income that work in Winter Park such as City employees can also live within it, the City may want to consider establishing a down payment assistance program. Such a program could take a variety of forms including forgivable down payment loans, mortgage guarantees and/or “soft” second mortgages.
- To the extent that a program is established to assist City employees to buy a home within Winter Park, consideration should also be given to establish a program to assist City employees to rent units within the City. Most commonly, such programs involve paying the deposits that landlords require when a lease is signed.
- Finally, it should be noted that the number of accessibly-priced/valued units can be increased through the establishment of a monthly housing stipend program similar to that which some municipalities as well as a number of educational institutions have initiated. Such a program could be established as an alternative to or as a supplement to programs that provide down payment assistance to homebuyers or that assist renters with the deposits required by landlords. The moneys received from a housing stipend program are generally considered taxable income.

### **Current Inventory of Affordably-Priced Units**

In order to estimate the current inventory of accessibly-priced units within the City of Winter Park, MEAI consulted a variety of sources that will be identified in the materials that follow. However, the primary sources used were as follows:

- Rental: U.S. Census, American Community Survey 2010 - 2014
- Owner-occupied: Orange County Property Appraiser tax roll for Winter Park, July 2015

### **Rental Housing**

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 paid on 4,130 units. The remainder were either occupied but not cash rent was paid or vacant. 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.

Table 7 provides the current distribution of the 4,130 renter-occupied units in City of Winter Park by gross rent based on data compiled in the American Community Survey for 2010 – 2014 taking into consideration that rental rates have likely increased. For this purpose, it was assumed that rental rates published in the Survey reflected their level in 2012, which was the



mid-point in five-year survey period. It was further assumed that rental rates have increased in Winter Park at a rate of 5 percent per year during the four years since 2012. It should be noted that the assumed rate of increase substantially exceeds the general rate of inflation experienced over the past four years. Finally, the analysis assumes that the rental units that existed during the Survey period still exist and continue to be in rental tenure. In this regard it is noted that there has essentially been limited condominium conversion activity in recent years; however, we are aware that a number of units within the City of Winter Park have been demolished to clear sites for new construction and some of the renter-occupied units that were included in the Survey may be among them,

**Table 7**  
**Distribution of Rental Units by Gross Rent**  
**City of Winter Park**  
**2016**

<b>Gross Rent</b>	<b>Number</b>	<b>Percent</b>	<b>Cumulative Percent</b>
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
\$1,749 to 1,999	349	8.5	82.0
\$2,000 or more	746	18.0	100.0
<b>Total</b>	<b>4,130</b>	<b>100.0</b>	

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

Table 8, which reprises Table 2, shows the range of rents that very, low, moderate and workforce income households can afford to pay for their units while keeping their shelter cost at or below 30 percent of their income.

**Table 8**  
**Rental Threshold Amounts**

<b>Income Category</b>	<b>Monthly Income</b>	<b>Rental Range</b>
Very Low Income	<= \$ 2,408	<= \$ 722
Low Income	\$ 2,409 - \$ 3,853	\$ 722 – \$ 1,156
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.

Based on the information presented in Tables 7 and 8, MEAI estimates that approximately 82 percent of the rental units in the City of Winter Park are currently accessibly-priced for workforce income households, including approximately 11.0 percent that are accessibly-priced for very low income households, approximately 40 percent for low income households and nearly 73 percent for moderate income households.



A review of the listings on realtor.com on July 26, 2016, for available vacant rental units within the City of Winter Park showed that there were 85 units listed that were accessibly-priced for workforce income households including 5 that were accessibly-priced for very low income households, 55 for low income households and 77 for moderate income households. It should be noted that realtor.com may not be aware of all available units at any given time.

#### Single-Family and Condominium Units

In the materials which follow, the term 'Single-family Units' includes both single-family detached and single-family attached units, inclusive of townhouse units. MEAI's primary source for estimating the current inventory of accessibly-priced single-family and condominium units in Winter Park was the tax roll compiled for the City by the Orange County Property Appraiser in July, 2015. In that regard, it should be noted that the tax roll does not take into account the tenure of the occupant of a unit. Accordingly, some of the units on the tax roll may be renter-occupied and also included in the inventory of rental housing discussed above.

The constitutional standard for assessing property in Florida is 100 percent of market value. Notwithstanding that, the term "market value" does not appear on the tax roll that MEAI reviewed. Rather, three other values are shown, which are as follows:

- Just Value
- Save our Home Value
- Taxable Value

With respect to the value information shown on the tax roll, neither the Save Our Home Value nor the Taxable Value are relevant because: 1) the former artificially caps the appreciation rate of homestead property at 3 percent while the property remains in the hands of a specific owner; and 2) the latter is based on the Save Our Home Value and then takes into consideration various exemptions such as those for Homestead and Disability. Accordingly, the starting point for MEAI's analysis was Just Value.

Table 9 shows the distribution of the 10,558 single-family and condominium units in the City of Winter Park by Just Value based on the City's 2015 roll.

**Table 9**  
**Distribution of Single-Family/Condominium Units by Just Value**  
**City of Winter Park**  
**2015 Tax Roll**

<b>Just Value</b>	<b>Single-Family</b>	<b>Condominiums</b>	<b>Total Units</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Less than \$100,000	274	1,090	1,364	12.9	12.9
\$100,000 – 199,999	1,924	297	2,221	21.0	33.9
\$200,000 – 299,000	2,070	276	2,346	22.2	56.1
\$300,000 – 399,000	1,086	96	1,182	11.2	67.3
\$400,000 – 499,999	639	21	660	6.3	73.6
\$500,000 or more	2,613	172	2,785	26.4	100.0
<b>Total</b>	<b>8,606</b>	<b>1,952</b>	<b>10,558</b>	<b>100.0</b>	



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

In order to determine the extent to which Just Values on the 2015 tax rolls actually mirror current market values, MEAI reviewed data on the approximately 250 transactions involving single-family and condominium units in Winter Park during the period from January 1, 2016 to May 31, 2016 to compare the actual sales prices recorded to Just Values shown on the 2015 tax rolls for each property. That analysis showed that market value for single-family homes exceeded Just Value on average by approximately 127 percent and exceeded the Just Value of condominium units on average by approximately 140 percent. Table 10 provides the distribution of the single-family and condominium units on Winter Park's 2015 tax roll after Just Value was adjusted to reflect the discrepancy noted between that value estimate and the current market.

**Table 10**  
**Distribution of Single-Family/Condominium Unit**  
**by MEAI's Estimate of Current Market Value**  
**City of Winter Park**  
**2016**

<b>Just Value</b>	<b>Single-Family</b>	<b>Condominiums</b>	<b>Total Units</b>	<b>Percent</b>	<b>Cumulative Percent</b>
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 – 499,999	820	81	901	8.5	66.4
\$500,000 or more	3,321	223	3,544	33.6	100.0
<b>Total</b>	<b>8,606</b>	<b>1,952</b>	<b>10,558</b>	<b>100.0</b>	

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

- Residential realtors and mortgage underwriters have traditionally used a rule-of-thumb that estimated a prospective homeowner could afford to buy a home valued up to 2.5 times their annual income. 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. Appendix 1 presents the analysis we performed to arrive at this conclusion. As evidenced in the Appendix, our analysis assumed that the down payment would equate to 20 percent of unit value, which would negate the need for mortgage insurance. Table 11 compares the ranges of home values that would be considered appropriate for very low, low, moderate and workforce income households using the rule-of-thumb discussed above with those calculated in Appendix 1.



**Table 11**  
**Accessible Home Value Ranges by Income Categories**

<b>Income Category</b>	<b>Annual Income</b>	<b>Rule-of-Thumb Home Value Range</b>	<b>Calculated Home Value Range</b>
Very Low Income	<= \$28,900	<= \$ 72,250	<= \$ 137,531
Low Income	\$ 28,901 – \$ 46,240	\$ 72,251 – \$ 115,600	\$ 137,532 – \$ 214,195
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.

Table 12 estimates the number of units that are currently accessibly-valued for very low, low, moderate income households utilizing the alternative home value ranges presented in the preceding table and the data regarding current home values that served as the basis for Table 10. In summary, it concludes that 4,026 existing single-family and condominium units in Winter Park are accessibly-valued for a household at the top end of the workforce housing range including 314 that are accessibly-valued for very income households, 1,354 for low income households and nearly 3,200 for moderate income households.

**Table 12**  
**Number of Accessibly-Valued Units**  
**2016**

<b>Income Category</b>	<b>Rule-of-Thumb Home Value Ranges Units</b>	<b>Calculated Home Value Range Units</b>
Very Low Income	14	314
Low Income	167	1,040
Moderate Income	460	1,843
Workforce Income	619	829
<b>Total</b>	<b>1,260</b>	<b>4,026</b>

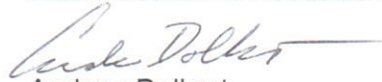
Source: Orange County Property Appraiser, Winter Park Tax Roll, 2015; Miami Economic Associates, Inc.

A review of the listings on realtor.com as of July 26, 2016, for single-family homes and condominiums for sale within Winter Park showed that there were 276 units being offered at prices affordable to households at the top end of the workforce housing range. Included in this figure, there were 42 units accessibly-priced for a household at the top of the very low income range, 107 for households at the top of the low income range and 231 for households at the top of the moderate income range.

## Closing

MEAI is available to respond to any questions you may have about the content of this letter.

Sincerely,  
 Miami Economic Associates, Inc.

  
 Andrew Dolkart  
 President

**Appendix**  
**Calculation of Supportable Home Price Threshold Amount**  
**City of Winter Park**

The amount that a household can afford to pay for a home is dependent on the amount of money it has to pay debt service on the mortgage it requires to acquire the home. This amount is equal to 30 percent of household income less the cost to insure the home and the real estate taxes levied against. However, insurance cost and real estate taxes are a function of home value. Given the interrelationship between these various numbers, it is possible to set up an algebraic equation that solves for home value.

$$\text{AHC} = 80X \cdot \text{DSC} + \text{REtaxes} + \text{PropIns}$$

In this equation:

**X** = Home Value

**AHC** = Affordable housing cost equates to 30% of household income

Note: For the purpose of this analysis, AHC at the upper end of each income range is as follows:

	<u>Monthly</u>	<u>Annual</u>
Very Low Income	\$722	\$8,670
Low Income	\$1,156	\$13,872
Moderate Income	\$1,734	\$20,808
Workforce Income	\$2,095	\$25,140

**.80X\*DSC** = Principal and interest payments

Note: Assumes a mortgage amount equal to 80 percent of the home value (.80X). Further assumes a 30-year mortgage at an interest rate of 3.57 percent based on rate quoted on *realtor.com* on July 22, 2016. At that interest rate, the debt service constant (DSC) to account for both principal and interest payments would be 0.0453 percent.

**REtaxes** Real Estate Taxes

Note: The total millage rate in the City of Plantation, inclusive of the levies of all taxing authorities, is 17.3640/\$1,000 of taxable value. Of this amount, 8.218/\$1,000 of taxable value is levied by the Orange County Public School District. The taxable value for the



purpose of this analysis assumes that the home has an assessed value equal to the purchase price and qualifies for the \$50,000 Homestead Exemption with respect to all taxing jurisdictions with the exception of the School District and for a \$25,000 Homestead Exemption with respect to the School District (.009146X-50,000+.008218X-25,000).

**PropIns.** = Property insurance

Note: Based on information published by the Office of the State Insurance Commission, it is assumed that a high quality policy can be obtained for a rate of \$14.25/\$1,000 of insured value.

### **Very Low Households**

$$\begin{aligned} \$8,670 &= .8X*.0453+009146 (X - \$50,000) +.008218 (X - \$25,000) +.01425X \\ \$8,670 &= .03624X+.009146X-457+.008218\text{-}\$205 +.01425X \\ \$8,670+457+205 &= .03624X +.009146X +.008218X + .01425X \\ \$9,332 &= .067854X \\ \mathbf{\$137,531} &= \mathbf{X} \end{aligned}$$

Based on the value of \$137,531, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$137,531*.8*.0453 = \$4,984$

Annual Real Estate Taxes =  $\{.009146*(\$137,531- \$50,000) + .008218*(137,531-\$25,000)\} = \$1,725$

Annual Property Insurance =  $(.01425*\$137,531) = \$1,960$

Total Annual Payments = \$8,669

### **Low Income Households**

$$\begin{aligned} \$13,872 &= .8X*.0453+009146 (X - \$50,000) +.008218 (X - \$25,000) +.01425X \\ \$13,872 &= .03624X+.009146X-457+.008218\text{-}\$205 +.01425X \\ \$13,872+457+205 &= .03624X +.009146X +.008218X + .01425X \\ \$14,534 &= .067854X \\ \mathbf{\$214,195} &= \mathbf{X} \end{aligned}$$

Based on the value of \$214,195, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$214,195*.8*.0453 = \$7,762$

Annual Real Estate Taxes =  $\{009146*(\$214,195- \$50,000) + .008218*(\$214,195-\$25,000)\} = \$3,056$



Annual Property Insurance =  $(.01425 * \$214,195) = \$3,052$

Total Annual Payments = \$13,872

### **Moderate Income Households**

$$\begin{aligned} \$20,808 &= .8X * .0453 + 009146(X - \$50,000) + .008218(X - \$25,000) + .01425X \\ \$20,808 &= .03624X + .009146X - 457 + .008218(\$205) + .01425X \\ \$20,808 + 457 + 205 &= .03624X + .009146X + .008218X + .01425X \\ \$21,470 &= .067854X \\ \mathbf{\$316,414} &= \mathbf{X} \end{aligned}$$

Based on the value of \$316,414, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$316,414 * .8 * .0453 = \$11,467$

Annual Real Estate Taxes =  $\{009146 * (\$316,414 - \$50,000) + .008218 * (\$316,414 - \$25,000)\} = \$4,831$

Annual Property Insurance =  $(.01425 * \$316,414) = \$4,509$

Total Annual Payments = \$20,807

### **Workforce Income Households**

$$\begin{aligned} \$25,140 &= .8X * .0453 + 009146(X - \$50,000) + .008218(X - \$25,000) + .01425X \\ \$25,140 &= .03624X + .009146X - 457 + .008218(\$205) + .01425X \\ \$25,140 + 457 + 205 &= .03624X + .009146X + .008218X + .01425X \\ \$25,802 &= .067854X \\ \mathbf{\$380,258} &= \mathbf{X} \end{aligned}$$

Based on the value of \$380,258, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$380,258 * .8 * .0453 = \$13,781$

Annual Real Estate Taxes =  $\{009146 * (\$380,258 - \$50,000) + .008218 * (\$380,258 - \$25,000)\} = \$5,940$

Annual Property Insurance =  $(.01425 * \$380,258) = \$5,419$

Total Annual Payments = \$25,140

**HOUSING DATA INVENTORY AND ANALYSIS**~~§9J-5.010(1) & (2), FAC~~

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This element provides a housing data inventory and analysis pursuant to the requirements of §163.3177(6) (f), FS, and ~~§9J-5.010(1) & (2), FAC~~.

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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.

**HOUSING INVENTORY**~~§9J-5.010(1), FAC~~

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This section presents an inventory of housing trends and characteristics.

**Introduction.** The main source for housing data used for this inventory is the ~~2000~~ 2010 US Census, prepared by the US Census Bureau. While some housing data represents 100% of census results, other data is based on a sample of the collected surveys. Data estimated from a sample, according to the US Census Bureau, is based on a random selection of one out of every six census responses. Footnotes appearing with census data presented herein will indicate where data is based on a sample and not all surveys. Most housing statistics herein are based on US Census sample data. Tables 3-1 through 3-23 provide a profile of supportive statistics.

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Differences may appear in figures for housing data totals. The difference or inconsistency results from the use of US Census sample data versus complete (100%) census survey data.

Other primary sources for housing and population information used in this element include the City of Winter Park, Orange County Department of Community Development and Housing, and ~~the Shimberg Center for Affordable Housing at the University of Florida (Shimberg Center)~~ The Florida Housing Data Clearinghouse (FHDC). ~~The Shimberg Center prepared housing and population statistics for Florida's cities and counties applicable to the year 1998. The results of their analysis were published in the report titled "Affordable Housing Needs Assessment for Orange County, 1998". Although housing statistics prepared by the Shimberg Center were reviewed, the 2000 census data, including the sample data, is more recent and, hence, was used in this comprehensive plan.~~ The FHDC was founded in 2000 to provide public access to data on Florida's housing needs and supply, subsidized rental housing, and household demographics. Sources of the data available from FHDC include the 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. ~~the Shimberg Center for Affordable Housing at the University of Florida (Shimberg Center). The Shimberg Center prepared housing and population statistics for Florida's cities and counties applicable to the year 1998. The results of their analysis were published in the report titled "Affordable Housing Needs Assessment for Orange County, 1998". Although housing statistics prepared by the Shimberg Center were reviewed, the 2000 census data, including the sample data, is more recent and, hence, was used in this comprehensive plan.~~ The source for the statistics or data appears in footnotes located at the bottom of the table where it is presented or at the bottom of the same page in which it appears.

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### Housing Characteristics and City to County Comparisons (§9J-5.010(1) (a) (b), FAC)

Pursuant to ~~§9J-5.010, FAC~~ §163.3177(6) (f), FS, 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. ~~Information pertaining to structure type was not available from the 2000-2000 US Census.~~ 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 ~~no significantly less~~ no mobile homes.

The City has a ratio ~~close to~~ close to of slightly more than two single-family homes for every one multi-family home (i.e., ~~1.93:1~~ 2.31:1). Vacant land is estimated at about ~~267.96~~ 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~~ 2000—All Units**

Dwelling Units	Winter Park		Orange County	
	Number	Percentage	Number	Percent
Single Family	<del>9,401</del> <u>7,524</u>	<del>69.8</del> <u>65.8</u> %	<del>308,100</del> <u>209,743</u>	<del>62.8</del> <u>62.1</u> %
Multi-Family	<del>4,006</del> <u>3,910</u>	<del>32.9</del> <u>74.2</u> %	<del>162,082</del> <u>405,444</u>	<del>33.0</del> <u>31.2</u> %
Mobile Homes	<del>560</del>	<del>0.4</del> <u>0</u> %	<del>20,664</del> <u>22,680</u>	<del>4.2</del> <u>6.7</u> %
Other	<del>9</del>	<del>0.1</del> <u>0</u> %	<del>17</del>	<del>0.03</del> <u>0</u> %
<b>Total Dwelling Units</b>	<b><del>13,472</del> <u>11,434</u></b>	<b><del>100.0</del> <u>100.0</u></b> %	<b><del>490,993</del> <u>337,867</u></b>	<b><del>100.0</del> <u>100.0</u></b> %

Source: 2010 U.S. Census; Housing unit percentages (i.e., 65.8 and 34.2) based on Shimberg Center for Affordable Housing; "Affordable Housing Needs Assessment for Orange County," 1998. These percentage points were applied to total dwelling units recorded by the 2000 US Census. The 2000 Census did not provide unit numbers for single family and multi-family dwelling units. Prepared By: Solin and Associates, Inc., 2002

**Tenure.** Based on the ~~2000~~ 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 ~~61%~~ 64.71% of the City's occupied dwelling units are occupied by the owner, while approximately ~~56%~~ 42.25% of the occupied dwelling units in Orange County are occupied by renters.

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Table 3-2: Estimated Housing Units by Tenure, 2000-2010—All Units						
Tenure	Winter Park			Orange County		
	# of Units	Units as a % of Total		# of Units	Units as a % of Total	
		Total Housing Units	Occupied Housing Units		Total Housing Units	Occupied Housing Units
<b>Occupied Units</b>	12,228,722	89.793.8%	100.0%	421,847,336,289	86.593.1%	100.0%
Owner-Occupied	7,908,701	58.61.4%	64.765.4%	243,950,04,195	55.06.5%	62.257.8%
Renter-Occupied	4,320,370	31.732.4%	35.34.6%	177,897,132,094	36.536.6%	42.237.8%
<b>Vacant</b>	1,398,709	10.36.2%	n/a	25,063,65,992	13.56.9%	n/a
<b>Total Units</b>	13,626,22,153	100.0%	n/a	487,839,697,638	100.0%	n/a

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Source: 2010 US Census

Prepared By: Solin and Associates, Inc., 2002

**Persons per Household.** The ~~2000, 2010~~ US Census ~~for 2000~~ reported that the City averages ~~2.1~~ ~~2.15~~ ~~2.1~~ persons per household. ~~The average number of persons per household for owner-occupied and renter-occupied households was 2.3 persons and 1.74 persons, respectively, and the average family size is 2.85. The average number of persons per household for owner-occupied and renter-occupied households was 2.3 persons and 1.74 persons, respectively.~~ 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:	12,228,864
1-person household	4,463,048
2-person household	4,334,910
3-person household	1,577,276
4-person household	1,167,083
5-person household	500,390
6-person household	141,42
7-or-more-person household	4615

Source: 2010 US Census

Prepared by: Solin and Associates, Inc. October 2002

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**Vacancy Rate.** Based on the ~~2000, 2010~~ US Census, the City experienced a vacancy rate of ~~6.2%~~ ~~10.36%~~ ~~2%~~ for all housing units, a figure slightly lower than that experienced by the County, which had a ~~6.9%~~ ~~13.56%~~ ~~9%~~ vacancy rate. ~~Table 3-4 shows the number of vacant housing units according to the circumstances creating vacant units. Less than one threeone 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				
	Winter Park		Orange County	
	Number of Units	%	Number of Units	%
Total Housing Units	11,431,626	100.0%	487,839,361,349	100%
Total Vacant Housing Units	1,398,709	10.36-20%	65,992,25,063	13.5% 6.94%
For rent	481,237	3.52-07%	26,787,40,116	5.5% 2.80%
For sale only	32,498	2.40-86%	10,683,3,619	2.2% 1.00%
Rented or sold, but not occupied	8,276	0.66%	695,1,958	0.1% 0.54%
For seasonal, recreation or occasional use	222,144	1.26%	13,633,5,351	2.8% 1.48%
Other vacant	289	2.1%	12,793	2.6%

Source: 2010 US Census, sample data

Prepared by: Solin and Associates, Inc., 2002

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**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 (~~50%~~ 46.50%) was constructed between 1950 and 1970, while over ~~60%~~ 86.0% 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.

