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CHAPTER III
HOUSING ELEMENT

A. GOALS, OBJECTIVES, AND POLICIES

GOAL 1: PROVISION OF HOUSING. To ensure an adequate supply of a wide range of housing types, at various levels of affordability, to accommodate the needs of the residents of Winter Springs.

Objective 1.1: *Housing Supply.* Assist the private sector to provide a sufficient number of appropriate housing units through the end of the planning period.

- Policy 1.1.1:** Include adequate amounts of land for housing on the Future Land Use Map to accommodate the City's projected population.
- Policy 1.1.2:** Ensure, through the Concurrency Management System, that necessary infrastructure capacity is in place for new dwelling units, population, and nonresidential development.
- Policy 1.1.3:** Revise ordinances, codes, regulations, and the permitting process to eliminate excessive requirements and to encourage private sector participation in meeting housing needs.
- Policy 1.1.4:** Encourage the development/redevelopment of property that will integrate diverse choices of housing.
- Policy 1.1.5:** Continue to assist developers of residential dwelling units by providing technical and administrative support regarding permitting and regulations to maintain a housing production capacity level sufficient to meet the demand. Technical assistance includes, but is not limited to, assistance meeting the development review requirements of the City and other regulatory agencies; assistance with the City's permitting process; referral to appropriate agencies for information and assistance in meeting infrastructure standards and requirements imposed by the City; and provision of data regarding housing needs and conditions.
- Policy 1.1.6:** Continue to allow mobile homes in certain residential zoning districts where adequate public facilities and services are available. Mobile home parks and co-ops should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity, in areas accessible to arterial and collector roads; and they should be located within reasonable proximity to community facilities.
- Policy 1.1.7:** Continue to allow modular homes in residentially zoned areas, provided that such housing is compatible with surrounding development and meets applicable building code regulations.
- Policy 1.1.8:** Limit the development of housing with a density greater than 18 dwelling units per acre (dua), to the Town Center and the U.S. 17-92

Community Redevelopment Area (C.R.A.) Corridor. Development of higher density housing must take reasonable and appropriate steps to minimize or eliminate adverse impacts to adjacent established residential neighborhoods through site layout, orientation of buildings, and a transition of densities. (Cross Reference: See Future Land Use Element, Policy 1.4.2)

- Policy 1.1.9:** Higher density housing developments (9.1 du/a and higher) shall be required to take reasonable and appropriate steps to ensure adequate property management techniques to ensure a safe and livable development at all times.
- Policy 1.1.10:** Amend the City's land development regulations to include criteria allowing multi-family housing in commercially zoned areas contingent on the developer preserving greenspace either onsite or elsewhere in the City.
- Policy 1.1.11:** Utilize Crime Prevention Through Environmental Design (CPTED) principles in order to increase the safety of housing developments. CPTED is a branch of situational crime prevention, which has as its basic premise that the physical environment can be changed or managed to produce behavioral effects that will reduce the incidence and fear of crime, thereby improving the quality of life, and enhancing profitability for business.
- Policy 1.1.12:** Continue providing or requiring the provision by developers of adequate supporting infrastructure, i.e. paved streets, sanitary sewer, drainage, potable water, etc., throughout the City to enhance and complement the housing stock.
- Policy 1.1.13:** Cooperate with private and nonprofit participants involved in the housing production process through the following activities:
- Investigate partnerships, if necessary, with private and nonprofit sector housing providers. Such investigation shall include a professional market analysis, cost benefit analysis, impact of the partnership on the private sector housing supply, and cost to taxpayers. Such partnership may include, but is not limited to, impact fee subsidies density bonuses, and workforce housing credits.
 - Provide technical assistance, legislative updates, and pertinent housing construction information, and availability of housing construction incentives to the Seminole County building and contracting community.
- Policy 1.1.14:** Maintain a database of building permit activity organized to maintain a current inventory of new housing units by type and tenure characteristics.
-

Policy 1.1.15: Support the desired commercial activity and urban character desired for the Town Center by encouraging high density residential development subject to the Town Center District Code. (Cross Reference: Future Land Use Element, Policy 2.2.6); (Ord. 2012-05)

Objective 1.2: **Relocation.** The City shall coordinate with the appropriate agencies to offer relocation assistance to City residents who are displaced by Federal, State, or local government programs and projects. The displacing agency shall be responsible for providing assistance, which includes, but is not limited to, financial means and methods.

Policy 1.2.1: When residents are displaced by City actions, through public development or redevelopment, attempt to ensure the residents are able to relocate to standard, affordable housing.

Policy 1.2.2: Require that zoning or structure use changes be evaluated as to their impact on the surrounding area.

Policy 1.2.3: Coordinate with appropriate agencies to prepare plans of action regarding relocation of residents, before programs are enacted that will create displaced households. Such plans shall include, but are not limited to, the following:

- Timing of the relocation,
- Assessment of the need for the program which will displace households,
- Costs associated with the displacement of such households, and
- Assessment of the household's needs and the impact of the relocation on the household, including:
 - Location and the effect of a new neighborhood location on the household's distance to job, schools, and social activities, and
 - Adequacy of public transit, if applicable, to serve the displaced household.

Objective 1.3: **Very-Low, Low and Moderate-Income Households.** The City shall encourage and attempt to assist the private sector in the provision of safe, clean and affordable housing for special needs populations of the City, including the very low, low and moderate-income households.

Policy 1.3.1: Review and revise City land development regulations to remove undue constraints on the development of very-low, low and moderate-income housing projects, where such constraints are not supported by a valid concern for the health, safety, or welfare of the community.

Policy 1.3.2: Examine the need by 2012 to amend the zoning ordinance to permit density increases for the development of very-low, low and moderate-income housing. Any such amendments will establish conditions under

which such increases may be permitted. These conditions may include but are not limited to: differences in density compared to adjoining properties, adequacy of infrastructure, buffers, project size, and percent of any development devoted to very-low, low and moderate-income housing.

- Policy 1.3.3:** Examine the need by 2012 to establish an Affordable Housing Trust Fund to assist very low and low-income families in the provision and maintenance of owner-occupied or locally managed rental housing.
- Policy 1.3.4:** Explore the need for a program of density/development bonuses in return for developer contributions to affordable housing.
- Policy 1.3.5:** Evaluate all infrastructure charges and fees to determine whether adjustments can be made for very-low, low and moderate-income housing projects. In addition, consideration should be given to providing funds to offset fees in situations where they cannot be reduced. The City should also encourage the County to assist in this effort as the provision of housing needs benefits the larger area as well as the City itself.
- Policy 1.3.6:** Promote the refurbishment of existing housing structures by providing incentives and/or credits to homeowners for "sweat equity" rehabilitation within neighborhoods in need, by defining the criteria for such incentives and/or credits in the City's Code of Ordinances.
- Policy 1.3.7:** Promote mixed use developments, which include provisions for a wide variety of housing types and prices, in large tract developments, except within the Greenway Interchange District.
- Policy 1.3.8:** Continue allowing a wide range of housing types, such as cluster homes, single-family attached and zero lot line homes, through the Code of Ordinances.
- Policy 1.3.9:** Encourage developers to address the need for workforce housing where appropriate, by including workforce housing units in their developments. Additionally, encourage developers of single family detached units, where appropriate, to include residential units with accessory dwelling units (such as garage apartments). (Cross Reference: See Future Land Use Element, Policy 2.2.7)
- Policy 1.3.10:** Efficiently plan and operate utility systems to provide for cost effective service operations.
- Policy 1.3.11:** Investigate means and methods for subsidization of impact fees to development that provide housing for low and moderate-income families. Include criteria and administrative rules for such subsidies in the City's land development regulations.
- Policy 1.3.12:** Coordinate the provision of affordable housing with other agencies and municipalities in the area.
-

- Policy 1.3.13:** Amend the City Code to address the following issues in the provision of affordable housing:
- Discourage the concentration of affordable housing units.
 - Encourage the provision of compatible, integrated affordable housing within the older neighborhoods through redevelopment of existing units and inclusion of compatible accessory dwelling units.
 - Establish a maximum size for new stand-alone housing developments.
 - Require a strong, local management company for rental developments.
- Policy 1.3.14:** Continue to coordinate with Seminole County and review the research and guidelines developed under the Seminole County Workforce program to ensure coordination with this regional approach to address workforce housing needs.
- Policy 1.3.15:** Periodically review affordable housing statistics and amend this element when warranted.
- Policy 1.3.16:** Work with nonprofit groups and community organizations to provide for education on affordable housing topics such as available grant programs, rehabilitation, and maintenance to further engage very-low, low and moderate-income homeowners in the entire process from purchase and rehabilitation to maintenance, upkeep, and care of housing.

