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# Chapter I: Affordable Housing

## I. INTRODUCTION

The national housing goal adopted in the Housing Act of 1949 and reaffirmed in the Cranston-Gonzalez National Affordable Housing Act of 1990 is that every American family be able to afford a decent home in a suitable environment.<sup>1</sup> The housing goal set by the Florida Legislature for the State of Florida is that the state ensure decent and affordable housing is available for all of its residents by the year 2010. Not being able to find "affordable" housing is potentially a problem for any household. Lower income households, however, historically have experienced and continue to experience the greatest difficulty finding housing which is not only decent and affordable but also in a suitable environment. In addition, the housing situation for lower income households has been and continues to be complicated by incidences of discrimination and perceptions, however unfounded, that "affordable" housing is slum or otherwise undesirable housing.

This chapter addresses affordable housing in the Withlacoochee region through three interrelated sections. Section II provides background information on existing federal, state, regional and local planning requirements and initiatives relating to housing and community development, fair housing laws, the Community Reinvestment Act, laws governing factory-built housing, and existing housing and community development programs. Section II presents a trends and conditions statement including a listing of significant regional resources and facilities for affordable housing. The chapter concludes with Section IV which establishes affordable housing and supportive/special needs housing goals, policies and indicators for the Withlacoochee region.

## II. EXISTING REQUIREMENTS OF OTHER PLANNING OR REGULATORY PROGRAMS

### A. Planning

There are numerous and various existing planning requirements and initiatives at the federal, state, regional and local levels relating to housing and community development. The major ones are described below.

#### 1. Federal Level

A new planning requirement at the federal level, the Comprehensive Housing Affordability Strategy, was created in 1990 when the Cranston-Gonzalez National Affordable Housing Act was passed. Jurisdictions required to prepare a CHAS included states and local governments eligible to receive direct funding from the U.S. Department of Housing and Urban Development for federal community planning and development programs. The CHAS was a five-year comprehensive housing plan, with a one-year action plan, which identified a jurisdiction's overall need for affordable and supportive housing and outlined strategies for addressing those needs using federal and other housing resources. The CHAS replaced the Community Development Block Grant program Housing Assistance Plan and the Comprehensive Homeless Assistance Plan needed for federal McKinney Act homeless programs. Access to funding under a variety of federal programs was tied to the existence of a HUD-approved CHAS or certifications that applications for funding were consistent with a HUD-approved CHAS.

In federal fiscal year 1995, states and local governments eligible for direct funding from HUD began submitting a consolidated plan rather than a CHAS. HUD's rule for consolidated plans combines CHAS requirements with CDBG, Emergency Shelter Grant, HOME Investment Partnerships, and Housing Opportunities for Persons with

AIDS formula program requirements. A consolidated plan has five-year time frame and includes, among other parts, a housing and homeless needs assessment, a housing market analysis, a strategic plan and a one-year action plan. It replaced the HOME program description, Community Development Plan and CDBG final statement, and ESG and HOPWA applications as well as the CHAS. Access to funding under a variety of federal programs is tied to the existence of a HUD-approved consolidated plan or certifications that applications for funding are consistent with a HUD-approved consolidated plan. Also, HUD's rule for consolidated plans requires that funding allocations for the federal Section 8 certificate and voucher programs be made in a way that enables participating jurisdictions to carry out their consolidated plans. In addition, cooperation in the development of public housing Comprehensive Grant plans and consolidated plans is being encouraged.<sup>2</sup>

The replacement of the CHAS with the consolidated plan reflects HUD's evolving view that housing as an issue cannot and should not be isolated from greater community-wide planning and development issues. HUD's consolidated plan rule indicates the overall goal of the community planning and development programs covered by a consolidated plan is:

to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.<sup>3</sup>

The Withlacoochee region has only one CDBG entitlement community, the City of Ocala, and hence only one jurisdiction which has been involved in the preparation of a CHAS and a consolidated plan. Other local governments in the region, as indicated above, have been subject to the State of Florida's CHAS and are now subject to the state's consolidated plan. The one-year action plan in the state's consolidated plan, in particular, governs the use of CDBG Small Cities, HOME, ESG and HOPWA funds.

## **2. State and Regional Levels**

The major existing planning requirements and initiatives relating to housing and community development at the state and regional levels are found in:

- Chapter 420, Part I, *F.S.* (1995), State Housing Strategy
- Chapter 187, *F.S.* (1995), State Comprehensive Plan
- Chapter 186, *F.S.* (1995), State and Regional Planning, and Rule Chapter 27E-5, *F.A.C.* (strategic regional policy plans).
- Chapter 380, Part I, *F.S.* (1995), Environmental Land and Water Management, and rules relating to Areas of Critical State Concern, Developments of Regional Impact and Florida Quality Developments in Rule Chapters 9, 28 and 29, *F.A.C.*.

The State Housing Strategy Act under Chapter 420, Part I, is intended to begin the process of articulating a state housing strategy that will carry the state towards its goal

of assuring each Floridian has decent and affordable housing by the year 2010. The act indicates the strategy must involve state, regional and local governments working in partnership with communities and the private sector. It also indicates financial as well as regulatory commitment must be involved to accomplish the goal. The act includes policies addressing housing need, public-private partnerships, preservation of housing stock, public housing, and housing production or rehabilitation programs. Two of the general guidelines listed for new programs for housing production or rehabilitation relate to local government comprehensive plans. One indicates state funds should be made available only for projects which are consistent with local government comprehensive plans and the other ties state funding for housing to the compliance status of local government comprehensive plans under Chapter 163, Part II, *F.S.*

Chapter 187 contains the State Comprehensive Plan and indicates the plan is to provide long-range policy guidance for the orderly social, economic and physical growth of the state. The SCP includes goals and policies in 26 areas including housing. The housing goal reads as follows:

The public and private sectors shall increase the affordability and availability of housing for low-income and moderate-income persons, including citizens in rural areas, while at the same time encouraging self-sufficiency of the individual and assuring environmental and structural quality and cost-effective operations.<sup>4</sup>

Policies under the housing goal include:

Eliminate public policies which result in housing discrimination, and develop policies which encourage housing opportunities for all Florida's citizens.

Diminish the use of institutions to house persons by promoting deinstitutionalization to the maximum extent possible.

Increase the supply of safe, affordable, and sanitary housing for low-income and moderate-income persons and elderly persons by alleviating housing shortages, recycling older houses and redeveloping residential neighborhoods, identifying housing needs, providing incentives to the private sector to build affordable housing, encouraging public-private partnerships to the maximize the creation of affordable housing, and encouraging research into low-cost housing construction techniques, considering life-cycle operating costs.

Reduce the cost of housing construction by eliminating unnecessary regulatory practices which add to the cost of housing.<sup>5</sup>

The SCP, by statute, is subject to assessment and revision every odd-numbered year.

Chapter 186 addresses revisions to and implementation of the SCP, preparation of a growth management portion of the SCP, state agency strategic plans and strategic regional policy plans. The Florida Department of Community Affairs and Florida Housing Finance Agency jointly prepare an agency strategic plan each year, using the strategic planning process to establish directions for new and existing programs which will shape the state's development by the end of a five-year period. State agency strategic plans and strategic regional policy plans are required to be consistent with the SCP.

Under Chapter 380, Part I, the DCA has developed and periodically updates a State Land Development Plan which sets forth long-range state land development policies. It is used to guide state agencies in the development of their agency strategic plans and must be considered by regional planning councils in the development of strategic regional policy plans. Also, the DCA reviews developments of regional impact and Florida Quality Developments and work performed by recipients of Growth Management Trust Fund grants for consistency with the plan. The current version of the SLDP (1989) is organized around selected goals of the SCP, including housing. The as yet to be adopted update of the SLDP prepared in 1995 addresses six priority issues, including land use and the five minimum subject areas covered by strategic regional policy plans.

Also, Chapter 380, Part I, covers areas of critical state concern, developments of regional impact and Florida Quality Developments. An ACSC is designated by a rule which, among other things, provides a detailed boundary description and principles for guiding development. The comprehensive plan and land development regulations of each local government falling within an ACSC must comply with the principles for guiding development for that ACSC. A part of the Green Swamp is located in Hernando and Sumter counties but the designated Green Swamp ACSC falls entirely within Lake and Polk counties.

A proposed DRI or FQD is reviewed by the affected local government(s), the applicable regional planning council(s), the DCA and other reviewing agencies. The review involves consideration of the proposed DRI's or FQD's compliance with local, regional and state plans and applicable statutes and rules. Regional planning councils, in particular, prepare reports for local governments which identify and provide recommendations on regional issues. Their identification of regional issues is based on statutory review criteria including whether and to what extent:

- The development will have a favorable or unfavorable impact on state or regional resources or facilities identified in the applicable state or regional plans.
- The development will significantly impact adjacent jurisdictions.<sup>6</sup>

Housing is specifically addressed through a requirement that consideration of the above criteria include a determination of whether the development will favorably or adversely affect the ability of people to find adequate housing reasonably accessible to their places of employment.

Also, the DCA has adopted rules for DRIs which focus on housing issues. One is the adequate housing uniform standard rule. That rule sets out a process for determining whether a development will have a significant impact on the ability of the development's very low, low and moderate income employee households to find adequate housing reasonably accessible to their places of employment. It also specifies ways in which significant adequate housing impacts can be mitigated. Another housing-related DCA rule for DRIs is the hurricane preparedness policy rule. That rule applies to all proposed mobile home and park trailer developments, all proposed residential developments located in the hurricane vulnerability zone, and all proposed recreational vehicle and hotel/motel developments located in the high hazard hurricane evacuation area. It includes thresholds deemed to create a substantial impact on regional hurricane preparedness and techniques to mitigate anticipated impacts on public shelter availability and evacuations.

In addition, affordable housing is addressed in the DC A's rules governing FQDs. Under the minimum development standards set out in the rules, the development plan for an FQD must include at least one of the following primary design features:

- Promotion of compact urban growth through complementary mixes of residential and non-residential uses of onsite or offsite adjacent or proximate parcels, including measures for affordable housing; or, establishment of a New Town or New Community incorporating, where appropriate, features from the Traditional Neighborhood Development code, including measures for affordable housing.
- Urban renewal, downtown redevelopment, urban infill, or project location in a designated local or regional activity center as identified in an adopted local government comprehensive plan found to be in compliance with Rule 9J-5, Florida Administrative Code, or a comprehensive regional policy plan, including measures for affordable housing.<sup>7</sup>

Over twenty DRIs and FQDs have been approved in the Withlacoochee region. They are located primarily in northern Citrus County, southwest Hernando County, southwest/south central Marion County and northeast Sumter County. Most of the approved DRIs and FQDs are mixed use developments including a residential component. Some have been completed but most are either inactive or in the process of being developed with completion dates in a number of cases extending beyond the year 2000.

### **3. Local Level**

The major existing planning requirements and initiatives relating to housing and community development at the local level are found in:

- Chapter 163, Part II, *F.S.* (1995), Local Government Comprehensive Planning and Land Development Regulation Act, Rule Chapter 9J-5, *F.A.C.* (comprehensive plans) and Rule Chapter 9J-24, *F.A.C.* (land development regulations)
- Chapter 163, Part III, *F.S.* (1995), Community Redevelopment
- Chapter 420, Part VII, *F.S.* (1995), State Housing Initiatives Partnership, and Rule Chapter 9I-37, *F.A.C.*

Under Chapter 163, Part II, each local government must adopt and implement a comprehensive plan which is consistent with the State Comprehensive Plan and applicable strategic regional policy plan. Three of the required elements in a local government comprehensive plan, future land use, housing and intergovernmental coordination, are of particular relevance to the affordable housing issue.

The future land use element documents a jurisdiction's existing land use pattern and designates the proposed future distribution, location and extent of various categories of land uses in the jurisdiction. It also includes standards to be followed in the control and distribution of population densities and building intensities. The future land use plan must be based on surveys, studies and data on the jurisdiction, including the amount of land required to accommodate anticipated growth, the projected population, the

character of undeveloped land, the availability of public services, and the need for redevelopment.

The housing element must contain standards, plans and principles to be followed in:

The provision of housing for all current and anticipated future residents of the jurisdiction.

The elimination of substandard dwelling conditions.

The structural and aesthetic improvement of existing housing.

The provision of adequate sites for future housing, including housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities.

Provision for relocation housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement.

The formulation of housing implementation programs.

The creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.<sup>8</sup>

A local government is required to base the goals, objectives and policies in its housing element on data and analysis prepared on housing needs, including an affordable housing needs assessment prepared for the local government by the state planning agency. Also, state and federal housing plans prepared on behalf of a local government must be consistent with the goals, objectives and policies of the local government's housing element and local governments are encouraged to utilize job training, job creation and economic solutions to address a portion of their affordable housing concerns.

The intergovernmental coordination element is required to show relationships and state principles and guidelines to be used in coordinating a local government's adopted comprehensive plan with the comprehensive plans of adjacent municipalities, the county, adjacent counties or the region, the State Comprehensive Plan, and the plans of school boards and other units of local government providing facilities and services but not having regulatory authority over the use of land. Also, the ICE must demonstrate consideration of the particular effects of the plan, when adopted, upon the development of adjacent municipalities, the county, adjacent counties, or the region, or upon the SCP. In addition, joint processes for collaborative planning and decisionmaking on specified matters including, among others, population projections and public school siting must be addressed in the ICE.

Also, within the intergovernmental context, it should be noted that a local government's housing element must include a policy confirming current arrangements with other local governments concerning affordable housing. Local governments can meet affordable housing needs through interlocal agreements with nearby local governments if it is not economically feasible for them to meet the needs within their jurisdictions because of unusually high property values or if meeting the demand would require directing populations to coastal high hazard areas.<sup>9</sup>

After a local government comprehensive plan is adopted, all development undertaken or approved by governmental agencies in the jurisdiction must be consistent with the plan. Implementation of an adopted plan involves, among other things, the adoption or amendment and enforcement of land development regulations. Chapter 163, Part II, requires that a local government's land development regulations, at a minimum:

- regulate the subdivision of land
- regulate the use of land and water for the land use categories included in the future land use element and ensure the compatibility of adjacent uses and provide for open space
- provide for protection of potable water wellfields
- regulate areas subject to seasonal and periodic flooding and provide for drainage and stormwater management
- ensure the protection of environmentally sensitive lands designated in the comprehensive plan
- regulate signage
- provide that public facilities and services meet or exceed the standards established in the capital improvements element of the comprehensive plan and concurrency requirements are met
- ensure safe and convenient onsite traffic flow, considering needed vehicle parking.