<b>Table 3-5: Vacancy Status of Construction Date of Housing Units</b>				
Year of Construction	Winter Park		Orange County	
	# of Units	Percentage	# of Units	Percentage
2000 or After <del>1995 to March 2000</del>	<u>1,336</u> <del>426</del>	<u>9.95%</u> <del>3.7%</del>	<u>127,170</u> <del>14,700</del>	<u>25.9%</u> <del>4.2%</del>
1990 to 1999	<u>796</u>	<u>5.9%</u>	<u>100,921</u>	<u>20.6%</u>
1980 to 1989 <del>1990 to 1994</del>	<u>1,358</u> <del>530</del>	<u>10.12%</u> <del>4.6%</del>	<u>104,548</u> <del>45,273</del>	<u>21.3%</u> <del>12.8%</del>
1970 to 1979 <del>1980 to 1989</del>	<u>2,376</u> <del>1,124</del>	<u>17.7%</u> <del>9.7%</del>	<u>64,464</u> <del>48,667</del>	<u>13.1%</u> <del>13.7%</del>
1960 to 1969 <del>1970 to 1979</del>	<u>2,764</u> <del>2,044</del>	<u>20.6%</u> <del>17.7%</del>	<u>39,413</u> <del>94,169</del>	<u>8.0%</u> <del>26.7%</del>
1950 to 1959 <del>1960 to 1969</del>	<u>3,376</u> <del>2,860</del>	<u>25.15%</u> <del>24.8%</del>	<u>37,717</u> <del>62,009</del>	<u>7.7%</u> <del>17.6%</del>
1940 to 1949 <del>1950 to 1959</del>	<u>709</u> <del>2,855</del>	<u>5.28%</u> <del>24.8%</del>	<u>8,740</u> <del>41,516</del>	<u>1.8%</u> <del>11.7%</del>
1939 or Earlier <del>1940 to 1949</del>	<u>706</u> <del>873</del>	<u>5.26%</u> <del>7.6%</del>	<u>8,020</u> <del>36,206</del>	<u>1.6%</u> <del>10.4%</del>
Total:	<u>13,421</u> <del>1,532</del>	<u>100%</u> <del>100.0%</del>	<u>490,993</u> <del>252,583</del>	<u>100%</u> <del>100.0%</del>

Source: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File 2000 US Census, sample data.

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

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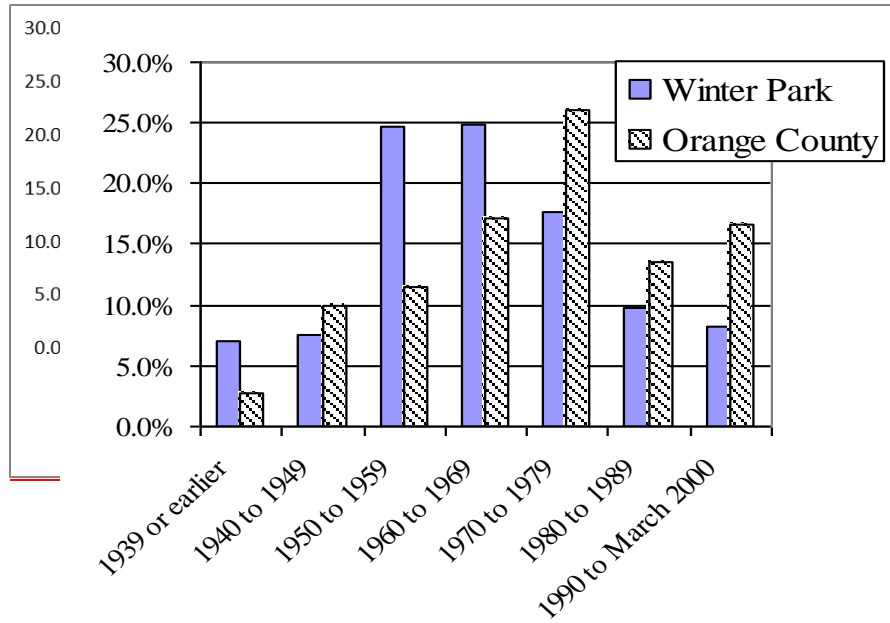
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**Housing Cost.** Housing cost is separated by renter-occupied and owner-occupied housing. While the median gross rent recorded for the City was lower than the County figure, the median cost for owner occupied units was higher than the County figure.

- A. **Rent.** Based on the 2000, 2010 US Census of Population and Housing, median monthly rent for housing in the City of Winter Park was lower than that recorded for Orange County. Median gross rent for Winter Park was approximately ~~\$669~~ \$1,039 per month; whereas Orange County had a median gross rent of approximately ~~\$699~~ \$995 per month. The City had a higher percent of rental units rented for less than \$400 dollars a month than did the County. Conversely, for rental units renting at more than \$1,000 per month, the City had a higher percentage than did the County. Table 3-7 compares the rent for specified housing units in Winter Park and Orange County.

<b>Table 3-7: <u>2000, 2010</u> Monthly Rent for Tenant Occupied Housing Units<sup>1</sup></b>				
Gross Rent	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
<b>Rent</b>	3,743	95.9%	129,015	97.9%
Less than \$250	122486	3.1%4.8%	9333,639	0.6%2.8%
\$2050 to \$2499	44669	1.1%17.1%	1,25716,692	0.8%12.7%
\$3500 to \$49749	2094,394	5.2%35.7%	4,86357,525	3.1%43.6%
\$50750 to \$749999	586694	14.7%17.7%	21,55236,964	13.6%28.0%
\$7501,000 to \$9994,249	929383	23.3%9.8%	51,9779,544	32.7%7.2%
\$1,00250 to \$1,499	1,206405	30.2%2.7%	60,3492,417	38.0%4.8%
\$1,500 to \$1,999 or More	893214	22.4%5.5%	17,9131,713	11.3%1.3%
<b>Total</b>	3,9893,904	100%	158,844131,839	100%

Source: 2010 US Census, sample data  
<sup>1</sup> Specified renter-occupied housing units

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- B. **Monthly Cost of Owner-Occupied Units.** The median monthly cost of owner-occupied units *with* a mortgage in 2000, 2010 for the City of Winter Park was ~~\$1,546~~ \$1,546 while the median monthly cost of owner-occupied housing *without* a mortgage was ~~\$463~~ \$463. For Orange County, the monthly cost of owner-occupied housing *with* a mortgage was ~~\$1,032~~ \$1,666, while the monthly cost of owner-occupied housing *without* the mortgage was ~~\$322~~ \$467. Tables 3-8 and 3-9 illustrate the monthly owners' costs for specified housing units *with* and *without* a mortgage for 2000, 2010, respectively.

**Table 3-8: Monthly Owner Costs with a Mortgage**

Monthly Owner Costs	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
Totals:	5,188	100.0%	159,284	100.0%
Less than \$300	00	0.0%	5	0.1%
\$300 to \$399	347	0.7%	21,743	0.8%
\$400 to \$499	144	2.8%	15,998	2.6%
\$500 to \$599	253	4.9%	24,044	4.1%
\$600 to \$699	253	5.0%	16,036	10.6%
\$700 to \$799	462	8.9%	46,364	27.2%
\$800 to \$899	223	4.3%	32,840	24.1%
\$900 or more	696	13.6%	52,592	34.5%
Median cost per unit:	\$2,162		\$1,666	

Source: 2010 US Census, sample data

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**Table 3-9: Monthly Owner Costs without a Mortgage**

Monthly Owner Costs	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
Total without a mortgage	2,637	100.0%	56,090	100.0%
Less than \$100	42	1.5%	771	0.9%
\$100 to \$149	58	2.3%	2,136	5.7%
\$150 to \$199	87	3.5%	3,752	11.9%
\$200 to \$249	112	5.0%	5,641	18.3%
\$250 to \$299	5	%	8	%
\$300 or more	214	81.1%	35,426	63.2%
Median	\$648		\$467	

Source: 2010 US Census, sample data

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**Housing Value.** Based on the ~~2000~~ 2010 Census, the median value of an owner-occupied home in the City of Winter Park was ~~\$187,000~~ \$391,400~~187,000~~. The median value of a home in Orange County was ~~\$100,300~~ \$228,600~~100,300~~ for owner-occupied units. Table 3-10 summarizes housing values based on the ~~2000~~ 2010 Census.

<b>Table 3-10: Value of All Owner-Occupied Housing Units</b>				
Housing Unit Value	Winter Park		Orange County	
	Number of Units	Percentage	Number of Units	Percentage
Less than \$50,000	<del>134</del> <u>226</u>	<del>1.7%</del> <u>3.2%</u>	<del>10,443</del> <u>19,068</u>	<del>4.3%</del> <u>9.3%</u>
\$50,000 to \$99,999	<del>205</del> <u>1,174</u>	<del>2.6%</del> <u>16.9%</u>	<del>19,229</del> <u>82,719</u>	<del>7.9%</del> <u>40.5%</u>
\$100,000 to \$149,999	<del>450</del> <u>1,116</u>	<del>5.8%</del> <u>16.0%</u>	<del>26,915</del> <u>53,183</u>	<del>11.1%</del> <u>26.0%</u>
\$150,000 to \$199,999	<del>409</del> <u>1,314</u>	<del>5.2%</del> <u>18.9%</u>	<del>41,567</del> <u>23,420</u>	<del>17.1%</del> <u>11.5%</u>
\$200,00 to \$299,999	<del>1,588</del> <u>1,106</u>	<del>20.3%</del> <u>15.9%</u>	<del>69,900</del> <u>14,892</u>	<del>28.8%</del> <u>7.3%</u>
<del>\$300,000 to \$499,999 or more</del>	<del>2,147</del> <u>2,027</u>	<del>27.4%</del> <u>29.1%</u>	<del>51,681</del> <u>10,948</u>	<del>21.3%</del> <u>5.4%</u>
<del>\$500,000 to \$999,999</del>	<del>1,946</del>	<del>24.9%</del>	<del>18,044</del>	<del>7.4%</del>
<del>\$1,000,000 or more</del>	<del>946</del>	<del>12.1%</del>	<del>5,316</del>	<del>2.2%</del>
Total	<del>7,825</del> <u>6,963</u>	<del>100.0%</del>	<del>243,095</del> <u>204,230</u>	<del>100.0%</del>
Median	<del>\$391,400</del> <u>\$187,000</u>		<del>\$228,600</del> <u>\$100,300</u>	

Source: 2010 US Census of Population and Housing, sample data

Prepared By: Solin and Associates, Inc., 2002

**Household Income.** Table 3-11 shows the distribution income levels for household residing in Winter Park or Orange County in ~~1999~~ 2010~~1999~~. The ~~1999~~ 2010~~1999~~ median household income for Winter Park was ~~\$48,884~~ \$41,311~~48,884~~ and ~~\$59,278~~ \$48,884~~59,278~~ for Orange County.

<sup>+</sup>2010 US Census, sample data.

**Table 3-11: Households by 2010 Household Income**

Household Income	Winter Park		Orange County	
	Units	Percentage	Units	Percentage
Less than \$14,999 <sup>1</sup>	<del>1,526</del> 1,414	<del>12.8%</del> 12.4%	<del>46,252</del> 45,300	<del>11.4%</del> 11.3%
\$15,000 to \$24,999 <sup>2</sup>	<del>1,018</del> 1,268	<del>8.5%</del> 11.2%	<del>44,634</del> 45,394	<del>11.0%</del> 11.5%
\$25,000 to \$34,999 <sup>3</sup>	<del>1,285</del> 1,790	<del>10.7%</del> 15.8%	<del>47,764</del> 70,713	<del>11.8%</del> 19.7%
\$35,000 to \$49,999	<del>1,358</del> 4,560	<del>11.3%</del> 13.7%	<del>63,742</del> 62,169	<del>15.7%</del> 17.3%
\$50,000 to \$74,999	<del>1,880</del> 4,607	<del>15.7%</del> 14.2%	<del>80,738</del> 66,785	<del>19.9%</del> 18.6%
\$75,000 to \$99,999	<del>996</del> 1,180	<del>8.3%</del> 10.4%	<del>46,990</del> 31,904	<del>11.6%</del> 8.9%
\$100,000 and over	<del>3,932</del> 2,532	<del>32.8%</del> 22.3%	<del>75,882</del> 36,117	<del>18.8%</del> 10.1%
Total	<del>11,995</del> 41,351	100.0%	<del>406,002</del> 358,382	100.0%

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Source: 2010 US Census, sample data.

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<sup>1</sup> Income group represents very low income households. See subsection *Ratio of Income to Housing Costs*.<sup>2</sup> Income group represents low income households. See subsection *Ratio of Income to Housing Costs*.<sup>3</sup> Income group represents low to moderate income households. See subsection *Ratio of Income to Housing Costs*.

**Ratio of Income to Housing Cost.** Table 3-12: Ratio of Income to Rent, and Table 3-13: Ratio of Income to Mortgage Costs denotes the ratio between housing costs and income within Winter Park and Orange County.

The Department of Housing and Urban Development (HUD) establishes definitions for income groups to determine income eligibility standards for various housing programs based on percentages of median income, with parameters having been established to note different income groups as follows:

- Less than 30% of Median Income: Very Low Income Household
- 30% to 50% of Median Income: Low Income Household
- 50% to 80% of Median Income: Low to Moderate Income Household
- 80% to 120% of Median Income: Moderate Income Household
- 120% of Median Income: Moderate to Upper Income Household

The City has established success programs for the provision of affordable housing for low and very low income households. ~~For the City of Winter Park, Orange County, the City of Winter Park,~~ based on ~~1999 2015 1999~~ income ~~limits levels~~ identified ~~in the US Census in the US Census~~ by HUD, the following income levels met the HUD income classifications:

- Very Low Income Household: ~~less than \$14,655 less than \$20,450~~ \$14,655
- Low Income Household: ~~\$14,655 to \$24,442 \$20,450~~ \$14,655 to \$32,700
- Low to Moderate Income Household: ~~\$24,443 to \$39,107 \$32,700~~ \$24,443 to \$48,240

Based on a comparison of the three household income group definitions with the household income data appearing in Table 3-11 above, approximately ~~43~~ 13% of the City's households met the income thresholds to qualify as very low income, approximately ~~12% 9~~ 12% as low income households, and approximately ~~16% 11~~ 16% as low/moderate income households.

Based on the median income for Orange County, households with an income of ~~\$20,656 \$20,450~~ \$20,450 or less met the definition for low income. ~~Twenty Eleven~~ 20 percent of the households in Orange County had incomes that met the definition of low or very low income while ~~25% 12~~ 15% of the City's households have incomes in the low to very low income category. A comparison of the households with annual incomes less than \$25,000 indicates that the City and County share a similar distribution of households within this income category. As household incomes increase above \$25,000, the City has a larger percentage of households in the upper income ranges than that experienced by the County.

Affordable housing is determined by comparing the cost of housing to household income. According to the Florida Department of Community Affairs (FDCA), a household is paying an excessive proportion of their income for housing if their housing costs (rent or mortgage) to income ratio exceed 30%. Based on the information below, the City and County share a similar proportion of households allocating more than 30% of household income towards rent or mortgage costs.

**A. Rent-to-Income Ratio.** Table 3-12 shows rent as a percentage of income for Winter Park and Orange County. According to the ~~2000 2010 US Census 2000 US Census~~ data, over ~~43% 50~~ 43% of all renter-occupied households in Winter Park are paying over 30% of their income for housing. Comparatively, within Orange County approximately ~~41% 58~~ 41% of all renter-occupied households are paying over 30% of their income for housing.

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**Table 3-12: Ratio of Income to Rent, 1999**

Percentage of Income	Winter Park		Orange County	
	Households	Percentage	Households	Percentage
Less than 30 percent	2,284	49.5%	80,723	41.5%
30.1 to 40 percent	838	18.2%	51,213	26.3%
40.1 to 50 percent	459	10.1%	12,330	9.35%
More than 50 percent	1,490	32.3%	62,814	32.2%
Total Rental Occupied Households	4,612	100.0%	194,750	100.0%

Households below the line, except "not computed," allocate more than 30% of the household income toward housing costs

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Source: 2000 US Census, sample data Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida  
Prepared By: Solin and Associates, Inc., 2002

**B. Mortgage Costs to Income Ratio.** The housing affordability issue involves homeowners as well as renters. Table 3-13 shows the monthly mortgage costs-to-income ratio for both Winter Park and Orange County for 2000. ~~In Winter Park and Orange County, approximately 30% of all owner-occupied households with a mortgage pay over 30% of their household income for housing. According to the data, over 32% of all households in Winter Park with a mortgage are paying over 30% of their income for housing. Comparatively, within Orange County approximately 40% of all households with a mortgage are paying over 30% of their income for housing. In Winter Park and Orange County, approximately 30% of all owner-occupied households with a mortgage pay over 30% of their household income for housing.~~

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**Table 3-13: Monthly Owner Costs (Mortgage) as a Percentage of Household Income**

Percent of Income	Winter Park		Orange County	
	Households	Percentage	Households	Percentage
Less than 20 percent	5,807	68%	166,026	60.5%
20.1 to 30 percent	4,795	46.2%	55,675	39.2%
30.1 to 40 percent	1,274	14.9%	225,431	21.1%
40.1 to 50 percent	559	14.4%	57,792	17.9%
More than 50 percent	1,464	17.1%	50,435	18.4%
25 to 29 percent	320	8.2%	17,761	12.5%
Total Households with	8,545	100.0%	271,253	100.0%

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Mortgage				
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Source: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida

Source: 2000 US Census, sample data

Prepared By: Solin and Associates, Inc., 2002

C. **Housing Affordability.** Pursuant to guidelines from the Federal Housing Administration, housing is considered affordable if a household allocates no more than thirty percent of its income for housing. Table 3-14 lists by household income group the number of households spending more than 30% of household income towards housing costs. Table 3-14 distinguishes between owner-occupied and renter-occupied households.

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As shown in Table 3-14, as household income decreases, a greater proportion of household income more frequently is allocated to housing costs. Households with incomes less than \$34,999 in Table 3-14 represent low and very low income households.



**Table 3-14: Number of Households Contributing more than 30% of Income toward Housing, 1999**

Household Income Range	Owner-Occupied Households with Mortgage Cost greater than 30% of Household Income	% of Owner Households within Income Range <sup>1</sup>	Renter-Occupied Households with Rent greater than 30% of Household Income	% of Renter Households <sup>1</sup>	Total Households Paying more than 30% towards Housing
Less than \$10,000	102	73.4%	350	20.9%	452
\$10,000 to \$19,999	198	68.0%	674	40.2%	872
\$20,000 to \$34,999	293	47.4%	443	26.4%	736
\$35,000 to \$49,999	273	37.5%	168	10.0%	441
\$50,000 to \$74,999	196	20.1%	25	1.5%	221
\$75,000 to \$99,999	130	15.3%	15	0.9%	145
\$100,000 and over	147	6.9%	--	0.0%	147
Total	1,339	100.0%	1,675	100.0%	3,014

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Source: 2010 US Census, sample data

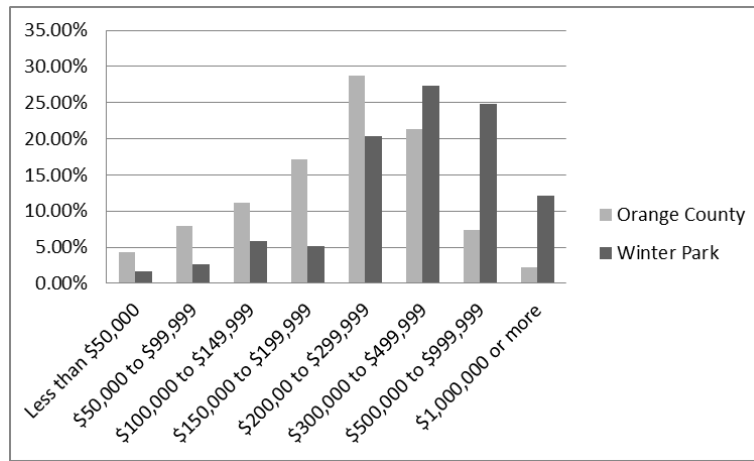
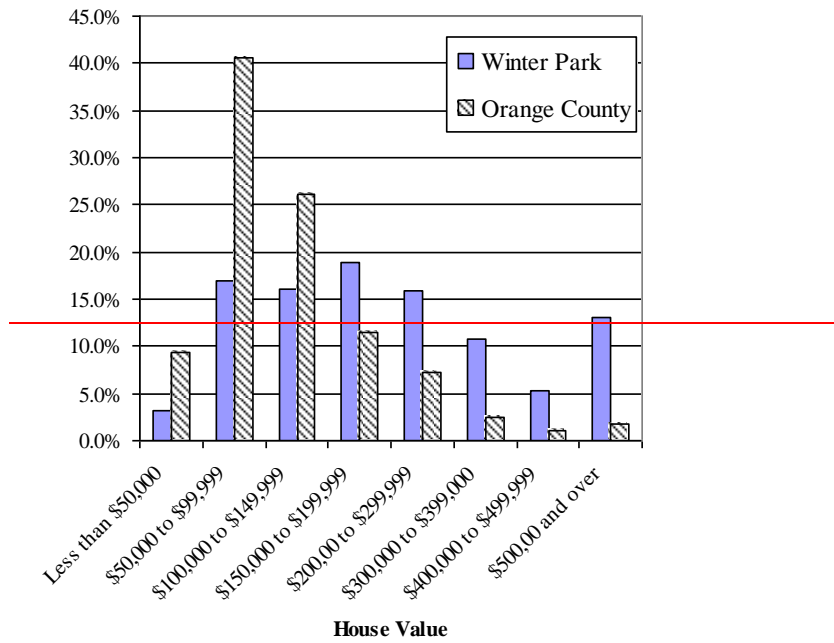
**Cost of Housing.** Based on the ~~2000~~ 2010 Census, Winter Park had a larger percentage of housing units exceeding \$150,000 in value than did Orange County. Conversely, Orange County had a greater share of its housing stock at values less than \$150,000. Table 3-15 illustrates the distribution of housing values for Winter Park and Orange County.