Objective 1.4: *Special Needs Households.* The City shall ensure that adequate sites are available for special needs populations, such as the elderly and disabled.

- Policy 1.4.1:** Maintain standards for the location of community residential homes and special needs housing, including group homes, in accordance with applicable law. Such standards shall ensure compatibility and consistency with surrounding land uses.
- Policy 1.4.2:** Utilize the development review process to review any proposed projects or City Code amendments that impact housing for special need populations.
- Policy 1.4.3:** Continue to support organizations that assist elderly and handicapped citizens in finding decent, accessible, and affordable housing. Such support may include technical assistance and alternative design standards and code requirements.
- Policy 1.4.4:** Continue to ensure compliance with Federal and State laws on accessibility.

- Policy 1.4.5:** Address problems of housing for lower income elderly residents and other households with special housing needs, by allowing placement of retirement communities and elderly care facilities in areas of residential character as long as they are designed in a manner that is compatible with the character of the neighborhood and are consistent with the zoning code standards for the area as well as any applicable overlay districts.
- Policy 1.4.6:** Establish strict design compatibility guidelines to allow accessory dwelling units as a conditional use in single family zoning districts. (Cross Reference: See Housing Element, Policy 2.4.7 and Future Land Use Element, Policy 1.1.6)
- Policy 1.4.7:** Work with programs that address elderly housing policies to educate private and nonprofit developers and encourage implementation of “Communities for a Lifetime” standards and universal design principles.
- Policy 1.4.8:** Explore attracting additional assisted living facilities (ALF) including studying potential locations, size requirements, market demand and timing, as well as potential partnerships and funding sources. Investigate the Elderly Housing Community Loan program, which provides loans of up to \$750,000 to developers making substantial improvements to elderly housing.
- Policy 1.4.9:** Maintain a working relationship with the State of Florida Agency for Health Care Administration (AHCA), Seminole County Health agencies, and organizations with an interest in the housing of disadvantaged populations, including consideration of subsidy programs offered by these agencies.
- Policy 1.4.10:** Support programs that address elderly housing policies through the area Councils on Aging, and State and Federal efforts. Such support may include providing education to seniors on senior housing and other issues such as available medical, health, and community resources.
- Policy 1.4.11:** Identify additional programs, groups or other opportunities to link with nonprofit groups and community organizations with the purpose of providing for education to seniors, not only on senior housing, but also on issues such as medical, health, and community resources.
- Objective 1.5:** *Energy Efficiency and Sustainability.* The City shall support sustainability and energy conservation in new housing development and redevelopment.
- Policy 1.5.1:** New construction, structure rehabilitation, and future developments shall be encouraged to implement Leadership in Energy and Environmental Design (LEED) principles established by the US Green Building Council (USGBC).
- Policy 1.5.2:** Develop a scale of incentives for the different levels of LEED Certification; i.e. a LEED Platinum rated project should receive a
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greater incentive than one rated as LEED Silver. Consider incentives for buildings/developments that are determined to be LEED compliant.

Policy 1.5.3: Encourage the use of specific building options and elements available to meet the City’s energy performance goals such as:

- Solar water heating;
- Energy-efficient appliances such as “Energy Star”;
- Energy-efficient windows, doors and skylights;
- Low solar-absorption roofs, also known as “cool roofs”;
- Enhanced ceiling and wall insulation;
- Reduced-leak duct systems;
- Programmable thermostats; and
- Energy-efficient lighting systems.

Policy 1.5.4: Encourage the use of cost-effective energy-efficient technologies. Facilitate and promote the use of cost-effective energy conservation, energy-demand management and renewable energy technologies in buildings and encourage energy performance which complies with the Florida Energy Efficient Code for Building Construction.

Policy 1.5.5: Identify specific building and landscaping options and elements available to meet the City’s storm water management performance goals such as: (Cross Reference: See Infrastructure Element, Policy 5.2.3; and Conservation Element, Policy 1.2.9)

- Green roofs;
- Bio-swales;
- Permeable or porous pavers;
- Use of cisterns and rain barrels;
- Native species landscaping.

Policy 1.5.6: Runoff control shall be mandated for all construction sites to mitigate erosion and sediment or chemical discharges from construction activities.

GOAL 2: PRESERVATION. Encourage the preservation of decent, safe and sanitary housing for the present and future residents of the City.

Objective 2.1: *Housing Units.* The City shall continue to assist in extending the life of the existing housing stock, to stabilize neighborhoods and create community pride.

- Policy 2.1.1:** Continue applying the City’s unsafe building abatement policy to reduce the amount of substandard housing and preserve the available housing stock.
- Policy 2.1.2:** Encourage very-low and low-income residents to apply for housing rehabilitation assistance individually or through the programs managed by the County.
- Policy 2.1.3:** Rehabilitation of existing buildings shall be in conformity with the Florida Building Code.
- Policy 2.1.4:** Maintain a database which identifies residential units that may be in need of rehabilitation or demolition.
- Policy 2.1.5:** The Code Enforcement division will coordinate with the building division to update the housing conditions database and conduct the necessary code enforcement inspections to keep the number of substandard and deteriorated units to a minimum.
- Policy 2.1.6:** Continue enforcing the International Property Management Code to address substandard and deteriorated housing conditions.
- Policy 2.1.7:** Continue to apply for housing rehabilitation grant funds and subsidy programs such as:
- Community Development Block Grant (CDBG) funds administered by the U.S. Department of Housing and Urban Development.
 - Florida Neighborhood Housing Services grant administered by the Florida Department of Community Affairs. (Section 420.429, F.S.).
 - Florida Small Cities CDBG Program Funds administered by the Florida Department of Community Affairs (Section 290.0401-290.049. F.S.).
- Policy 2.1.8:** Condemn and require demolition by the City’s duly adopted procedure, those units that are determined by the City as unsuitable for rehabilitation. The City will adopt from time to time, certain property maintenance codes including, but not limited to the International Property Management Code, which delineates the procedures for condemnation and demolition of unsuitable units.

Objective 2.2: *Neighborhoods.* The City shall promote housing opportunities for new households in already established neighborhoods and insure the stabilization of all neighborhoods through the following policies, when applicable.

- Policy 2.2.1:** Identify neighborhoods that are in need of rehabilitation or are experiencing instability based on any and all of, but not limited to, the following criteria:

- Proliferation of crime,
 - A large percentage of substandard housing units,
 - Fragmentation of land uses, and
 - Poor or deteriorating infrastructure, including water, sewer, and drainage systems and inadequate traffic and pedestrian systems.
- Policy 2.2.2:** Develop neighborhood plans, and implement programs, which strive to reduce or eliminate destabilizing neighborhood conditions, and include in such plans and programs activities which include, but are not limited to, greater levels of code enforcement, implementing neighborhood watch programs, "Safe Neighborhoods" programs, and Community Development Block Grant programs.
- Policy 2.2.3:** Provide for a high level of resident and owner participation in any plan or program implemented for the purpose of improving and/or stabilizing neighborhoods.
- Policy 2.2.4:** Investigate funding sources, for these plans and programs, which may include but are not limited to, special taxing districts, "Safe Neighborhoods Act" funding, and Community Development Block Grant Funding.
- Policy 2.2.5:** Promote and support home ownership within older neighborhoods by providing incentives and/or credits to home owners for "sweat equity" rehabilitation within targeted neighborhoods.
- Policy 2.2.6:** Prohibit the expansion of noncompatible uses within residential neighborhoods.
- Policy 2.2.7:** Require adequate buffering and screening of residential neighborhoods from incompatible uses, which could adversely impact existing neighborhoods. Landscape buffering and transitional uses shall be utilized to further this policy.
- Policy 2.2.8:** Continue to require the implementation of the Town Center Code so that the concept of 'eyes on the street' is maintained to ensure safe, pedestrian friendly streets.
- Policy 2.2.9:** Identify infrastructure deficits in existing neighborhoods and implementation strategies to mitigate them through partnerships, grant funding, or as part of capital budgeting.
- Policy 2.2.10:** Require an interconnected network of sidewalks in new residential developments to support walking and neighborhood friendliness.
- Policy 2.2.11:** Encourage property upgrades which enhance neighborhoods. (Cross Reference: See Future Land Use Element, Policy 1.5.7)
-

Objective 2.3: *Historic Preservation.* As the housing stock begins to age, the City shall develop a process of identifying potential historic properties.