Chapter 163, Part II, also includes a provision encouraging the use of innovative land development regulations including provisions such as transfer of development rights, incentive and inclusionary zoning, planned unit development, impact fees and performance zoning.

The Community Redevelopment Act in Chapter 163, Part III, provides for the designation of community redevelopment areas by counties or municipalities. A community redevelopment area is defined as:

a slum area, a blighted area, or an area in which there is a shortage of housing that is affordable to residents of low or moderate income, including the elderly, or a combination thereof which the governing body designates as appropriate for community redevelopment.<sup>10</sup>

Also, the act provides for the development and implementation of workable programs, general neighborhood redevelopment plans, communitywide plans, and community redevelopment plans. A community redevelopment plan, in particular, must conform to the local government comprehensive plan and, among other requirements, provide for the development of affordable housing in the community redevelopment area or state the reasons for not doing so.

In addition, the act provides for the designation of community redevelopment agencies, the establishment of redevelopment trust funds for those agencies funded by ad valorem tax increment income from designated community redevelopment areas, and the issuance

of revenue bonds to finance community redevelopment activities. The development of affordable housing within a designated community redevelopment area pursuant to an approved community redevelopment plan is one of the purposes for which moneys in a redevelopment trust fund may be used.

The cities of Ocala, Crystal River and Inverness in the Withlacoochee region have community redevelopment areas designated under Chapter 163, Part III. All of their community redevelopment areas have a downtown/central business district focus.

The State Housing Initiatives Partnership Act in Chapter 420, Part VII, was passed in 1992 as a part of the William E. Sadowski Affordable Housing Act. The Sadowski Act:

- established a dedicated source of funding for affordable housing efforts at the state and local levels using documentary stamp taxes
- made changes to existing state housing programs (e.g., the State Apartment Incentive Loan program)
- created the State Housing Initiatives Partnership program and other new state housing programs (e.g., the Florida Affordable Housing Guarantee program)
- enhanced the training and technical assistance resources available to local governments by establishing the Affordable Housing Catalyst program.

The SHIP program serves as the vehicle through which documentary stamp tax revenues allocated to the Local Government Housing Trust Fund established by the Sadowski Act are distributed to approved counties and eligible municipalities. Its purpose is to provide funds to local governments as an incentive for the creation of local housing partnerships, to expand production of and preserve affordable housing, and to increase housing-related employment. Also, under the SHIP program, local governments are encouraged to make the most efficient use of their resources by cooperating to provide affordable housing assistance. They have the option of establishing joint local housing assistance programs through interlocal agreements.

Planning requirements associated with the SHIP program include the preparation of local housing assistance plans and the preparation of affordable housing incentive plans with the involvement of affordable housing advisory committees. Local housing assistance plans and local government comprehensive plans must conform to each another. All five counties in the Withlacoochee region and the City of Ocala are participating in the SHIP program.

## **B. Fair Housing**

Existing laws at the federal, state and local levels provide protection against housing discrimination. They include:

- Title VI of the federal Civil Rights Act of 1964 as administered by the U.S. Department of Housing and Urban Development which prohibits discrimination in federally assisted housing
- Title VIII of the federal Civil Rights Act of 1968, as amended, as administered by HUD which prohibits housing discrimination in the private rental and homeownership market

- the State of Florida's Fair Housing Act in Chapter 760, *F.S.* (1995), Discrimination in the Treatment of Persons, and Rule Chapters 60Y-6, 60Y-7, 60Y-8, 60Y-9 and 60Y-25
- Section 760.50, *F.S.* (1995), Prohibition of Discrimination on Basis of AIDS/HIV
- local fair housing ordinances.

Florida's Fair Housing Act, which mirrors to the federal Fair Housing Act, prohibits discrimination on the basis of race, color, national origin, sex, handicap, familial status or religion in the rental or sale of housing, the provision of brokerage services, and the financing of housing or in residential real estate transactions. The act is administered by the Florida Commission on Human Relations and provides for enforcement through complaints filed with the Commission, administrative hearings and civil actions in appropriate courts. In cases where there is a comparable local fair housing law, the Commission notifies the appropriate local agency of any complaint filed under the act which appears to constitute a violation of the local law. The Commission takes no further action if the local law enforcement official commences proceedings in the matter within 30 days. It, however, can take further action when it certifies the protection of the rights of the parties or the interests of justice require such action.

Section 760.50 prohibits, among other things, discrimination against otherwise qualified individuals in housing, public accommodations or governmental services on the basis of the fact they are, or are regarded as being, infected with HIV. Any person aggrieved of a violation of Section 760.50 has a right of action in circuit court and may recover for each violation damages, reasonable attorney's fees and such other relief as the court may deem appropriate.

A number of local governments in the Withlacoochee region have adopted fair housing ordinances.

### **C. Community Reinvestment**

The federal Community Reinvestment Act of 1977, as amended, provides mechanisms for determining whether federally regulated financial institutions are helping to meet the credit needs of their entire communities and encouraging those which are not to improve their performance. Under the CRA, federal financial supervisory agencies are required to:

- assess whether the institutions they supervise are meeting the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations, and
- consider the results of those assessments in their evaluation of applications for a deposit facility submitted by institutions (e.g., for mergers/acquisitions or the opening or relocation of branch offices).

The supervisory agencies include the Comptroller of the Currency, Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board.

The CRA assessment process involves the use of five performance categories representing groupings of the twelve assessment factors contained in the CRA's implementing regulations. The categories include: (1) ascertainment of community credit needs, (2) marketing and types of credit offered and extended, (3) geographic distribution and record of opening and closing offices, (4) discrimination and other illegal credit practices, and (5) community development. It also involves consideration of information provided by both the institution under review and the

community. The supervising agency concludes a CRA assessment by preparing a written evaluation with public and confidential sections and an assigned rating. Possible ratings include: outstanding record of meeting community credit needs, satisfactory record of meeting community credit needs, needs to improve record of meeting community credit needs, and substantial noncompliance in meeting community credit needs. The frequency of CRA assessments depends on an institution's size, supervisory agency and most recent CRA rating (NLIHC 1994).

Also under the CRA and its implementing regulations, each federally regulated financial institution is required to publish a CRA statement, post a CRA notice in all of its offices informing the public about the CRA and encouraging citizen participation in the application for a deposit facility process, and maintain a CRA public comment file including, among other things, a copy of the institution's most recent CRA evaluation. The CRA statement must contain a map showing the institution's lending area, a list of specific types of credit offered, and a copy of the institution's CRA notice. It also may include a description of the institution's efforts to meet community credit needs.

According to the National Low Income Housing Coalition, local community groups, nonprofit development organizations, small business associations and public agencies have found application challenges under the CRA to be an effective means of raising complaints about the lending performance of individual financial institutions and seeking redress of their grievances. Also according to the NLIHC, the effectiveness of the challenge process generally has rested with the ability of community groups to win commitments directly from financial institutions, usually in the form of negotiated settlements, rather than application denials. Since the passage of the CRA, an estimated \$10 billion has been committed by financial institutions to low income communities through negotiated CRA agreements (NLIHC 1994). In addition, agreements have been won for:

- reduced loan costs for low and moderate income borrowers, including interest rate breaks, fee waivers, and other cost cutting measures
- flexible credit standards for evaluating the creditworthiness of low and moderate income people
- affirmative marketing of bank services to low income and minority areas, and
- special housing, small business and community development loan programs (NLIHC 1994).

#### **D. Factory-Built Housing**

Major existing laws at the federal and state level relating to factory-built housing include:

- National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401, *et seq.*) and implementing U.S. Department of Housing and Urban Development standards/regulations (24 CFR Chapter XX)
- Chapter 553, Part IV, F.S. (1995), the Florida Manufactured Building Act of 1979, and Rule Chapter 9B-1, F.A.C. (Manufactured Buildings).

#### **E. Programs**

There are many existing federal, state and local housing and community development programs, a number of which can be used in combination with one another. The following is a non-

exhaustive listing of federal and state programs from the *Affordable Housing in Florida Report 1995* prepared by the Florida Department of Community Affairs.

Affordable Housing Guarantee Loan Program

Affordable Housing Catalyst Program

Community Development Block Grant Small Cities Program

Community Development Block Grant Entitlement Program

Community Development Corporation Support and Assistance Program

Community Services Block Grant

Credit Deficiency Demonstration Loan Program

Dade County/Hurricane Recovery Programs

Elderly Homeowner Rehabilitation Program (replaced during FY 1994 with Low Income Emergency Home Repair Program)

Rural Economic and Community Development Agency (formerly Farmers Home Administration) - 502 Homeownership Loans Program (Direct), 504 Home Repair Loan/Grant Program, 514/516 Farm Labor Housing Program, 515 Rural Rental Housing Loan Program, and 502 Homeownership Loans Program (Guaranteed)

Federal Mortgage Insurance Programs (Multifamily Insured and Direct Loans) - Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities and Section 8 Rental Assistance Programs

FloridaFix Program

Home Investment Partnerships Program

Homeownership Assistance Program

Housing Opportunities for Persons with AIDS

Low Income Home Energy Assistance Program

Low Income Home Energy Assistance - Weatherization Assistance Program

Low Income Housing Tax Credit Program

Low Income Emergency Home Repair Program

Manufactured Building Program

Predevelopment Loan Program

Rental Housing Bond Program

Resolution Trust Corporation (state clearinghouse)

Single Family Mortgage Revenue Bond Program

Solar Weatherization Assistance Program

State Apartment Incentive Loan Program

State Energy Conservation Program

State Housing Initiatives Partnership Program

Urban Partnership Initiative

Weatherization Assistance Program

The DCA's estimated five-year unit production and funding levels for a number of the programs listed above are shown in Tables 1-1 and 1-2 in Appendix B.

### **III. TRENDS AND CONDITIONS STATEMENT**

#### **A. Present Trends and Conditions**

##### **1. Population and Household Characteristics**

Table 1-3 in Appendix B provides a population overview for the Withlacoochee region for the years 1980 to 1994. Additional population data on the region are provided in tables 2-5, 2-6, 2-8, 2-10, 2-12, 2-20 and 2-21 in Appendix B.<sup>11</sup> The tables as a group indicate:

- Rates of population growth in the Withlacoochee region have been substantial in recent decades, particularly in Citrus, Hernando and Marion counties. Between 1980-1990, they ranged from an average of 3.0 percent a year in Levy and Sumter counties to an average of 12.7 percent a year in Hernando County. The average annual population growth rate for the region was 6.8 percent, over twice as high as the rate for the state at 3.3 percent. Between 1990-1994, average annual population growth rates were lower in the region (3.0 percent) and all of the counties in the region (2.5 to 3.4 percent), with the exception of Levy. The rates for the region and all of the counties in the region, however, exceeded the rate for the state (1.8 percent).
- The distribution of the population in the Withlacoochee region has shifted in recent decades. Between 1970-1980 and 1980-1990, Citrus and Hernando counties saw increases in their percentage shares of the regional population while Levy, Marion and Sumter counties saw decreases.
- Net migration, not a natural increase, has been the driving force behind population growth in the Withlacoochee region. Citrus and Hernando counties had more deaths than births between 1970-1980 and 1980-1990.
- Between 1980-1990, the 0-14, 15-24 and 45-64 age groups saw declines in their percentage shares of the population in the Withlacoochee region while the 25-44 and 65+ age groups saw increases. The same pattern was seen in all of

the counties in the region. Also between 1980-1990, the median age increased in all of the counties in the region with the exception of Citrus (BEBR 1993). In 1990, median ages in the region's counties ranged from 38.4 in Levy to 50.7 in Citrus and all exceeded the state median age of 36.3 (BEBR 1993).

- Although its population density and percentage of urban population have increased in recent years, the Withlacoochee region remains largely rural. Within the region, Hernando County is the most densely populated and urbanized while Levy County is the least densely populated and urbanized.
- Almost 10 percent of the total farm population in the state in 1990 resided in the Withlacoochee region. In 1992, there were 3,546 farms in the region accounting for 31.1 percent of the region's land area. The number of farms by county ranged from 288 in Citrus to 1,654 in Marion. The percentages of county land area covered ranged from 17.6 percent in Citrus to 70.5 percent in Sumter.

Table 1-4 in Appendix B presents data on the number and average size of households in the Withlacoochee region for the years 1980 to 1994. It indicates:

- Between 1980-1990, the average annual household formation rate for the Withlacoochee region was 8.0 percent, over twice as high as the rate for the state at 3.7 percent. Rates for the counties in the region ranged from 3.9 percent in Levy to 13.9 percent in Hernando. Between 1990-1994, average annual household formation rates were lower in the region (3.1 percent) and all the counties in the region (2.5 to 3.4 percent). The rates for the region and all of the counties in the region, however, exceeded the rate for the state (1.9 percent).
- Average annual household formation rates were higher than average annual population growth rates in the Withlacoochee region and all the counties in the region between 1980-1990. This finding is consistent with the decreases in average household size observed between 1980-1990. Between 1990-1994, average annual household formation rates were higher than average annual population growth rates for the region as a whole and three of the counties in the region (Levy, Marion and Sumter). They were the same for Citrus and Hernando counties.
- Average household size decreased in the Withlacoochee region between both 1980-1990 and 1990-1994. The average household size for the region was 2.61 in 1980, 2.44 in 1990, and an estimated 2.43 in 1994. It was larger than the average household size for the state in 1980 (2.55) but smaller than the average household size for the state in 1990 (2.46) and 1994 (estimated 2.45). Average household sizes in the counties in the region ranged from 2.36 in Citrus to 2.70 in Levy in 1980, 2.27 in Citrus to 2.52 in Levy in 1990, and an estimated 2.27 in Citrus to an estimated 2.51 in Levy in 1994. The average household size for the region decreased by .17 between 1980-1990 and an estimated .01 between 1990-1994. The decreases in the counties in the region ranged from .09 in Citrus to .22 in Sumter between 1980-1990. Average household sizes decreased by an estimated .01 between 1990-1994 in all of the counties in the region with the exception of Citrus which had no change.