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**Table 3-15: Distribution of Owner-Occupied Housing Units by Value**

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## Inventory of Housing Conditions

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An inventory of the City's housing stock was accomplished through a review of the ~~2000~~ 2010 Census of Population and Housing Data. The ~~2000~~ 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 3-16. 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.

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Table 3-16: Condition of Housing		
Criteria	Number of Units	Share of Total Units
Lack of complete plumbing	<del>4439</del>	0.3%
Lack of complete kitchen	<del>27663</del>	<del>2.31</del> %
Lack of central heating	<del>5248</del>	<del>2.50</del> .4%
Overcrowding <sup>1</sup>	<del>124287</del>	<del>1.12</del> .5%
Total Housing Units <sup>2</sup>	<del>12,228</del> <del>11,271</del>	100.00%

Source: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File 2000 US Census, sample data  
<sup>1</sup>Units with over one person per room.

<sup>2</sup>Occupied housing units. Figures includes 44 owner-occupied units and 243 renter-occupied units.

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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 ~~1990~~ 1990-2000 included older homes constructed under obsolete building codes.

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**Plumbing.** The plumbing subsection covers a wide range of housing conditions. Plumbing includes water source, sanitary sewer disposal methods, number of bathroom facilities, and plumbing facilities available in housing units. Plumbing is critical to public health and satisfactory housing conditions.

A. **Source of Water.** According to the ~~2000~~ 2010 Census, nearly all housing units received water from a public water system. The City operates a municipal water treatment plant and distribution system. New development is required to connect to a central water system. ~~In 1990, only 48 housing units received water from an individual onsite well. The number of onsite wells serving as the primary source of water was more likely to be lower in 2002 than that experienced in 1990 as a result of the demolition of residential units, many of which were replaced with new residential structures that were required to connect to the central water system.~~

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B. **Plumbing Facilities.** According to the ~~2000 Census~~ 2000 census U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File, all but ~~39~~ 3449 housing units in Winter Park

contained complete plumbing facilities. The ~~1990~~ ~~2000~~ ~~1990~~ census indicated that only ~~16,391~~ ~~6~~ units lacked complete plumbing facilities. This increase is likely associated with the annexation of older residential units since ~~1990~~ ~~1990~~ ~~2000~~. Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three of these facilities must be located within the housing unit to qualify as having complete plumbing facilities. However, they need not be located in the same room.

- C. **Sanitary Sewer Disposal.** In ~~2000~~ ~~2010~~, 10,779 housing units were connected to a public sewer system and less than 100 used septic tanks. No housing units were served by a sewage disposal method other than septic tank or central sewer system. Data is from the ~~2000~~ ~~2010~~ census.

**Dwelling Units Lacking Kitchen Facilities.** The ~~2000~~ ~~2010~~ eCensus identified only ~~263~~ ~~276~~ dwelling units that lacked complete kitchen facilities, which represents less than ~~2.5%~~ ~~2%~~ of the total housing stock in the City of Winter Park. This would indicate that more than ~~97.5%~~ ~~98%~~ of the dwelling units in the City have complete kitchen facilities. A complete kitchen within a housing unit, although not necessarily in one room, contains all of the following facilities: an installed sink with piped water; a range, cooktop and convection or microwave oven; and a refrigerator. If one or more of these facilities are missing, then a housing unit is considered to lack complete kitchen facilities.

**Dwelling Units Lacking Central Heating.** House heating fuel is defined as the type of fuel used most often to heat the housing unit. Table 3-17 lists the number of housing units by the type of heating equipment, as determined by the ~~2000~~ ~~2010~~ US Census. The vast majority of the housing units receive heat from electricity. However, a lack of heating fuel is not a good indication of housing conditions in central Florida because of the area's generally warm climate.

Table 3-17: Specified Housing Units by House Heating Fuel		
House Heating Fuel Type	Number of Units	Percentage of Total
Total:	<del>11,995</del> <del>0,864</del>	100.0%
Utility gas	<del>708</del> <del>459</del>	<del>5.9%</del> <del>4.1%</del>
Bottled, tank, or LP gas	<del>84</del> <del>109</del>	<del>0.7%</del> <del>1.0%</del>
Electricity	<del>10,903</del> <del>9,632</del>	<del>90.9%</del> <del>88.7%</del>
Fuel oil, kerosene, etc.	<del>228</del> <del>574</del>	<del>1.9%</del> <del>5.3%</del>
Coal or coke	<del>0</del> <del>0</del>	<del>0%</del> <del>0.0%</del>
Solar energy	<del>0</del> <del>0</del>	<del>0%</del> <del>0.0%</del>
Other fuel	<del>244</del> <del>2</del>	<del>0.2%</del> <del>0.4%</del>
No fuel used	<del>484</del> <del>8</del>	<del>0.4%</del> <del>0.4%</del>

Source: ~~200~~ ~~10~~ US Census, sample data

**Overcrowding.** The Federal Code of Regulations defines overcrowding as more than one person per room. According to the ~~2000~~ ~~2010~~ Census, Winter Park had ~~287~~ ~~842~~ ~~87~~ housing units, or ~~2.6%~~ ~~02.76%~~ of all occupied housing units, with 1.01 or more persons per room. Table 3-18 identifies the number of persons per room for occupied housing units.

**Table 3-18: Persons Per Room in Occupied Housing Units**

Tenure	Persons per room			
	1.00 or less ≤ 0.50	1.01 to 1.50	1.51 or more ≥ 2.00	Total
<del>Owner-Occupied</del> Owner-Occupied	7,825,917	028	016	7,825,963
<del>Renter-Occupied</del> Renter-Occupied	4,0912,606	79133	01401	4,1703,901
<del>Total</del> Total	11,9958,523	79161	0117	11,99510,864

Source: 2010 US Census, sample data.

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**Quality of the Existing Housing Stock.** In August 1999 the City's Department of Community Development and Planning conducted a physical survey of housing conditions within the City. This survey involved an evaluation of the exterior of the housing unit from public streets and sidewalks. Evaluation of housing conditions used the following criteria:

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**Standard Condition.** Housing that has no apparent defects or slight defects that are normally corrected in the course of regular maintenance. Examples of visible conditions warranting regular maintenance include peeling or cracking paint, broken gutters, and roof material in need of repair.

**Substandard Condition.** Housing that needs more repairs than would be provided in the course of regular maintenance. Such housing conditions display defects of an intermediate nature that must be corrected if the unit is to provide safe and adequate shelter. Examples of visible deterioration common for substandard conditions include rotted wood on porch or exterior walls, broken or missing materials on walls or roof, sagging roof or foundation, or other significant evidence of disrepair.

**Deteriorated Condition.** Housing that does not provide safe and adequate shelter in its present condition and endangers the health, safety and well-being of its occupants. These units display significant deterioration and damage to exterior building materials. While these units might be repaired, deterioration has reached a condition making reconstruction more cost feasible than repair. Deterioration often represents a threat to the health and safety of the housing unit's occupants. Such conditions often lead to condemning the structure to prevent occupancy.

Results of the physical survey disclosed that Winter Park does not have a significant problem with substandard or deteriorating housing. Most substandard housing identified during the survey is concentrated primarily within the Westside neighborhood. As explained in the following section, the City and County have targeted the Westside area as a recipient for housing programs to improve housing and infrastructure conditions in that neighborhood. The general results of the 1999 housing conditions survey are summarized in Table 3-19.

**Table 3-19: Summary of 1999 Housing Conditions Survey**

Housing Type	Standard	Substandard	Deteriorated
Single Family	6,735 (60.2%)	28 (0.3%)	12 (0.1%)

Multi-Family	4,448 (39.3%)	11 (0.1%)	none identified
Totals:	11,183 (99.5%)	39 (0.4%)	12 (0.1%)

Source: Winter Park Dept. of Community Development and Planning, 1999.

Minimum property standards are defined by the City's adopted building code. The City administers a code enforcement and building inspection program to enforce building and property codes. Interpretation and administration of building and property codes are to be performed by the City's building official and associated appointed professional staff.

Many of substandard housing incidents occur in neighborhoods or homes where households may qualify for assistance from Orange County to complete repairs and maintenance to the structure. These programs are described in this element. 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.

#### Inventory of Housing Assistance Programs

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Several housing assistance programs are available for qualifying households residing within the City of Winter Park, particularly for low and very low income households. The US Census Bureau reports in the 2000-2010 Census data that 179 ~~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.

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Housing assistance programs are available through the City of Winter Park, 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 is provided below.

**Winter Park Affordable Housing Program.** A major accomplishment of the City of Winter Park was the implementation of its affordable housing program. As a policy directive originating from the City's 1990 Comprehensive Plan, the affordable housing program assisted in the construction of 45 new affordable single family homes and 30 affordable apartments between 1992 and 2005.

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Success of the affordable housing program has been achieved through the following activities initiated or promoted by the City:

- A. **Affordable Housing Linkage Fees.** A linkage fee or building permit surcharge in the amount of 50 cents (\$0.50) per square foot is imposed on new buildings and additions to buildings to establish a funding source used to help implement the City's affordable housing program. 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.

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Funds accrued from the linkage fees allowed the acquisition of residential lots that were donated to Habitat for Humanity. This volunteer organization, together with other sponsors, such as local churches and Rollins College, provided materials and labor to construct 25 new single family homes. Family owners contributed at least 500 hours of their time as equity to purchase a house through a twenty-year, no interest mortgage. To participate in this program, the prospective homeowner's income had to be less than 50% of the median household income in the Orlando area.

B. **Direct Housing Construction.** Affordable housing linkage fees have been used by the City to contract with the private sector housing industry for the construction of 10 single family homes in the \$50,000 to \$58,000 range (1996 dollars). The homes were made available to homeowners with household income less than 80% of the median family income in the Orlando area and who otherwise were unable to achieve homeownership. Linkage fees are directly linked to the construction of new affordable homes.

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C. **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. Winter Park Oaks is a residential subdivision specifically designed in 1994 to accommodate affordable single family housing. This subdivision was constructed by a private developer and provided forty lots for single family homes.

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D. **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.

E. **Community Land Trust.** In 2004, the City established the not for profit Hannibal Square Community Land Trust (HSCLT) to provide sustainable affordable housing in Winter Park. The first project of the HSCLT is Canton Park, an infill project of 12 single family affordable houses in the Westside neighborhood.

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**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.

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**Section 8 Rental Assistance Program<sup>1</sup>.** The Section 8 program is a federally funded rental assistance program designed to help low and very low income eligible citizens obtain safe, decent and sanitary housing at an affordable price. The program is sponsored by HUD and is administered in Orange County by the Division of Housing and Community Development. In 2000, household income eligible to apply for assistance ranged from \$19,150 for a single person household up to \$36,100 for an eight person household. HUD adjusts household income eligibility requirements on an annual basis. In 2000, three to five rental apartments in Winter Park housed tenants receiving subsidy from the Section 8 Housing Program.

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<sup>1</sup> Source: Orange County Division of Housing and Community Development, Section 8 Brochure, August 2002.

**State Housing Initiatives Partnership (SHIP) Program<sup>1</sup>.** The State of Florida has enacted pro-active initiatives to promote the provision of affordable housing. Several programs have been developed by the State and are administered under the umbrella of the SHIP Program. The Orange County Division of Housing and Community Development administers SHIP programs available at the local level. A description is provided below of SHIP programs currently or potentially available to qualifying low or very low income households residing in Winter Park. According to the Orange County Division of Housing and Community Development, there are 16 households in Winter Park that are currently receiving assistance from the State Housing Initiatives Program, in 2006.

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**A. Lot Acquisition/Infill Affordable Housing Program.** The Infill Affordable Housing Program provides assistance to eligible low and very low income home buyers by entering into agreements with selected developers or builders for construction of affordable housing on infill lots. Qualifications for the program are the same as used by the Orange County SHIP program.

**B. Down Payment Assistance/Second Mortgage Program.** This program offers assistance with down payment and closing costs associated with the purchase of a home. The program places emphasis on assistance to very low and low income families who are first time homebuyers.

**C. Homebuyer's Education and Counseling Program.** The Orange County Division of Housing and Community Development provides a program of counseling and technical services. The intent of the program is to educate potential homebuyers on issues such as choosing a realtor, qualifying for a mortgage, reading a contract for sale, inspecting a house, understanding one's credit rating, and other information relative to homeownership.

**D. Homeowner Rehabilitation Program.** 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.

**E. Multi-Family Construction/Rehabilitation Program.** Assistance is available for the renovation of existing multi-family rental developments accommodating low income households. Funds may be applied to site acquisition, site development, infrastructure improvements, renovations or any other similar improvements to qualifying multi-family rental developments. Typically, financial assistance provided requires repayment through a loan at an interest rate usually lower than that offered by commercial lending institutions.

**Community Development Block Grant Program (CDBG)<sup>2</sup>.** The CDBG program is an entitlement grant provided by HUD. The grant is distributed directly to urban counties based on population, poverty levels, age of housing stock and other information provided by the US Census Bureau. The Orange County Division of Housing and Community Development administers this program locally. The primary purpose of the CDBG program is to provide services that principally benefit low-income citizens and to develop viable urban communities. This program's general objectives are to benefit extremely low, low and moderate income persons, to eliminate deteriorating areas or blight, and to meet an urgent community need.

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<sup>1</sup> Source: Orange County Division of Housing and Community Development, webpage site: [www.orangecountyfl.net/dept/growth/housing/programs/](http://www.orangecountyfl.net/dept/growth/housing/programs/); or via telephone contact with County Staff.

<sup>2</sup> Source: Orange County Division of Housing and Community Development, webpage site: [www.orangecountyfl.net/dept/growth/housing/programs/](http://www.orangecountyfl.net/dept/growth/housing/programs/); or via telephone contact with County Staff.

Eligible uses of CDBG funds for housing and residential areas include:

- Capital improvements such as paving and drainage, sewer and water line improvements, construction of sidewalks, and construction or improvements to community facilities and parks serving residential areas;
- Site acquisition and infrastructure to support affordable housing development; and
- Rehabilitation of housing, particularly for emergency services and major renovation purposes.

Orange County directs CDGB funds to targeted neighborhoods. Target areas are designated census tracts or block groups having 500 or more persons where at least 51% of the residents are of extremely low, low or moderate income. Ten neighborhoods have been targeted by the County for distribution of CDBG funds. Among the ten neighborhoods is a residential area within west Winter Park.

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**Home Investments Partnership Program (HOME).** The HOME Program is an entitlement grant provided by HUD. HOME provides funding to Orange County to implement local housing strategies designed to increase affordable housing opportunities for lower income persons. Through this program, Orange County is able to expand the supply of affordable housing, in particular affordable rental housing. The statutory goal of the HOME Program is “the preservation, expansion and long-term affordability of housing stock.”<sup>1</sup> In Orange County the HOME Program is administered by the County’s Division of Housing and Community Development. The County directs funds received through the HOME Program to four major activities that include:

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- Construction of new affordable multi-family rental units;
- Rental housing rehabilitation;
- Rehabilitation of owner-occupied single family units through deferred loans; and
- Rental assistance for households or persons with special needs.

**Other Orange County Housing Initiatives.** Orange County sponsors and administers several housing programs designed to improve the condition of existing residential structures. The following programs may be available to tenants or homeowners within the City of Winter Park:

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- Orange County Minor Repair Grant.** Low or very low income households may apply for financial assistance to make emergency repairs to their homes. Grants are used to correct major and minor code violations or to eliminate deteriorating conditions to external walls and roofs.
- Orange County Total Rehabilitation Program.** This program financially assists very low and low income homeowners undertaking substantial repairs that are necessary to correct code violations to their residential structure.
- Weatherization Program.** The Orange County Energy Conservation Program serves both Orange and Osceola Counties. Program funds are used to improve the energy efficiency of residential dwelling units used by low income households as well as those households with members who are disabled, elderly or young children. Orange County receives financial grants from the Florida Energy Office of the Department of Community Affairs (DCA) to support this program.

**HUD Section 202 Program.** Section 202 provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low income elderly persons, and provides rent subsidies for these projects to help make them affordable. The Center for Independent Living manages handicapped designed units constructed in 1983 under the HUD 202 Program. The Oaks Apartments provides 24 units for handicapped residents that were supported by this HUD program.\*<sup>1</sup>

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**HUD Section 236 Program.** HUD subsidizes the interest payments on mortgages for rental or cooperative housing owned by private, nonprofit or limited-profit landlords who rent to low income tenants. The Winter Park Retirement Center, Inc. manages the 196 unit Plymouth Apartments that provides housing for the elderly under the Section 236 Program.<sup>1</sup>

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### Special Housing Needs

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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 (see Chapter 419, FS). A group home is defined by §9J-5.003(52), FAC as "a facility which provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents."

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. These special housing facilities are generally defined as follows:

- A. **Nursing Home.** Any institution, building residence, private home or other place, whether operated for profit or not, which provides 24-hour nursing care, personal care, or custodial care for persons not related to the owner or manager by blood or marriage<sup>1</sup>. The person under such care resides overnight at the home (see §400.021(8), FS for State definition).
- B. **Assisted Living Facility.** A facility designed to provide personal care services in the least restrictive and most home-like environment. These facilities can range in size from one resident to several hundred and may offer a wide variety of personal and nursing services designed specifically to meet an individual's personal needs<sup>2</sup> (see §400.402, FS).
- C. **Adult Family Care Home.** A full-time, family type living arrangement, in a private home, under which a person who owns or rents the home provides room, board, and personal care, on a 24-hour

\*<sup>1</sup> City of Winter Park, Community Development Department, 2006.

<sup>1</sup> Source: definition paraphrased from Florida Department of Children and Family Services web-site.

<sup>2</sup> Source: Florida Department of Health, [www9.myflorida.com/Environment/facility/group/default.html](http://www9.myflorida.com/Environment/facility/group/default.html), August 2006.

basis, for no more than five disabled adults or frail elders who are not relatives (see §400.618 FS). According to the facility locator information system maintained by the Florida Agency for Health Care Administration no adult family care home operates within the City of Winter Park.

- D. Community Residential Home.** A dwelling unit licensed to serve clients of the Department of Children and Family Services, which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents (see §419.001, FS).<sup>2</sup> The term ‘resident,’ as it applies to a ‘community residential home,’ means any of the following: a frail elder as defined in s. 400.618; a physically disabled or handicapped person as defined in s. 760.22(7)(a); a developmentally disabled person as defined in s. 393.063(12); a non-dangerous, mentally ill person as defined in s. 394.455(18); or a child as defined in s. 39.01(14), s. 984.03(9) or (12), or s. 985.03(8) (see §419.001.1(d), FS, site selection of community residential homes). Note that this definition applies only to dwelling units housing those who are “clients of the Department of Children and Family Services.”

Group homes with 7 to 14 residents are potentially permitted in any residential district in Winter Park, providing that such residential use conforms to City zoning regulations applicable to the associated zoning category.

- E. Family Foster Home.** A private residence in which children who are unattended by a parent or legal guardian are provided 24-hour care. Such homes include emergency shelter family homes, family foster group homes, and specialized foster homes for children with special needs. A person who cares for a child of a friend for a period not to exceed 90 days, a relative who cares for a child and does not receive reimbursement for such care from the State or federal government, or an adoptive home which has been approved by the Department or by a licensed agency that places children up for adoption is not considered a family foster home (see §409.175 FS<sup>1</sup>).

Based on records maintained by the State Agency for Health Care Administration and the State’s Facility Locator<sup>2</sup>, Table 3-22 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. The City of Winter Park Comprehensive Plan and the City’s Land Development Code should assure adequate locations for nursing homes and group homes.

**Table 3-20: Inventory of Assisted Living Facilities and Nursing Homes in or near Winter Park**

Residential Care Facility/ Group Home	Location	Beds	Type of Housing Service	Inside or Outside City Boundary
Aiden Springs	5520 Howell Branch Road	25	Assisted Living Facility	Outside City
Alabama Oaks at Winter Park	1759 Alabama Drive	19	Assisted Living Facility	Inside City
Faith House of Winter Park	1604 Bomi Circle	6	Assisted Living Facility	Outside City
Fremont Manor	909 Fremont Avenue	12	Assisted Living Facility	Outside City
Magnolia House	1229 Formosa Avenue	6	Assisted Living Facility	Outside City
Mayflower Assisted Living Facility	1620 Mayflower Court	60	Assisted Living Facility	Inside City
Summer Time Lodge	909 N. Wymore Road	95	Assisted Living Facility	Outside City
Winter Park Towers	1111 S. Lakemont Ave.	193	Assisted Living Facility/Nursing Home	Inside City

<sup>1</sup> Source: Florida Department of Health, [www9.myflorida.com/Environment/facility/group/default.html](http://www9.myflorida.com/Environment/facility/group/default.html), March 2016/August 2006

<sup>2</sup> Source: [www.floridahealthstat.com/qs/owa/facilitylocator.faclocator](http://www.floridahealthstat.com/qs/owa/facilitylocator.faclocator), March 2016/August 2006.

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**Table 3-20: Inventory of Assisted Living Facilities and Nursing Homes in or near Winter Park**

Residential Care Facility/ Group Home	Location	Beds	Type of Housing Service	Inside or Outside City Boundary
Aiden Springs	5520 Howell Branch Road	25 0	Assisted Living Facility	Outside City
Regents Park of Winter Park	558 N. Semoran Blvd.	120	Assisted Living Facility/Nursing Home	Outside City
Manor Care Nursing and Rehabilitation Center	2027 Loch Lomond Drive	138	Nursing Home	Inside City
Mary Lee Depugh Nursing Home	555 W. Morse Blvd.	40	Nursing Home	Inside City
Integrated Health Services of WP	2970 Scarlett Road	103	Nursing Home	Outside City
View at Winter Park	1047 Princess Gate Blvd.	6	Assisted Living Facility	Outside City

Source: [www.floridahealthstat.com/qc/owa/FacilityLocator.FacilResults](http://www.floridahealthstat.com/qc/owa/FacilityLocator.FacilResults), September 2006

### Dormitory and 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 ~~2005~~ 2010<sup>5</sup>, the college had a full-time undergraduate student enrollment of ~~1,759~~ 2,687<sup>1,759</sup>. The college manages dormitories and other student housing capable of accommodating ~~1,161~~ 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

~~§9J-5.010(4) (f), FAC~~

The City of Winter Park currently has based on the 2010 U.S. Census, 56 mobile homes, ~~no mobile home parks or mobile homes nor does it have any modular homes or manufactured 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

~~§9J-5.010(4) (g), FAC~~

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.