Policy 2.3.1: Identify buildings that have the potential to be historic or significant structures.

Policy 2.3.2: Establish standards for rehabilitation of historically significant structures.

Objective 2.4: *Infill.* The City shall promote infill development by supporting alternative development standards consistent with the existing zoning standards, where necessary and feasible.

Policy 2.4.1: Work to identify acceptable locations, priorities, and implementation strategies for potential infill development and redevelopment. Opportunities for residential, commercial, and mixed use shall be identified and categorized. The City will encourage mixed use and higher density and intensity development in priority infill development and redevelopment areas identified through these efforts. (Cross Reference: See Future Land Use Element, Policy 1.4.8)

Policy 2.4.2: Maintain a vacant residential parcel map and database which includes location information, acreage, physical characteristics, utilities, zoning and ownership data. The vacant residential parcel map will be enhanced to identify infill and redevelopment opportunities.

Policy 2.4.3: Evaluate barriers to redevelopment and infill and create standards that will guide and support a strategic approach to redevelopment planning that will also help meet the projected shortfall in housing units.

Policy 2.4.4: Prioritize the creation of redevelopment and small area plans identified through the strategic review of infill development and redevelopment opportunities.

Policy 2.4.5: Make available the vacant land database and map to interested developers and/or builders.

Policy 2.4.6: Consider a system of impact fee credits or other incentives to be applied, when appropriate for infill development, recognizing that infill development makes use of existing infrastructure and combats urban sprawl.

Policy 2.4.7: Establish design compatibility guidelines to allow accessory dwelling units as a conditional use in residential districts to support development or redevelopment that integrates diverse choices of housing. (Cross Reference: See Housing Element, Policy 1.4.6 and Future Land Use Element, Policy 1.1.6)

Policy 2.4.8: Implement neighborhood design standards and review criteria that encourage infill compatibility while allowing for increased density and/or mixed use.

- Policy 2.4.9:** Support the conversion of older residential homes fronting onto arterial roadways to live-work or commercial use with proper rehabilitation.
(Cross Reference: See Future Land Use Element, Policy 1.5.4)

B. INTRODUCTION

Winter Springs is committed to Smart Growth, which can be defined as, “growth that is economically sound, environmentally friendly, and supportive of community livability—growth that enhances the community’s quality of life”. Housing is an important element in the analysis of present and future characteristics of a community. The type, structure, and condition of an area’s housing stock influence the community’s quality of life. Neighborhoods play an important part in determining the vitality, stability, and way of life of the residents within a community. A stable community offers a variety of housing units that appeal to a wide range of age groups, income levels, and family sizes. A proper mix of different housing types lends itself to accommodating different life styles and helps to encourage the development of a well-balanced community. Without a heterogeneous population, a community is limited in the most efficient allocation of economic resources necessary to sustain a valuable, economically vibrant community.

Housing also impacts the economic strength of a community and provides a basis for directing the manner and type of economic development within an area. Since housing helps determine the economic strength of a community, it should be the objective of the City to protect existing housing values and develop policies that result in the appreciation of existing neighborhoods. In addition, the objective of new development should be to contribute to favorable quality of life conditions within the community, as well as reduce housing deficiencies that presently exist.

1. Purpose of the Element

The purpose of the Housing Element is to:

- Identify present conditions and types of housing stock within the community.
- Analyze housing trends and determine the deficiencies and causes of those trends, which may negatively affect the community in the future.
- Develop appropriate plans, programs, and policies to meet the objective of providing adequate and safe housing for the residents of the community.

The Housing Element analyzes the present condition of housing within Winter Springs by examining the characteristics and conditions of the current housing stock, as well as the characteristics of the households in the City. An overview of current low to moderate-income housing is presented, as well as an inventory of group homes and institutional housing.

Based on population projections and trend indicators of housing growth, the demand and supply of housing is discussed, including a determination of the need for replacement of existing substandard housing. The demographic characteristics of the present and projected City residents are useful in determining the future demand for housing types and the location of these units. The private sector normally takes care of the housing supply, but an analysis of projected demand is presented. Recommendations are made to respond to the failures of the private sector to meet the housing needs for all of the community.

Because of the size of the City, and its suburban location relative to the rapidly growing Orlando urban area, the housing market has predominantly been demand based. This

suggests that developers have not viewed Winter Springs as an area for speculative development. Demand based development means that units are not constructed for an assumed or speculative market that leads to demographic conditions created by development. The demographic and economic forces, which naturally form a community, have been the predominant influence on new development in the Winter Springs area. A shift toward denser housing is now occurring in certain areas of the City, particularly in the Town Center; this trend toward denser housing may also assist the City in meeting its workforce housing needs.

The purpose of this Element is to provide an inventory of existing housing; to forecast trends of the housing market; to locate possible deficiencies within the private sector and suggest ways to aid the private sector in eliminating those deficiencies; and to reinforce the policies and recommendations of the previous Comprehensive Plan that are still appropriate. Of prime importance in this area is the continuation of zoning and building policies that exist to promote public safety and community harmony. At the same time, these policies provide support for new development of higher quality that meets the needs and goals of the community.

It is not the purpose of this Plan to dictate control over natural nonspeculative market forces that exist in the private sector. In fact, tampering with the market would be counterproductive considering the efficiency of the private sector in meeting housing demand in the past.

2. Growth Trends

Winter Springs is predominately a residential community of 34,390 persons in 2008. The original Village of North Orlando consisted of standard suburban homes on quarter-acre or larger lots centered around the western section of S.R. 434. The Village served as a bedroom community to the City of Orlando. Through the early to mid 1960's, the City also functioned as a small residential community to the Sanford Naval Air Station, but the homes that were occupied by military families were abandoned by 1968. In 1970, the City's population was only 1,161 persons and concentrated on the western side of town. In 1972, the name was changed to Winter Springs to avoid the confusion associated with the geographic location reference implied by the original name. The name Winter Springs was decided upon, as it was the name of the significant new Planned Unit Development (PUD), now known as Tuscawilla. The name of the PUD was adapted from the name of the main access road known as Tuskawilla Road. By 1980, the new Tuscawilla PUD began attracting a great number of residents to the eastern half of the City.

The majority of the City's growth occurred between 1970 and 1980 as it increased by nine-fold from 1,161 residents to 10,475 residents. Between 1980 and 1990, the population increased by 11,676 residents, slightly more than double. Between 1990 and 2000, population growth continued to be robust, but began to slow, increasing by 39% or 8,709 residents over this time period, an average annual growth rate of 3.9%. Table III-1a shows population figures for the City and the County for the last 47 years, and Table III-1b also includes population projections through 2030. Growth for Winter Springs from 2000 to 2010 was anticipated to occur at a slower rate than from 1990 to 2000, even

prior to the recent decline in housing values and sales. The City's population actually fell slightly from 2007 to 2008.