- The rates at which average household size is decreasing in the Withlacoochee region are slowing. Between 1980-1990, the average annual rate of decrease for the region was .65 percent and ranged from .38 in Citrus to .82 in Sumter. Between 1990-1994, the average annual rate of decrease was .1 percent for the region and all of the counties in the region, with the exception of Citrus which had a 0 percent rate. The average annual rate of decrease in average household size for the state was .35 between 1980-1990 and .1 between 1990-1994.

The reasons cited for decreasing average household size in housing elements in the comprehensive plans of the counties in the region include in-migration of retirees and increased longevity of the elderly, out-migration of young people, lower birth rates, the growing tendency for single persons to live alone and marry later/large numbers of young people forming one or two-person households, and increasing divorce rates.

## 2. **Income and Poverty Status**

Table 1-5 in Appendix B shows per capita, median household and median family incomes for the population of the Withlacoochee region for the years 1979 and 1989. Tables 1-6 and 1-7 in Appendix B present detailed data on the poverty status for persons and families for 1989. Additional income data on the region are provided in tables 2-30, 2-38, 2-40, 2-41, 2-43, 2-44, 2-47, 2-48, 2-51, 2-52 and 2-57 in Appendix B.<sup>12</sup> The tables as a group indicate:

- Income levels in the counties in the Withlacoochee region continue to fall below income levels for the state despite substantial increases in recent decades. In 1989:

Citrus County had the highest per capita income in the region (\$12,151) but it was only 82.7 percent of the state per capita income.

Hernando County had the highest median household income in the region (\$22,741) but it was only 82.7 percent of the state median household income.

Marion County had the highest median family income in the region (\$26,089) but it was only 81 percent of the state median family income.

- Percentages of persons below the federal poverty level in the Withlacoochee region and the counties in the region have been decreasing over recent decades. Even so, the percentage for the region for 1989 (14.0) exceeded the percentage for the state for 1989 (12.7). Percentages for the counties in the region for 1989 include 12.6 for Citrus, 11.0 for Hernando, 20.7 for Levy, 14.6 for Marion and 19.8 for Sumter. Those percentages represent a total of 61,480 persons.
- In the Withlacoochee region for 1989, 9.9 percent of persons age 65 and over, 22.5 percent of related children under age 18, and 26.6 percent of unrelated individuals were below the federal poverty level. For persons age 65 and over, percentages for the counties in the region ranged from 6.8 in Hernando to 19.2 in Levy. For related children under age 18, they ranged from 18.2 in Hernando to 31 in Sumter. For unrelated individuals, they ranged from 22.9 in Hernando to 37.1 in Sumter. In the state for 1989, 10.8 percent of persons age 65 and

over, 18.3 percent of related children under age 18, and 23.4 percent of unrelated individuals were below the federal poverty level.

- The percentage of families below the federal poverty level in the Withlacoochee region for 1989 (10.1) exceeded the percentage for the state for 1989 (9.0). Percentages for the counties in the region for 1989 include 8.5 for Citrus, 7.9 for Hernando, 16.6 for Levy, 10.8 for Marion and 14.0 for Sumter. Those percentages represent a total of 13,847 families.
- In the Withlacoochee region for 1989, 18.1 percent of families with related children under age 18, 32.5 percent of female householder families, and 44.3 percent of female householder families with related children under age 18 were below the federal poverty level. For families with related children under age 18, percentages in the counties in the region ranged from 15.1 in Hernando to 24.0 in Levy and Sumter. For female householder families, they ranged from 26.5 in Citrus to 42.3 in Sumter. For female householder families with related children under age 18, they ranged from 39.8 in Citrus to 56.0 in Sumter. In the state for 1989, 14.7 percent of families with related children under age 18, 28.4 percent of female householder families, and 38.6 percent of female householder families with related children under age 18 were below the federal poverty level.
- In 1990, transfer payments comprised 26.1 percent of total personal income in the Withlacoochee region. The percentages of transfer payments for the counties in the region ranged from 23.9 in Marion to 29.8 in Sumter.
- In 1990, private sector non-farm earnings constituted only 36.6 percent of total personal income in the Withlacoochee region. The percentages of those earnings for the counties in the region ranged from 27.1 in Sumter to 44.4 in Marion.
- The economy of the Withlacoochee region currently is dominated by the services and retail trade sectors. Also, average wages have increased but are still generally lower than average wages for the state.
- The economy of the Withlacoochee region has been subject to chronic high unemployment, particularly among young people and minorities. Also, the region lags behind the state in levels of educational attainment.

### **3. Supportive/Special Needs Housing**

- The Elderly

As indicated above, the elderly's share of the population in the Withlacoochee region has increased over time. In 1990, persons age 65 and over comprised 25.7 percent of the region's population (BEBR 1994a). That percentage was significantly larger than the percentage for the state in 1990 at 18.2 (BEBR 1994a). The percentages of persons age 65 and over in the counties of the region ranged from 18.8 in Levy to 31.2 in Citrus (BEBR 1994a). The percentage of persons age 75 and over in 1990 was 9.0 in the Withlacoochee region (BEBR 1994b). The percentages for the counties in the region were 11.5 in Citrus, 9.8 in Hernando, 6.7 in Levy, 7.8 in Marion, and 7.8 in Sumter (BEBR 1994b). Advancing age increases the incidence of frailty and likelihood elderly persons will need some sort of assisted living arrangement.

There are a variety of existing facilities in the region which provide supportive housing for elderly persons unable to live independently. They include adult foster homes, assisted living facilities (formerly adult congregate living facilities) and nursing homes. Also, a number of the developments of regional impact in the region have life care centers or nursing homes among their approved land uses. Additional research is needed to determine the extent to which the existing need for supportive housing among the elderly in the region is being met. There may be some existing unmet need given the demographics of the region, funding constraints and findings at the state level regarding deficiencies in the availability of community residential facilities.<sup>13</sup>

Also, it should be noted that there are programs in all of the counties of the region which help the elderly remain in their own homes. Senior services agencies provide a variety of home-based services for elderly individuals such as homemaker services, personal care and home-delivered meals. In addition, elderly persons unable to provide or purchase their own transportation have access to services available through county-level transportation disadvantaged programs/coordinated transportation systems. Also, elderly persons are eligible and in some cases are given priority for assistance through a number of housing programs (e.g., for emergency repairs/weatherization or rehabilitation). There, however, is existing unmet need for the assistance provided through these programs due to funding constraints.

- Persons with Disabilities

Persons with disabilities include the developmentally disabled, the physically disabled, persons with mental illness/substance abuse problems, and persons with AIDS/HIV. Table 1-8 in Appendix B shows the disability status of the population in the Withlacoochee region as of 1990. It indicates:

- ① Percentages of persons age 16 to 64 for the counties of the Withlacoochee region with a work disability as of 1990 ranged from 12.7 in Marion to 16.2 in Levy. The percentages for all of the counties in the region exceeded the percentage for the state (8.7).
- ② Percentages of persons age 16 to 64 for the counties of the Withlacoochee region with a mobility or self-care limitation as of 1990 ranged from 5.4 in Citrus to 6.8 in Sumter. The percentages for all of the counties in the region exceeded the percentage for the state (5.0).
- ③ Percentages of persons age 65 and over for the counties of the Withlacoochee region with a mobility or self-care limitation ranged from 14.7 in Hernando to 23.2 in Levy. Levy County was the only county in the region which exceeded the percentage for the state (18.1).

Available data on the incidence of AIDS indicate a total of 469 AIDS cases were reported in the region between January 1980 and April 1995 (HRS 1995). The total for the State of Florida for that period was 47,355. The numbers of reported AIDS cases by county from largest to smallest were 269 in Marion, 88 in Hernando, 55 in Citrus, 38 in Sumter and 19 in Levy (HRS 1995). Rates of adult AIDS cases per 100,000 population by county from highest to lowest were 137.9 in Marion, 96.7 in Hernando, 81.7 in Levy, 65.5 in Citrus and 48.6

in Sumter as of March 1995 (HRS 1995). The City of Ocala's 1994 CHAS indicates 7 to 10 people are estimated to be HIV positive for every one person with AIDS.

Many disabled persons are able to live independently but may experience housing affordability problems due to limited income or housing availability problems due to a lack of accessible housing. Others are able to live independently with assistance provided through programs such as the Hernando Association for Retarded Citizens, Inc.'s Supported Living Program. Still others need residential treatment or supportive housing because of the nature or severity of their disabilities. The trend in recent years has been to avoid or minimize the use of institutions by providing community-based housing alternatives for disabled people able to live in the community with adequate support.

There are a variety of existing facilities in the region which provide supportive housing for disabled persons. They include, among others, foster homes, group homes, assisted living facilities (formerly adult congregate living facilities), an intermediate care facility for the developmentally disabled (federal Section 811 project), a geriatric residential and treatment facility, and a triplex apartment building renovated to serve persons with AIDS (federal HOPWA project). Service providers and aging parents, among others, have identified existing unmet need in the region for supportive housing serving developmentally disabled and chronically mentally ill persons.<sup>14</sup> At least a part of that unmet need is beginning to be addressed by private nonprofit organizations such as Independent Living for Retarded Adults in Marion County and the Hernando County Alliance for the Mentally Ill. Another identified existing unmet need is for supportive and transitional housing for AIDS patients in Ocala/Marion County. Additional research is needed to determine whether there is other existing unmet need for supportive housing among the disabled in the region.

Also, it should be noted that there are a number of the programs in the counties of the region, subject to funding constraints, which help disabled persons remain in their own homes or other private homes. Examples include, as with elderly, transportation disadvantaged programs/coordinated transportation systems and housing programs which in some cases give priority to disabled persons (e.g., for emergency repairs/weatherization or rehabilitation). In addition, it should be noted that accessibility requirements for buildings and anti-discrimination laws promote housing opportunities, particularly for the physically disabled.

- **Dependent Children**

There are a variety of existing facilities in the Withlacoochee region which provide supportive housing for dependent children. They include, among others, foster homes, shelter homes, and a Florida Sheriff youth ranch. Additional research is needed to determine whether all of the existing need for supportive housing among dependent children in the region is being met.

- **Homeless Persons and Families**

Complete counts of homeless persons in the Withlacoochee region are not available. Available data and estimates, however, indicate homelessness is an issue in all of the counties in the region. Data collected on the population in selected group quarters during the 1990 U.S. Census Shelter and Street Enumeration are presented below for the counties in the region:

	<b>Emergency Shelters</b>	<b>Shelters for Runaway, Neglected and Homeless Children</b>	<b>Shelters for Abused Women</b>	<b>Visible in Street Locations</b>
Citrus	0	0	5	0
Hernando	19	0	0	0
Levy	3	0	0	6
Marion	39	12	13	0
Sumter	0	0	0	0
<b>Region</b>	<b>61</b>	<b>12</b>	<b>18</b>	<b>6</b>

Source: U.S. Department of Housing and Urban Development, CHAS Databook (based on 1990 U.S. Census), Table 10. The table includes a notation stressing that the results reported from the Shelter and Street Enumeration are not and were never intended to be a count of the total population of homeless persons.

Estimates of the homeless population on any given day in the counties in the region as of April 1993 included in the Florida Department of Health and Rehabilitative Services' fifth annual report on *Homeless Conditions in Florida* (FY 92-93) follow. They were computed using a standard formula: .00337 times the county general population.

	<b>1993 Estimated Homeless Population</b>
Citrus	342
Hernando	379
Levy	94
Marion	715
Sumter	113
<b>Region</b>	<b>1,643</b>

Notes: Actual numbers may have varied somewhat based on localized conditions.

The *Homeless Conditions in Florida* report, which is based primarily on data obtained from local homeless coalitions, indicates there are about 46,000 homeless persons in Florida on any given day with the following characteristics:

- ① 56 percent are single males, 11 percent are single females and 33 percent are families
- ② 66 percent are new homeless and 73 percent are state residents

- ③ about 35 percent suffer from alcoholism and/or drug abuse, 21 percent are reported to be mentally ill, 43 percent present health problems, and data suggest 8 percent suffer from AIDS/HIV
- ④ 24 percent are veterans, 19 percent are disabled, 8 percent are elderly, and 7 percent are farmworkers
- ⑤ 54 percent are white, 36 percent are black, 6 percent are Hispanic, and 4 percent represent other populations.

The report also notes homelessness in the state appears to be increasing at a rate of approximately 15 percent per year. A serious lack of affordable housing is identified as one of the major causes of homelessness.

The *Homeless Conditions in Florida* report indicates there have been substantial increases in federal, state and local efforts to help prevent and alleviate homelessness in recent years. It emphasizes, in particular, the importance of local initiatives in assisting the homeless. The report, however, also indicates only a portion of existing shelter and service needs are being met, with most services being confined to urban and medium sized communities and rural areas typically having the ability to provide only limited emergency assistance. The ten most important needs of the state's homeless identified in the report include:

- ① affordable housing
- ② emergency shelter, food and clothing
- ③ employment
- ④ case management to help homeless persons obtain a range of essential services and co-location of those services in comprehensive homeless assistance centers
- ⑤ supported housing and housing assistance
- ⑥ health care
- ⑦ alcohol and drug abuse services including residential, nonresidential and domiciliary care
- ⑧ mental health services including residential, nonresidential and domiciliary care
- ⑨ child day care.

The availability of emergency shelter, transitional housing and support services for homeless persons in the Withlacoochee region is very limited. The City of Ocala has two emergency shelters with a total of 158 beds and six transitional housing units. Also, community action agencies and other organizations (e.g., First Call for Help in Marion County) in the region provide some assistance to the homeless and persons/families at risk of homelessness. In addition, there are a number of shelters for victims of domestic abuse in the region and two shelters serving runaway and homeless youth in or from the region (Arnette House in Marion County and the Runaway Alternatives Project in Pasco County).