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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.

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## Inventory of Residential Construction Activity

(~~§9J-5.010(1) (h), FAC~~)

The ~~2000~~ 2010 US Census reports that the City of Winter Park had ~~11,431~~ 13,626 housing units that year, a gain of ~~1,374~~ 2,196 units above the ~~10,057~~ 11,431 units reported in the ~~1990~~ 2000 US Census. ~~In 2000~~ Based on the U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File, the City had an estimated ~~6,656~~ 9,401 single family homes and ~~4,775~~ 4,006 multiple family units. No mobile homes were used as housing within the City ~~in 2000~~ during this date range. ~~Table 3-21 provides the building permit activity from 1990 to 2005 while Table 3-22 shows housing construction activity from 1990 to 1998 by housing type. The net gain was based on the summation of units gained from building permits and lost from demolition permits. The City of Winter Park saw an increase of housing units from 2000 to 2010 (table 3.21) 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.~~

Table 3.21 Total Housing Units, 2000-2010

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 3.22, 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 can be seen, however, multi-family units and duplexes experienced a significant decrease.

Table 3.2 Housing Units by Type, 2010

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%

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<u>3 – 19 Units</u>	<u>1,753</u>	<u>15%</u>	<u>1,938</u>	<u>14.5%</u>	<u>185</u>	<u>10%</u>
<u>20 or More Units</u>	<u>2,166</u>	<u>19%</u>	<u>1,786</u>	<u>13%</u>	<u>-380</u>	<u>-17%</u>
<u>Total</u>	<u>11,431</u>	<u>100%</u>	<u>13,626</u>	<u>100%</u>	<u>2,195</u>	<u>17%</u>

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

Housing construction trends indicate that more new multiple family units were built than single family homes. This trend has likely emerged as a result of the limited undeveloped residential land for single family homes. All new residential development occurs as urban infill.

A trend not apparent from the statistics appearing in Tables 3-21 and 3-22 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.

**TABLE 3-21: NEW HOUSING CONSTRUCTION ACTIVITY: 1990-1999<sup>1</sup>**

1990	56	6	62	65	-3
1991	34	16	50	35	15
1992	38	9	47	30	17
1993	39	0	39	53	-14
1994	60	0	60	29	31
1995	51	34	85	39	46
1996	32	0	32	22	10
1997	44	10	54	58	-4
1998	65	9	74	52	22
1999	52	10	62	51	11
2000	90	20	110	65	45
2001	83	31	114	45	69
2002	74	17	91	68	23
2003	94	13	107	56	51
2004	108	51	159	94	65
2005	112	43	155	118	33
Total	1032	269	1301	880	417

Source: City of Winter Park, July 2006

**Table 3-22: Construction Activity by Housing Type**

<sup>1</sup> Building permit activity includes the summation of new units added by building permit issuance and units removed by demolition permit.

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from 1990 through 1998		
Housing Type	New Housing Units 1990 – 1998	Percentage of New Housing
Single Family	616	42.5%
Multi Family	842	57.5%
Mobile Homes	0	0%
<b>Total Dwelling Units</b>	<b>1,458</b>	<b>100%</b>

Source: Shimberg Center for Affordable Housing, *Affordable Housing Assessment for Orange County, 1998*.

### HOUSING ANALYSIS

#### ~~§9J 5.010(2), FAC~~

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This section presents an analysis of housing trends and characteristics pursuant to ~~§9J 5.010(2), FAC~~ §163.3177(6) (f). The purpose of the housing analysis is to identify housing needs through year ~~2024~~ 2040 for the City of Winter Park. 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.

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**Methodology.** Future housing needs are estimated by applying methodology developed by the Shimberg Center for Affordable Housing for housing needs analysis to population estimates and projections prepared in this element. ~~Methodology and estimates for future housing needs were obtained from Shimberg Center's "Housing Needs Assessment Methodology for Orange County, 1998." Projections prepared by the Shimberg Center only extend to year 2010. Therefore, the methodology used to prepare those projections was applied to population estimates prepared below. The methodology was applied to the projected population estimates to identify future housing needs.~~

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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 ~~ec~~ 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.

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The housing analysis also evaluates the future demand and need for housing according to the burden housing costs place on household income. An analysis of housing affordability compares household income to the cost of housing for both rental and owner-occupied dwelling units. For the purpose of this analysis, housing costs are considered affordable if thirty percent (30%) or less of a household's income is allocated to housing, including associated utility costs.

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

### Population and Housing Demand

#### ~~§9J 5.010(2) (a-b), FAC~~

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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 (~~2006~~ 2016) has ~~267.96~~ 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.

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**Recent Growth and 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 ~~1990 and 2004~~ 2000 and 2010, ~~3,675~~ 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. In addition, mobile homes and other forms of housing, such as boat, RVs, etc., experienced an increase as well. However, multi-family units and duplexes experienced a significant decrease. Only 395 of these housing units were related to new construction — which replaced existing structures. The other 1,060 housing units were annexed into the City. With limited acres are 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.

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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 ~~1990 and 2005~~ 2000 and 2010 accounted for ~~1,301~~ 1,931 new residential units, but ~~880~~ 415 units were demolished over this same period. Many of the older homes that have been demolished were affordable to a broader range of household income groups. While the quality of housing is improved through construction using current Florida building codes, demolition of older homes also decreases affordable housing opportunities for some household income groups. Older homes may also have historic or architectural significance to the community. Demolition of older homes could result in removal of locally significant historical structures.

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**C. Planned Development.** ~~The City will study the possibility for a zoning category and codes for planned development buildings in appropriate areas. —~~With limited vacant land for residential development, demand for residential use may increase interest in the private sector to place residential uses within the same buildings as retail and office uses. Mixed-use buildings containing residential units are consistent with the traditional urban, particularly in the downtown business area and some of the primary corridors with the City.

D. **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 ~~1990~~ 2000 US Census reports an average household size of ~~2.2~~ 2.1 persons for Winter Park. The ~~2000~~ 2010 US Census lists ~~2.1~~ 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 ~~2021~~ 2040. The methodology used to estimate future population herein applies the current average for persons per household.

**Population Estimates.** Population generates housing demands. Housing demands from seasonal population is insignificant and has a minimal impact on housing. No need exists to analyze housing demands for seasonal population. Year-round population will generate demands for housing in Winter Park. Population estimates for future years consider only permanent population.

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 Shimberg Center prepares population projections for the State of Florida, counties and cities using such methodologies. Population projections prepared through year ~~2010~~ 2040 by the Shimberg Center were reviewed as part of the data collection activities performed for the update of Winter Park's Comprehensive Plan. In ~~1998~~ 2010, the Shimberg Center population projection's show a year ~~2010~~ 2040 population of ~~26,772~~ 38,964; albeit, these projections would not have considered annexations occurring after ~~1998~~ 2010.

A more applicable method to project population growth is to estimate population anticipated 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. New residential development will also occur through redevelopment of existing commercial structures into mixed-use structures that include residential units. The City's Land Development Code and the Comprehensive Plan both promote residential apartments on upper floors of buildings with retail and office uses within appropriately designated areas, particularly in the Central Business District. Therefore, the land-yield population methodology evaluates population anticipated from vacant land and from residential lands. Future population estimates for the City appear in Table 3-23.

The City currently has a citywide residential density of ~~3.8~~ 2.5 units per acre as of ~~2001~~ 2015. -As only ~~267.96~~ 309.74 ~~267.96~~ acres are vacant in ~~2006~~ 2016, development is anticipated to occur at a higher density than ~~3.8~~ 2.5 units per acre. Based on current zoning assigned to property, the Winter Park Community Development Department estimates that approximately 50% of remaining vacant land could be used for residential development. Development on vacant land is anticipated to occur at higher densities than ~~3.8~~ 2.5 units per acre because of limited available land and land costs. Six units per acre were estimated as a more practical expectation for future development densities on vacant land. The average number of persons per household used for population projections is ~~2.1~~ 2.15 persons per household; the rate identified in the ~~2000~~ 2010 US Census. The formula used for estimating the ~~2021~~ 2040 population yield from vacant land is:

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Vacant residential acres (309.74) ~~(← acres?)~~ X Density (66 du/ac) X Average number of persons per household (2.1, 2.15) =

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Estimating the residential units that may occur from redevelopment of commercial buildings into mixed-use buildings with residential units is difficult to accurately project. However, the City may consider such development within strategic locations, such as the Central Business District, to place residential uses within close proximity to employment and retail activities, thus allowing people to walk or use public transit to reach destinations. For analysis purposes, future population arising from redevelopment projects is estimated to be half of that yielded from vacant lands. New population anticipated by 2021 from redevelopment projects is equal to half of the 2021 population estimated to occur from vacant land.

**Table 3-23: Future Population Estimates**

	2010 <sup>1</sup>	2016 <sup>2</sup>	2020 <sup>2</sup>	2026 <sup>2</sup>	2030 <sup>2</sup>	2035	2040
Total Permanent Population	28,434 <sup>1</sup>	29,208 <sup>2</sup>	30,750 <sup>2</sup>	32,500 <sup>2</sup>	35,504	37,515	38,964
Population from Vacant Lands	0	6	98	151	1,594		

<sup>1</sup> Population figure from the 2000 US Census for the City of Winter Park

<sup>2</sup> City of Winter Park, 2006

<sup>2</sup> Population based on the 2000 US Census and additional population estimated from annexations through April 2002. Source: City of Winter Park.

**Household Formation.** The US Census data for 1990 and 2000 shows that the average Winter Park household decreased in size from 2.2 persons to 2.1 persons per household, and in 2010 the average family size was 2.85 persons. This decrease is consistent with state and national trends indicating the average household size has decreased over the past twenty years. The methodology used to estimate future population levels and housing demands applies an average household size of 2.1 persons – the rate reported in the 2000 US Census.

**Housing Unit Demand.** Housing demand is estimated by applying the average household size of 2.1 persons to the estimated population. Table 3-24 lists the housing demand estimated in 1995 by the Shimberg Center. This table shows the demand for housing units based on permanent population levels for the respective year but does not take into consideration vacancy rates. By year 2021, a minimum of 2,157 new residential units will need to be constructed above the 12,447 existing as of 2002. This analysis includes homes annexed into the City in 2000 and 2001.

**Table 3-24: Projected Households and Housing Demand**

Year	Population	Households and Units Demanded	Vacant Units	Total Housing Units Needed
2000 <sup>1</sup>	24,090	10,772	709	11,431
2002 <sup>1</sup>	26,377	11,676	772	12,447
2006 <sup>2</sup>	28,620	12,750	843	13,270
2011 <sup>2</sup>	30,000	13,066	864	14,286
2016 <sup>2</sup>	32,500	13,383	885	15,476
2021 <sup>2</sup>	35,000	13,699	905	16,667

<sup>1</sup> Solin and Associates, Inc., October 2002

<sup>2</sup> City of Winter Park, 2006

**Housing Demands—Units by Tenure.** Table 3-25 lists the housing demand by tenure based on current and projected household numbers. For years 2006 to 2021, the household and renter ratio appearing in the 2000 US Census was applied to estimate total future household numbers appearing in Table 3-25. Among the 2,157 new residential units, 1,411 are anticipated to house owners and 746 to house renters.

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Table 3-25: Projected Demands for Non-Seasonal Housing Units by Tenure					
Year	Owner-Occupied Units Demanded	Owner-Occupied Units Needed	Renter-Occupied Units Demanded	Renter-Occupied Units Needed	Total Units Needed
2000	7,016	7,476	3,706	3,955	11,431
2006	8,339	8,890	4,131	4,703	13,593
2011	8,545	9,110	4,233	4,820	13,930
2016	8,752	9,331	4,336	4,936	14,267
2021	8,959	9,552	4,438	5,053	14,605

### Land Accommodations for Housing

~~§9J-5.010(2)(e), FAC~~

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**Vacant Land.** Based on the Existing Land Use Map (Map 1-2), vacant land amounts to only ~~267.96~~267.96 ~~309.74~~ -acres. Only about half of this acreage is estimated to be available for residential development. The number of residential units identified through the housing analysis performed above may be higher or lower based on site-specific conditions and compliance with the City's Comprehensive Plan and land development regulations enforced by the City, Water Management District, or State or federal agencies.

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**Redevelopment.** Mixed-use buildings will be considered by the City and may be allowed within strategic areas of the City. Within the downtown commercial district that straddles Park Avenue, apartments are allowed and in some cases encouraged to be placed in upper floors of buildings.

**Winter Park Affordable Housing Program.** Through the Winter Park's affordable housing program, the City has the potential to purchase land for construction of affordable housing. The potential for additional housing units from this program is likely limited to funds generated by the City's affordable housing linkage fee and grants from State or federal agencies.

### Projected Private Sector Ability to Meet Housing Demands and Housing Affordability

~~§9J-5.010(2)(d), FAC~~

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~~**Shimberg Center Affordable Housing Analysis.** In 1998, the Shimberg Center estimated affordable housing needs for the Florida counties and cities, including Winter Park. The results of this analysis are presented in the report titled "Housing Needs Assessment for Orange County, 1998." The Shimberg Center's 1998 housing affordability analysis extends only to year 2010 and does not include housing units~~

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~~added to the City after 1998. Based on development trends, the 108.6 acres of vacant residential lands within the City are likely to be developed by 2010.~~

~~The analysis of housing affordability uses methodology used by the Shimberg Center for Affordable Housing to identify affordable housing needs.~~

~~To determine affordable housing available and the amount needed to serve future populations, two items need to be compared: the number of affordable households and the number of affordable housing units. The number of affordable households is based upon projected household income. The number of affordable housing units is based upon projected monthly costs for owner occupied units, and projected rent for renter occupied units.~~

~~The methodology employed by the Shimberg Center to estimate the need for affordable housing is as follows:~~

~~“Affordability is defined in the rental market as paying no more than 30 percent of income toward rent, consistent with the federal definition of cost burden. For owner occupied housing the household is assumed to pay no more than 2.11 times their income in housing costs. The 2.11 number, calculated by the Florida Housing Finance Agency based on experience with their ownership programs, is designed to reflect the price of home a household can afford consistent with their ability to make a down payment, their other debts, and the interest rate and term of a loan. In other words, the affordability table arrays households by income and tenure with 1995 occupied units by price or rent. It then compares the number of units in a given price or rent range to the number of households in a corresponding income range and examines the difference between units and households. However, as the number of households grows, it is important to also consider that there is a need for additional housing units to maintain the vacancy rate, as vacant housing units are necessary to the functioning of the housing market.~~

~~The 2.11 number can also be examined for its applicability to a community; for example, a community may have a substantial population of retirees who are wealthy but of limited annual reported income (in “Projected Need For Owner Occupied Housing Units By Value Ranges” we described how the affordability constant can be changed from 2.11 to 2.5 or 3.0).~~

~~The methodology used to arrive at the final needs table does not consider several aspects that contribute to the housing need of a community. First, households do not move every year as is assumed by the table. Second, households may be in circumstances that alter the conclusion of the table, paying more or less than the table would suggest given the real sorting pattern of households into housing units (occupying units more or less expensive than the unit they would sort themselves into under the structure of the table). Third, in a homeownership situation households may be paying less than the cost as reflected in the table because they purchased the house some years ago at a lower value and hence lower mortgage payment.”~~

~~Table 3-26 provides a breakdown of housing demand by household incomes for owner occupied housing and Table 3-27 displays similar estimates for renter occupied households. Positive numbers in this table indicate a need exists for units serving the corresponding income group. A need for owner occupied affordable housing is identified in Table 3-26 for very low, low and low/moderate income households for current and future years. Available affordable rental housing in Winter Park is currently a problem for low income households earning \$12,500. In the case of owner occupied housing, available affordable housing is a challenge from low and moderate income households whose annual income falls below \$35,000.~~

**Table 3-26: Surplus/Deficit of Affordable Owner-Occupied Units**  
(units minus households—negative number indicates a deficit of affordable units)

Income Range	1998	2000	2005	2010
\$0 to \$5,000	<del>-164</del>	<del>-169</del>	<del>-181</del>	<del>-194</del>
\$5,000 to \$10,000	<del>-289</del>	<del>-298</del>	<del>-319</del>	<del>-337</del>
\$10,000 to \$12,500	<del>-197</del>	<del>-199</del>	<del>-211</del>	<del>-224</del>
\$12,500 to \$15,000	<del>-152</del>	<del>-157</del>	<del>-170</del>	<del>-185</del>
\$15,000 to \$17,500	<del>-57</del>	<del>-60</del>	<del>-71</del>	<del>-85</del>
\$17,500 to \$20,000	<del>-29</del>	<del>-36</del>	<del>-50</del>	<del>-60</del>
\$20,000 to \$22,500	<del>-95</del>	<del>-101</del>	<del>-117</del>	<del>-141</del>
\$22,500 to \$25,000	<del>-91</del>	<del>-96</del>	<del>-106</del>	<del>-120</del>
\$25,000 to \$27,500	<del>-36</del>	<del>-40</del>	<del>-52</del>	<del>-65</del>
\$27,500 to \$30,000	61	57	47	39
\$30,000 to \$32,500	<del>-158</del>	<del>-164</del>	<del>-183</del>	<del>-210</del>
\$32,500 to \$35,000	<del>-78</del>	<del>-85</del>	<del>-102</del>	<del>-115</del>
\$35,000 to \$37,500	49	47	41	29
\$37,500 to \$40,000	87	85	78	69
\$40,000 to \$42,500	13	15	3	-17
\$42,500 to \$45,000	30	26	15	4
\$45,000 to \$47,500	<del>-116</del>	<del>-123</del>	<del>-137</del>	<del>-151</del>
\$47,500 to \$50,000	13	5	-7	-12
\$50,000 to \$55,000	85	76	60	44
\$55,000 to \$60,000	190	180	162	146
\$60,000 to \$75,000	158	139	102	62
\$75,000 to \$100,000	137	121	95	59
\$100,000 to \$125,000	339	327	307	286
\$125,000 to \$150,000	71	59	40	29
\$150,000+	228	203	167	143
Total	-1	-188	-589	-1,006

Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

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**Table 3-27: Surplus/Deficit of Affordable Renter-Occupied Units**  
(units minus households—negative number indicates a deficit of affordable units)

Household Income Range	1998	2000	2005	2010
\$0 to \$5,000	<del>-314</del>	<del>-318</del>	<del>-327</del>	<del>-334</del>
\$5,000 to \$10,000	<del>-369</del>	<del>-374</del>	<del>-400</del>	<del>-425</del>
\$10,000 to \$12,500	<del>-209</del>	<del>-215</del>	<del>-217</del>	<del>-215</del>
\$12,500 to \$15,000	55	52	40	40
\$15,000 to \$17,500	311	306	301	296
\$17,500 to \$20,000	344	344	342	337

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<del>\$20,000 to \$22,500</del>	<del>89</del>	<del>83</del>	<del>89</del>	<del>92</del>
<del>\$22,500 to \$25,000</del>	<del>20</del>	<del>24</del>	<del>22</del>	<del>18</del>
<del>\$25,000 to \$27,500</del>	<del>237</del>	<del>235</del>	<del>235</del>	<del>235</del>
<del>\$27,500 to \$30,000</del>	<del>2</del>	<del>2</del>	<del>2</del>	<del>1</del>
<del>\$30,000 to \$32,500</del>	<del>96</del>	<del>95</del>	<del>94</del>	<del>93</del>
<del>\$32,500 to \$35,000</del>	<del>46</del>	<del>42</del>	<del>42</del>	<del>42</del>
<del>\$35,000 to \$37,500</del>	<del>36</del>	<del>32</del>	<del>33</del>	<del>36</del>
<del>\$37,500 to \$40,000</del>	<del>90</del>	<del>88</del>	<del>92</del>	<del>93</del>
<del>\$40,001+</del>	<del>391</del>	<del>412</del>	<del>419</del>	<del>431</del>
<del>Total</del>	<del>1</del>	<del>68</del>	<del>119</del>	<del>158</del>

~~Source: Shimberg Center for Affordable Housing, Housing Needs Assessment for Orange County, 1998~~

~~Shimberg Center Affordable Housing Analysis City of Winter Park Affordable Housing Study. In 2012/1998, the Shimberg Center estimated affordable housing needs for the Florida counties and cities including Winter Park. The results of this analysis are presented in the report titled "Housing Needs Assessment for Orange County, 1998." The Shimberg Center's 1998 housing affordability analysis extends only to year 2010 and does not include housing units added to the City after 1998. Based on development trends, the 108.6 acres of vacant residential lands within the City are likely to be developed by 2010; the City staff gathered data from federal, state, regional, and local housing entities. Data was obtained from the U.S. Bureau of Labor Statistics, U.S. Census, Orlando Regional Realtors Association, Florida Department of Economic Opportunity, Nielsen/Claritas Site Reports, Shimberg Center for Affordable Housing at UF, and the Winter Park Housing Authority.~~

~~The analysis of housing affordability uses methodology used by the Shimberg Center for Affordable Housing to identify affordable housing needs.~~

~~To determine affordable housing available and the amount needed to serve future populations, two items need to be compared: the number of affordable households and the number of affordable housing units. The number of affordable households is based upon projected household income. The number of affordable housing units is based upon projected monthly costs for owner-occupied units, and projected rent for renter-occupied units.~~

~~The methodology employed by the Shimberg Center to estimate the need for affordable housing is as follows:~~

~~"Affordability is defined in the rental market as paying no more than 30 percent of income toward rent, consistent with the federal definition of cost burden. For owner-occupied housing the household is assumed to pay no more than 2.11 times their income in housing costs. The 2.11 number, calculated by the Florida Housing Finance Agency based on experience with their ownership programs, is designed to reflect the price of home a household can afford consistent with their ability to make a down payment, their other debts, and the interest rate and term of a loan. In other words, the affordability table arrays households by income and tenure with 1995-occupied units by price or rent. It then compares the number of units in a given price or rent range to the number of households in a corresponding income range and examines the difference between units and households. However, as the number of households grows, it is important to also consider that there is a need for additional housing units to maintain the vacancy rate, as vacant housing units are necessary to the functioning of the housing market.~~

~~The 2.11 number can also be examined for its applicability to a community; for example, a community may have a substantial population of retirees who are wealthy but of limited annual reported income (in~~

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“Projected Need For Owner Occupied Housing Units By Value Ranges” we described how the affordability constant can be changed from 2.11 to 2.5 or 3.0).