Table III - 1a: Population

Year	Winter Springs	Net Change	Percent Change	Seminole County	County Net Change	Percent Change	City to County
1960	609	--	--	54,947	--	--	1.1
1965	885	276	45.3	73,000	18,053	32.9	1.2
1970	1,161	276	31.2	83,692	10,692	14.6	1.4
1975	3,467	2,306	198.6	135,600	51,908	62.0	2.6
1980	10,475	7,008	202.1	179,752	44,152	32.6	5.8
1985	15,315	4,840	46.0	226,304	46,552	25.9	6.8
1990	22,151	6,836	44.6	287,521	61,217	27.1	7.7
1995	25,673	3,522	15.9	324,100	36,579	12.7	7.9
2000	30,860	5,187	19.5	365,199	41,099	12.7	8.5
2005	33,321	2,461	8.0	411,744	46,545	12.7	8.1
2006	33,971	650	2.0	420,667	8,923	2.2	8.1
2007	34,433	462	1.4	425,698	5,031	1.2	8.1
2008	34,390	-43	-0.1				
1960-1970		552	90.6		28,745	52.3	
1970-1980		9,314	802.2		96,060	114.8	
1980-1990		11,676	111.5		107,769	60.0	
1990-2000		8,709	39.3		77,675	27.0	
2000-2007		3,573	11.6		60,499	16.6	
Total Change 1960-2007		33,824	5,554.0		370,751	674.7	
Average* Annual Change		719.7	18.2		7,888.3	14.4	

*Average as applied here, means the arithmetic mean

Source: Shimberg Center for Affordable Housing, September 2006, U.S. Bureau of the Census 2000; University of Florida, Bureau of Economic and Business Research; Florida Office of Economic and Demographic Research, City of Winter Springs

Table III - 1b: Population Forecasts

Year	Shimberg Center Forecast	Winter Springs Comp Plan Forecast
2010	36,929	35,857
2015	40,135	38,363
2020	43,114	40,319
2025	45,633	42,376
2030	47,921	44,538

Source: Shimberg Center for Affordable Housing, City of Winter Springs; Sievers & Associates

Seminole County experienced a significant increase in population between 1970 and 1990. The U.S. Census Bureau indicated a population of 365,199 for the year 2000.

Population growth in Winter Springs consistently exceeded growth trends in the County from 1960 through 2000 and the population of the City grew from 1.1% to 8.5% as a proportion of the County population. In particular, between 1975 and 1980, the City experienced a 202% increase in population, while the County only experienced a 33% growth during the same time period. As this indicates, while Seminole County is experiencing growth, some parts of the County are growing faster than other. For example, Oviedo's population while still less than that of Winter Springs has been growing more quickly in recent years and is anticipated to exceed the Winter Springs population by sometime after 2010. Population growth has also been substantial in Sanford, as well as in Lake Mary, although Lake Mary's total population is still less than half of the Winter Springs population. Population growth has been nearly flat in Altamonte Springs, Casselberry and Longwood since 2000.

Neighboring cities, Lake Jesup, and unincorporated areas consisting of developed areas and conservation lands encircle the City. The remaining developable acreage in the City is somewhat limited, with the Town Center and the Greenway Interchange District providing the largest future development areas. Nearly 30 enclave areas have also been identified, but these total less than 400 acres. The City analyzed build-out population based on these constraints and prepared population projections. Based on the evaluation of population trends and build-out conditions, geometric extrapolation projections were selected for the overall updated Comprehensive Plan population projections.

The population projections used in this Comprehensive Plan anticipate a population of 35,857 for the year 2010, 40,319 for 2020, and 44,538 for 2030. These figures are lower than corresponding figures from the Shimberg Center for Affordable Housing (36,929, 43,114, and 47,921, respectively). While the City finds the Shimberg population projections to be higher than anticipated and exceeding the projected build-out population, for the purposes of the Housing Element and projection of housing needs, the Shimberg data are used as they provide very detailed information that would otherwise not be available. The Shimberg data is thus useful in assessing the detailed

distributions across categories (e.g. age, income), while the total figures are considered in light of the City's projected build-out and population projections.

The following sections will analyze how this tremendous growth has impacted the provision of housing, and what can be expected through 2030.

C. HOUSING INVENTORY

This section deals with the characteristics and conditions of the existing housing stock in the City, the availability of subsidized housing developments, the protection of significant housing, and housing construction activity. The primary sources of statistical information used in the updating process were the Shimberg Center for Affordable Housing and the 2000 Census.

1. Existing Housing Characteristics

a. Age of Housing Stock

The City of Winter Springs has been experiencing a significant amount of new housing construction since the seventies. The trend in new housing construction between 1980 and 1990 was, on average, 520 units per year. Housing unit construction averaged approximately 392 units per year between 1990 and 2000. Figures from this decade show that the City is now seeing somewhat less than 200 units per year. New housing (units built between 1980 and March 2000) make up approximately seventy-one (71) percent of the City's total housing stock in the 2000 Census. At the other end of the spectrum, units built prior to 1960 constituted only one (1) percent of the existing housing stock, a reflection of the fact that the City incorporated in 1959. Table III-2 shows the age of housing units in the City and the County.

The condition of the older housing stock is generally standard. Although there has not been a formal housing conditions survey conducted for the City, less than one (1) percent of units in the City meet the general definitions of substandard or deteriorated.

b. Dwelling Units by Type

Table III-3 shows that, in 2000, there were approximately 12,296 dwelling units in the City of Winter Springs. This total and the other housing figures in this table were derived from the Census Summary File 3 (SF3) file sample, long-form data and differ slightly from the Summary File 1 (SF1) 100-Percent Data, which shows a total of 12,306 dwelling units in the City in 2000 as reflected in Table III-4a. More than seventy four (74) percent of the housing units as shown in Table II-3 were single-family detached homes, nearly six (6) percent were single family attached, half of one (1/2) percent were duplexes, fourteen (14) percent were multifamily units, and four (4) percent were mobile homes. Since 2000, the City has seen a significant increase in the development of single family attached units in the Town Center City data indicates that single-family attached homes make up 10 percent of the City's housing stock in 2005.

Table III - 2: Age of Housing Stock

Year Housing Built	City of Winter Springs		Seminole County	
	Units	%	Units	%
1999 to March 2000	622	5.06	4,704	3.20
1995- 1998	1,497	12.20	13,818	9.40
1990- 1994	1,752	14.27	19,258	13.10
1980-1989	4,612	37.55	48,832	33.20
1970-79	3,251	26.47	36,071	24.50
1960-69	415	3.39	12,865	8.70
1950-59	91	0.95	7,755	5.27
1940-49	27	0.07	1,805	1.23
1939 and Earlier	29	0.02	2,519	1.70
Total Units Year 2000	12,296	100	147,079	100

NOTE: See Table III-9 for recent construction activity.

*The data available for these census characteristics come from the Census Summary File 3 (SF3) file. The SF3 file is derived from a sample of households reporting on long forms and is weighted to reflect the entire population. Due to this process there are minor differences in estimates (in this case total housing units) from the Summary File 1 (SF1) 100-Percent Data.

Source: SF3, H34, 2000 Census, U.S. Census Bureau

Table III - 3: Housing Units by Type, 2000 & 1990

Type of Unit	2000				1990			
	Winter Springs		Seminole County		Winter Springs		Seminole County	
	Units	%	Units	%	Units	%	Units	%
Single Family Det.	9,120	74.17	95,809	65.10	6,179	70.98	74,389	63.13
Single Family Att.	728	5.92	8,557	5.80	666	7.65	8,063	6.84
Duplex	64	0.52	2,688	1.80	27	0.31	2,196	1.86
Multi-Family	1,821	14.81	34,779	23.65	1,220	14.01	27,787	23.58
Mobile Homes and Other	563	4.58	5,246	3.40	614	7.05	5,410	4.59
Total	12,296	100.00	147,079	100.00	8,706	100.0	117,845	100.0

Note: Single Family Detached includes "Other"; Single Family Attached includes townhomes; Condominiums are included in Multi-Family; Mobile Homes and Other includes boats, RVs and vans.

Source: SF3, 2000 U.S. Census Bureau; 1990 U.S. Census Bureau

*The data presented come from the Census Summary File 3 (SF3) file sample, long-form data and total housing units differ slightly from the Summary File 1 (SF1) 100-Percent Data.

c. Dwelling Units by Tenure

According to the 2000 Census, approximately ninety-six (96) percent of the housing units in Winter Springs were occupied (see Table III-4a). Of the City's 11,774 occupied housing units, 9,458 units or eighty (80) percent were owner-occupied; and 2,316 units, or twenty (20) percent were renter-occupied. By comparison, sixty-nine (69) percent of all occupied housing units in the County were owner-occupied. The number of rental units increased over 400% between 1980 and 1990. The increase during the nineties, however, was not as significant (21%).

Estimates of occupied units for 2005 prepared by the Shimberg Center for Affordable Housing show a very slight increase but no proportional difference from the 2000 Census between owner and renter occupied units.