- Farmworkers

The need for farmworker housing in the Withlacoochee region is smaller than the amount of land designated for rural/agricultural use might indicate due in part to the farm types present (e.g., horse farms in addition to crop farms) and the use of local labor to do field and harvesting work. The Citrus County housing element indicates the seasonal farm worker population in the county is very small while the Levy County housing element indicates there is only one crop grown in the county which requires a large migrant labor force. The Sumter County housing element notes rural and farmworker households live in housing provided on farm property in some instances and in or near cities in the county in others. The Marion County housing element indicates the rural and farmworker populations in the county are insufficient in size to warrant special consideration. It adds, however, that the number of rural and farmworker households could have increased due to the county's designation of approximately 40 percent of its land as rural. The Hernando County housing element does not address farmworker housing.

Migrant and seasonal farmworker population totals for the counties in the Withlacoochee region included in the State of Florida Consolidated Plan 1995-1999 (Table 6-1) are as follows:

	<b>Migrant Farmworker Family Population</b>	<b>Migrant Male Population</b>	<b>Seasonal Farmworker Population</b>	<b>Total Population</b>
Citrus	1,280	320	519	2,119
Hernando	0	0	3,146	3,146
Levy	182	46	695	923
Marion	376	94	7,061	7,531
Sumter	1,012	253	2,035	3,300
Region	2,850	713	13,456	17,019

Sources: Florida WIC Program Participation Report, Florida Migrant Education Numbers, IFAS Survey: 1991-1993.

- Siting Supportive/Special Needs Housing

Siting supportive/special needs housing has been and continues to be an activity subject to controversy, particularly expressions of the NIMBY syndrome. Controversy can arise because of the location (e.g., residential area) or type of facility (e.g., homeless shelter) proposed or a combination of the two. This situation has been addressed in a number of ways including, among others, public education efforts, the imposition of state controls regarding to the siting of certain types of facilities at the local level, and litigation.

The siting of community residential homes in Florida is subject to the requirements of Chapter 419, *F.S.* (1995). Possible residents of community residential homes include aged persons, physically disabled or handicapped

persons, developmentally disabled persons, non dangerous mentally ill persons and children. Under Chapter 419, local governments and sponsoring agencies have the option of using informal mediation, conducted by an independent mediator or through a regional planning council's Section 186.509, *F.S.*, dispute resolution process, to resolve siting conflicts. Sections 125.0109 and 166.0445, *F.S.* (1995), address the siting of family day care homes.

A recent U.S. Supreme Court case under the federal Fair Housing Act should facilitate the provision of housing for groups of unrelated individuals. That case, City of Edmonds v. Oxford House, Inc., et al.,<sup>15</sup> involved a group home for 10 to 12 adults recovering from alcoholism and drug addiction located in a neighborhood zoned for single-family residences. The owner and a resident of the group home were cited for violating a city zoning code rule which limited occupancy in single-family dwellings to families. A family could include any number of persons related by genetics, adoption or marriage or a group of five or fewer unrelated persons. The court held the provision in the FHA exempting "any reasonable local, State, or Federal restrictions regarding the maximum number of occupants permitted to occupy a dwelling" does not exempt prescriptions of the family-defining kind. It added that, instead, the exemption removes from the FHA's scope only total occupancy limits (i.e., numerical ceilings that serve to prevent overcrowding in living quarters).

#### 4. Existing Housing Stock

Table 1-9 in Appendix B shows the number and mix of housing units in the Withlacoochee region for 1980 and 1990. It indicates:

- Most housing units in the Withlacoochee region are owner-occupied. The percentages of owner-occupied units in 1980 and 1990 in the region were 80.5 and 80 respectively. The percentages for counties in the region ranged from 76.2 in Marion to 86 in Citrus in 1980. They ranged from 75.6 in Marion to 84.5 in Hernando in 1990. The percentages decreased in all of the counties in the region between 1980-1990 with the exception of Levy County. The 1980 and 1990 percentages of owner-occupied units for the region and all of the counties in the region were larger than the 1980 (68.3) and 1990 (67.2) percentages for the state.
- The percentages of renter-occupied units in 1980 and 1990 in the Withlacoochee region were 19.5 and 20 respectively. The percentages for counties in the region ranged from 14 in Citrus to 23.8 in Marion in 1980. They ranged from 15.5 in Hernando to 24.4 percent in Marion in 1990. The percentages increased in all of the counties between 1980-1990 with the exception of Levy County. The 1980 and 1990 percentages of renter-occupied units for the region and all of the counties in the region were smaller than the 1980 (31.7) and 1990 (32.8) percentages for the state.
- In 1980, the mix of housing types in the Withlacoochee region was 69.4 percent single family, 6.2 percent multi-family and 24.4 percent mobile homes. The mix in the state was 58.5, 31.6 and 9.9. Single family percentages for counties in the region ranged from 61.9 in Sumter to 72.2 in Hernando. Multi-family percentages ranged from 3.6 in Hernando to 8.2 in Marion. Mobile home percentages ranged from 20.7 in Marion to 32.8 in Sumter.
- In 1990, the mix of housing types in the Withlacoochee region included a lower percentage of single family (60.2), a higher percentage of multi-family (7.7) and a higher percentage of mobile homes (32.1). The mix in the state was

55.2, 31.3 and 13.5. Decreases in the single family percentage occurred in all of the counties in the region leaving a range of 46.4 in Sumter to 70.1 in Hernando. Increases in the multi-family percentage occurred in Citrus, Hernando and Marion counties leaving a range of 2.9 in Levy to 11.1 in Marion. All of the counties in the region experienced increases in their mobile home percentage. Those increases were especially significant in Levy, Marion and Sumter counties.

Participants in a meeting on affordable housing in the Withlacoochee region held in April 1995 indicated there is a shortage of rental housing in the region, particularly multi-family rental housing. The Citrus County housing element identifies a need for additional year-round rental units. The Sumter County housing element indicates the county has not been able to compete for rental housing development with other areas where incomes are higher and tenants are able to pay higher rents. The City of Ocala's 1994 CHAS identifies a shortage of rental apartment units due to a virtual halt in new construction of such units.

Finally, it should be noted that neighborhood opposition relating to the location or type of certain residential developments has been a factor in the region. Ocala/Marion County provides two examples. One involved a proposed large apartment complex which needed but did not obtain a change from an agriculture to medium density residential land use recommended by city planning staff (Ocala Star Banner 1995b, 1995c). Neighbors, including businesses, raised concerns about the proposed complex's compatibility with existing development in the area, security, traffic and the lack of existing city water and sewer lines serving the site. The second example involved a proposed subdivision of clustered single-family units which needed but did not obtain a rezoning from residential to planned unit development recommended by city planning staff (Ocala Star Banner 1995a). Neighbors raised concerns about the proposed subdivision's compatibility with their neighborhoods, the number of proposed parking spaces, the number of multi-family developments already in the area and crowding of local schools. They also expressed fears that the proposed subdivision, if unsuccessful, could be converted to government-subsidized housing.

## **5. Condition of Existing Housing Stock**

Table 1-10 in Appendix B presents data on housing condition in the Withlacoochee region as of 1990. The data focus on seven factors relating to condition covered by the U.S. Census: date of construction, plumbing facilities, kitchen facilities, water source, sewage disposal method, heating source and overcrowding. They provide some indication of housing condition but are known to underrepresent the extent of substandard housing. The table indicates that as of 1990:

- Most of the housing units in the Withlacoochee region (80.1 percent) were 20 years old or less (i.e., built between 1970-1990). Only 2.2 percent were over 50 years old (i.e., built before 1940). Percentages of units built between 1970-1990 for counties in the region ranged from 70.3 in Sumter to 87.2 in Hernando. Percentages of units built before 1940 ranged from 1.0 in Hernando to 4.9 in Levy.
- Very small percentages of housing units in the Withlacoochee region and counties in the region lacked complete plumbing facilities or complete kitchen facilities.
- Over 40 percent of housing units in the Withlacoochee region used wells or sources other than a public system or private company to obtain water.

Percentages for counties in the region ranged from 22.1 in Hernando to 64.8 for Levy.

- Over 60 percent of housing units in the Withlacoochee region used septic tanks or means of sewage disposal other than public sewer. Percentages for counties in the region ranged from 58.4 in Hernando to 80.7 in Levy.
- Very small percentages of the occupied housing units in the Withlacoochee region and counties in the region used no house heating fuel.
- The percentage of overcrowded occupied housing units in the Withlacoochee region was 3.2. The percentages for counties in the region ranged from 2.1 in Citrus and Hernando to 4.9 in Levy.

Table 1-10 also includes data on occupied housing units with no vehicle available. The percentage was 6.5 for the Withlacoochee region and ranged by county from 5.1 in Citrus to 7.9 in Levy.

Table 1-11 in Appendix B shows the incidence of overcrowding in all renter households, large related renter households and owner households other than the elderly in the Withlacoochee region as of 1990. It also shows the incidence of overcrowding for lower income groups in each household category. The table indicates that, as of 1990, larger percentages of renter households than owner households lived in overcrowded conditions and overcrowding was a particular problem for large related renter households. Existing unmet need for larger units is specifically identified in the Hernando County housing element (four-bedroom units for lower income households not being met by the private market) and the City of Ocala 1994 CHAS (to relieve overcrowded conditions).

Also, the county comprehensive plans and City of Ocala 1994 CHAS indicate concentrations of substandard housing are present in the region. Examples include Homosassa and the Floral City area in Citrus County, the south Brooksville area in Hernando County, East Williston in Levy County, West Ocala and the Chatmire area in Marion County, and areas southeast of Bushnell and south of Webster in Sumter County. In addition, the condition of older mobile homes, particularly mobile homes produced before HUD established manufactured housing construction and safety standards, is an issue in the region. The incidence of substandard housing, however, reportedly is diminishing in some jurisdictions (Levy, Marion and Ocala) or small due to the newness of the housing stock and efforts to maintain older units (Hernando). The Marion County comprehensive plan indicates the trend toward a diminishing incidence of substandard housing could be due to several factors including increased building codes, development standards and mobile home standards.

It should be noted that a variety of efforts have been and continue to be undertaken by local governments, private agencies/organizations and public-private partnerships in the region to repair or rehabilitate deteriorating housing and revitalize neighborhoods. Major funding sources for those efforts include Community Development Block Grants, the State Housing Initiatives Partnership program, the FloridaFix and Weatherization Assistance programs, and Rural Economic and Community Development (formerly FmHA) housing preservation grants.

**6. Affordability of Existing Housing Stock**

Price level index data indicate housing is more affordable in the Withlacoochee region than in the state as a whole. Table 2-61 in Appendix B indicates index values in all of the counties in the region were below the state index of 100.0 between 1984-1993. Index values by county ranged from 89.24 in Levy to 94.09 in Hernando in 1993. Index values for housing, in particular, ranged from 84.25 in Levy to 90.79 in Hernando in 1993.<sup>16</sup> Also, the following data from the U.S. Census indicate median values for specified owner-occupied housing units and contract rents for specified renter-occupied housing units in 1990 were lower in all of the counties in the region than the state.

	<b>Median Housing Value</b>	<b>Median Contract Rent</b>
Citrus	\$66,100	\$297
Hernando	\$71,200	\$341
Levy	\$49,100	\$214
Marion	\$61,800	\$297
Sumter	\$49,900	\$235
Florida	\$77,100	\$402

Source: U.S. Department of Commerce, Bureau of the Census, Summary Tape File 1A General Profile.

The availability of comparatively affordable housing in the Withlacoochee region, however, does not mean all households in all of the counties in the region live in affordable housing or have access to affordable housing. The median housing values in 1990 were more than 2.5 times the 1989 median household incomes in all of the counties in the region and more than 2.5 times the 1989 median family incomes in Citrus and Hernando counties. The applicable "rule of thumb" is that a household/family can afford to purchase housing costing up to 2.5 times its annual gross income, assuming the mortgage interest rate is below a certain level. The differences between median housing values and median incomes may be partly due to the prevalence of retirees in the region, including retirees with assets other than income available for home purchases. They also may be partly due to workers who live in the region but commute to jobs outside of the region.

Another "rule of thumb" is that housing is considered to be affordable if its cost, including utilities, does not exceed 30 percent of a household's gross income. Table 1-12 in Appendix B shows the distribution of households in the Withlacoochee region by income group as of 1990. The income groups include:

- Extremely Low Income - 0 to 30% of HAMFI (HUD adjusted median family income)
- Low Income - 31 to 50 percent of HAMFI
- Moderate Income - 51 to 80 percent of HAMFI
- Middle Income - 81 to 95 percent of HAMFI
- Above 95 Percent of HAMFI.

Table 1-12 indicates half of the households in the Withlacoochee region in 1990 had incomes 95 percent or less of HAMFI. The breakdowns by income group were as follows:

- Extremely Low Income - 9.3 percent of all households in region (county range: 8.1 percent in Citrus to 14.3 percent in Levy)
- Low Income - 11.9 percent of all households in region (county range: 10.6 in Marion to 15.3 percent in Levy)
- Moderate Income - 19.2 percent of all households in region (county range: 17.5 percent in Marion to 22.4 percent in Hernando)
- Middle Income - 9.6 of all households in region (county range: 7.8 percent in Levy to 11.3 percent in Hernando)
- Households Earning Above 95 Percent of HAMFI - 50 percent of all households in region (county range: 43.9 percent for Levy to 53.9 percent in Marion).