The methodology used to arrive at the final needs table does not consider several aspects that contribute to the housing need of a community. First, households do not move every year as is assumed by the table. Second, households may be in circumstances that alter the conclusion of the table, paying more or less than the table would suggest given the real sorting pattern of households into housing units (occupying units more or less expensive than the unit they would sort themselves into under the structure of the table). Third, in a homeownership situation households may be paying less than the cost as reflected in the table because they purchased the house some years ago at a lower value and hence lower mortgage payment.”

Table 3-26 provides a breakdown of housing demand by household incomes for owner-occupied housing and Table 3-27 displays similar estimates for renter-occupied households. Positive numbers in this table indicate a need exists for units serving the corresponding income group. A need for owner-occupied affordable housing is identified in Table 3-26 for very low, low and low/moderate income households for current and future years. Available affordable rental housing in Winter Park is currently a problem for low income households earning \$12,500. In the case of owner-occupied housing, available affordable housing is a challenge from low and moderate income households whose annual income falls below \$35,000.

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**Table 3-26: Surplus/Deficit of Affordable Owner-Occupied Units**  
(units minus households — negative number indicates a deficit of affordable units)

<u>Income Range</u>	<u>1998</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<u>\$0 to \$5,000</u>	<u>-164</u>	<u>-169</u>	<u>-181</u>	<u>-194</u>
<u>\$5,000 to \$10,000</u>	<u>-289</u>	<u>-298</u>	<u>-319</u>	<u>-337</u>
<u>\$10,000 to \$12,500</u>	<u>-197</u>	<u>-199</u>	<u>-211</u>	<u>-224</u>
<u>\$12,500 to \$15,000</u>	<u>-152</u>	<u>-157</u>	<u>-170</u>	<u>-185</u>
<u>\$15,000 to \$17,500</u>	<u>-57</u>	<u>-60</u>	<u>-71</u>	<u>-85</u>
<u>\$17,500 to \$20,000</u>	<u>-29</u>	<u>-36</u>	<u>-50</u>	<u>-60</u>
<u>\$20,000 to \$22,500</u>	<u>-95</u>	<u>-101</u>	<u>-117</u>	<u>-141</u>
<u>\$22,500 to \$25,000</u>	<u>-91</u>	<u>-96</u>	<u>-106</u>	<u>-120</u>
<u>\$25,000 to \$27,500</u>	<u>-36</u>	<u>-40</u>	<u>-52</u>	<u>-65</u>
<u>\$27,500 to \$30,000</u>	<u>61</u>	<u>57</u>	<u>47</u>	<u>39</u>
<u>\$30,000 to \$32,500</u>	<u>-158</u>	<u>-164</u>	<u>-183</u>	<u>-210</u>
<u>\$32,500 to \$35,000</u>	<u>-78</u>	<u>-85</u>	<u>-102</u>	<u>-115</u>
<u>\$35,000 to \$37,500</u>	<u>49</u>	<u>47</u>	<u>41</u>	<u>29</u>
<u>\$37,500 to \$40,000</u>	<u>87</u>	<u>85</u>	<u>78</u>	<u>69</u>
<u>\$40,000 to \$42,500</u>	<u>13</u>	<u>15</u>	<u>3</u>	<u>-17</u>
<u>\$42,500 to \$45,000</u>	<u>30</u>	<u>26</u>	<u>15</u>	<u>4</u>
<u>\$45,000 to \$47,500</u>	<u>-116</u>	<u>-123</u>	<u>-137</u>	<u>-151</u>
<u>\$47,500 to \$50,000</u>	<u>13</u>	<u>5</u>	<u>-7</u>	<u>-12</u>
<u>\$50,000 to \$55,000</u>	<u>85</u>	<u>76</u>	<u>60</u>	<u>44</u>
<u>\$55,000 to \$60,000</u>	<u>190</u>	<u>180</u>	<u>162</u>	<u>146</u>
<u>\$60,000 to \$75,000</u>	<u>158</u>	<u>139</u>	<u>102</u>	<u>62</u>
<u>\$75,000 to \$100,000</u>	<u>137</u>	<u>121</u>	<u>95</u>	<u>59</u>



**Table 3-26: Surplus/Deficit of Affordable Owner-Occupied Units**  
(units minus households — negative number indicates a deficit of affordable units)

<u>Income Range</u>	<u>1998</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<u>\$100,000 to \$125,000</u>	<u>339</u>	<u>327</u>	<u>307</u>	<u>286</u>
<u>\$125,000 to \$150,000</u>	<u>71</u>	<u>59</u>	<u>40</u>	<u>29</u>
<u>\$150,000+</u>	<u>228</u>	<u>203</u>	<u>167</u>	<u>143</u>
<u>Total</u>	<u>-1</u>	<u>-188</u>	<u>-589</u>	<u>-1,006</u>

Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

**Table 3-27: Surplus/Deficit of Affordable Renter-Occupied Units**  
(units minus households — negative number indicates a deficit of affordable units)

<u>Household Income Range</u>	<u>1998</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<u>\$0 to \$5,000</u>	<u>-314</u>	<u>-318</u>	<u>-327</u>	<u>-334</u>
<u>\$5,000 to \$10,000</u>	<u>-369</u>	<u>-374</u>	<u>-400</u>	<u>-425</u>
<u>\$10,000 to \$12,500</u>	<u>-209</u>	<u>-215</u>	<u>-217</u>	<u>-215</u>
<u>\$12,500 to \$15,000</u>	<u>55</u>	<u>52</u>	<u>40</u>	<u>40</u>
<u>\$15,000 to \$17,500</u>	<u>311</u>	<u>306</u>	<u>301</u>	<u>296</u>
<u>\$17,500 to \$20,000</u>	<u>344</u>	<u>344</u>	<u>342</u>	<u>337</u>
<u>\$20,000 to \$22,500</u>	<u>89</u>	<u>83</u>	<u>89</u>	<u>92</u>
<u>\$22,500 to \$25,000</u>	<u>-20</u>	<u>-24</u>	<u>-22</u>	<u>-18</u>
<u>\$25,000 to \$27,500</u>	<u>237</u>	<u>235</u>	<u>235</u>	<u>235</u>
<u>\$27,500 to \$30,000</u>	<u>-2</u>	<u>-2</u>	<u>-2</u>	<u>1</u>
<u>\$30,000 to \$32,500</u>	<u>96</u>	<u>95</u>	<u>94</u>	<u>93</u>
<u>\$32,500 to \$35,000</u>	<u>46</u>	<u>42</u>	<u>42</u>	<u>42</u>
<u>\$35,000 to \$37,500</u>	<u>36</u>	<u>32</u>	<u>33</u>	<u>36</u>
<u>\$37,500 to \$40,000</u>	<u>90</u>	<u>88</u>	<u>92</u>	<u>93</u>
<u>\$40,001+</u>	<u>-391</u>	<u>-412</u>	<u>-419</u>	<u>-431</u>
<u>Total</u>	<u>-1</u>	<u>-68</u>	<u>-119</u>	<u>-158</u>

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HUD defines "affordable" as housing that costs no more than 30 percent of a household's monthly income. That means rent and utilities in an apartment or the monthly mortgage payment and housing expenses for a homeowner should be less than 30 percent of a household's monthly income to be considered affordable. Families who pay more than 30 percent of their income for housing are considered "cost burdened" and may have difficulty affording necessities such as food, clothing, transportation and medical care.

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The State of Florida follows a similar description to HUD's. It defines "affordable" as monthly rent or monthly mortgage payment, including taxes and insurance, that does not exceed 30 percent of the amount which represents the percentage of the median annual gross income for the household. Most Florida cities and counties follow the State's definition.

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Alternatively the City of Winter Park defines "affordable" based on the home median price in the metro area, meaning a dwelling unit which cost less than 80% percent of the median price of single family

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homes sold the previous year in the Orlando metropolitan area. This variation gives Winter Park the appearance of being less affordable than the other definitions would indicate.

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Winter Park is a leading urban village better known for its upscale shopping and dining and less for the income diversity of its residents and employees. With almost half of all of Winter Park's households making less than \$50,000 a year and with the city being an employment hub for the region, maintaining a stock of affordable housing options in and around the city will be important for long term economic health by providing an accessible workforce for local businesses.

The economic recession has allowed the City of Winter Park to become affordable to all levels of income as median home sale values have fallen from a high of around \$400,000 to about \$230,000 today. This decline in value has also affected the surrounding metro area dropping the median sale price of the Orlando MSA to \$130,000 providing for a greater availability of affordable housing options nearby the city. As most of the sales happening in the market today are by sellers under duress home prices are at a temporary low. It is likely that in the longer term as housing values recover, Winter Park will widen the affordability gap with the region limiting lower cost housing ownership options for workforce employees.

While affordable ownership opportunities are available in and around Winter Park, the availability of affordable rental housing has declined drastically with the credit and housing crisis. Families with poor credit due to job losses and foreclosures have either left or been forced out of homes, raising the vacancy rate of housing and creating higher demand for rental options. While rental housing in Winter Park below \$750 a month was cut in half over the last decade, rental units going for over \$1,500 a month have tripled. Using HUD guidelines a family making the median household income in Winter Park would be unlikely to find affordable rental options within the city.

The City of Winter Park has won multiple awards for its affordable housing initiatives and programs offered through the Community Redevelopment Agency and local non-profit partners have addressed issues of affordability over the years. With home prices at a low point, ownership options for housing in and around the city are obtainable, however the availability, and now affordability, of rental stock is an issue for the city.

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Source: Shimberg Center for Affordable Housing, *Housing Needs Assessment for Orange County, 1998*

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~~**Affordable Housing.** The Federal Department of Housing and Urban Development establishes definitions for income groups to determine income eligibility standards for various housing programs based on percentages of median income, with parameters having been established to note different income groups as follows:~~

- ~~• Less than 30% of Median Income: Very Low Income Household~~
- ~~• 30% to 50% of Median Income: Low Income Household~~
- ~~• 50% to 80% of Median Income: Low to Moderate Income Household~~
- ~~• 80% to 120% of Median Income: Moderate Income Household~~
- ~~• 120% of Median Income: Moderate to Upper Income Household~~

~~Based on the 1999 median income for the City of Winter Park of \$48,884 appearing in the 2000 US Census, the following income groups are defined according to the annual household incomes (1999 values):~~

- Very Low Income Household: Less than \$14,655
- Low Income Household: \$14,655 to \$24,442
- Low to Moderate Income Household: \$24,443 to \$39,107

Table 3-28 lists the estimated number of households contributing more than 30% of their household income towards housing cost. Table 3-28 combines renter and owner households. Estimates for future years were prepared by applying housing statistics for year 2000, as reported in the US 2000 Census, to the estimated total number of future households. The estimates in Table 3-28 apply current quantitative trends to the estimated number of future households. The affordable housing analysis indicates that 2,994 low and very low income households will demand affordable housing.

<b>Table 3-28: Estimated Number of Households Contributing More than 30% Household Income Towards Housing Costs: 2005-2020</b>				
<b>Household Income Range</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>
Less than \$10,000	538	551	564	578
\$10,000 to \$19,999	1,037	1,063	1,088	1,114
\$20,000 to \$34,999	875	897	919	940
\$35,000 to \$49,999	524	537	550	563
\$50,000 to \$74,999	263	269	276	282
\$75,000 to \$99,999	172	177	181	185
\$100,000 and over	175	179	183	188
<b>Totals:</b>	<b>3,584</b>	<b>3,673</b>	<b>3,762</b>	<b>3,851</b>

Household incomes above line are low and very low income households.

### Review of the Private Sector Housing Delivery Process

~~§9J-5.010(2) (c), FAC~~

This section provides a review of the housing delivery process in regards to land, services, financing, regulations and administrative goals of government agencies.

**Land.** Available land for new development is at a minimum. Only an estimated ~~133,188~~ acres remain in ~~2006~~ 2019 for potential residential development.

**Services.** The City requires new development to connect to central water and sewer systems. Residential units that currently are not connected to central water or sewer will be required to connect if the site under goes redevelopment.

**Financing.** No problems have been identified with the ability of the private sector to obtain financing for residential development, including housing for moderate and low income groups.

**Affordable Housing and Assistance Programs.** The private sector has not provided sufficient numbers of housing units within the affordability range for owner and renter households at the very low, low, and moderate income households. The City and County have established several programs to stimulate private sector investment in affordable housing.

A statistical comparison of household income groups for the City and County reveals that the City maintains a similar share of households with annual incomes less than \$25,000, as shown in Table 3-11. While the City has a larger share of households in upper income levels than the County, the City has

housing that remains available for households at lower income levels. Despite higher average housing costs and a larger portion of households at upper income levels, the City maintains a similar share of housing as the County for lower income groups. This information demonstrates that City zoning regulations and housing construction standards promote a diversity of housing types and values. The data and analysis performed within this element does not demonstrate the City's zoning and development permitting process substantially differ from the County's regarding opportunities for the private sector to provide affordable housing.

**Redevelopment.** Limited vacant land for residential development, land values, and demands for housing in Winter Park have created market circumstances conducive to redevelopment of existing residential sites. Existing older residential structures, particularly single family homes, are demolished and replaced with new residential structures. The higher value, new structure typically replaces a home more affordable to moderate and lower incomes households. Long-term continuation of this trend could result in the increased stress on the level of affordable housing for low and moderate income households.

The City should regularly monitor this trend to measure any adverse impacts to affordable housing for low and moderate income households.

#### Redevelopment and Affordable Housing

##### ~~§9J-5.010(2) (F), FAC~~

Vacant residential land existing in ~~2000~~ 2016 may be exhausted by ~~2010~~ 2044 or earlier due to anticipated population growth. 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 and 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 removal of older multiple family structures with higher density development could create opportunities for more housing units. Where multiple family development is located near or adjacent to retail commercial or employment centers, more people can live within walking distance to jobs and shopping. Higher densities may create more effective use of transit. The Future Land Use Element evaluates and identifies areas within the City where multiple family developments can be redeveloped at higher densities and where it can be located within mixed-use buildings along with retail and office uses.

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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.** Increasing demand for housing may place upward pressure on the cost of housing. The City will need to monitor population and housing to determine if seasonal housing demands adversely affect the availability of affordable housing for permanent residents, particularly those serving the local workforce. Coordination should continue with Orange County regarding access to housing assistance programs for low and moderate income households in Winter Park.

The data and analysis presented in this element demonstrate that affordable housing will be difficult to obtain in Winter Park for very low and low income renter households and very low to moderate income owner households. Based on the definition of household income groups described herein, affordable rental housing will be difficult to obtain for very low and low income renter households and affordable owner-occupied housing will be a challenge to obtain for low to moderate income households.

The housing analysis performed by the Shimberg Center for Affordable Housing has also identified that a deficit in affordable housing currently exists and is anticipated to occur through year 2010 for these same household income groups. The Shimberg Center's analysis of affordable housing needs, performed in 1998, only extends to year 2010 and does not estimate needs between 2011 and 2021.

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- C. Mixed-Use Development and 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. Many homes within Winter Park 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.



**CHAPTER 3: HOUSING ELEMENT**

(Reference §9J-5.010(3), FAC)

**3-1: HOUSING GOALS, OBJECTIVES, AND IMPLEMENTING POLICIES.** This section stipulates goals, objectives, and implementing policies for the Housing Element pursuant to §163.3177(6)(f), FS, and §9J-5.010(3)(a-c), FAC. The purpose of this element is to provide guidance for appropriate plans and policies needed to meet identified or projected needs in the supply of housing. These plans and policies address governmental activities as well as provide direction and guidance to the efforts of the private sector.

This Chapter (element) is based upon the data and analysis requirements pursuant to subsection 9J-5.005(1)(2), FAC and subsection 9J-5.010(1)(2), FAC.

**GOAL 3-1: QUALITY RESIDENTIAL ENVIRONMENT. ALLOCATE LAND AREA TO ACCOMMODATE A SUPPLY OF HOUSING RESPONSIVE TO THE DIVERSE HOUSING NEEDS OF THE EXISTING AND FUTURE POPULATION AND ASSIST THE PRIVATE SECTOR TO RESPONSIVELY MEET DEMAND FOR AFFORDABLE QUALITY HOUSING IN NEIGHBORHOODS PROTECTED FROM INCOMPATIBLE USES AND SERVED BY ADEQUATE PUBLIC FACILITIES.**

**OBJECTIVE 3-1.1: PROVIDE ADEQUATE SITES FOR RESIDENTIAL USES.** Winter Park shall develop programs and strategies to achieve adequate, affordable and safe housing for current and future populations and shall maintain a sufficient ratio of affordable housing. To achieve this objective the following policies shall be implemented.

**Policy 3-1.1.1: Zoning Map and Regulations to Support Housing Diversity.** The City's Future Land Use Map shall allocate land resources that shall accommodate a range of housing densities and structure types.

**Policy 3-1.1.2: Sufficient Land and Space for Housing.** The Future Land Use Map shall provide sufficient land area for residential uses necessary to accommodate current and future population. Sufficient acreage and space for housing shall be protected or promoted through the following actions:

1. **Protection of Residential Areas.** The City shall not accept any amendment to the Future Land Use Map that proposes to change a residential designation to a non-residential category except when such amendment addresses at least one of the following:
  - a. The proposed land use amendment is consistent with a redevelopment plan approved by the City.
  - b. The proposed amendment is necessary to accommodate facilities for public schools, public safety or city services.
  - c. The proposed land use designation allows development that includes mandatory residential uses, and development designs must conform to site design standards mandated in the Future Land Use Element.
  - d. As part of the amendment application, the property owner/applicant enters into a housing agreement with the City to replace any demolished residential units at locations acceptable to the City; or in lieu thereof, the applicant contributes an equivalent fee to the City for the construction of affordable housing similar to the housing type that was removed.

- e. Affordable housing construction or fees may qualify for credit against all or a portion of the City's affordable housing linkage fee.
- f. The amendment is necessary to accommodate a nursing home, adult congregate care facility, or other housing for the elderly.
- g. The land use amendment occurs as an administrative amendment initiated by the City.

**2. Residential Uses in Complementary Development.** Housing shall be allowed to occur with complementary commercial and office development when placed within appropriate Future Land Use Map designations. The Future Land Use Map shall provide one or more zoning districts that promote this type of development. The Future Land Use Element provides standards and criteria for this type of development shall be incorporated into the LDC to assure compatibility between residential and non-residential land uses.

**Policy 3-1.1.3: Technical Assistance to Private Sector.** The City shall provide technical assistance, information, and referral services to the housing industry in order to maintain housing production sufficient to meet the projected housing market demand, particularly for affordable housing construction activities.

**Policy 3-1.1.4: Developing Public/Private Partnerships.** Winter Park shall assist in developing local government partnerships with the private sector to improve and expand the efficiency of the affordable housing delivery system. Similarly, the City shall also coordinate the installation of community facilities supportive to housing resources.

**Policy 3-1.1.5: Housing Demands Generated by College Students.** The City shall coordinate with Rollins College regarding campus development plans and the availability of on-campus housing. The purpose of such coordination is to evaluate impacts college enrollment places on housing needs within the City.

**OBJECTIVE 3-1.2: SUPPORT AND PROTECT AFFORDABLE HOUSING.** The City shall establish programs and activities intended to discourage loss of existing affordable housing and to initiate construction of new affordable housing. The City shall direct its resources to maintain and preserve the housing stock within the affordability range for households with income levels at or below the low/moderate income level as indexed by the Orange County Housing and Community Development Division. The following policies shall be used to measure the protection and provision of affordable housing.

**Policy 3-1.2.1: Winter Park Affordable Housing Program.** The City shall continue to support the provision of affordable housing for moderate, low, and very low income household groups through an affordable housing program administered by the City.

The goal of the Winter Park Housing Program is to assure that new housing unit construction in the City accommodates affordable housing for very low, low, and moderate income households. The Winter Park Affordable Housing Program includes, but is not limited, to the following activities intended to improve and protect the City's supply of affordable housing as well as to link qualified households with affordable housing assistance:

- 1. Support the Hannibal Square Community Land Trust.** The City shall support the Hannibal Square Community Land Trust (HSCLT) to further the goal of providing long term multi-generational affordable housing in the City of Winter Park. The HSCLT shall work in

partnership with the City, County, State, and Federal agencies and the private sector to meet the housing needs of low and moderate income families.

2. **Affordable Housing Partnerships.** The City shall establish and support partnerships with non-profit affordable housing entities, charitable foundations and other groups as needed to accomplish the affordable housing implementation goals of the City.
3. **Establish a Land Bank Program.** The City shall establish a land bank program for use by the City or the HSCLT to implement the affordable housing goals of the City. Land would be acquired and affordable housing constructed through linkage fees, grants funds, and county housing assistance grants or other funding sources which would then be conveyed to the HSCLT. The City Commission shall consider the use of condemnation, as necessary, in order to achieve the goals of the City.
4. **Density Bonus Program/Land Use Changes.** In cases where the City agrees to change future land use designations or zoning designations, or when planned development variances which increase the residential density of the land involved are requested, the City shall require as part of any approvals, the mandatory set aside of affordable housing units within the project or payment of fees-in-lieu of a set aside, based upon the terms and conditions of the implementing ordinance.
5. **Affordable Housing Linkage Fee.** The City shall continue to administer and impose an affordable housing linkage fee on new development as a revenue source to fund construction of affordable housing for Winter Park residents. At least once every year, the City shall evaluate the linkage fee program to determine if affordable housing needs and construction costs warrant adjustment of linkage fee rates.
6. **Affordable Housing Construction.** The City shall continue to directly support the construction of affordable housing units through revenue generated by the affordable housing linkage fee revenue, county, state, federal programs and the private sector.
7. **Affordable Housing Rehabilitation Program.** The City shall continue to support the preservation of the existing affordable housing stock through its housing rehabilitation program in concert with Orange County.
8. **Winter Park Housing Authority.** The City shall continue the Winter Park Housing Authority public housing program for very low and low income households.
9. **Promote Private Sector Investment in Affordable Housing.** The City shall encourage private sector housing providers and nonprofit organizations to construct affordable housing in concert with the HSCLT.
10. **Technical Assistance, Information, and Referral Services.** The City shall continue efforts to serve as a source of information regarding City and County housing assistance programs through brochures, pamphlets, and to provide staff assistance available through the City's Department of Planning and Community Development and the Winter Park Housing Authority.