At the time of the 2000 U.S. Census, about four (4) percent of the City and five (5) percent of the County housing units were found to be vacant. This figure compared favorably with that of the State, where almost thirteen (13) percent of the housing units were vacant.

There were 532 vacant units in the City of Winter Springs in 2000. Of those vacant units, twenty two (22) percent were for sale, forty three (43) percent for rent, and over fifteen (15) percent were seasonal units. The vacancy rate declined in the City from 6.1% in 1990 to 4.3% in 2000. There were no migrant worker units within the City of Winter Springs, and only four (4) units in the County.

As foreclosures have been increasing in recent years across the country, Florida has consistently been among the top five states with the highest foreclosure rates. This is likely to have increased the vacancy rate in the City since the 2000 Census. However, to what degree the vacancy rate has been affected is unclear as estimates by the Metro Orlando Economic Development Commission projected a doubling of the vacancy rate to 9.2 percent for the City in 2006, while the 2005-2007 American Community Survey by the U.S. Census Bureau indicates a decrease to a vacancy rate of 3.6 percent for the City. Economic trends in 2007 and 2008 are likely to have increased the Census estimated figure somewhat.

Table III - 4a: Housing Units by Tenure

	2005 Shimberg				2000 Census			
	Winter Springs		Seminole Co.		Winter Springs		Seminole Co.	
	Units	%	Units	%	Units	%	Units	%
Total Units					12,306*	100	147,079	100
Total Occupied Units	12,638	100	159,502	100	11,774	95.68	139,572	94.9
Total Owner Occupied Units	10,158	80.38	110,946	69.56	9,458	80.33	96,949	69.46
Total Renter Occupied Units	2,480	19.62	48,556	30.44	2,316	19.67	42,623	30.54
Total Vacant Units					532	4.32	7,507	5.10
Vacant – For Rent					230	43.23	2,819	37.55
Vacant – For Sale Only					119	22.37	1,319	17.57
Rented/Sold, Not Occupied					45	8.46	676	9.01
Seasonal, Recreational, Occ. Use					83	15.60	1,174	15.64
For Migrant Workers					0	0	4	0.05
Other Vacant					55	10.34	1,515	20.18

Source: 2000 Census, STF1A, U.S. Census Bureau. 2005 from Shimberg Center for Affordable Housing 2006.

Table III - 4b: Year Householder Moved into Unit, Owner Occupied Housing

Year Householder Moved In	City of Winter Springs	
	Units	%
Total:	13,078	100.00
Moved in 2005 or later	2,315	17.70
Moved in 2000 to 2004	5,050	38.60
Moved in 1990 to 1999	3,668	28.00
Moved in 1980 to 1989	1,476	11.30
Moved in 1970 to 1979	468	3.60
Moved in 1969 or earlier	101	0.80

Source: 2005-2007 American Community Survey, U.S. Census Bureau.

d. Cost of Housing

2000 median gross rent information for the City of Winter Springs and Seminole County is contained in Table III-15 at the end of the Housing Element. Median gross rent for renter-occupied units in the City of Winter Springs was \$727 in 2000, an increase of approximately 20 percent from the 1990 gross rent of \$609. The 2000 figure was slightly less than the median gross rent in Seminole County (\$731) which also increased more sharply from 1990 to 2000. Nearly four (4) percent of the rental units in the City, and eleven (11) percent in the County, had rents below \$500. Approximately 5.73 percent of rental units in the City had no cash rent in 2000. It is probable that these rentals are occupied by custodians of seasonal units, the elderly renting from relatives or site management for no cash rent.

The median contract rent for the City was \$631 in 2000 increased from \$496 in 1990. This indicates that expenses relating to rentals, above contract rent, were over \$100 per month in 2000. This figure would include services and utilities not included in the rental price of the unit, such as electricity and insurance.

The 2000 Census shows that the median value of housing units in the census tracts in the western portion of the City continues to be lower than the median value of housing units in the eastern part of the City. This is due to the lower cost of housing in the older portions of the City, as opposed to the country club setting of the Tusawilla PUD on the east side.

Table III-16 at the end of the Housing Element shows owner-occupied housing units by home value in 2000 for both the City of Winter Springs and Seminole County. Housing values in the City are generally higher than those in the County, with approximately seventy (70) percent of the units in the City valued at \$100,000 or more. The housing stock can accommodate different income needs and provide housing for numerous family income groups. The median value of owner-occupied housing in 2000 was \$189,000, as reported by the U.S. Census, nearly double the 1990 median value of \$96,400. In comparison, the median value for owner-occupied housing in Seminole County was \$169,200, a smaller increase compared with the City, but still substantially higher than the 1990 value of \$91,100 for the County.

Less than fifteen (15) percent of owner-occupied housing in Winter Springs was not mortgaged, according to the 2000 Census. Of the 8,545 owner-occupied units calculated by the Census Bureau, 7,297 units had a mortgage at that time. The median owner cost for nonmortgaged units in the City was \$333 per month, and \$1,144 for mortgaged homes. The median costs in the County were \$317 and \$1,102, respectively. A detailed breakdown of housing costs in the City and the County is presented in Table III-17 at the end of the Housing Element.

e. Cost to Income Ratio

The Florida Department of Community Affairs (DCA) estimates that a family is paying too high a percentage of their income for housing if the cost to income ratio

is greater than thirty (30) percent. It is more common in rental housing than in owned housing for a fairly high percentage of families, usually those with very-low to low or moderate income levels, to spend a greater than acceptable share of their income on housing. Households are defined as very low, low, and moderate-income based on thresholds tied to the median income of a county or metropolitan statistical area. These thresholds are 50, 80, and 120 percent of the County's median income, respectively. The 1999 and estimated 2007 median household incomes for the City and Seminole County are shown in Table III-5.

Table III - 5: Median Household Income

Dollars (\$)	City of Winter Springs	Seminole County
Median Household Income in 1999	53,247	49,326
Median Household Income 2007 Estimate	73,174	57,318

Source: Census Bureau, 2000 Census, 2005-2007 American Community Survey

Table III - 6: Cost Burden

2000 Rent or Cost to Income Ratio	City of Winter Springs		Seminole County	
	Owner	Renter	Owner	Renter
Less than 20%	4,495	571	22,877	12,616
20%-24%	1,251	429	6,235	6,902
25%-29%	946	301	4,137	4,754
30%-34%	610	246	2,620	3,837
≥35%	1,196	599	8,678	12,365
Not Computed	47	139	482	2,076
Total Cost Burden 30% or More	1,806 (21%)	845 (37%)	11,298 (29%)	16,202 (38%)
1990 Rent or Cost to Income Ratio	Owner	Renter	Owner	Renter
Less than 20%	2,353	503	30,504	9,868
20%-24%	974	336	10,266	6,295
25%-29%	604	360	6,870	4,662
30%-34%	448	194	4,422	3,508
≥35%	859	473	9,748	10,124
Not Computed	8	31	327	1,022
Total Cost Burden 30% or More	1,307 (25%)	667 (35%)	14,170 (23%)	13,632 (38%)

Source: 1990 and 2000 Census

Cost to income and rent to income ratios for 2000 are presented in Table III-6. Approximately twenty-one (21) percent of the City's home owners and thirty-seven (37) percent of renter households spent more than thirty (30) percent of their income on housing in 2000. These figures are slightly lower than Seminole County where twenty-nine (29) percent of County owners and thirty-eight (38) percent of the renter households were paying more than thirty (30) percent of their incomes on housing.

2. **Housing Conditions**

a. Physical Conditions

Based on the fact that most housing units in the City are less than thirty years old, it is evident that there are no major deterioration problems in the City. The older homes that were part of the original town are in most part still occupied. As a result, very few properties have been left unattended or allowed to degrade below standard. The City of Winter Springs has actively been pursuing the rehabilitation of any deteriorating structures in the City. The goals and objectives of this element will require that the City conduct a periodic detailed survey to determine the structural conditions of the City's housing stock. The following terms and definitions shall be used in the survey:

Standard is defined as those units that are structurally sound with minimal defects that are easily remedied through normal maintenance. Units that display environmentally questionable conditions, but have no major structural defects are also considered "standard."

Substandard is defined as a unit that has deteriorated, but can be brought up to standard conditions with reasonable rehabilitation

Deteriorated is defined as a structure that has deteriorated to where rehabilitation would exceed 50% of replacement value.