Tables 1-13 to 1-20 in Appendix B provide detailed data on cost burden as of 1990 for extremely low, low, moderate and middle income households in the Withlacoochee region. There are two tables for each income group. One shows renter and owner households with a greater than 30 percent cost burden. The other shows the subset of renter and owner households with a greater than 50 percent cost burden (severe cost burden). Also, the tables provide renter and owner household subtotals in elderly 1 & 2 member or elderly, small related, large related and other categories. The tables indicate:

- Substantial percentages of renter and owner households in all four income groups in the Withlacoochee region had a greater than 30 percent cost burden in 1990. Those percentages are listed below showing a ranking from largest to smallest:
  - ① Extremely Low Income Renter Households - 71.3 percent (county range: 58.4 percent in Levy to 81.7 percent in Sumter)
  - ② Low Income Renter Households - 69.4 percent (county range: 51.1 percent in Sumter to 75.2 percent in Citrus)
  - ③ Extremely Low Income Owner Households - 61.2 percent (county range: 51.3 percent in Sumter to 63.5 percent in Hernando)
  - ④ Moderate Income Renter Households - 46.9 percent (county range: 17.5 percent in Levy to 54.0 percent in Citrus)
  - ⑤ Low Income Owner Households - 39.1 percent (county range: 36.9 percent in Sumter to 41.8 percent in Levy)
  - ⑥ Moderate Income Owner Households - 27.9 percent (county range: 20.9 percent in Sumter to 31.1 percent in Marion)
  - ⑦ Middle Income Renter Households - 20.3 percent (county range: 10.7 percent in Sumter to 23.0 percent in Marion)

- ⑧ Middle Income Owner Households - 18.1 percent (county range: 16.9 percent in Citrus to 19.2 percent in Marion).
- Substantial percentages of extremely low and low income renter and owner households in the Withlacoochee region had a greater than 50 percent cost burden in 1990. The percentages for all four income groups are listed below, again showing a ranking from largest to smallest:
  - ① Extremely Low Income Renter Households - 59.4 percent (county range: 44.9 percent in Levy to 64.9 percent in Sumter)
  - ② Extremely Low Income Owner Households - 43.0 percent (county range: 34.6 percent in Sumter to 45.0 percent in Citrus)
  - ③ Low Income Renter Households - 28.5 percent (county range: 8.4 percent in Levy to 36.2 percent in Hernando)
  - ④ Low Income Owner Households - 16.4 percent (county range: 11.5 percent in Sumter to 18.9 percent in Hernando)
  - ⑤ Moderate Income Owner Households - 7.3 percent (county range: 1.3 percent in Sumter to 8.9 percent in Citrus)
  - ⑥ Moderate Income Renter Households - 5.6 percent (county range: 0 percent in Sumter to 7.4 percent in Marion)
  - ⑦ Middle Income Owner Households - 2.5 percent (county range: 2.0 percent in Citrus to 5.0 percent in Levy)
  - ⑧ Middle Income Renter Households - 1.2 percent (county range: 0 percent in Hernando, Levy and Sumter to 1.9 percent in Marion).

The total numbers of renter and owner households with cost burdens greater than 30 percent and greater than 50 percent in 1990 in the counties in the region and the region as a whole are presented below. The larger number of owner than renter households in both categories is due at least in part to the larger number of owner households (68,608) than renter households (23,200) in the extremely low, low, moderate and middle income groups overall.

**Greater than 30 Percent Cost Burden in 1990**

	No. Renter Households	No. of Owner Households
Citrus	2,499	5,031
Hernando	2,757	6,037
Levy	621	1,572
Marion	6,124	9,027
Sumter	833	1,488
Region	12,834	23,155

**Greater than 50 Percent Cost Burden in 1990**

	No. Renter Households	No. of Owner Households
Citrus	1,072	2,292
Hernando	1,310	2,591
Levy	276	644
Marion	2,692	3,612
Sumter	445	547
Region	5,795	9,686

Finally, it should be noted that the percentages and total numbers of households experiencing cost burdens as of 1990 would have been even larger if public housing and subsidized renter- and owner-occupied housing units were not a part of the existing housing stock in the Withlacoochee region. There are public housing projects in three of the counties in the region (Hernando, Levy and Marion) and rental assistance programs (e.g., federal Section 8 and FmHA Section 515) in all of the counties in the region. The number and availability of public housing and subsidized rental housing units in the region, however, are limited.

**7. Existing Residential Development Patterns**

Despite substantial recent population growth, most of the land in the Withlacoochee region remains undeveloped with large areas designated for rural, agricultural, forestry or conservation uses. Only a small percentage of the land is being used for residential purposes.

Existing residential development patterns in the region can be characterized as follows:

- Most of the people in the region live in unincorporated areas, including numerous named areas ranging from dispersed small rural communities to large developed areas such as Spring Hill in southwest Hernando County. The percentage for the region based on 1994 population estimates was 83.2, with the percentages by county ranging from 72.3 in Levy to 93.3 in Hernando (BE BR 1995). Also, although one city in the region, Ocala, is a major population center, most of the incorporated cities and towns in the region are small. In 1994, 16 of the 22 incorporated cities and towns in the region had estimated populations of less than 2,500 people and Ocala had an estimated population of 42,920 people (BE BR 1995).

- Racial and socioeconomic segregation in housing is a factor in the region.
- Vested large scale developments, including developments of regional impact and Florida Quality Developments, have influenced residential development patterns in the region in a major way. Most of the approved residential and mixed use DRIs and FQDs in the region are retirement-oriented and located in Citrus, Hernando and Marion counties. The largest is the On Top of the World DRI in Marion County which, when completed in the year 2023, will have up to 32,400 housing units along with commercial and recreational components.
- All of the counties in the region have significant amounts of vacant or partially developed land in unrecorded and recorded subdivisions.
- Most recent residential development in the unincorporated areas of Levy and Sumter counties has occurred on individual lots outside of subdivisions.
- The availability of central sewer and water service, particularly central sewer service, is limited in the region.
- Existing residential development in the region is predominantly low density.
- Existing housing stocks have comparatively large percentages of mobile homes located in mobile home parks and subdivisions, mixed residential areas or on individual lots.
- Existing housing stocks have comparatively small percentages of multi-family housing units located primarily in incorporated areas.

## 8. Jobs/Housing Balance

Table 1-21 in Appendix B shows the location of jobs for commuting workers residing in the Withlacoochee region as of 1990. Eighty percent of commuting workers residing in the region had jobs in their home counties, five percent had jobs in other counties in the region, and fifteen percent had jobs in counties outside the region. Breakdowns by county are as follows:

A. commuting workers residing in region with jobs in their home counties	82.9%	(24,400)	Citrus County
	70.4%	(21,761)	Hernando County
	54.7%	(5,172)	Levy County
	89.2%	(65,583)	Marion County
	60.2%	(6,529)	Sumter County
	<b>80.1%</b>	<b>(123,445)</b>	<b>Region</b>
B. commuting workers residing in region with jobs in other counties in region	10.6%	(3,100)	Citrus County
	3.3%	(1,003)	Hernando County
	12.7%	(1,200)	Levy County
	1.9%	(1,395)	Marion County
	9.0%	(976)	Sumter County
	<b>5.0%</b>	<b>(7,674)</b>	<b>Region</b>
C. commuting workers residing in region with jobs outside region	6.5%	(1,923)	Citrus County
	26.3%	(8,142)	Hernando County
	32.6%	(3,087)	Levy County
	8.9%	(6,544)	Marion County
	30.8%	(3,343)	Sumter County
	<b>14.9%</b>	<b>(23,039)</b>	<b>Region</b>

D. commuting workers residing in region with jobs in their home counties or other counties in region (combination of A. and B.)	93.5%	(27,500)	Citrus County
	73.7%	(22,764)	Hernando County
	67.4%	(6,372)	Levy County
	91.1%	(66,978)	Marion County
	69.2%	(7,505)	Sumter County
	<b>85.1%</b>	<b>(131,119)</b>	<b>Region</b>
E. commuting workers residing in region with jobs outside their home counties (combination of B. and C.)	17.1%	(5,023)	Citrus County
	29.6%	(9,145)	Hernando County
	45.3%	(4,287)	Levy County
	10.8%	(7,939)	Marion County
	39.8%	(4,319)	Sumter County
	<b>19.9%</b>	<b>(30,713)</b>	<b>Region</b>

The numbers in parentheses are commuting worker totals.

In reviewing the above data, it should be noted that the practice of workers commuting to jobs outside their home counties has become increasingly common. In the State of Florida, the percentage of out-of-home county commuters increased from 5.6 in 1960 to 14.5 in 1990 (CUTR 1994). The percentages for the U.S. as a whole are even larger at 14.5 in 1960 and 23.9 in 1990 (CUTR 1994). As indicated in E., all of the counties in the Withlacoochee region exceeded the state percentage of out-of-home county commuters in 1990 with the exception of Marion County. In addition, Hernando, Levy and Sumter counties exceeded the U.S. out-of-home county commuter percentage in 1990.

Also in reviewing the above data, it should be noted that the job locations for the commuting workers who resided in but worked outside the region as of 1990 were related to the location of the workers' home counties and employment centers (e.g., cities of Tampa, Gainesville and Leesburg). The most common destinations by county for out-of-region jobs were as follows:

Citrus County	Pasco, Hillsborough, Pinellas and Orange counties (3.2 percent of commuting workers residing in county)
Hernando County	Pasco, Hillsborough and Pinellas counties (22.6 percent of commuting workers residing in county)
Levy County	Alachua, Dixie and Gilchrist counties (28 percent of commuting workers residing in county)
Marion County	Lake and Alachua counties (5.4 percent of commuting workers residing in county)
Sumter County	Lake County (20.1 percent of commuting workers residing in county).

Table 1-22 in Appendix B provides data on commuting workers with jobs located in the Withlacoochee region as of 1990. A comparison of Tables 1-21 and 1-22 indicates more than twice as many commuting workers resided in but worked outside the region than resided outside but worked in the region. The pattern of a larger flow of commuting workers out than in was present in all of the counties in the region. The larger flow of commuting workers out than in indicates the Withlacoochee region is a housing resource for counties outside its border. It also is an indicator of limited local employment opportunities.

In addition, Table 1-22 shows that most of the commuting workers who resided outside but worked in the Withlacoochee region in 1990 (72.3 percent) came from the eight counties bordering the region.

**B. Forecast of Future Trends and Conditions**

- The population of the Withlacoochee region will continue to grow at a faster rate than the population of the State of Florida as a whole.

Table 1-23 in Appendix B provides 2000 and 2010 population projections for the Withlacoochee region and the State of Florida. Between 1990-2000, the population of the region is projected to increase by 33.0 percent compared to 19.4 percent for the state as a whole. Percentages of increase for the counties in the region range from 23.2 in Sumter to 42.9 in Hernando. Between 2000-2010, the population of the region is projected to increase by 25.6 percent compared to 16.6 percent for the state as a whole. Percentages of increase for the counties in the region range from 18.0 in Sumter to 32.4 in Hernando. Hernando County, as indicated by the above percentages, is expected to be one of the fastest growing counties in the state for the next fifteen years (BEBR 1994b).

- The aging trend in the Withlacoochee region will continue.

Table 1-23 also provides population projections by age group for the Withlacoochee region and the State of Florida. The projections indicate the 0-14, 15-24 and 25-44 age groups will see declines and the 45-64 and 65+ age groups will see increases in their percentage shares of the population in the region between 1990-2000 and 2000-2010. The same pattern will be seen in all of the counties in region except for slight increases in the percentage share for the 15-24 age group in Hernando between 1990-2000 and Marion between 2000-2010. The projections also indicate the state's 2000 and 2010 percentage shares will be larger in the 0-14, 15-24 and 25-44 age groups and smaller in the 45-64 and 65+ age groups than those for the region and all of the counties in the region.

It should be noted that the projected growth in the 65+ age group is expected to consist of persons age 75 and over (BEBR 1994b). That expectation is related to declines in the national population of persons age 62-64 and 65-69 (roughly new retirees) (BEBR 1994b). The percentage of the population age 75 and over in the region is projected to increase from 9.0 in 1990 to 13.8 in 2000 (BEBR 1994b). Percentages for the counties in the region are projected to increase from 11.5 to 16.0 in Citrus, 9.8 to 17.6 in Hernando, 6.7 to 9.5 in Levy, 7.8 to 11.3 in Marion, and 7.8 to 12.2 in Sumter between 1990-2000 (BEBR 1994b).

The continuing aging trend is also reflected in the following median age projections for the counties in the region:

	1990	2000	2010
Citrus	50.7	52.3	56.1
Hernando	49.4	52.7	56.8
Levy	38.4	41.9	46.4
Marion	39.8	43.2	47.5
Sumter	40.0	45.6	50.0
Florida	36.3	40.0	43.9

Source: Bureau of Economic and Business Research,  
*Economic Leaflets*, Volume 52, No. 5 (May 1993).

- Average household sizes in the Withlacoochee region will continue to decrease and eventually reach points of stabilization.

The average household size in all of the counties in the Withlacoochee region will continue to decrease according to the housing elements in the counties' comprehensive plans. The 1990-1994 data on household size presented above, however, indicate the rates of decrease in upcoming years will be slower than prior rates of decrease. Also, three of the counties' housing elements indicate the average household size will eventually stabilize (somewhat above 2 persons per household in Levy, slightly below 2 persons per household in Marion and around 2.33 persons per household in Sumter). Sumter County's housing element comes to this conclusion based on a finding that, as the percentage of the population age 65 and over reaches 30 percent, a plateau is reached and the support base of younger people causes the average household size to level off.

Additional decreases in average household size may lead, as they have in the past, to higher rates of household formation than population growth in the region. Also, smaller average household sizes will create a need for more housing units relative to the population and smaller housing units.

- The need for supportive/special needs housing in the Withlacoochee region will increase as the population of the region continues to grow and age.

As indicated above, there is existing unmet need in the Withlacoochee region for supportive/special needs housing. That unmet need is tied to issues of affordability as well as availability. Population growth, aging of the elderly, elderly parents no longer able to care for their disabled adult children, increasing numbers of people with AIDS, growth in homeless populations and other factors will increase the need for supportive/special needs housing in the region in upcoming years. Efforts to help people remain in their own homes or expand housing alternatives, however, may reduce the need for supportive housing to the extent they are undertaken. The new "personal homes of choice" approach for the disabled, for example, advocates making disabled persons housing consumers (i.e., owners and renters) and separating services from housing.

- Increased repair/rehabilitation efforts are and will continue to be needed to maintain the existing housing stock in the Withlacoochee region.

As indicated above, most of the existing housing stock in the Withlacoochee region was built between 1970-1990 and hence is relatively young. Even so, there is existing unmet need in the region for housing repair/rehabilitation assistance among lower income households. Waiting lists and first come, first served arrangements are common among the housing repair/rehabilitation programs operating in the region. Also, additional repair/rehabilitation needs are expected to develop as the large numbers of housing units added to the housing stock in recent years age.

- Existing unmet need for housing affordable to lower income households in the Withlacoochee region will persist and additional need for such housing will be created as the population of the region continues to grow.