**11. Identify City Owned Sites Available for Affordable Housing Development.** The City shall establish an internal review process for City owned sites suitable for development of workforce housing at various income levels.

**Policy 3-1.2.2: Selecting Sites for Affordable Housing.** The City shall continue to promote access to a broad range of housing opportunities with a full complement of public services through cooperation and coordination with the private sector, Orange County, and the East Central Florida Regional Planning Council. Sites for affordable housing developments for very low, low, and moderate income households shall be approved only if such sites have access to the following facilities and services:

1. Service by central potable water and wastewater systems; or, if such systems are not available, the property owner executes a recordable agreement to connect to such facility according to the schedule and payment arrangements acceptable to the City.
2. Accessible to employment centers and shopping centers, which accommodate stores offering household goods and services needed on a frequent and recurring basis.
3. Located on a paved street accessible to a major street (i.e., included in the City's major thoroughfare plan).
4. Accessible to public parks, recreation areas, and/or open space systems.
5. Located on sites having adequate surface water management and solid waste collection and disposal.
6. Priority shall be given to location affordable housing developments within one-half mile of a bus transit route.

**Policy 3-1.2.3: Barriers to Affordable Housing within Land Development Regulations.**

The City shall ensure that its regulatory techniques and review procedures do not create cumbersome barriers to affordable housing. As part of the evaluation, the City shall evaluate the Future Land Use Map and the Official Zoning Map to assess whether sufficient land and space is available to support housing types for low to moderate income households. The City's Future Land Use Map and Zoning Map shall include provisions that allow locations for diverse housing types such as, but not limited to, Planned Unit Residential Developments, cluster housing townhouses, apartment units, and apartments in upper floors above retail and office uses.

**Policy 3-1.2.4: Maintain a Streamlined Development Review Process.** Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall establish a streamlined development review and permitting process for affordable housing developments and redevelopment.

**Policy 3-1.2.5: Condominium Conversion Procedures.** The City shall develop procedures for the conversion of rental apartments to condominiums. The adopted procedures shall at minimum address application process, notification of current renters, relocation assistance for very low to low income households, land and unit subdivision, condominium plan submittal requirements, property owner association, maintenance of common areas, minimum development and design standards for converted buildings, housing code inspection requirements, and compliance with building codes.

**Policy 3-1.2.6: Maximize Use of Orange County Housing Programs.** The City shall maximize use of housing programs administered by the Orange County Division of Housing and Community Development by annually coordinating with the County to identify assistance

programs and funds available to Winter Park residents. The City shall continue efforts to jointly work with the Orange County Division of Housing and Community Development regarding housing assistance programs for very low, low, and moderate income households.

**Policy 3-1.2.7: Coordination with State Planning Agencies.** The City shall coordinate with the Florida Department of Community Affairs, Department of Health, and Department of Children and Family Services regarding grant programs available to Winter Park for affordable housing, housing rehabilitation, and group home facilities.

**Policy 3-1.2.8: Coordination with Regional Agencies.** Winter Park shall continue participation on affordable housing committees sponsored by the East Central Florida Regional Planning Council.

**Policy 3-1.2.9: Public Involvement in Housing Production.** Winter Park shall support the involvement of county, regional, state, and federal agencies in housing production, where such housing is consistent with the City's Comprehensive Plan and implementing regulations. The City shall also promote nondiscrimination in access to housing within the City by promoting fair housing laws and practices.

**Policy 3-1.2.10: Housing Assistance Grant Programs.** The City shall continue to aggressively pursue grant funds from federal, state, and county agencies for affordable housing assistance, housing construction, and supporting neighborhood infrastructure improvements.

**Policy 3-1.2.11: Housing Preservation through Delinquent Property.** The City shall coordinate with the Orange County Tax Collector to annually obtain a list of tax delinquent residential properties with the City, and to jointly evaluate potential programs where delinquent residential property within target neighborhoods or affordable housing overlay districts can be acquired or protected through the City's affordable housing program.

**OBJECTIVE 3-1.3: ELIMINATE SUBSTANDARD HOUSING CONDITIONS.** Winter Park shall implement activities and programs that eliminate and prevent substandard housing conditions as measured by the following policies:

**Policy 3-1.3.1: Implement Progress to Eliminate Substandard Housing.** The City shall continue to ensure that new housing construction, as well as remodeling or rehabilitation of existing residences, conforms to the Florida Building Code. The City shall protect and preserve the structural integrity and aesthetics of Winter Park's housing stock. At each update of the Florida Building Code, the City shall evaluate its administrative and technical manpower and the overall condition of the City's housing resources and commit necessary resources to reconciling related issues identified.

**Policy 3-1.3.2: Maintain Housing Condition Records.** The City shall conduct an annual survey of housing conditions and housing code violations for the purpose of generating remedial actions to improve housing conditions and reduce substandard or deteriorated housing.

The City shall attempt to contact owners of substandard housing units to communicate necessary corrective actions and to inform property owners of available federal, state, and local housing assistance programs for housing rehabilitation.

**Policy 3-1.3.3: Enforcement Program Capabilities.** The City shall annually monitor the City's capability to responsively remedy code enforcement violations.

**Policy 3-1.3.4: Housing Demolition and Rehabilitation.** The City shall require rehabilitation of deteriorated or unsafe housing identified as a threat to the safety of occupants or the welfare of the community. If the extent of deterioration prevents rehabilitation, or if the property owner is unwilling to improve an unsafe structure, the City shall require the house to be demolished. Demolition or rehabilitation shall follow practices consistent with the Florida Building Code.

**Policy 3-1.3.5: Safe Housing Environments.** The City shall continue to require all new residential development to install streetlights.

**Policy 3-1.3.6: Aesthetic Housing Environments.** Landscaping and open space shall be designed, installed and maintained within residential development.

**Policy 3-1.3.7: Infrastructure Improvements for Targeted Neighborhoods.** The City shall continue coordination with the Orange County Division of Housing and Community Development regarding the use of Community Development Block Grant funds for infrastructure improvements within the Westside neighborhood.

**Policy 3-1.3.8: Sewer Extensions to Lower Income Neighborhoods.** The City shall maintain existing sewer allocation policies that prioritize sewer system capacity allocations for non-profit and other affordable housing projects. The City shall evaluate the merits and feasibility of a city grant program or similar assistance program to assist with costs to connect homes owned and occupied by very low and low income households to sewer lines within adjacent streets.

**Policy 3-1.3.9: Coordination with Orange County Housing Improvement Programs.** The City shall continue coordination efforts with Orange County to direct housing, utility infrastructure, and weatherization improvement funds to housing and neighborhoods serving very low, low, and moderate income households. The City shall continue to support the County's designation of the Westside neighborhood as a target community for receipt of Community Development Block Grant (CDBG) funds. The City shall provide the County with a list of infrastructure improvement needs warranting financial assistance from the CDBG program.

**Policy 3-1.3.10: Implement of Green Building Practices and Programs.** The City shall develop criteria that ensures that housing developed with public subsidies be cost effective to build, durable and practical to maintain. The green building practices criteria should ensure that housing developed with public subsidies results in high-quality, healthy living environments, lower utility costs, enhanced connections to nature, protection of the environment by the conservation of energy, water, materials and other resources, and the advancement of the health of local and regional ecosystems.

**OBJECTIVE 3-1.4: PROVIDE OPPORTUNITIES FOR GROUP HOMES, HOUSING FOR THE ELDERLY AND FOSTER CARE FACILITIES.** Pursuant to the requirements of §163.3177(6)(3), FS, the City shall promote housing opportunities to meet the special housing needs of the elderly, dependent children, the physically and mentally handicapped, and the developmentally disabled.



**Policy 3-1.4.1: Foster Care Facilities.** The City shall continue to comply with state Laws and administrative rules designed to ensure availability of sites for foster care and adult foster care facilities.

**Policy 3-1.4.2: Community Residential Homes.** The City shall allow community residential homes in residential zoning districts providing they meet criteria established below and in Chapter 419, Florida Statutes. In addition, such facilities shall be regulated to manage their location and intensity, including impacts on infrastructure, and to encourage development on sites accessible to public and private services generally required by their residents. The location of community residential facilities shall be dispersed throughout the regional housing market to serve special housing needs, disabilities, or handicaps. The facilities shall foster nondiscrimination and shall provide residential alternatives to institutionalization. Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall enforce the following performance standards:

1. Group homes of six (6) or fewer unrelated residents licensed as community residential homes by the Department of Children and Family Services (DCFS) shall be deemed a single family unit and shall be allowed in single-family or multifamily zoning districts. These homes shall not be located within a radius of one thousand feet (1,000') of another existing duly licensed group home of six (6) or fewer residents.
2. Group homes that have from seven (7) to fourteen (14) unrelated residents operating as a family, including support staff, and are duly licensed by DCFS as a community residential care facility shall be allowed in areas that accommodate multifamily residential uses unless the City finds that the group home siting as proposed:
  - a. Does not conform to other existing policies applicable to multifamily uses in the City.
  - b. Does not meet applicable licensing criteria established and determined by DCFS, including requirements that the home be located to assure the safe care and supervision of all clients in the home.
  - c. Would result in excessive concentration of community residential homes. A home that is located within a radius of one thousand two hundred feet (1,200') of another existing community residential home in a multifamily zone shall be an over concentration of such homes that substantially alters the nature and character of the area. A home that is located within a radius of five hundred feet (500') of an area of single-family zoning substantially alters the nature and character of the area.
3. All distance requirements cited in this subsection shall be measured from the nearest point of the existing home or area of single-family zoning to the nearest point of the proposed home.
4. All sites for group homes shall contain requisite infrastructure including potable water, adequate surface water management, approved system of wastewater disposal, and an adequate system for solid waste collection and disposal. The sites shall also be free of safety hazards and all structures shall comply with City ordinances and applicable State laws including licensing and program requirements of the State.

**Policy 3-1.4.3: Housing for the Elderly.** The City shall promote the development of housing alternatives specially designed for the elderly, including but not limited to adult living facilities and adult foster care homes. Sites for elderly housing shall be approved only if such sites have access to the following facilities and services:

1. Serviced by potable water and wastewater systems.
2. Located on a paved street.
3. Located on sites having adequate surface water management and solid waste collection and disposal.

**Policy 3-1.4.4: Nursing Homes.** The City shall establish adequate locations for nursing homes with appropriate zoning categories and where central sewer and wastewater systems are available.

**Policy 3-1.4.5: Adequate Sites for Special Housing Needs.** The future land use map and official zoning map shall provide adequate locations from group homes, nursing homes, foster care facilities, and other special housing needs licensed or certified by the State of Florida. Location criteria for such uses shall at minimum comply with state laws.

**OBJECTIVE 3-1.5: CONSERVE NEIGHBORHOOD QUALITY AND EXISTING HOUSING STOCK.** The useful life of existing housing stock shall be conserved through effective implementation of laws, ordinances, and programs directed toward preserving neighborhood quality, including conservation of natural and historic resources, maintenance of community facilities, and code enforcement activities. This objective shall be achieved through the implementation of the following policies.

**Policy 3-1.5.1: Conservation and Rehabilitation of Existing Housing.** The City shall develop a method to promote the conservation and rehabilitation of existing housing as a means to maintain or improve residential conditions and reduce the waste of valuable housing resources, particularly those serving as affordable housing.

**Policy 3-1.5.2: Maintain Active Code Enforcement.** The City shall maintain an active code enforcement program to identify housing accommodations and nonresidential structures that fail to comply with the minimum specification governing building construction, electrical facilities, water and wastewater systems, construction, fire protection, flood prevention, and housing. Where structures fail to meet minimum standard specifications, the City shall duly notice the violation and stipulate conditions for bringing the structure into compliance.

**Policy 3-1.5.3: Discourage Factors Creating Blight.** The City shall avoid potential blighting influences within residential areas through land use planning. Where unavoidable, adverse impacts of land use transition shall be minimized through performance criteria requiring adequate screening, landscaping, and other design features which promote land use compatibility and appropriate land use transition.

**Policy 3-1.5.4: Supportive Facilities and Services for Quality Residential Neighborhoods.**

The City shall ensure that sufficient systems for delivery of public facilities and services supportive to a quality residential environment have been planned, designed and implemented where possible. Such facilities include potable water, wastewater, transportation, and drainage. A capital improvement program and budget predicated on continuing review and evaluation of evolving housing problems and related infrastructure issues shall be the principal tool for realizing this policy.

**Policy 3-1.5.5: Implementing Principles and Standards.** The City shall enforce best management principles and practices that include standards, techniques, and strategies to guide the conservation, rehabilitation, and demolition of housing units.

**Policy 3-1.5.6: Compatibility of New Residential Development.** Winter Park shall continue to ensure compatibility of proposed development with adjacent and surrounding residential uses. The City shall not permit any development that is inconsistent, in terms of residential unit type, lot sizes, housing size, tenure status (i.e., short-term rentals) and setbacks, with that allowed by the Winter Park Comprehensive Plan or the LDC.

**Policy 3-1.5.7: Compatibility of Development.** Where the Future Land Use Map and Official Zoning Map allow both residential and commercial development, the City shall allow residential uses to occur with compatible nonresidential uses.

**Policy 3-1.5.8: Monitor Housing Demolition.** The City shall annually conduct an inventory of residential construction activity resulting in the demolition of residential units. As part of the inventory process, the City shall identify demolition removing affordable housing.

**Policy 3-1.5.9: Residential Design and Development Standards.** Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall study the public interest in residential development and design standards addressing the following:

1. Subdivisions, redevelopment, and plot plans promoting design and development compatible with neighborhood and community road concepts set forth in the Transportation Element.
2. Building scale and general architectural standards to promote cohesive neighborhood character and compatible architectural vernacular.

**Policy 3-1.5.10: Protection of Established Neighborhoods.** The City shall formalize a process for neighborhood planning to address traffic, parking, infrastructure and utility needs, land use and density ranges consistent with neighborhood character, natural and historic features, and public facilities to serve the area.

**OBJECTIVE 3-1.6: PRESERVE RESIDENTIAL HISTORIC OR ARCHITECTURAL RESOURCES.** Neighborhood character and housing diversity shall be protected and enhanced by preserving residential structures determined to have historic or architectural significance to the City of Winter Park by the Florida Master Site File survey report entitled *Architectural Survey and National Register Evaluation*, which may be amended from time to time.

**Policy 3-1.6.1: Historical Housing Assessment and Survey.** The City shall include historic housing when updating its Florida Master Site File survey and National Register of Historic Places evaluation report as described in the Future Land Use Element.

**Policy 3-1.6.2: Monitor Historic Preservation Activities and Demolition.** On an annual basis, the City shall review and evaluate the historic preservation ordinance to measure its effectiveness for protecting historic sites identified in the Florida Master Site File report. A report documenting the status of historic buildings and sites shall include historic housing and shall be presented to the City Commission by April 1 of each year.

**Policy 3-1.6.3: Accessory Dwelling Units.** The City shall continue to support the ability for properties that have been individually designated to the Winter Park Register of Historic Places or properties in historic districts that have been designated to the Winter Park Register of Historic Places to preserve existing accessory dwelling units and to construct new accessory dwelling units.

**OBJECTIVE 3-1.7: RELOCATION ASSISTANCE AND HOUSING.** Winter Park shall apply uniform and equitable treatment of persons and businesses displaced by City programs, consistent with §421.55, FS. This objective shall be measured through the implementation of the following policies.

**Policy 3-1.7.1: Provide Alternative Housing Sites for Displaced Structures and Residents.** The City shall continue to enforce its displacement and relocation ordinance. The City shall assist any person who is required to move from any real property as a direct result of the City's acquisition of such real property for public purposes, by locating other sites and housing facilities available to them as replacement dwellings. When planning the location of land acquisition for public purposes, the City shall assess the degree of displacement that may occur.

Winter Park shall not be responsible for relocating City residents who are displaced as the result of county, state, or federal programs or actions.

**Policy 3-1.7.2: Relocation Caused by Condominium Conversions or Redevelopment.** The City shall require that the applicant or developer providing reasonable notice to tenants that must be relocated because of condominium conversions or redevelopment projects.

**OBJECTIVE 3-1.8: EVALUATION OF HOUSING ELEMENT EFFECTIVENESS.** The City shall use the following policies to continually evaluate the effectiveness of the Housing Element.

**Policy 3-1.8.1: Review the Impact of Change Indicators on Housing Policy.** Major shifts in the magnitude, distribution, and characteristics of population and housing shall serve as indicators of change in various aspects of housing supply and demand. The City shall annually monitor changes in condition of affordable housing units and potential historic sites through programs identified in other policies of this element. The policy implications of major changes in housing supply and demand shall be evaluated on a continuing basis. Housing policy shall be refined as needed in order to remain responsive to changing problems and issues.

**Policy 3-1.8.2: Schedule, Budget, and Implementing Programmed Activities.** The timely scheduling, programming, budgeting, and implementing of housing programs identified in this Element shall be evidence of the City's effectiveness in carrying out a systematic program for implementing adopted housing goals, objectives, and policies.

**Policy 3-1.8.3: Coordinate with Public and Private Sectors.** While continually implementing and evaluating the Housing Element, the City shall maintain a process of intergovernmental coordination as well as coordination with private sector groups interested in housing policy and programs. The effectiveness of this approach shall be evaluated by the success of coordination mechanisms in resolving housing problems and issues.

**Policy 3-1.8.4: Achieve Effective Resolution of Housing Goals, Objectives, and Policies.** The effectiveness of the Housing Element shall be measured by the City's success in achieving housing goals, objectives, and policies. The Housing Element incorporates a systematic planning process for identifying housing problems, issues and corrective actions.

**OBJECTIVE 3-1.9: COORDINATE HOUSING TYPE AND LOCATION WITH TRANSPORTATION PROGRAMS AND PLANS.** Land use and transportation planning shall be coordinated to assure that affordable housing, higher density housing, and housing for special groups are accessible to future public transportation programs or transit systems.

**Policy 3-1.9.1: Develop a Transportation Corridor Residential Plan which is linked to the Transportation Element.** The City shall develop a Transportation Corridor Residential Plan which seeks to expand residential uses along the major transportation corridors in the city and make them accessible to the region's public transportation linkages. Affordable housing, housing for special groups, and higher density residential development shall be encouraged to locate along or within a quarter mile of roadways served or likely to be served by bus transit systems. The standards and criteria in the Future Land Use Element shall be enforced to assure compatibility between residential and non-residential land uses.

**Policy 3-1.9.2: Transportation Programs.** The City shall make available information and brochures regarding any transportation assistance programs available to the elderly, disabled, or transportation-disadvantaged.

**Policy 3-1.9.3: Integration of Residential Design with Transportation Plans.** Residential development and design shall be compatible in scale, type and density to adjacent roadway functional classifications.

The following chart relates to Chapter 3 – Housing, and outlines all of the Goals, Objectives, and Policies of this Chapter. Space is provided to the right to add any comments/recommendations. Staff comments/changes to this element of the Comprehensive Plan are shown as black underlined text. This element was reviewed by the \_\_\_\_\_ Board (their comments/changes are shown in \_\_\_\_\_text).