The City maintains a database of complaints regarding built structures that is able to tract repairs and document information related to the building condition. Also, the 2000 Census provides an indicator of housing that is substandard by measuring certain "quality of housing" indicators such as the lack of complete plumbing, kitchen or heating equipment. Table III-7, which summarizes these statistics for the City and the County, indicates that the majority of housing condition indicators of the City's housing stock compare favorably to those of the County. The City has no knowledge of how units described in the Census (Table III-7) would be lacking complete kitchens or plumbing fixtures, unless units have been allowed to deteriorate or if garages have been leased for housing.

The City enforces the Florida Building Code for rehabilitation of existing buildings and construction of new buildings which requires all units to have complete kitchens and plumbing fixtures prior to receiving a certificate of occupancy. In 2008, the City adopted the International Property Management Code 2006 edition, which delineates the procedures for condemnation and demolition of unsuitable units. Adoption of this document has enabled the City's Code Enforcement division to

take action against property owners who are letting their properties deteriorate or who are leasing substandard housing to tenants. Generally, Code Enforcement is made aware of the problem by tenants who file a complaint against their landlord.

The 2004 hurricane season impacted many houses in Winter Springs. With the exception of one home with substantial roof problems that remains unrepaired, the hurricane damages resulted in improvement (especially roof replacements) covered by insurance. This is likely to have had an effect on the quality of housing figures from the 2000 Census.

Table III - 7: Comparison of Housing Conditions

2000 Census	City of Winter Springs		Seminole County	
	Units	%	Units	%
Total Housing Units	12,296	100.0	147,079	100.0
Lacking Complete Plumbing	43	0.35	495	0.34
Lacking Complete Kitchens	21	0.17	467	0.32
No Fuel Used	22	0.18	655	0.45
Overcrowded Occupied Units (1.01 or more persons per room)	217	1.76	4,824	3.28
1990 Census				
Total Housing Units	8,706	100.0	117,845	100.0
Lacking Complete Plumbing	7	0.08	299	0.25
Lacking Complete Kitchens	15	0.17	417	0.35
No Fuel Used	19	0.22	335	0.28
Overcrowded Occupied Units (1.01 or more persons per room)	141	1.62	3,114	2.64

*The data presented come from the Census Summary File 3 (SF3) file sample, long-form data and total housing units differ slightly from the Summary File 1 (SF1) 100-Percent Data.

Source: SF3, 2000 Census, 1990 Census.

b. Overcrowding

Overcrowding is also an indicator of substandard housing. According to the U.S. Bureau of the Census, overcrowding exists if there are more than 1.01 persons per room living in a dwelling unit. In making these computations, a "room" is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded are bathrooms, open porches, balconies, halls and utility rooms. Table III-7 shows that 217 dwelling units, or less than two (2) percent of the homes in Winter Springs were considered

to be overcrowded (similar to 1990 overcrowding conditions), compared to 3.29 percent in the County.

3. Government Subsidized Housing

The City of Winter Springs has successfully worked in recent years to provide full-scale affordable housing for those residents whose income, health, or family situation does not allow them to take full advantage of traditional private housing. In 2000, the City entered into a partnership arrangement with the Wyman Fields Foundation to acquire and rehabilitate over a seven-year period, 232 apartments/townhouses around the Moss Road area. Phase I consisted of the acquisition of 52 quadro-plex rental units in April 2000 and the rehabilitation of those 52 units for conversion into home ownership within a two-year period. The 52 units located on Rhoden Lane and Kristi Ann Court were completed and sold. However, before additional phases of the project on Lori Ann Lane and Cory Lane could be completed, the foundation became financially insolvent. The City utilized \$909,655 of the "Improvement Revenue Refunding Bonds, Series 1999" as start-up funds with the intent that the loan would be paid back to the 306 Revolving Rehabilitation Fund, as the units were sold. The intent was to recover at least 101% of the initial investment. With the sale of these units, the City actually recovered 104% of its investment. Currently there are no plans for future rehabilitation work; however, the 306 Revolving Rehabilitation Fund has a balance of over \$1 million available for any improvement project that the City would deem appropriate. Additionally, the City does currently own one unit, obtained as an equity conversion when the foundation became insolvent.

4. Group Homes

The Department of Children and Family Services licenses and monitors group homes; foster care homes, nursing homes, and family childcare homes. According to the Seminole County Health Department, there are two licensed group homes, with a third facility pending, and 16 foster care homes in Winter Springs and the nearby vicinity. The Agency for Health Care Administration licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. Although there are no facilities within the city limits of Winter Springs, there are several facilities within proximity, some of which even have a Winter Springs address. These include two Assisted Living Facilities and a Nursing and Rehab Center on Willa Springs drive, as well as small facilities on East Lake Drive and Tuskawilla Road.

The Grove Counseling Center, a nonprofit organization, was founded in 1971 by a group of concerned citizens. However, the Center's 40 bed program for male and female youth 13-17 years old was shut down by the Dept of Juvenile Justice. The Center is now running a voluntary mental health substance abuse program for girls only. The City recognizes the importance of providing group homes, but also needs to address the architectural compatibility of these facilities with adjacent neighborhoods. Group Homes are regulated under Chapter 419, Florida Statutes [Adult Family Care Homes]; Data is compiled by the Agency for Health Care Administration, Department of Elder Affairs and the Agency for Person with Disabilities who track the number and location of licensed community residential homes. Homes of six or fewer residents which otherwise meet the definition of a

community residential home are allowed in single-family or multifamily zoning without approval by the City, provided that the facility is not be located within a radius of 1,000 feet of another existing facility with six or fewer residents. Notification of the City is required of the intent to establish such a facility, as well as upon licensing by the state.

5. Mobile Homes

Based on the 2000 U.S. Census, approximately five (4.6) percent of the City’s housing stock in 2000 consisted of mobile homes, similar to the share of mobile homes in the County (4.4%). Table III-8 shows an inventory of mobile home parks, cooperatives (co-ops), and subdivisions located in Winter Springs, and Map displays their locations. The total capacity of all of the mobile home parks and co-ops within the City in 2008 is 623 lots. This includes 595 occupied units with 28 vacant lots. The co-op structure of Hacienda Village works to eliminate deteriorated units, periodically resulting in some vacant lots.

Table III - 8: Cooperatives and Mobile Home/Recreational Vehicle Parks, 2008

Name	Location	Total Lots	Total Units	Vacant Lots
Hacienda Village	280 La Vista Drive West	447	421	26
Tuskawilla Trails (Including Phase II)	1070 Cheyenne Trail	176	174	2
Totals		623	595	28

Source: City of Winter Springs, 2008; Florida Department of Health, December 2008.

Modular or manufactured homes can be located in other zoning areas provided they are located on a stationary foundation and meet aesthetic compatibility requirements. The City recognizes the importance of housing alternatives to meet the housing needs of different types of households. As such, mobile home communities can help support the heterogeneous environment beneficial to the City as a whole.

6. Historic Housing

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida’s historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are usually at least fifty years old, and adequately located and documented. These sites represent the known physical remains of Florida’s prehistoric and historic cultural heritage. As there are over 170,000 historical structures and archaeological sites included in the FMSF and these properties are not required to meet any minimum level of historical or scientific importance, a more useful tool for determining sites with historical value might be the National Register of Historic Places (NRHP). To be included on the NRHP, a property must meet age, integrity, and significance criteria. A December 2008 online search showed that there were no properties listed on the National Register of Historic Places in the City of Winter Springs.

7. Housing Construction Activity

The City of Winter Springs tracks housing construction activity through the building permit process. A summary of building activity, by month, is reported to the U.S. Census Bureau in "Reports of Building or Zoning Permits Issued and Local Public Construction" (Form C-404). Table III-9 presents housing construction activity by type of housing units permitted. The City has issued permits for approximately 1,411 new dwelling units between 2000 and 2007. The majority of these units, 1,353, have been single-family units. In this data, townhomes and mobile homes are included in the single-family designation. Data from the City indicates that nearly half of the single-family units were townhomes in the time period. The City issued 168 certificates of occupancy for townhomes in 2007 and 2008 and only 21 certificates of occupancy for single family detached homes over the same two-year period.