Households in the Withlacoochee region with existing unmet need for affordable housing include those paying more than 30 percent of their income for housing, those living in substandard units and those living in overcrowded conditions by necessity rather than choice. As indicated above, as of 1990, 50 percent of the households in the region were earning 95 percent or less of the HUD adjusted median family income and 39.2 percent of those households (35,989) were paying more than 30 percent of their income for housing. The percentage of households earning 95 percent or less of HAMFI and paying more than 50 percent of their income for housing (severe cost burden) in 1990 was 16.9 percent (15,481 households). The problem of existing unmet need for affordable housing is present in all of the counties in the region. Some mitigation of the problem may be forthcoming through economic development efforts, programs/partnerships which produce or repair/rehabilitate affordable housing and other initiatives.

Additional need for housing affordable to lower income households will be created as the population of the region continues to grow. Income levels in the region are expected to remain below state income levels. Some increases and decreases in percentage share among income groups are anticipated in Citrus and Hernando counties according to the housing elements in their comprehensive plans. The housing elements for Levy, Marion and Sumter counties, however, either expect past percentage shares among income groups to continue or assume they will continue. The expectation of no change in Levy County is attributed to the lack of a big industry in the county. The assumption of no change in Sumter County was made before the Tri-County Villages of Sumter DRI was approved in its current configuration and began attracting more affluent retirees in significant numbers. Also, a substantial number of new higher paying jobs became available in the county with the opening of the federal prison near Coleman in 1995.

Some idea of the number of additional housing units which will be needed in the region can be gleaned from Table 1-24 in Appendix B. The basic construction need projections, based on anticipated household growth, included in the table indicate a total of 127,350 new housing units will be needed in the region during the 1990-2000 period to accommodate growth. The projections for the counties in the region for the 1990-2000 period range from 5,501 new housing units for Levy to 41,467 new housing units for Hernando. The Florida Department of Community Affairs, which prepared the projections, indicates it may be assumed the private sector will tend to deliver a majority of new housing units at the high end of the housing market. The reasons given for this assumption are: (1) a certain number of existing older units will devalue and become available to lower income households thereby reducing demand for new housing units among those households (the filtering process), and (2) some of the older existing units will transition into rental units and become available at cost levels affordable to lower income households.

It should be emphasized that the filtering process cannot and should not be relied upon to meet more than a part of the housing needs of lower income households. The process is slow and inefficient (White 1992). Also, reliance on the process restricts lower income households to a limited segment of the housing market and leaves them to deal with the physical deterioration which tends to occur in housing units as they reach the lower levels of the filtering chain (Mallach 1984). In addition, filtered units may be technologically obsolescent leading to higher maintenance costs (McDougall 1985). Another consideration is that much of the site-built housing stock may ultimately become so upscale it will never be affordable to lower income households. Also, implementation of the "Save Our Homes" constitutional amendment<sup>17</sup> will likely cause some change in the operation of existing housing markets in the State of Florida. Implementation of Proposition 13 in the State of California created a two-tiered property tax system substantially favoring residents owning property prior to its advent and an "overconsumption of residential space" (White 1992).

- Some aspects of existing residential patterns in the Withlacoochee region will continue but future residential development in the region will be more directed while still allowing choices of rural and urban lifestyles.

Residential development is expected to occur in upcoming years, as it has in the past, primarily in unincorporated areas in the Withlacoochee region with a heavy reliance on mobile homes to meet housing need. Also, large scale developments are expected to continue to influence residential development patterns in the region as already approved developments are completed or abandoned and additional ones are approved. As indicated in Section II, some of the developments of regional impact and Florida Quality Developments approved in the region have been completed but most are either inactive or in the process of being developed. The Tri-County Villages of Sumter DRI is an example of a large scale development expected to have a substantial impact on an existing residential development pattern. It is considered to be a new type of development for Sumter County because of the population it serves (primarily people from out-of-state), its housing type (site built) and higher density, its higher unit sales prices (averaging over \$90,000 in 1994) and its combination of uses to create a largely self-contained community. The Tri-County Villages of Sumter DRI will have over 12,000 housing units when completed in the year 2014, compared to a total of 15,298 housing units in Sumter County as a whole in 1990.

The comprehensive plans of the counties in the region include a variety of goals, objectives, policies and tools designed to provide direction regarding the nature and location of future residential development in unincorporated areas. That direction takes into account a variety of related issues including, among others, the protection of natural resources and agricultural/rural land, the provision of infrastructure and the availability of urban services. Examples of approaches being used by the counties to direct residential development into urban or urbanizing areas include planned service areas (Citrus), a rural land use category (Hernando and Marion), municipal services districts (Levy), urban service, expansion and reserve areas (Marion) and urban expansion areas (Sumter). Other provisions in the counties' comprehensive plans, however, allow or support a significant level of residential development in rural areas. Examples include rural residential land use categories or hybrid land use categories allowing rural residential development (Citrus, Levy and Sumter) and rural activity centers (Marion). In any event, densities in unincorporated areas in the region will remain comparatively low based on the density limits set in the counties' comprehensive plans. Those limits range from a maximum of 1 dwelling unit per 40 acres for residential development in coastal areas with FEMA velocity zones (Citrus) to a maximum of 20 dwelling units per acre for high density residential or mixed use planned developments (Citrus).

- The Withlacoochee region will continue to be a housing resource for counties outside of its border.

Commuting patterns documented through the 1990 U.S. Census indicate all of the counties in the Withlacoochee region are both bedroom communities housing workers with jobs outside the region and sites for employers utilizing workers with residences outside the region. What is unclear from the data is the extent to which the counties are bedroom communities due to a lack of local employment opportunities, a choice of lifestyle or the counties' comparatively affordable housing. The larger flow of commuting workers out of the region than into the region is expected to continue, if not increase in magnitude, in upcoming years.

### C. **Significance of Affordable Housing to the Region**

A strategic regional subject area is defined in Rule 27E-5.002(10), *F.A.C.*, as an area which from a regional perspective has potential to affect a region's significant physical characteristics or the quality of life within the region. As indicated in the present and future trends and conditions sections above, residential development in the Withlacoochee region by virtue of its use of land and distribution has affected and will continue to affect significant physical characteristics of the region. In addition, it has affected and will continue to affect the quality of life within the region. Housing availability, affordability, condition and context are quality of life issues. The accessibility of housing to jobs, schools and services is another quality of life issue, particularly for persons with mobility limitations due to disability, income or age. Also, locating housing close to jobs, schools and services can reduce demands on community infrastructure, traffic congestion, air pollution and energy consumption. Moreover, as indicated in the Economic Development Chapter, a available affordable housing is a positive locational aspect for economic development.

A basic principle adopted by this plan is that the provision of affordable housing should be "part and parcel" of the overall residential development of each jurisdiction in the region and the region as a whole. This principle is supported by the provisions in Chapter 163, Part II, *F.S.*, and Rule Chapter 9J-5, *F.A.C.*, governing housing elements in local government comprehensive plans. As indicated in Section II, housing elements are required to contain standards, plans and principles to be followed in, among other things, the provision of housing for all current and anticipated future residents, the provision of adequate sites for future housing (including housing for very low, low and moderate income families, mobile homes, group home facilities and foster care facilities), and the creation or preservation of affordable housing to minimize the need for additional local services and avoid concentrations of affordable housing units.

Another basic principle adopted by this plan is that local governments both within and outside of the region need to coordinate to ensure they all do their "fair share" to meet affordable housing needs created as a result of growth and development. As indicated in Section II, the intergovernmental coordination element in each local government comprehensive plan must demonstrate consideration of the particular effects of the plan, when adopted, upon the development of adjacent municipalities, the county, adjacent counties or the region, and upon the State Comprehensive Plan. Also, as indicated in Section II, Rule 9J-5.010, *F.A.C.*, contemplates situations in which local governments will need to enter into interlocal agreements with nearby local governments to meet affordable housing needs. Moreover, there is precedent for addressing affordable housing impacts at the development review stage. As indicated in Section II, reviews of proposed developments of regional impact include determinations of whether they will have a significant impact on the ability of very low, low and moderate income employee households to find adequate housing reasonably accessible to their places of employment. DRI development orders which do not provide for mitigation of significant adequate housing impacts are subject to appeal by the Florida Department of Community Affairs.

**D. Significant Regional Resources and Facilities**

Significant regional resources or facilities, as defined in Rule 27E-5.002(7), *F.A.C.*, in the Withlacoochee region for affordable housing include:

- housing in new, standard or rehabable condition affordable to very low, low or moderate income households as those households are defined in Rule 9J-5.003, *F.A.C.*
- adequate housing reasonably accessible to places of employment, as defined in Rule 9J-2.048, *F.A.C.*, required in connection with approved developments of regional impact.

The definitions of "very low income household," "low income household" and "moderate income household" in Rule 9J-5.003 reference definitions in Section 420.0004, *F.S.* The definition of "affordable housing" in Rule 9J-5.003 also includes a Section 420.0004 reference.

The resources and facilities listed below are of importance to the region in relation to affordable housing and supportive/special needs housing but are not designated as significant regional resources or facilities.

- Physical Resources and Facilities
  - Publicly-Owned Vacant Land and Buildings Suitable for Affordable Housing
  - HUD and RTC Foreclosed Properties
  - Supportive/Special Needs Housing Including Shelters and Transitional Housing
  - Farmworker Housing
- Agency and Community Resources
  - Florida Department of Community Affairs Affordable Housing Technical Assistance and Training Programs
  - Municipal and County Government Departments with Housing-Related Functions
  - County Extension Offices
  - Community Redevelopment Agencies
  - Marion County Housing Finance Agency
  - Public Housing Authorities
  - Public-Private Housing Partnerships
  - Low-Income Housing Coalitions
  - Affordable Housing Task Forces/Advisory Committees
  - Coalitions for the Homeless
  - Private Nonprofit Organizations Involved in Housing Construction, Acquisition or Rehabilitation
  - Community Development Corporations
  - Community Action Agencies
  - Consumer Credit Counseling Services
  - Service Providers for Children and Elderly, Disabled and Homeless Persons/Families
  - Religious Groups
- Funding Resources
  - Federal Housing and Community Development Programs
  - State Housing and Community Development Programs

**E. Problems, Needs and Opportunities Associated with Growth and Development in the Region**

**1. Problems and Needs**

- **Cost of New Housing**

The private for-profit sector is the primary delivery vehicle for housing in the Withlacoochee region. It, however, has difficulty producing site-built housing affordable to households at the lower end of the income spectrum due to construction and other development costs. In addition, the cost of new manufactured homes has increased due to the implementation of stricter HUD wind resistance standards (effective July 1994) and thermal protection requirements (effective October 1994). All of the counties in the region fall within HUD's Wind Zone II. Manufactured homes produced for installation in counties falling within that zone must be designed to resist a design wind speed of 100 miles per hour, compared to a previous design wind speed of 80 miles per hour.<sup>18</sup> Implementation of the stricter standards/requirements, however, has resulted in safer and more energy efficient new manufactured homes.

- **Availability of Public Resources**

Public resources available in the Withlacoochee region to subsidize or stimulate construction, acquisition and rehabilitation of housing affordable to lower income households are limited.

- **Availability of Financing**

The affordability and availability of housing, a heavily leveraged commodity, are necessarily tied to the cost and availability of financing. The federal government plays a major role in housing finance through its setting of standards for mortgage practices, provision of insurance and secondary mortgage vehicles and regulation of financial institutions. In addition, it influences the attractiveness of housing investments through the federal tax code. Local practices, such as redlining, can also affect the cost and availability of financing for housing, particularly housing in low and moderate income neighborhoods.

- **Nature of Housing and Community Development Planning Requirements and Programs**

Housing and community development planning requirements and programs are numerous, complex and subject to change. The idea of "reinventing" the U.S. Department of Housing and Urban Development, for example, has been and continues to be an issue. The first blueprint for "reinventing HUD, if implemented, would have resulted in a major cut in HUD's budget and the consolidation of sixty programs into three block grants (Kandell 1995). Also, most housing assistance under the new system would shift from being "project-based" to "tenant-based" affecting public housing authorities, among others, and the private rental housing market (Kandell 1995). The first blueprint was replaced by a second blueprint with the same general thrust which was still under consideration as of April 1996.

- Availability of Local Government Staff
 

Many local governments in the Withlacoochee region have limited, if any, staff available to undertake housing activities such as devising and administering housing programs, participating in public-private housing partnerships and assisting the private sector in its efforts to provide affordable housing.
- Existing Housing Stock/Neighborhoods and New Neighborhoods
 

There is a need in the Withlacoochee region to preserve viable existing neighborhoods, stabilize and revitalize existing neighborhoods in decline or transition and promote the development of diverse, attractive and sustainable new neighborhoods. Individual and community investments in existing housing stock and infrastructure/public facilities are protected and maximized through efforts to preserve, stabilize and revitalize existing neighborhoods. Promoting a mix of incomes in new neighborhoods operates to, among other things, expand housing choice for lower income households, avoid concentrations of affordable housing units and create diversity in neighborhood schools without busing.
- Availability of Rental Housing
 

As indicated above, there is a shortage of rental housing, particularly multi-family rental housing, in the Withlacoochee region. Also, the availability of infrastructure, particularly central water and sewer services, needed to support higher density residential development is limited in the region. Only 53.2 percent of the housing units in the region received water from a public system or private company and only 33.5 percent were connected to a public sewer as of 1990 (Table 1-10).
- Misperceptions Relating to Affordable Housing and Supportive/Special Needs Housing
 

Neighborhood or community opposition to "affordable housing" or any housing perceived to be undesirable or different is a widespread phenomenon. The examples of NIMBYism in the region presented above relate to higher density housing (i.e., apartments) and a nontraditional type of subdivision (i.e., clustered single-family homes). Also, mobile homes, despite their prevalence and popularity in the region, are not infrequently viewed as a detriment to neighboring property values. The extent to which NIMBYism has derailed or delayed the development of affordable housing or supportive/special needs housing in the region is unknown. Left unchallenged, NIMBYism can be expected to remain an actual or potential barrier to the development of the affordable housing and supportive/special needs housing needed in the region.
- Long-Term Affordability
 

Housing initially affordable to lower income households may not be affordable over the long-term due to utility, maintenance or other costs. Also, mobile homes/manufactured homes, while initially affordable, lack the longevity of site-built housing and tend to depreciate rather than appreciate in value over time.