No.	Existing Housing Element	Comments
1	<p><b>3-1: HOUSING GOALS, OBJECTIVES, AND IMPLEMENTING POLICIES.</b> This section stipulates goals, objectives, and implementing policies for the Housing Element pursuant to §163.3177(6)(f), FS, and §9J-5.010(3)(a-c), FAC. The purpose of this element is to provide guidance for appropriate plans and policies needed to meet identified or projected needs in the supply of housing. These plans and policies address governmental activities as well as provide direction and guidance to the efforts of the private sector.</p> <p>This Chapter (element) is based upon the data and analysis requirements pursuant to subsection 9J-5.005(1)(2), FAC and subsection 9J-5.010(1)(2), FAC.</p>	
2	<p><b>GOAL 3-1: QUALITY RESIDENTIAL ENVIRONMENT. ALLOCATE LAND AREA TO ACCOMMODATE A SUPPLY OF HOUSING RESPONSIVE TO THE DIVERSE HOUSING NEEDS OF THE EXISTING AND FUTURE POPULATION AND ASSIST THE PRIVATE SECTOR TO RESPONSIVELY MEET DEMAND FOR AFFORDABLE QUALITY HOUSING IN NEIGHBORHOODS PROTECTED FROM INCOMPATIBLE USES AND SERVED BY ADEQUATE PUBLIC FACILITIES.</b></p>	
3	<p><b>OBJECTIVE 3-1.1: PROVIDE ADEQUATE SITES FOR RESIDENTIAL USES.</b> Winter Park shall develop programs and strategies to achieve adequate, affordable and safe housing for current and future populations and shall maintain a sufficient ratio of affordable housing. To achieve this objective the following policies shall be implemented.</p>	
4	<p><b>Policy 3-1.1.1: Zoning Map and Regulations to Support Housing Diversity.</b> The City’s Future Land Use Map shall allocate land resources that shall accommodate a range of housing densities and structure types.</p>	
5	<p><b>Policy 3-1.1.2: Sufficient Land and Space for Housing.</b> The Future Land Use Map shall provide sufficient land area for residential uses necessary to accommodate current and future population. Sufficient acreage and space for housing shall be protected or promoted through the following actions:</p> <p>1. <b>Protection of Residential Areas.</b> The City shall not accept any amendment to the Future Land Use Map that proposes to change a residential designation to a non-residential category except when such amendment addresses at least one of the following:</p> <p>a. The proposed land use amendment is consistent with a redevelopment plan approved by the City.</p> <p>b. The proposed amendment is necessary to accommodate facilities for public schools, public safety or city services.</p> <p>c. The proposed land use designation allows development that includes mandatory residential uses, and development designs must conform to site design standards mandated in the Future Land Use Element.</p> <p>d. As part of the amendment application, the property owner/applicant enters into a housing agreement with the City to replace any demolished residential units at locations acceptable to the City; or in lieu thereof, the applicant contributes an equivalent fee to the City for the construction of affordable housing similar to the housing type that was removed.</p> <p>e. Affordable housing construction or fees may qualify for credit against all or a portion of the City’s affordable housing linkage fee.</p> <p>f. The amendment is necessary to accommodate a nursing home, adult congregate care facility, or other housing for the elderly.</p> <p>g. The land use amendment occurs as an administrative amendment initiated by the City.</p> <p>2. <b>Residential Uses in Complementary Development.</b> Housing shall be allowed to occur with complementary commercial and office development when placed within appropriate Future Land Use Map designations. The Future Land Use Map shall provide one or more zoning districts that promote this type of development. The Future Land Use Element provides standards and criteria for this type of development shall be incorporated into the LDC to assure compatibility between residential and non-residential land uses.</p>	
6	<p><b>Policy 3-1.1.3: Technical Assistance to Private Sector.</b> The City shall provide technical assistance, information, and referral services to the housing industry in order to maintain housing production sufficient to meet the projected housing market demand, particularly for affordable housing construction activities.</p>	
7	<p><b>Policy 3-1.1.4: Developing Public/Private Partnerships.</b> Winter Park shall assist in developing local government partnerships with the private sector to improve and expand the efficiency of the affordable housing delivery system. Similarly, the City shall also coordinate the installation of community facilities supportive to housing resources.</p>	
8	<p><b>Policy 3-1.1.5: Housing Demands Generated by College Students.</b> The City shall coordinate with Rollins College regarding campus development plans and the availability of on-campus housing. The purpose of such coordination is to evaluate impacts college enrollment places on housing needs within the City.</p>	
9	<p><b>OBJECTIVE 3-1.2: SUPPORT AND PROTECT AFFORDABLE HOUSING.</b> The City shall establish programs and activities intended to discourage loss of existing affordable housing and to initiate construction of new affordable housing. The City shall direct its resources to maintain and preserve the housing stock within the affordability range for households with income levels at or below the low/moderate income level as indexed by the Orange County Housing and Community Development Division. The following policies shall be used to measure the protection and provision of affordable housing.</p>	



No.	Existing Housing Element	Comments
10	<p><b>Policy 3-1.2.1: Winter Park Affordable Housing Program.</b> The City shall continue to support the provision of affordable housing for moderate, low, and very low income household groups through an affordable housing program administered by the City.</p> <p>The goal of the Winter Park Housing Program is to assure that new housing unit construction in the City accommodates affordable housing for very low, low, and moderate income households. The Winter Park Affordable Housing Program includes, but is not limited, to the following activities intended to improve and protect the City's supply of affordable housing as well as to link qualified households with affordable housing assistance:</p> <ol style="list-style-type: none"><li><b>1. Support the Hannibal Square Community Land Trust.</b> The City shall support the Hannibal Square Community Land Trust (HSCLT) to further the goal of providing long term multi-generational affordable housing in the City of Winter Park. The HSCLT shall work in partnership with the City, County, State, and Federal agencies and the private sector to meet the housing needs of low and moderate income families.</li><li><b>2. Affordable Housing Partnerships.</b> The City shall establish and support partnerships with non-profit affordable housing entities, charitable foundations and other groups as needed to accomplish the affordable housing implementation goals of the City.</li><li><b>3. Establish a Land Bank Program.</b> The City shall establish a land bank program for use by the City or the HSCLT to implement the affordable housing goals of the City. Land would be acquired and affordable housing constructed through linkage fees, grants funds, and county housing assistance grants or other funding sources which would then be conveyed to the HSCLT. The City Commission shall consider the use of condemnation, as necessary, in order to achieve the goals of the City.</li><li><b>4. Density Bonus Program/Land Use Changes.</b> In cases where the City agrees to change future land use designations or zoning designations, or when planned development variances which increase the residential density of the land involved are requested, the City shall require as part of any approvals, the mandatory set aside of affordable housing units within the project or payment of fees-in-lieu of a set aside, based upon the terms and conditions of the implementing ordinance.</li><li><b>5. Affordable Housing Linkage Fee.</b> The City shall continue to administer and impose an affordable housing linkage fee on new development as a revenue source to fund construction of affordable housing for Winter Park residents. At least once every year, the City shall evaluate the linkage fee program to determine if affordable housing needs and construction costs warrant adjustment of linkage fee rates.</li><li><b>6. Affordable Housing Construction.</b> The City shall continue to directly support the construction of affordable housing units through revenue generated by the affordable housing linkage fee revenue, county, state, federal programs and the private sector.</li><li><b>7. Affordable Housing Rehabilitation Program.</b> The City shall continue to support the preservation of the existing affordable housing stock through its housing rehabilitation program in concert with Orange County.</li><li><b>8. Winter Park Housing Authority.</b> The City shall continue the Winter Park Housing Authority public housing program for very low and low income households.</li><li><b>9. Promote Private Sector Investment in Affordable Housing.</b> The City shall encourage private sector housing providers and nonprofit organizations to construct affordable housing in concert with the HSCLT.</li><li><b>10. Technical Assistance, Information, and Referral Services.</b> The City shall continue efforts to serve as a source of information regarding City and County housing assistance programs through brochures, pamphlets, and to provide staff assistance available through the City's Department of Planning and Community Development and the Winter Park Housing Authority.</li><li><b>11. Identify City Owned Sites Available for Affordable Housing Development.</b> The City shall establish an internal review process for <u>City owned sites suitable for development of workforce housing at various income levels.</u></li></ol>	New link to identify city owned sites for affordable housing.
11	<p><b>Policy 3-1.2.2: Selecting Sites for Affordable Housing.</b> The City shall continue to promote access to a broad range of housing opportunities with a full complement of public services through cooperation and coordination with the private sector, Orange County, and the East Central Florida Regional Planning Council. Sites for affordable housing developments for very low, low, and moderate income households shall be approved only if such sites have access to the following facilities and services:</p> <ol style="list-style-type: none"><li>1. Service by central potable water and wastewater systems; or, if such systems are not available, the property owner executes a recordable agreement to connect to such facility according to the schedule and payment arrangements acceptable to the City.</li><li>2. Accessible to employment centers and shopping centers, which accommodate stores offering household goods and services needed on a frequent and recurring basis.</li><li>3. Located on a paved street accessible to a major street (i.e., included in the City's major thoroughfare plan).</li><li>4. Accessible to public parks, recreation areas, and/or open space systems.</li><li>5. Located on sites having adequate surface water management and solid waste collection and disposal.</li><li>6. Priority shall be given to location affordable housing developments within one-half mile of a bus transit route.</li></ol>	

No.	Existing Housing Element	Comments
12	<b>Policy 3-1.2.3: Barriers to Affordable Housing within Land Development Regulations.</b> The City shall ensure that its regulatory techniques and review procedures do not create cumbersome barriers to affordable housing. As part of the evaluation, the City shall evaluate the Future Land Use Map and the Official Zoning Map to assess whether sufficient land and space is available to support housing types for low to moderate income households. The City's Future Land Use Map and Zoning Map shall include provisions that allow locations for diverse housing types such as, but not limited to, Planned Unit Residential Developments, cluster housing townhouses, apartment units, and apartments in upper floors above retail and office uses.	
13	<b>Policy 3-1.2.4: Maintain a Streamlined Development Review Process.</b> Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall establish a streamlined development review and permitting process for affordable housing developments and redevelopment.	
14	<b>Policy 3-1.2.5: Condominium Conversion Procedures.</b> The City shall develop procedures for the conversion of rental apartments to condominiums. The adopted procedures shall at minimum address application process, notification of current renters, relocation assistance for very low to low income households, land and unit subdivision, condominium plan submittal requirements, property owner association, maintenance of common areas, minimum development and design standards for converted buildings, housing code inspection requirements, and compliance with building codes.	
15	<b>Policy 3-1.2.6: Maximize Use of Orange County Housing Programs.</b> The City shall maximize use of housing programs administered by the Orange County Division of Housing and Community Development by annually coordinating with the County to identify assistance programs and funds available to Winter Park residents. The City shall continue efforts to jointly work with the Orange County Division of Housing and Community Development regarding housing assistance programs for very low, low, and moderate income households.	
16	<b>Policy 3-1.2.7: Coordination with State Planning Agencies.</b> The City shall coordinate with the Florida Department of Community Affairs, Department of Health, and Department of Children and Family Services regarding grant programs available to Winter Park for affordable housing, housing rehabilitation, and group home facilities.	
17	<b>Policy 3-1.2.8: Coordination with Regional Agencies.</b> Winter Park shall continue participation on affordable housing committees sponsored by the East Central Florida Regional Planning Council.	
18	<b>Policy 3-1.2.9: Public Involvement in Housing Production.</b> Winter Park shall support the involvement of county, regional, state, and federal agencies in housing production, where such housing is consistent with the City's Comprehensive Plan and implementing regulations. The City shall also promote nondiscrimination in access to housing within the City by promoting fair housing laws and practices.	
19	<b>Policy 3-1.2.10: Housing Assistance Grant Programs.</b> The City shall continue to aggressively pursue grant funds from federal, state, and county agencies for affordable housing assistance, housing construction, and supporting neighborhood infrastructure improvements.	
20	<b>Policy 3-1.2.11: Housing Preservation through Delinquent Property.</b> The City shall coordinate with the Orange County Tax Collector to annually obtain a list of tax delinquent residential properties with the City, and to jointly evaluate potential programs where delinquent residential property within target neighborhoods or affordable housing overlay districts can be acquired or protected through the City's affordable housing program.	
21	<b>OBJECTIVE 3-1.3: ELIMINATE SUBSTANDARD HOUSING CONDITIONS.</b> Winter Park shall implement activities and programs that eliminate and prevent substandard housing conditions as measured by the following policies:	
22	<b>Policy 3-1.3.1: Implement Progress to Eliminate Substandard Housing.</b> The City shall continue to ensure that new housing construction, as well as remodeling or rehabilitation of existing residences, conforms to the Florida Building Code. The City shall protect and preserve the structural integrity and aesthetics of Winter Park's housing stock. At each update of the Florida Building Code, the City shall evaluate its administrative and technical manpower and the overall condition of the City's housing resources and commit necessary resources to reconciling related issues identified.	
23	<b>Policy 3-1.3.2: Maintain Housing Condition Records.</b> The City shall conduct an annual survey of housing conditions and housing code violations for the purpose of generating remedial actions to improve housing conditions and reduce substandard or deteriorated housing.  The City shall attempt to contact owners of substandard housing units to communicate necessary corrective actions and to inform property owners of available federal, state, and local housing assistance programs for housing rehabilitation.	
24	<b>Policy 3-1.3.3: Enforcement Program Capabilities.</b> The City shall annually monitor the City's capability to responsively remedy code enforcement violations.	
25	<b>Policy 3-1.3.4: Housing Demolition and Rehabilitation.</b> The City shall require rehabilitation of deteriorated or unsafe housing identified as a threat to the safety of occupants or the welfare of the community. If the extent of deterioration prevents rehabilitation, or if the property owner is unwilling to improve an unsafe structure, the City shall require the house to be demolished. Demolition or rehabilitation shall follow practices consistent with the Florida Building Code.	
26	<b>Policy 3-1.3.5: Safe Housing Environments.</b> The City shall continue to require all new residential development to install streetlights.	

No.	Existing Housing Element	Comments
27	<b>Policy 3-1.3.6: Aesthetic Housing Environments.</b> Landscaping and open space shall be designed, installed and maintained within residential development.	
28	<b>Policy 3-1.3.7: Infrastructure Improvements for Targeted Neighborhoods.</b> The City shall continue coordination with the Orange County Division of Housing and Community Development regarding the use of Community Development Block Grant funds for infrastructure improvements within the Westside neighborhood.	
29	<b>Policy 3-1.3.8: Sewer Extensions to Lower Income Neighborhoods.</b> The City shall maintain existing sewer allocation policies that prioritize sewer system capacity allocations for non-profit and other affordable housing projects. The City shall evaluate the merits and feasibility of a city grant program or similar assistance program to assist with costs to connect homes owned and occupied by very low and low income households to sewer lines within adjacent streets.	
30	<b>Policy 3-1.3.9: Coordination with Orange County Housing Improvement Programs.</b> The City shall continue coordination efforts with Orange County to direct housing, utility infrastructure, and weatherization improvement funds to housing and neighborhoods serving very low, low, and moderate income households. The City shall continue to support the County's designation of the Westside neighborhood as a target community for receipt of Community Development Block Grant (CDBG) funds. The City shall provide the County with a list of infrastructure improvement needs warranting financial assistance from the CDBG program.	
31	<b>Policy 3-1.3.10: Implement of Green Building Practices and Programs.</b> The City shall develop criteria that ensures that housing developed with public subsidies be cost effective to build, durable and practical to maintain. The green building practices criteria should ensure that housing developed with public subsidies results in high-quality, healthy living environments, lower utility costs, enhanced connections to nature, protection of the environment by the conservation of energy, water, materials and other resources, and the advancement of the health of local and regional ecosystems.	
32	<b>OBJECTIVE 3-1.4: PROVIDE OPPORTUNITIES FOR GROUP HOMES, HOUSING FOR THE ELDERLY AND FOSTER CARE FACILITIES.</b> Pursuant to the requirements of §163.3177(6)(3), FS, the City shall promote housing opportunities to meet the special housing needs of the elderly, dependent children, the physically and mentally handicapped, and the developmentally disabled.	
33	<b>Policy 3-1.4.1: Foster Care Facilities.</b> The City shall continue to comply with state Laws and administrative rules designed to ensure availability of sites for foster care and adult foster care facilities.	
34	<p><b>Policy 3-1.4.2: Community Residential Homes.</b> The City shall allow community residential homes in residential zoning districts providing they meet criteria established below and in Chapter 419, Florida Statutes. In addition, such facilities shall be regulated to manage their location and intensity, including impacts on infrastructure, and to encourage development on sites accessible to public and private services generally required by their residents. The location of community residential facilities shall be dispersed throughout the regional housing market to serve special housing needs, disabilities, or handicaps. The facilities shall foster nondiscrimination and shall provide residential alternatives to institutionalization. Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall enforce the following performance standards:</p> <ol style="list-style-type: none"><li>1. Group homes of six (6) or fewer unrelated residents licensed as community residential homes by the Department of Children and Family Services (DCFS) shall be deemed a single family unit and shall be allowed in single-family or multifamily zoning districts. These homes shall not be located within a radius of one thousand feet (1,000') of another existing duly licensed group home of six (6) or fewer residents.</li><li>2. Group homes that have from seven (7) to fourteen (14) unrelated residents operating as a family, including support staff, and are duly licensed by DCFS as a community residential care facility shall be allowed in areas that accommodate multifamily residential uses unless the City finds that the group home siting as proposed:<ol style="list-style-type: none"><li>a. Does not conform to other existing policies applicable to multifamily uses in the City.</li><li>b. Does not meet applicable licensing criteria established and determined by DCFS, including requirements that the home be located to assure the safe care and supervision of all clients in the home.</li><li>c. Would result in excessive concentration of community residential homes. A home that is located within a radius of one thousand two hundred feet (1,200') of another existing community residential home in a multifamily zone shall be an over concentration of such homes that substantially alters the nature and character of the area. A home that is located within a radius of five hundred feet (500') of an area of single-family zoning substantially alters the nature and character of the area.</li></ol></li><li>3. All distance requirements cited in this subsection shall be measured from the nearest point of the existing home or area of single-family zoning to the nearest point of the proposed home.</li><li>4. All sites for group homes shall contain requisite infrastructure including potable water, adequate surface water management, approved system of wastewater disposal, and an adequate system for solid waste collection and disposal. The sites shall also be free of safety hazards and all structures shall comply with City ordinances and applicable State laws including licensing and program requirements of the State.</li></ol>	

No.	Existing Housing Element	Comments
35	<p><b>Policy 3-1.4.3: Housing for the Elderly.</b> The City shall promote the development of housing alternatives specially designed for the elderly, including but not limited to adult living facilities and adult foster care homes. Sites for elderly housing shall be approved only if such sites have access to the following facilities and services:</p> <ol style="list-style-type: none"><li>1. Serviced by potable water and wastewater systems.</li><li>2. Located on a paved street.</li><li>3. Located on sites having adequate surface water management and solid waste collection and disposal.</li></ol>	
36	<p><b>Policy 3-1.4.4: Nursing Homes.</b> The City shall establish adequate locations for nursing homes with appropriate zoning categories and where central sewer and wastewater systems are available.</p>	
37	<p><b>Policy 3-1.4.5: Adequate Sites for Special Housing Needs.</b> The future land use map and official zoning map shall provide adequate locations from group homes, nursing homes, foster care facilities, and other special housing needs licensed or certified by the State of Florida. Location criteria for such uses shall at minimum comply with state laws.</p>	
38	<p><b>OBJECTIVE 3-1.5: CONSERVE NEIGHBORHOOD QUALITY AND EXISTING HOUSING STOCK.</b> The useful life of existing housing stock shall be conserved through effective implementation of laws, ordinances, and programs directed toward preserving neighborhood quality, including conservation of natural and historic resources, maintenance of community facilities, and code enforcement activities. This objective shall be achieved through the implementation of the following policies.</p>	
39	<p><b>Policy 3-1.5.1: Conservation and Rehabilitation of Existing Housing.</b> The City shall develop a method to promote the conservation and rehabilitation of existing housing as a means to maintain or improve residential conditions and reduce the waste of valuable housing resources, particularly those serving as affordable housing.</p>	
40	<p><b>Policy 3-1.5.2: Maintain Active Code Enforcement.</b> The City shall maintain an active code enforcement program to identify housing accommodations and nonresidential structures that fail to comply with the minimum specification governing building construction, electrical facilities, water and wastewater systems, construction, fire protection, flood prevention, and housing. Where structures fail to meet minimum standard specifications, the City shall duly notice the violation and stipulate conditions for bringing the structure into compliance.</p>	
41	<p><b>Policy 3-1.5.3: Discourage Factors Creating Blight.</b> The City shall avoid potential blighting influences within residential areas through land use planning. Where unavoidable, adverse impacts of land use transition shall be minimized through performance criteria requiring adequate screening, landscaping, and other design features which promote land use compatibility and appropriate land use transition.</p>	
42	<p><b>Policy 3-1.5.4: Supportive Facilities and Services for Quality Residential Neighborhoods.</b> The City shall ensure that sufficient systems for delivery of public facilities and services supportive to a quality residential environment have been planned, designed and implemented where possible. Such facilities include potable water, wastewater, transportation, and drainage. A capital improvement program and budget predicated on continuing review and evaluation of evolving housing problems and related infrastructure issues shall be the principal tool for realizing this policy.</p>	
43	<p><b>Policy 3-1.5.5: Implementing Principles and Standards.</b> The City shall enforce best management principles and practices that include standards, techniques, and strategies to guide the conservation, rehabilitation, and demolition of housing units.</p>	
44	<p><b>Policy 3-1.5.6: Compatibility of New Residential Development.</b> Winter Park shall continue to ensure compatibility of proposed development with adjacent and surrounding residential uses. The City shall not permit any development that is inconsistent, in terms of residential unit type, lot sizes, housing size, tenure status (i.e., short-term rentals) and setbacks, with that allowed by the Winter Park Comprehensive Plan or the LDC.</p>	
45	<p><b>Policy 3-1.5.7: Compatibility of Development.</b> Where the Future Land Use Map and Official Zoning Map allow both residential and commercial development, the City shall allow residential uses to occur with compatible nonresidential uses.</p>	
46	<p><b>Policy 3-1.5.8: Monitor Housing Demolition.</b> The City shall annually conduct an inventory of residential construction activity resulting in the demolition of residential units. As part of the inventory process, the City shall identify demolition removing affordable housing.</p>	
47	<p><b>Policy 3-1.5.9: Residential Design and Development Standards.</b> Within one year from the effective date of the Winter Park Comprehensive Plan, the City shall study the public interest in residential development and design standards addressing the following:</p> <ol style="list-style-type: none"><li>1. Subdivisions, redevelopment, and plot plans promoting design and development compatible with neighborhood and community road concepts set forth in the Transportation Element.</li><li>2. Building scale and general architectural standards to promote cohesive neighborhood character and compatible architectural vernacular.</li></ol>	
48	<p><b>Policy 3-1.5.10: Protection of Established Neighborhoods.</b> The City shall formalize a process for neighborhood planning to address traffic, parking, infrastructure and utility needs, land use and density ranges consistent with neighborhood character, natural and historic features, and public facilities to serve the area.</p>	

No.	Existing Housing Element	Comments
49	<b>OBJECTIVE 3-1.6: PRESERVE RESIDENTIAL HISTORIC OR ARCHITECTURAL RESOURCES.</b> Neighborhood character and housing diversity shall be protected and enhanced by preserving residential structures determined to have historic or architectural significance to the City of Winter Park by the Florida Master Site File survey report entitled <i>Architectural Survey and National Register Evaluation</i> , which may be amended from time to time.	
50	<b>Policy 3-1.6.1: Historical Housing Assessment and Survey.</b> The City shall include historic housing when updating its Florida Master Site File survey and National Register of Historic Places evaluation report as described in the Future Land Use Element.	
51	<b>Policy 3-1.6.2: Monitor Historic Preservation Activities and Demolition.</b> On an annual basis, the City shall review and evaluate the historic preservation ordinance to measure its effectiveness for protecting historic sites identified in the Florida Master Site File report. A report documenting the status of historic buildings and sites shall include historic housing and shall be presented to the City Commission by April 1 of each year.	
52	<b>Policy 3-1.6.3: Accessory Dwelling Units.</b> The City shall continue to support the ability for properties that have been individually designated to the Winter Park Register of Historic Places or properties in historic districts that have been designated to the Winter Park Register of Historic Places to preserve existing accessory dwelling units and to construct new accessory dwelling units.	
53	<b>OBJECTIVE 3-1.7: RELOCATION ASSISTANCE AND HOUSING.</b> Winter Park shall apply uniform and equitable treatment of persons and businesses displaced by City programs, consistent with §421.55, FS. This objective shall be measured through the implementation of the following policies.	
54	<p><b>Policy 3-1.7.1: Provide Alternative Housing Sites for Displaced Structures and Residents.</b> The City shall continue to enforce its displacement and relocation ordinance. The City shall assist any person who is required to move from any real property as a direct result of the City's acquisition of such real property for public purposes, by locating other sites and housing facilities available to them as replacement dwellings. When planning the location of land acquisition for public purposes, the City shall assess the degree of displacement that may occur.</p> <p>Winter Park shall not be responsible for relocating City residents who are displaced as the result of county, state, or federal programs or actions.</p>	
55	<b>Policy 3-1.7.2: Relocation Caused by Condominium Conversions or Redevelopment.</b> The City shall require that the applicant or developer providing reasonable notice to tenants that must relocated because of condominium conversions or redevelopment projects.	
56	<b>OBJECTIVE 3-1.8: EVALUATION OF HOUSING ELEMENT EFFECTIVENESS.</b> The City shall use the following policies to continually evaluate the effectiveness of the Housing Element.	
57	<b>Policy 3-1.8.1: Review the Impact of Change Indicators on Housing Policy.</b> Major shifts in the magnitude, distribution, and characteristics of population and housing shall serve as indicators of change in various aspects of housing supply and demand. The City shall annually monitor changes in condition of affordable housing units and potential historic sites through programs identified in other policies of this element. The policy implications of major changes in housing supply and demand shall be evaluated on a continuing basis. Housing policy shall be refined as needed in order to remain responsive to changing problems and issues.	
58	<b>Policy 3-1.8.2: Schedule, Budget, and Implementing Programmed Activities.</b> The timely scheduling, programming, budgeting, and implementing of housing programs identified in this Element shall be evidence of the City's effectiveness in carrying out a systematic program for implementing adopted housing goals, objectives, and policies.	
59	<b>Policy 3-1.8.3: Coordinate with Public and Private Sectors.</b> While continually implementing and evaluating the Housing Element, the City shall maintain a process of intergovernmental coordination as well as coordination with private sector groups interested in housing policy and programs. The effectiveness of this approach shall be evaluated by the success of coordination mechanisms in resolving housing problems and issues.	
60	<b>Policy 3-1.8.4: Achieve Effective Resolution of Housing Goals, Objectives, and Policies.</b> The effectiveness of the Housing Element shall be measured by the City's success in achieving housing goals, objectives, and policies. The Housing Element incorporates a systematic planning process for identifying housing problems, issues and corrective actions.	
61	<b>OBJECTIVE 3-1.9: COORDINATE HOUSING TYPE AND LOCATION WITH TRANSPORTATION PROGRAMS AND PLANS.</b> Land use and transportation planning shall be coordinated to assure that affordable housing, higher density housing, and housing for special groups are accessible to future public transportation programs or transit systems.	
62	<b>Policy 3-1.9.1: Develop a Transportation Corridor Residential Plan which is linked to the Transportation Element.</b> The City shall develop a Transportation Corridor Residential Plan which seeks to expand residential uses along the major transportation corridors in the city and make them accessible to the region's public transportation linkages. Affordable housing, housing for special groups, and higher density residential development shall be encouraged to locate along or within a quarter mile of roadways served or likely to be served by bus transit systems. The standards and criteria in the Future Land Use Element shall be enforced to assure compatibility between residential and non-residential land uses.	