Table III - 9: Housing Construction and Annexation Activity, 1990 – December 2007

Year	Single Family	Multi-Family	Total New Units	Annexed Units	Demolished Units	Total All Units
1990-1995	2,415	12	2,427	0	n/a	2,427
1996-1999	1,416	605	2,021	110	n/a	2,131
2000	195	8	203	0	0	203
2001	127	8	135	8	7	136
2002	204	0	204	1	0	205
2003	186	0	186	4	0	190
2004	205	42	247	8	6	249
2005	159	0	159	2	2	159
2006	274	0	274	0	0	274
2007	3	0	3	0	0	3
Total	5,184	675	5,859	133	15	5,977
% of Total	88.5	11.5	100.0			100.0

Note: Mobile Home starts and townhomes are included under Single Family; Condominiums are included in Multi-Family

Source: Census Bureau (1996-2000), Shimberg Center for Affordable Housing (1990-1995) U.S. Department of Housing and Urban Development, State of the Cities Data System, accessed December 2008.

Table III-9 does not present data regarding the number of units removed from the housing stock through demolition, conversions, or mobile home removals. Some demolitions occurred on properties that were annexed into the City and then were developed at a higher density within the Town Center. There have been very few demolitions in the last ten years. The City does not keep information on conversions. However, as noted previously, it is known that 52 rental units in the Moss Cove area were renovated for home ownership in 2000 and have been sold.

The City has also added to its housing stock through the process of annexation. This data is also presented in Table III-9. Annexations in the decade of the 1990's, contributed 110 units to the City's housing stock.

D. HOUSING ANALYSIS

Based on the information presented in the previous section, the following statements summarize the current housing situation in the City of Winter Springs:

- Single family is the most predominant housing type. The proportion from 1990 increased slightly by the 2000 Census, and remains higher than in Seminole County. Single family includes townhomes (attached units). The City will continue to see a decrease in new single family detached units as it nears build-out.
- Between 1990 and 2000, the City experienced a substantial drop in the proportion of mobile home units (from 7.1% to 4.6%). Seminole County also saw mobile home units drop during that period, falling from 4.6% of all units to 3.4%.
- 80.4% of the homes in Winter Springs were occupied by owners in 2000, compared to 69.6% in the County. Preliminary figures from the 2005 Shimberg data indicate that the percentages have remained consistent in both the City and the County.
- The vacancy rate in the City was lower than in the County in 2000(4.3% and 5.1% respectively).
- As of the 2000 Census, the average single family home was built in 1987.
- Home values in the City of Winter Springs in 2000 were about 12% higher than the values in the County, while rents were only slightly lower (approximately 1% lower).
- In 2000, 21% of homeowners were paying 30% or more of their income for housing, while 37% of renters were paying 30% or more of their incomes for rent. The corresponding rates for Seminole County were 29% for owner-occupied housing and 37% for renter-occupied housing.
- Housing conditions in the City are excellent, with very low percentages of substandard housing or overcrowding.

The following section will forecast housing needs based on population projections, and will address land requirements, expected housing supply, and the system of housing delivery. The information contained in this section was obtained from the following sources: 1990 and 2000 United States Census, and the Shimberg Center for Affordable Housing. Shimberg Center population projections are higher than those of this Comprehensive Plan, but proportionate trends are expected to be similar.

Housing statistics provided in this element are only projections based on statistical models and past trends. These projections may not reflect actual conditions or future housing demands and trends of the Winter Springs' community, private property owners, and housing policies and strategies duly adopted by the City. For example, the City has been focusing on areas like the Town Center to intensify residential development and has also focused services and amenities to serve as an attractive location for retirees. These local trends are discussed as relates to the

projection data available from the Shimberg Center. It will be important for new residential development in the Town Center to support and enhance the economic viability of the Town Center.

1. Household Characteristics

In order to adequately plan for future housing demand and City service needs, population and housing projections have been developed. The following section will address expected changes in household age, size, and income, as these factors will influence the type and size of housing that will be needed.

a. Household Size

The size of households is one of the most important elements in determining the housing need of the population. The smaller the household, the smaller the size of the dwelling unit needed to house the family in a comfortable, safe manner. Also, given a certain household size, alternatives to the traditional detached single family dwellings on quarter (1/4) acre lots may better serve the needs of certain households. Such alternatives include mobile homes and smaller, higher density multi-family units.

In 2000, the average household size in the City was 2.69, slightly higher than that of the County at 2.59 persons per household and higher still than the household size of 2.46 for the State. There has been a trend toward the reduction of household size in the U.S. and Florida since the 1960's. Household size projections prepared by the Shimberg Center for Affordable Housing reflect this trend.

Table III-10 shows that the most predominant household size in the City is 1-2 persons per household, with almost 56% percent of the total. Households with 3 to 4 persons accounted for 34.8%, and with 5 or more persons accounted for 9.7%. The average household size has decreased from 2.74 in 1990 to 2.69 in 2000. The City's household size is projected to continue to decrease to 2.40 in 2030 reflecting various factors such as the aging population, smaller family sizes, and increase in smaller housing units in areas such as the Town Center.

The projections, shown in Table III-10 indicate that the City had 12,637 households in 2005, and can expect to have 17,348 households by the year 2020. The projections of household composition are associated with the Shimberg population projections, which exceed the population projections prepared by the City for the Comprehensive Plan and the anticipated build-out population. Therefore the projection of the total number of households in 2030 presented in Table III-10 exceeds the total number of households anticipated by the City's population projections (18,557 units). However, the trends in household size and tenure are anticipated to be reasonably reflected by the Shimberg data.

Table III - 10: Shimberg Household Composition Projections, 2000-2030

	2000		2005		2010		2015		2020		2025		2030	
Size	HH	%												
1-2	6,529	55.51	7,019	55.54	7,959	55.65	8,831	55.82	9,716	56.01	10,509	56.16	11,264	56.30
3-4	4,093	34.80	4,393	34.76	4,955	34.65	5,455	34.48	5,953	34.31	6,394	34.17	6,809	34.03
5+	1,140	9.69	1,225	9.70	1,387	9.70	1,535	9.70	1,679	9.68	1,810	9.67	1,935	9.67
Total*	11,762	100	12,637	100	14,301	100	15,821	100	17,348	100	18,713	100	20,008	100
Owner	9,444		10,158		11,528		12,835		14,175		15,381		16,514	
Renters	2,319		2,480		2,774		2,986		3,172		3,331		3,494	
Persons/HH	2.69		2.64		2.58		2.54		2.49		2.44		2.40	
Total Pop	30,860		33,319		36,929		40,135		43,114		45,633		47,921	

The household size estimates and projections for “total” are estimated separately; therefore, owner and renter households do not add up to “total”. The differences are minor.

Source: Shimberg Center for Affordable Housing, 2008

b. Population by Age

In order to project the type of housing needed through the year 2030, projections of the age of the City residents were calculated. The age of the City residents is an important factor because it influences the type of housing necessary to house different individual lifestyles and family life cycles. Elderly households require different housing than younger households. Families desire larger dwelling units with adequate storage, and placed in areas accessible to schools and recreation areas. Younger seniors, age 55-74 tend to have a more active lifestyle than more elderly seniors, 75 and over. This quickly growing younger group, made up of so-called “Empty Nesters” and the newly retired, may require a different set of amenities than the elderly or younger family households. These younger seniors may not require the larger dwelling units and proximity to schools favored by families nor the care-giving of elderly seniors. Thus, smaller dwelling units with ample access to active leisure and recreational facilities are often a higher priority. Also, age reflects levels through the lifetime income cycles of individuals, i.e., dissaving, saving, and retirement. These income periods, correlated with age, provide insight into the cost of new housing that will be in demand.

Table III-11 presents expected changes in the age of the population between 1990 and 2030 as projected by the Shimberg Center for Affordable Housing.

While the Center projects the population of the City to grow 51.33% between 2000 and 2030, all age categories through age 44 are anticipated to grow at rates lower than that. Significantly higher increases are projected for the 55-64 category (88.95%), the 65-74 category (194.41%), and the 75+ category (299.16%). The 35-44 age group will retain the highest proportion of the population in 2030 of any of the age categories shown at 13.8%, but will decrease from the proportion of 17.9% in 2000. As noted previously, while the total population projections appear high, the trends in the City's age distribution are anticipated to be reasonably reflected by the Shimberg data.