- **Income Levels/Housing Prices**

As indicated above, income levels in the Withlacoochee region fall below state income levels and are expected to continue to do so. Also, as indicated above, median-priced homes in the region are not affordable to median-income households. The differences between median prices and median incomes may increase with continued growth of the retirement population and increases in the numbers of workers residing in but working outside the region.

- **Mobility**

As indicated in the Transportation Chapter, substantial numbers of individuals in all of the counties in the Withlacoochee region are transportation disadvantaged and those numbers are increasing. The transportation disadvantaged include individuals unable to purchase or provide their own transportation due to disability, income or age and handicapped, at-risk or high-risk children. Also, there is an increasing number of individuals in the region who own vehicles but are unable to drive them due to health or other reasons. The availability of public transit in the region currently is limited to intercity bus city serving selected cities and paratransit services subject to funding constraints. It may increase in upcoming years in the two most populous counties in the region, Marion and Hernando, through the implementation of transit development plans. The TDP recently completed for Ocala/Marion County calls for the commencement of bus route service along selected routes phased in over a period of years beginning in 1997.

## **2. Opportunities**

- **Maintain existing affordable housing and increase the supply of affordable housing through a combination of approaches including local government initiatives, public-private housing partnerships and private sector involvement.**

For much of this century the task of addressing the housing needs of lower income households unserved or underserved by the private housing market fell to the public sector, most notably the federal government. Dramatic decreases in federal funding for housing during the 1980s, however, led to a mobilization of states and local governments, private industry and nonprofit organizations and the use of a wide variety of affordable housing production, conservation, financing and assistance strategies (Taub 1990; Schnidman 1990). Local governments evolved from being principally administrators of federally devised programs with rigid guidelines and continuous oversight to innovators in the area of affordable housing strategies (Schnidman 1990). Public-private housing partnerships developed into one of the primary vehicles for constructing, acquiring and rehabilitating affordable housing. Another strategy which emerged was the use of incentives or mandates to increase private sector involvement in affordable housing development.

Public-private housing partnerships are an integral part of the State of Florida's approach to affordable housing. One of the policies under the state housing strategy set out in Chapter 420, Part I, *F.S.*, requires that cost-effective, public-private partnerships be emphasized to produce and preserve affordable housing.<sup>19</sup> The state's major housing program, the State Housing Initiatives Partnership program, established in 1992 is implemented through local housing partnerships. The term "local housing partnership" under the program is defined as:

the implementation of the local housing assistance program in a manner that involves the applicable local government, lending institutions, housing developers, community-based housing and service organizations, and providers of professional services relating to affordable housing. The term includes initiatives to provide support services for housing program beneficiaries such as training to prepare persons for the responsibility of homeownership, counseling of tenants, and the establishing of support services such as day care, health care, and transportation.<sup>20</sup>

As indicated in Section II, all of the counties in the Withlacoochee region and the City of Ocala are participating in the SHIP program. The program is a significant resource both because it is ongoing with a dedicated source of funding and because it is flexible allowing local governments to determine how housing funds will be used based on local needs and capabilities. Table 1-25 in Appendix B shows the SHIP program allocations for local governments in the region for FY 92-93 (\$28,750,000), FY 93-94 (\$25,000,000), FY 94-95 (\$26,500,000) and FY 95-96 (projected \$79,000,000). The projected FY 95-96 allocations reflect the increase in documentary stamp tax revenue earmarked for state and local affordable housing programs passed by the Florida Legislature in 1995.

The local governments in the region are using a variety of strategies to address housing needs of lower income households through the SHIP program. The strategies are identified in local housing assistance plans prepared and adopted by the local governments and reviewed for approval by the Florida Housing Finance Agency. SHIP funds can be used to implement local strategies for the provision of affordable housing, supplement funding available from state housing programs, provide the local match for federal affordable housing grants or programs, and fund emergency repairs. Table 1-26 in Appendix B shows the SHIP strategies, total allocations and units produced for fiscal years 1992-95 for the local governments in the region as reported in the Affordable Housing Study Commission's 1994 Final Report. The table indicates an exclusive focus on homeownership. Strategies involving rental housing have begun to enter the picture as indicated by the addition of a strategy to the Marion County HAP providing deferred payment loans to nonprofit organizations for the construction or repair of independent living units to serve persons with special housing needs.

- Continue efforts to reduce regulatory barriers to the provision of affordable housing.

The strategy of reducing the cost of housing by modifying or eliminating unnecessary or excessive regulations has been embraced at the federal, state and local levels. Regulatory reform, when undertaken, should be pursued in a comprehensive, informed manner which strikes a balance among relevant, and in some cases, competing public objectives (White 1992). Local government comprehensive plans prepared under Chapter 163, Part II, *F.S.*, with their multiple elements and internal consistency requirement, provide a foundation for using such an approach to regulatory reform.

Regulatory reform is addressed in one of the housing policies in the State Comprehensive Plan. Also, the State Land Development Plan (1989) includes a policy calling for the review of statewide building codes to ensure they do not unnecessarily add to the cost of housing. There is an existing entity within the Florida Department of Community Affairs, the State Board of Building Codes and Standards, charged with the responsibility of making:

. . . a continual study of the operation of the State Minimum Building Codes and other laws relating to the construction of buildings, including manufactured buildings, to ascertain their effect upon the cost of building construction and determine the effectiveness of their provisions.<sup>21</sup>

All of the counties in the Withlacoochee region and the City of Ocala have pursued regulatory reform through their preparation, adoption and implementation of affordable housing incentive plans under the SHIP program. Housing advisory committees appointed to assist in the preparation of the HIPs were required to review the established policies and procedures, ordinances, land development regulations and adopted local comprehensive plan of their appointing local government and recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of property to appreciate in value. The recommendations could include the modification or repeal of existing policies, procedures, ordinances, regulations or plan provisions, the creation of exceptions applicable to affordable housing, or the adoption of new policies, procedures, regulations, ordinances or plan provisions. Each committee was required, at a minimum, to make recommendations regarding the affordable housing definition in its appointing resolution and:

- ① expedited processing of permits for affordable housing projects
- ② modification of impact fee requirements, including reduction or waiver of fees and alternative methods of payment
- ③ allowance of increased density levels
- ④ reservation of infrastructure capacity for housing for very low and low income persons
- ⑤ transfer of development rights as a financing mechanism for housing for very low and low income persons
- ⑥ reduction of parking and setback requirements
- ⑦ allowance of zero lot line configurations
- ⑧ modification of street requirements
- ⑨ establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that have a significant impact on the cost of housing
- ⑩ preparation of a printed inventory of locally owned public lands suitable for affordable housing.<sup>22</sup>

All of the adopted HIPs for local governments in the region include a process for reviewing local policies, ordinances, regulations and plan provisions which significantly impact the cost of housing prior to their adoption.

Also, it should be noted that housing elements in local government comprehensive plans must include a policy or policies addressing implementation activities for specific programs and actions to streamline the permitting process and minimize costs and delays for housing.<sup>23</sup>

- **Increase intergovernmental coordination regarding affordable housing.**

Opportunities for increased intergovernmental coordination regarding affordable housing are available at both the planning and development review stages. Extra-jurisdictional affordable housing impacts could be addressed at the planning stage through revisions to the intergovernmental coordination and housing elements in local government comprehensive plans. Intra- as well as extra-jurisdictional affordable housing impacts outside the DRI context could be addressed by incorporating affordable housing impact analysis and mitigation requirements into local development review processes. Optimal use of that approach would require the participation of all local governments generating a need for or providing affordable housing within a particular housing market or commuting area. The affordable housing needs assessments prepared for local governments through the Florida Department of Community Affairs, supplemented with additional data and analysis as needed, could serve as an intergovernmental coordination tool for affordable housing purposes.

- Maximize the use of federal, state and local resources available for housing and community development.

The use of federal, state and local resources available for housing and community development can be maximized in a number of ways including, among others: the integration of housing plans (e.g., housing elements with HAPs and HIPs), the integration of housing programs (e.g., combining SHIP, FloridaFix and Weatherization Assistance program funds to accomplish more complete home repairs), interlocal agreements, utilization of additional programs, enforcement of the Community Reinvestment Act, use of available technical assistance and training resources (e.g., the Affordable Housing Catalyst Program), and establishment of a regional affordable housing clearinghouse.

- Promote enforcement of fair housing laws.

As indicated in Section II, discrimination in housing based on race, color, national origin, sex, handicap, familial status or religion is prohibited by fair housing laws. Effective enforcement of those laws, whether at the federal, state or local level, will promote housing availability and in turn may promote housing affordability.

- Enhance coordination between economic development and affordable housing efforts.

As indicated in Section II, the housing goal in the State Comprehensive Plan includes a self-sufficiency component. Also, as indicated in Section II, local governments are encouraged in the provisions in Chapter 163, Part II, *F.S.*, governing housing elements to utilize job training, job creation and economic solutions to address a portion of their affordable housing concerns. Economic

development efforts which increase the skills of the workforce and produce higher paying jobs have the potential of promoting upward mobility and reducing housing affordability problems. It is important to note, however, that housing at a range of costs will always be needed even if median incomes rise.

- Increase acceptance of affordable housing and supportive/special needs housing and promote the use of alternative dispute resolution mechanisms.

Acceptance of affordable housing and supportive/special needs housing can be increased through a variety of means including, among others: public education, advocacy on the part of affordable housing task forces/advisory committees, use of design guidelines or standards, neighborhood involvement, the provision of training and counseling on homeownership/tenancy responsibilities and skills as a part of housing programs, and utilization of a scattered site approach. Also, alternative dispute resolution mechanisms are available which can be used to resolve siting and other disputes involving affordable housing or supportive/special needs housing outside of a litigation context.

**F. Relationship to Pertinent Goals and Policies in the State Comprehensive Plan**

The affordable housing and supportive/special needs housing goals and policies for the Withlacoochee region in Section IV are based on findings from the trends and conditions statement. They in turn implement or further the housing goal and policies in the State Comprehensive Plan. The housing goal in the SCP reads as follows:

The public and private sectors shall increase the affordability and availability of housing for low-income and moderate-income persons, including citizens in rural areas, while at the same time encouraging self-sufficiency of the individual and assuring environmental and structural quality and cost-effective operations.

Housing policies in the SCP address housing discrimination/opportunities, deinstitutionalization, housing supply and regulatory reform. Other SCP policies implemented or furthered by the affordable housing and supportive/special needs housing goals and policies for the Withlacoochee region include:

Children	Section 187.201(2)(b)2., 14.-16., and 23., <i>F.S.</i>
Families	Section 187.201(3)(b)3. and 9., <i>F.S.</i>
Elderly	Section 187.201(4)(b)1.-6. and 9.-10., <i>F.S.</i>
Public Safety	Section 187.201(7)(b)11., <i>F.S.</i>
Energy Efficiency	Section 187.201(12)(b)1. and 6., <i>F.S.</i>
Land Use	Section 187.201(16)(b)3., <i>F.S.</i>
Cultural and Historical Resources	Section 187.201(19)(b)5., <i>F.S.</i>
Governmental Efficiency	Section 187.201(21)(b)1., <i>F.S.</i>
Economy	Section 187.201(22)(b)8., <i>F.S.</i>

**IV. REGIONAL AFFORDABLE HOUSING GOALS, POLICIES, AND INDICATORS**

**A. MEETING EXISTING AND FUTURE HOUSING NEEDS**

**Goal 1.1 Meet existing and future need in the Withlacoochee region for safe, sanitary and affordable housing in a suitable environment.**

- Policy 1.1.1 Provide for a sufficient amount of suitable land with supporting infrastructure and public facilities to meet existing and future housing need identified in local government comprehensive plans.
- Policy 1.1.2 Provide for a variety of residential densities, housing sizes and housing types, including mobile homes and manufactured homes.
- Policy 1.1.3 Provide for new construction of affordable housing through the design and implementation of housing programs, the provision of incentives to the private sector and other means.
- Policy 1.1.4 Increase the supply of rental housing affordable to very low, low and moderate income households, including multi-family housing, through new construction and use of the existing housing stock.
- Policy 1.1.5 Encourage or require developers of large scale projects to identify whether their projects will have affordable housing impacts and, if so, provide appropriate mitigation of those impacts.
- Policy 1.1.6 Increase awareness of and promote enforcement of the Community Reinvestment Act.
- Policy 1.1.7 Perform housing condition surveys on a regular basis. Regular basis means at least once every ten years as new decennial U.S. Census data becomes available.
- Policy 1.1.8 Reduce the incidence of substandard housing through the adoption and consistent enforcement of building codes, housing codes or other ordinances governing housing condition.
- Policy 1.1.9 Maintain or improve existing housing affordable to lower income households by providing assistance with housing repair/weatherization or rehabilitation costs through housing programs.
- Policy 1.1.10 Where economically feasible, use rehabilitation of substandard housing as a method of providing affordable housing.
- Policy 1.1.11 Coordinate code enforcement efforts with housing repair/rehabilitation programs to avoid displacement of lower income households.
- Policy 1.1.12 Ensure affordable housing units removed from the existing housing stock are replaced in locations where they are needed.
- Policy 1.1.13 Include factors affecting long-term affordability (e.g., utility costs) as well as initial cost when making choices among housing types and targeting resources available through housing programs.