No.	Existing Housing Element	Comments
63	<b>Policy 3-1.9.2: Transportation Programs.</b> The City shall make available information and brochures regarding any transportation assistance programs available to the elderly, disabled, or transportation-disadvantaged.	
64	<b>Policy 3-1.9.3: Integration of Residential Design with Transportation Plans.</b> Residential development and design shall be compatible in scale, type and density to adjacent roadway functional classifications.	



# Miami Economic Associates, Inc.

September 8, 2016

Ms. Dori Stone AICP  
Director  
Planning & Community Development  
City of Winter Park  
Winter Park, FL 32789

Dear Ms. Stone:

Miami Economic Associates, Inc. (MEAI) has performed an analysis to determine the current inventory of housing within the City of Winter Park accessibly-priced/valued for very low, low, moderate and workforce income households. That analysis revealed that there are very significant numbers of such housing units potentially available within the City. However, there also may be barriers preventing those units from, in fact, being accessed by households in the income segments enumerated. This letter report, which is organized as shown below, provides the results of the analysis performed. It also recommends a programmatic solution that could potentially mitigate the barriers to accessibility.

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Current Inventory of Accessibly-Priced Units	6
Rental Units	6
Single-Family/Condominium Units	8
Closing	10
Appendix	

## Summary of Findings

The following are the principal findings of the analysis performed:

- 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 1 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 1 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 1**  
**Housing Income Categories**

<b>Income Category</b>	<b>Definition</b>	<b>Income Range</b>
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 2 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 2**  
**Accessible Rental Rate Ranges by Income Category**

<b>Income Category</b>	<b>Monthly Income</b>	<b>Rental Range</b>
Very Low Income	<= \$ 2,408	<= \$ 722
Low Income	\$ 2,409 - \$ 3,853	\$ 722 – \$ 1,156
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. 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 also presents the accessible home value ranges that MEAI calculated using current interest, tax and insurance rates applicable in Winter Park. The calculations we performed to establish these ranges are provided in the Appendix to this report, which begins on Page 11.

**Table 3**  
**Accessible Home Value Ranges by Income Categories**

<b>Income Category</b>	<b>Annual Income</b>	<b>Rule-of-Thumb Home Value Range</b>	<b>Calculated Home Value Range</b>
Very Low Income	<= \$28,900	<= \$ 72,250	<= \$ 137,531
Low Income	\$ 28,901 – \$ 46,240	\$ 72,251 – \$ 115,600	\$ 137,532 – \$ 214,195
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 was 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 4<sup>1</sup>. 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 4**  
**Distribution of Rental Units by Gross Rent**  
**City of Winter Park**  
**2016**

<b>Gross Rent</b>	<b>Number</b>	<b>Percent</b>	<b>Cumulative Percent</b>
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
\$1,749 to 1,999	349	8.5	82.0
\$2,000 or more	746	18.0	100.0
<b>Total</b>	<b>4,130</b>	<b>100.0</b>	

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

- Table 5 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.<sup>2</sup> 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 the cases of approximately 250 transactions that occurred between January 1, 2016 and May 31, 2016.

<sup>1</sup> 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.

<sup>2</sup> 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 5 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 4.



**Table 5**  
**Distribution of Single-Family and Condominium Unit**  
**by MEAI's Estimate of Current Market Value**  
**City of Winter Park**  
**2016**

<b>Just Value</b>	<b>Single-Family</b>	<b>Condominiums</b>	<b>Total Units</b>	<b>Percent</b>	<b>Cumulative Percent</b>
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 – 499,999	820	81	901	8.5	66.4
\$500,000 or more	3,321	223	3,544	33.6	100.0
<b>Total</b>	<b>8,606</b>	<b>1,952</b>	<b>10,558</b>	<b>100.0</b>	

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

- Table 6 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 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 6**  
**Number of Accessibly-Valued Units**  
**2016**

<b>Income Category</b>	<b>Rule-of-Thumb Home Value Ranges Units</b>	<b>Calculated Home Value Range Units</b>
Very Low Income	14	314
Low Income	167	1,040
Moderate Income	460	1,843
Workforce Income	619	829
<b>Total</b>	<b>1,260</b>	<b>4,026</b>

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 the 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 insurance when calculating whether the unit being sought can be carried for 30 percent or less of the prospective borrower's income. As it will result, it will reduce the amount that the prospective 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.

- In order to assure that people in households of very, low, moderate and workforce income that work in Winter Park such as City employees can also live within it, the City may want to consider establishing a down payment assistance program. Such a program could take a variety of forms including forgivable down payment loans, mortgage guarantees and/or “soft” second mortgages.
- To the extent that a program is established to assist City employees to buy a home within Winter Park, consideration should also be given to establish a program to assist City employees to rent units within the City. Most commonly, such programs involve paying the deposits that landlords require when a lease is signed.
- Finally, it should be noted that the number of accessibly-priced/valued units can be increased through the establishment of a monthly housing stipend program similar to that which some municipalities as well as a number of educational institutions have initiated. Such a program could be established as an alternative to or as a supplement to programs that provide down payment assistance to homebuyers or that assist renters with the deposits required by landlords. The moneys received from a housing stipend program are generally considered taxable income.

### **Current Inventory of Affordably-Priced Units**

In order to estimate the current inventory of accessibly-priced units within the City of Winter Park, MEAI consulted a variety of sources that will be identified in the materials that follow. However, the primary sources used were as follows:

- Rental: U.S. Census, American Community Survey 2010 - 2014
- Owner-occupied: Orange County Property Appraiser tax roll for Winter Park, July 2015

### **Rental Housing**

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 paid on 4,130 units. The remainder were either occupied but not cash rent was paid or vacant. 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.

Table 7 provides the current distribution of the 4,130 renter-occupied units in City of Winter Park by gross rent based on data compiled in the American Community Survey for 2010 – 2014 taking into consideration that rental rates have likely increased. For this purpose, it was assumed that rental rates published in the Survey reflected their level in 2012, which was the



mid-point in five-year survey period. It was further assumed that rental rates have increased in Winter Park at a rate of 5 percent per year during the four years since 2012. It should be noted that the assumed rate of increase substantially exceeds the general rate of inflation experienced over the past four years. Finally, the analysis assumes that the rental units that existed during the Survey period still exist and continue to be in rental tenure. In this regard it is noted that there has essentially been limited condominium conversion activity in recent years; however, we are aware that a number of units within the City of Winter Park have been demolished to clear sites for new construction and some of the renter-occupied units that were included in the Survey may be among them,

**Table 7**  
**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
\$1,749 to 1,999	349	8.5	82.0
\$2,000 or more	746	18.0	100.0
<b>Total</b>	<b>4,130</b>	<b>100.0</b>	

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

Table 8, which reprises Table 2, shows the range of rents that very, low, moderate and workforce income households can afford to pay for their units while keeping their shelter cost at or below 30 percent of their income.

**Table 8**  
**Rental Threshold Amounts**

Income Category	Monthly Income	Rental Range
Very Low Income	<= \$ 2,408	<= \$ 722
Low Income	\$ 2,409 - \$ 3,853	\$ 722 – \$ 1,156
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.

Based on the information presented in Tables 7 and 8, MEAI estimates that approximately 82 percent of the rental units in the City of Winter Park are currently accessibly-priced for workforce income households, including approximately 11.0 percent that are accessibly-priced for very low income households, approximately 40 percent for low income households and nearly 73 percent for moderate income households.



A review of the listings on realtor.com on July 26, 2016, for available vacant rental units within the City of Winter Park showed that there were 85 units listed that were accessibly-priced for workforce income households including 5 that were accessibly-priced for very low income households, 55 for low income households and 77 for moderate income households. It should be noted that realtor.com may not be aware of all available units at any given time.

#### Single-Family and Condominium Units

In the materials which follow, the term 'Single-family Units' includes both single-family detached and single-family attached units, inclusive of townhouse units. MEAI's primary source for estimating the current inventory of accessibly-priced single-family and condominium units in Winter Park was the tax roll compiled for the City by the Orange County Property Appraiser in July, 2015. In that regard, it should be noted that the tax roll does not take into account the tenure of the occupant of a unit. Accordingly, some of the units on the tax roll may be renter-occupied and also included in the inventory of rental housing discussed above.

The constitutional standard for assessing property in Florida is 100 percent of market value. Notwithstanding that, the term "market value" does not appear on the tax roll that MEAI reviewed. Rather, three other values are shown, which are as follows:

- Just Value
- Save our Home Value
- Taxable Value

With respect to the value information shown on the tax roll, neither the Save Our Home Value nor the Taxable Value are relevant because: 1) the former artificially caps the appreciation rate of homestead property at 3 percent while the property remains in the hands of a specific owner; and 2) the latter is based on the Save Our Home Value and then takes into consideration various exemptions such as those for Homestead and Disability. Accordingly, the starting point for MEAI's analysis was Just Value.

Table 9 shows the distribution of the 10,558 single-family and condominium units in the City of Winter Park by Just Value based on the City's 2015 roll.

**Table 9**  
**Distribution of Single-Family/Condominium Units by Just Value**  
**City of Winter Park**  
**2015 Tax Roll**

<b>Just Value</b>	<b>Single-Family</b>	<b>Condominiums</b>	<b>Total Units</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Less than \$100,000	274	1,090	1,364	12.9	12.9
\$100,000 – 199,999	1,924	297	2,221	21.0	33.9
\$200,000 – 299,000	2,070	276	2,346	22.2	56.1
\$300,000 – 399,000	1,086	96	1,182	11.2	67.3
\$400,000 – 499,999	639	21	660	6.3	73.6
\$500,000 or more	2,613	172	2,785	26.4	100.0
<b>Total</b>	<b>8,606</b>	<b>1,952</b>	<b>10,558</b>	<b>100.0</b>	



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

In order to determine the extent to which Just Values on the 2015 tax rolls actually mirror current market values, MEAI reviewed data on the approximately 250 transactions involving single-family and condominium units in Winter Park during the period from January 1, 2016 to May 31, 2016 to compare the actual sales prices recorded to Just Values shown on the 2015 tax rolls for each property. That analysis showed that market value for single-family homes exceeded Just Value on average by approximately 127 percent and exceeded the Just Value of condominium units on average by approximately 140 percent. Table 10 provides the distribution of the single-family and condominium units on Winter Park's 2015 tax roll after Just Value was adjusted to reflect the discrepancy noted between that value estimate and the current market.

**Table 10**  
**Distribution of Single-Family/Condominium Unit**  
**by MEAI's Estimate of Current Market Value**  
**City of Winter Park**  
**2016**

<b>Just Value</b>	<b>Single-Family</b>	<b>Condominiums</b>	<b>Total Units</b>	<b>Percent</b>	<b>Cumulative Percent</b>
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 – 499,999	820	81	901	8.5	66.4
\$500,000 or more	3,321	223	3,544	33.6	100.0
<b>Total</b>	<b>8,606</b>	<b>1,952</b>	<b>10,558</b>	<b>100.0</b>	

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

- Residential realtors and mortgage underwriters have traditionally used a rule-of-thumb that estimated a prospective homeowner could afford to buy a home valued up to 2.5 times their annual income. 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. Appendix 1 presents the analysis we performed to arrive at this conclusion. As evidenced in the Appendix, our analysis assumed that the down payment would equate to 20 percent of unit value, which would negate the need for mortgage insurance. Table 11 compares the ranges of home values that would be considered appropriate for very low, low, moderate and workforce income households using the rule-of-thumb discussed above with those calculated in Appendix 1.



**Table 11**  
**Accessible Home Value Ranges by Income Categories**

<b>Income Category</b>	<b>Annual Income</b>	<b>Rule-of-Thumb Home Value Range</b>	<b>Calculated Home Value Range</b>
Very Low Income	<= \$28,900	<= \$ 72,250	<= \$ 137,531
Low Income	\$ 28,901 – \$ 46,240	\$ 72,251 – \$ 115,600	\$ 137,532 – \$ 214,195
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.

Table 12 estimates the number of units that are currently accessibly-valued for very low, low, moderate income households utilizing the alternative home value ranges presented in the preceding table and the data regarding current home values that served as the basis for Table 10. In summary, it concludes that 4,026 existing single-family and condominium units in Winter Park are accessibly-valued for a household at the top end of the workforce housing range including 314 that are accessibly-valued for very income households, 1,354 for low income households and nearly 3,200 for moderate income households.

**Table 12**  
**Number of Accessibly-Valued Units**  
**2016**

<b>Income Category</b>	<b>Rule-of-Thumb Home Value Ranges Units</b>	<b>Calculated Home Value Range Units</b>
Very Low Income	14	314
Low Income	167	1,040
Moderate Income	460	1,843
Workforce Income	619	829
<b>Total</b>	<b>1,260</b>	<b>4,026</b>

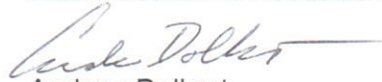
Source: Orange County Property Appraiser, Winter Park Tax Roll, 2015; Miami Economic Associates, Inc.

A review of the listings on realtor.com as of July 26, 2016, for single-family homes and condominiums for sale within Winter Park showed that there were 276 units being offered at prices affordable to households at the top end of the workforce housing range. Included in this figure, there were 42 units accessibly-priced for a household at the top of the very low income range, 107 for households at the top of the low income range and 231 for households at the top of the moderate income range.

## Closing

MEAI is available to respond to any questions you may have about the content of this letter.

Sincerely,  
 Miami Economic Associates, Inc.

  
 Andrew Dolkart  
 President

**Appendix**  
**Calculation of Supportable Home Price Threshold Amount**  
**City of Winter Park**

The amount that a household can afford to pay for a home is dependent on the amount of money it has to pay debt service on the mortgage it requires to acquire the home. This amount is equal to 30 percent of household income less the cost to insure the home and the real estate taxes levied against. However, insurance cost and real estate taxes are a function of home value. Given the interrelationship between these various numbers, it is possible to set up an algebraic equation that solves for home value.

$$\text{AHC} = 80X \cdot \text{DSC} + \text{REtaxes} + \text{PropIns}$$

In this equation:

**X** = Home Value

**AHC** = Affordable housing cost equates to 30% of household income

Note: For the purpose of this analysis, AHC at the upper end of each income range is as follows:

	<u>Monthly</u>	<u>Annual</u>
Very Low Income	\$722	\$8,670
Low Income	\$1,156	\$13,872
Moderate Income	\$1,734	\$20,808
Workforce Income	\$2,095	\$25,140

**.80X\*DSC** = Principal and interest payments

Note: Assumes a mortgage amount equal to 80 percent of the home value (.80X). Further assumes a 30-year mortgage at an interest rate of 3.57 percent based on rate quoted on *realtor.com* on July 22, 2016. At that interest rate, the debt service constant (DSC) to account for both principal and interest payments would be 0.0453 percent.

**REtaxes** Real Estate Taxes

Note: The total millage rate in the City of Plantation, inclusive of the levies of all taxing authorities, is 17.3640/\$1,000 of taxable value. Of this amount, 8.218/\$1,000 of taxable value is levied by the Orange County Public School District. The taxable value for the



purpose of this analysis assumes that the home has an assessed value equal to the purchase price and qualifies for the \$50,000 Homestead Exemption with respect to all taxing jurisdictions with the exception of the School District and for a \$25,000 Homestead Exemption with respect to the School District (.009146X-50,000+.008218X-25,000).

**PropIns.** = Property insurance

Note: Based on information published by the Office of the State Insurance Commission, it is assumed that a high quality policy can be obtained for a rate of \$14.25/\$1,000 of insured value.

### **Very Low Households**

$$\begin{aligned} \$8,670 &= .8X \cdot .0453 + .009146(X - \$50,000) + .008218(X - \$25,000) + .01425X \\ \$8,670 &= .03624X + .009146X - 457 + .008218X - \$205 + .01425X \\ \$8,670 + 457 + 205 &= .03624X + .009146X + .008218X + .01425X \\ \$9,332 &= .067854X \\ \mathbf{\$137,531} &= \mathbf{X} \end{aligned}$$

Based on the value of \$137,531, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$137,531 \cdot .8 \cdot .0453 = \$4,984$

Annual Real Estate Taxes =  $\{.009146(\$137,531 - \$50,000) + .008218(\$137,531 - \$25,000)\} = \$1,725$

Annual Property Insurance =  $(.01425 \cdot \$137,531) = \$1,960$

Total Annual Payments = \$8,669

### **Low Income Households**

$$\begin{aligned} \$13,872 &= .8X \cdot .0453 + .009146(X - \$50,000) + .008218(X - \$25,000) + .01425X \\ \$13,872 &= .03624X + .009146X - 457 + .008218X - \$205 + .01425X \\ \$13,872 + 457 + 205 &= .03624X + .009146X + .008218X + .01425X \\ \$14,534 &= .067854X \\ \mathbf{\$214,195} &= \mathbf{X} \end{aligned}$$

Based on the value of \$214,195, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$214,195 \cdot .8 \cdot .0453 = \$7,762$

Annual Real Estate Taxes =  $\{.009146(\$214,195 - \$50,000) + .008218(\$214,195 - \$25,000)\} = \$3,056$

Annual Property Insurance =  $(.01425 * \$214,195) = \$3,052$

Total Annual Payments = \$13,872

### **Moderate Income Households**

$$\begin{aligned} \$20,808 &= .8X * .0453 + 009146(X - \$50,000) + .008218(X - \$25,000) + .01425X \\ \$20,808 &= .03624X + .009146X - 457 + .008218 * \$205 + .01425X \\ \$20,808 + 457 + 205 &= .03624X + .009146X + .008218X + .01425X \\ \$21,470 &= .067854X \\ \mathbf{\$316,414} &= \mathbf{X} \end{aligned}$$

Based on the value of \$316,414, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$316,414 * .8 * .0453 = \$11,467$

Annual Real Estate Taxes =  $\{009146 * (\$316,414 - \$50,000) + .008218 * (\$316,414 - \$25,000)\} = \$4,831$

Annual Property Insurance =  $(.01425 * \$316,414) = \$4,509$

Total Annual Payments = \$20,807

### **Workforce Income Households**

$$\begin{aligned} \$25,140 &= .8X * .0453 + 009146(X - \$50,000) + .008218(X - \$25,000) + .01425X \\ \$25,140 &= .03624X + .009146X - 457 + .008218 * \$205 + .01425X \\ \$25,140 + 457 + 205 &= .03624X + .009146X + .008218X + .01425X \\ \$25,802 &= .067854X \\ \mathbf{\$380,258} &= \mathbf{X} \end{aligned}$$

Based on the value of \$380,258, the annual amounts for principal and interest, real estate taxes and insurance are calculated as follows:

Annual principal and interest payments:  $\$380,258 * .8 * .0453 = \$13,781$

Annual Real Estate Taxes =  $\{009146 * (\$380,258 - \$50,000) + .008218 * (\$380,258 - \$25,000)\} = \$5,940$

Annual Property Insurance =  $(.01425 * \$380,258) = \$5,419$

Total Annual Payments = \$25,140



## Agenda Item Summary

To Be Determined - Plan date for October meeting