- Policy 1.1.14 Increase energy efficiency in existing affordable housing through repair/ weatherization and rehabilitation programs and consider energy efficiency in the design, site orientation and construction of new affordable housing.
- Policy 1.1.15 Promote the provision of affordable housing through the design and implementation of local historic preservation ordinances.
- Policy 1.1.16 Expand neighborhood preservation, stabilization and revitalization efforts to promote suitable living environments for individuals and families. Stabilize and revitalize existing neighborhoods in decline or transition through targeted actions such as infrastructure maintenance or improvements, removal of blighting influences, infill development and adaptive reuse of vacant buildings.
- Policy 1.1.17 Use community redevelopment areas designated under Chapter 163, Part III, *F.S.*, as a means of developing affordable housing and stabilizing and revitalizing existing neighborhoods.
- Policy 1.1.18 Assist residents of existing neighborhoods under consideration for redevelopment to organize and participate in all aspects of redevelopment planning and implementation.
- Policy 1.1.19 Provide for safe, sanitary and affordable relocation housing for households displaced by rehabilitation or redevelopment activities.
- Policy 1.1.20 Use design guidelines, such as the Crime Prevention Through Environmental Design (CPTED) guidelines, to enhance the safety and aesthetic quality of housing and neighborhoods.
- Policy 1.1.21 Consider vulnerability to natural disasters or man-made hazards in siting and targeting public resources to neighborhoods. Facilitate relocation of existing neighborhoods from vulnerable to safer locations as appropriate.
- Policy 1.1.22 Address fair housing in local government comprehensive plans with a view toward promoting housing availability and in turn housing affordability.
- Policy 1.1.23 Increase awareness of fair housing laws and promote effective enforcement of those laws.
- Indicators:
- (A) Lower percentages of very low, low and moderate income households paying 30 percent or more/50 percent or more of their gross income for housing.
  - (B) Increase in number of housing units in new, standard or rehabable condition affordable to very low, low and moderate income households.
  - (C) Increase in multi-family share of the housing stock.
  - (D) Number of housing units constructed or rehabilitated through the operation of housing programs.
  - (E) Reduction in substandard housing units as a percentage of total housing units.
  - (F) Lower percentages of very low, low and moderate income households living in overcrowded conditions.
  - (G) Increase in number of local governments undertaking neighborhood planning/ preservation/stabilization/revitalization efforts.
  - (H) Number of local government comprehensive plans in region which address fair housing.
  - (I) Number of local governments in region with fair housing ordinances.

## **B. IDENTIFYING AND MEETING NEEDS OF SUPPORTIVE/SPECIAL NEEDS POPULATIONS**

### **Goal 1.2 Identify and meet needs for supportive/special needs housing.**

- Policy 1.2.1 Identify all households or groups with special housing needs, including but not limited to rural and farmworker households, and ensure their special housing needs are addressed in local government comprehensive plans and housing plans.
- Policy 1.2.2 Consider maintaining inventories of existing group homes and other group or assisted living facilities (e.g., ACLFs) on an ongoing basis and including determinations of existing need and projections of future need for supportive/ special needs housing in local government comprehensive plans.
- Policy 1.2.3 Provide for a sufficient amount of suitable land with supporting infrastructure and public facilities to meet existing and future need for foster care facilities, group homes and other group or assisted living facilities.
- Policy 1.2.4 Provide for the siting of shelter facilities and transitional housing for home less persons and families. Also, increase linkages between support services and shelter provision and coordination among entities involved or interested in efforts to address homelessness.
- Policy 1.2.5 Undertake or support efforts to increase or at least maintain existing resources for senior services, transportation disadvantaged, housing and other programs which promote independent living.
- Policy 1.2.6 Expand housing alternatives for disabled persons, separating housing from services to the maximum extent appropriate.
- Policy 1.2.7 Involve farm owners/employers as needed in the provision of housing for farmworkers.
- Indicators:
- (A) Availability of foster care facilities, group homes and other group or assisted living facilities.
  - (B) Availability of homeless shelter spaces, transitional housing and support services for the homeless.
  - (C) Level of resources available for programs which promote independent living.
  - (D) Availability of farmworker housing.

## **C. ACCESSIBILITY TO EMPLOYMENT, EDUCATION, AND SERVICES**

### **Goal 1.3 Expand choice in housing location and consider accessibility to jobs, schools and services in the provision of affordable housing and supportive/special needs housing.**

- Policy 1.3.1 Maximize choice in housing location for very low, low and moderate income households, promote dispersion of affordable housing units, and promote accessibility to jobs, schools and services through locational principles and criteria established in local government comprehensive plans.
- Policy 1.3.2 Provide for the siting of foster care facilities and group homes in residential areas or areas of residential character, promote dispersion of such facilities, and promote accessibility to jobs, schools and services through locational principles and criteria established in local government comprehensive plans.

- Policy 1.3.3 Encourage mixed income projects and neighborhoods and diversity in neighborhood schools without busing through inclusionary zoning or other means.
- Policy 1.3.4 Allow accessory units in some or all residential areas to increase the supply of affordable housing and promote mixed income neighborhoods.
- Policy 1.3.5 Provide for mixed use development adjacent to or including affordable housing, particularly affordable multi-family housing.
- Policy 1.3.6 Avoid concentrations of affordable housing units through the design and implementation of housing programs.
- Policy 1.3.7 Increase consideration in land use and transportation planning of the effects of various residential development patterns on the ability of individuals with limited mobility due to disability, income or age to obtain access to jobs, schools and services.
- Indicators: (A) Treatment of housing location in local government comprehensive plans, land development regulations and housing plans in the region.  
 (B) Concentrations of affordable housing units.  
 (C) Number of local governments in the region allowing accessory units.

**D. PUBLIC AWARENESS AND UNDERSTANDING**

**Goal 1.4 Increase awareness and understanding of affordable housing issues and programs, address public concerns relating to affordable housing and supportive/special needs housing, and provide alternative mechanisms for resolving disputes.**

- Policy 1.4.1 Develop and implement public education programs to inform the public and elected officials about the need for and benefits of affordable housing.
- Policy 1.4.2 Use affordable housing task forces/advisory committees established at the local level to increase the visibility and understanding of affordable housing issues.
- Policy 1.4.3 Reduce or avoid neighborhood or community opposition to proposed affordable housing or mixed income developments through, among other things, public education, good design, early and meaningful involvement of neighbors, and the provision of guarantees regarding long-term maintenance.
- Policy 1.4.4 Reduce or avoid neighborhood or community opposition to the development of supportive/special needs housing through, among other things, public education, careful siting, good design and operational planning, and early and meaningful involvement of neighbors.
- Policy 1.4.5 Include training and counseling on homeownership/tenancy responsibilities and skills as a part of housing programs.
- Policy 1.4.6 Continue outreach efforts to promote awareness and understanding among lower income households of assistance available through housing programs.
- Policy 1.4.7 Increase awareness of the availability of the WRPC's dispute resolution process (Rule Chapter 29E-13, *F.A.C.*) designed to promote reconciliation of differences on planning and growth management issues.

Policy 1.4.8 Promote utilization of the WRPC dispute resolution process to resolve disputes involving the location or provision of affordable housing or supportive/special needs housing.

Indicators: (A) Numbers of affordable housing developments and supportive/special needs housing projects delayed or derailed by neighborhood or community opposition.  
(B) Availability of training/counseling as a part of housing programs.  
(C) Number of inquiries regarding use of the WRPC dispute resolution process for disputes involving affordable housing or supportive/special needs housing.  
(D) Number of uses of the WRPC dispute resolution process to resolve disputes involving affordable housing or supportive/special needs housing.

## **E. CROSS-PROGRAM COORDINATION**

### **Goal 1.5 Enhance coordination between economic development and affordable housing efforts.**

Policy 1.5.1 Utilize job training, job creation and economic solutions to address a portion of affordable housing concerns.

Policy 1.5.2 Pursue opportunities to promote self-sufficiency by participating in family transition programs which provide housing assistance, among other benefits and services.

Policy 1.5.3 Include community-based service organizations and providers of professional services relating to affordable housing in local housing partnerships formed to implement the SHIP program at the local level. Expand support services (e.g., day care, health care and transportation) available to SHIP program participants.

Indicators: (A) Number of local government comprehensive plans including policies in their housing elements connecting economic development and affordable housing efforts.  
(B) Number of local governments or other entities providing housing assistance as a part of family transition programs.  
(C) Composition of SHIP program local housing partnerships.  
(D) Increase in availability and variety of support services.

## **F. HOUSING DELIVERY SYSTEM**

### **Goal 1.6 Increase capacity and efficiency in the operation of the housing delivery system and maximize the use of federal, state and local resources available for housing and community development.**

Policy 1.6.1 Continue to establish and build the capacity of public-private housing partnerships and private nonprofit organizations to promote new construction, acquisition and rehabilitation of housing affordable to lower income households.

Policy 1.6.2 Increase development of housing affordable to lower income households by the private for-profit sector through the provision of technical assistance and incentives such as density bonuses and donations of publicly-owned land. Use affirmative measures, such as inclusionary zoning, in areas where residential development has continued but not reduced existing gaps between the need for and supply of housing affordable to lower income households.

- Policy 1.6.3 Continue to pursue regulatory reform as a means of reducing the cost of constructing or rehabilitating housing, taking into account the public purposes served by any regulations under review and the foundation provided for them in local government comprehensive plans.
- Policy 1.6.4 Remove barriers to living arrangements, such as shared housing units for the elderly, which can be accommodated in residential areas and have the potential of increasing the supply of affordable housing and reducing the need for supportive/special needs housing.
- Policy 1.6.5 Allow mixed use buildings including housing for employees or others in specified areas designated for commercial, office or mixed use development.
- Policy 1.6.6 Allow the use of alternative construction techniques and building materials which reduce construction, maintenance and energy costs but do not jeopardize the public health, safety and welfare.
- Policy 1.6.7 Ensure state and federal housing plans prepared by or on behalf of local governments are consistent with local government comprehensive plans. Also, integrate or coordinate plans and planning functions relating to affordable housing and supportive/special needs housing to avoid duplication of effort and to promote consistency.
- Policy 1.6.8 Monitor the availability of state and federal funding for housing and community development programs and apply for such funding to the maximum extent appropriate.
- Policy 1.6.9 Develop local housing programs to address affordable housing needs.
- Policy 1.6.10 Maintain an inventory of publicly-owned land and buildings available to be donated, sold, leased or exchanged for the development of affordable housing.
- Policy 1.6.11 Integrate or coordinate housing programs and simplify paperwork requirements.
- Policy 1.6.12 Leverage public funding for affordable housing and recycle public funding for affordable housing when possible through the use of loans rather than grants.
- Policy 1.6.13 Improve coordination and increase collaborative efforts among local governments and other entities involved in the provision of affordable housing or supportive/special needs housing.
- Policy 1.6.14 Utilize available technical assistance and training resources.
- Policy 1.6.15 Establish a regional affordable housing clearinghouse in the WRPC which, at a minimum, will provide a forum for meetings and training, promote coordination, assist with data collection and analysis, provide information on housing programs and examples of successful affordable housing and mixed income developments, and maintain an affordable housing library.
- Indicators:
- (A) Number of public-private housing partnerships and private nonprofit organizations involved in the provision of affordable housing operating in region.
  - (B) Number of local governments in the region offering incentives to the private for-profit sector to promote development of affordable housing.
  - (C) Amount of affordable housing cost reduction achieved through regulatory reform.
  - (D) Level of use of available state and federal funding for housing and community development programs in the region.

- (E) Number of local governments maintaining inventories of publicly-owned lands and buildings.
- (F) Establishment and operation of a regional affordable housing clearinghouse.

**G. INTERGOVERNMENTAL COORDINATION**

**Goal 1.7 Increase intergovernmental coordination regarding affordable housing.**

- Policy 1.7.1 Local governments should address extra-jurisdictional affordable housing impacts in the intergovernmental coordination and housing elements in their local government comprehensive plans and consider incorporating affordable housing impact analysis and mitigation requirements into their local development review processes.
- Policy 1.7.2 Local governments unable to meet affordable housing needs within their jurisdictions for the reasons set out in Rule 9J-5.010, *F.A.C.*, should enter into interlocal agreements with nearby local governments to meet those needs.
- Policy 1.7.3 Use the affordable housing needs assessments prepared for local governments through the Florida Department of Community Affairs, supplemented with additional data and analysis as needed, to facilitate intergovernmental coordination regarding affordable housing.
- Policy 1.7.4 Use the regional affordable housing clearinghouse to assist with data collection and analysis on affordable housing issues and impacts, particularly extra-jurisdictional affordable housing impacts, and to facilitate intergovernmental coordination regarding affordable housing.
- Indicators:
  - (A) Number of local governments in the region which address extra-jurisdictional affordable housing impacts in the intergovernmental coordination and housing elements in their local government comprehensive plans.
  - (B) Number of local governments in the region with affordable housing impact analysis and mitigation requirements in their local development review processes.
  - (C) Number of affordable housing interlocal agreements involving local governments in the region.

## ENDNOTES

1. Section 101, Title I, Public Law 101-625, 104 *United States Statutes at Large* 4085.
2. 24 CFR Section 968.320.
3. 24 CFR Section 91.1(a)(1).
4. Subsection 187.201(5)(a), *F.S.* (1995).
5. Subsection 187.201(5)(b)1.-4., *F.S.* (1995).
6. Subsection 380.06(12)(a), *F.S.* (1995)
7. Rule 9J-28.009(8)(b), *F.A.C.*
8. Subsections 163.3177(6)(f)1.a.-g., *F.S.* (1995).
9. Rule 9J-5.010(3)(c)10., *F.A.C.*
10. Subsection 163.340(10), *F.S.* (1995).
11. See, in particular, Tables 2-5, 2-6, 2-8, 2-10 to 2-12, 2-20 and 2-21.
12. See, in particular, Tables 2-30 to 2-38, 2-40, 2-41, 2-43, 2-44, 2-47, 2-48, 2-51, 2-52 and 2-57.
13. See Florida Department of Community Affairs, State of Florida Consolidated Plan 1995-1999, Section 7.0, The Elderly.
14. See City of Ocala 1994 Comprehensive Housing Affordability Strategy and Florida Department of Community Affairs, State of Florida Consolidated Plan 1995-1999, Section 8.0, Persons with Special Needs.
15. Case No. 94-23 (May 15, 1995).
16. See Table 2-62 in the Economic Development Chapter.
17. Article VII, Section 4.(c), Constitution of the State of Florida.
18. 24 *CFR* Section 3280.305.
19. Subsection 420.0003(3)(b), *F.S.* (1995).
20. Subsection 420.9071(18), *F.S.* (1995).
21. Subsection 553.77(1)(b), *F.S.* (1995).
22. Section 420.9076(4), *F.S.* (1995).
23. Rule 9J-5.010(3)(c)2., *F.A.C.*