Table III - 11: Shimberg Projected Winter Springs Population By Age, 1990-2030

Age Range	1990	2000	2005	2010	2015	2020	2025	2030
0-14	5,035	6,947	6,835	7,124	7,622	8,063	8,303	8,430
15-24	2,919	3,924	4,197	4,556	4,557	4,553	4,826	5,089
25-34	3,565	3,644	3,842	4,367	4,730	4,866	4,703	4,609
35-44	4,374	5,671	5,396	5,317	5,629	6,142	6,488	6,595
45-54	2,514	5,188	5,399	5,775	5,729	5,501	5,712	6,192
55-64	1,696	2,859	3,822	4,947	5,483	5,755	5,650	5,402
65-74	1,403	2,004	2,129	2,764	3,906	5,047	5,603	5,900
75+	645	1,429	1,699	2,079	2,479	3,187	4,348	5,704
Total 15+	17,116	24,719	26,484	29,805	32,513	35,051	37,330	39,491
% of Total	77.27%	78.06%	79.49%	80.71%	81.01%	81.30%	81.80%	82.41%
Total Pop.	22,151	31,666*	33,319	36,929	40,135	43,114	45,633	47,921

*This population figure reflects the 2000 Census prior to being adjusted down to 30,860.

Source: 2000 Census, STF3A, U.S. Census Bureau; Shimberg Center for Affordable Housing 2006

As reflected in the projections of population by age, the City's population is aging. The median age in the City has gone from 34.05 in 1990 to 37.4 in 2000. The City's need for elderly housing, including assisted living facilities, is expected to generally increase based upon Shimberg projections. There are a number of programs and approaches the City may encourage or implement to achieve the goal of providing housing options to support the aging population. Options may include:

- Assisted Living - a term used to reference the housing arrangement for people who are able to continue to live on their own and do not require full time medical care but need assistance in taking care of daily activities such as, personal care, cooking, and/or assistance with housekeeping, etc. ALFs are residential communities that are equipped with supportive, personal and health care services (nonmedical) and encompass a variety of

living arrangements such as continuing care, group homes or in one's own home. Types of ALFs include:

- Adult Family Care Homes - single family homes in which room and board, supervision and personal care services are provided to no more than five adult residents at a time.
 - Continuing Care Retirement Communities - private home communities that offer active seniors a variety of resources in which to socialize and enjoy their golden years. This option allows elders the opportunity to purchase services, amenities and future medical care, at the same time that their home in the community is purchased.
 - Senior Apartment Complexes - private apartment communities, which provide limited communal services, such as activity programs, transportation services and evening meals to its residents. Owners of these housing complexes usually only rent to individuals that are 55 years old or older, often targeting the younger, independent and more active seniors.
 - Nursing Homes - long-term care facilities that provide 24-hour medical and personal care, housekeeping services and rehabilitative services to seniors who are suffering from chronic illnesses, recovering after major surgery or who are physically weak and unable to live on their own.
 - Communities for a Lifetime (CFAL) - is a statewide program initiated by the Florida Department of Elder Affairs aimed at creating a safe and nurturing place for people of all ages, especially elderly citizens. Participating municipalities use existing resources and state technical assistance to make crucial civic improvements such as:
 - Increase housing options to support independent living and active, adult communities, serving people age 55 or older,
 - Provide health care services and elderly facilities such as senior centers,
 - Provide for safe and affordable alternative to driving,
 - Ensure equitable accessibility and safer transportation routes,
 - Foster business partnerships,
 - Distribute community-wide education programs on available resources and services,
 - Implement/encourage a more efficient use of natural resources, and
 - Support volunteer opportunities.
-

In 2005, Winter Springs adopted Resolution 2005-46, supporting the Communities for a Lifetime initiative.

c. Households by Income

One of the most influential variables that affect housing type and community trends is the income of an area's households. Income impacts "housing affordability", which in turn impacts housing cost, housing type and size, lot size, and neighborhood composition.

Based on standard criteria for various public assistance programs, households were divided into four income groups:

Very Low Income - less than 50 percent of the Area Median Income (AMI).

Low Income - 50 to 80 percent of AMI.

Moderate Income - 80 to 120 percent of AMI.

Middle to High Income – greater than 120 percent of AMI.

According to the U.S. Department of Housing and Urban Development (HUD), the generally accepted definition of affordability, as it pertains to housing, is for a household to pay no more than 30 percent of its annual income on housing. "Cost-burdened" households pay more than 30% of income for rent or mortgage costs.

Table III-12a presents the percentage of income paid for rent or mortgage costs by income range. In 2005, 3,005 Winter Springs' households (24%) paid more than 30% of income for housing. By comparison, 25% of Seminole County households and 29% of households statewide are similarly cost-burdened. Households paying 50 percent or more of their annual income are considered "severely cost burdened." 1,110 households in Winter Springs (9%) pay more than 50% of income for housing. By comparison, 10% of households in Seminole County and 29% of households statewide are severely cost-burdened. (Shimberg, 2007)

Table III-12b shows historic and projected households by income range for the City and the County, and Table III-18 show projections of household income by tenure. As presented in Table III-5, the median household income in the City in 1999 was \$53,247, while in the County it was \$49,326. In 1999, the majority of the City households were in the moderate to high-income categories. However, 12.5% of City households were in the low category and 27.2% of City households were in the very-low category.

The household income projections, which were prepared by the Shimberg Center for Affordable Housing, show that the distribution of households by income is expected to remain constant over the next ten years. The proportion of very-low-income household group is expected to have a slight increase, while the middle-to-high group is expected to have a proportional decrease. As noted previously, while the projections of total population and total households appear high, trends in the distribution of the City's households by income are anticipated to be reasonably reflected by the Shimberg data.

To ensure community viability, the City's housing stock should include diverse, affordable, and accessible housing. New housing units should be developed and coordinated with demonstrated need. Options for affordable and work-force housing should be created that do not diminish neighborhood character.

The City allows density increases and mixed uses in areas like the Town Center that can provide for more affordable housing options (type and number). The City has discouraged concentrations of affordable housing and employed housing surveys and code enforcement to ensure quality of housing.

Table III - 12a: Households by Income and Cost Burden, Winter Springs, 2005

Household Income as Percentage of Area Median Income (AMI)	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	195	112	452
30.01-50% AMI	248	267	361
50.01-80% AMI	744	675	175
80.01+% AMI	8,446	841	122
Total	9,633	1,895	1,110

Note: The income ranges are calculated using the County's Median Household Income. The Census excludes one-family houses on 10 acres or more from the count of specified units. Source: Florida Housing Data Clearinghouse, Housing Profile for the City of Winter Springs, Accessed December 2007

Table III - 12b: Projected Households by Income, 2000-2030

Household Income as a Percentage of Area Median Income		1990	2000	2005	2010	2015	2020	2025	2030
Seminole County	<=30% AMI	13,312	9,613	10,949	12,428	13,944	15,483	17,039	18,534
	30-50% AMI		10,596	12,050	13,766	15,651	17,621	19,691	21,671
	50-80% AMI	17,018	18,978	21,631	24,569	27,532	30,517	33,498	36,354
	80-120% AMI	18,595	30,680	35,066	39,646	43,813	47,815	51,542	55,097
	>120% AMI	59,189	69,565	79,806	90,156	99,023	107,406	114,770	121,624
	Total	108,114	139,432	159,502	180,565	199,963	218,842	236,540	253,280
Winter Springs	<=30% AMI	583	701	759	871	992	1,121	1,239	1,355
	30-50% AMI		809	876	1,021	1,182	1,364	1,526	1,685
	50-80% AMI	1,166	1,476	1,594	1,833	2,081	2,348	2,588	2,824
	80-120% AMI	1,275	2,500	2,686	3,042	3,368	3,693	3,983	4,259
	>120% AMI	5,054	6,277	6,723	7,535	8,198	8,821	9,376	9,885
	Total	8,078	11,763	12,638	14,302	15,821	17,347	18,712	20,008

Note: The income ranges are calculated using the County's Median Household Income. The Census excludes one-family houses on 10 acres or more from the count of specified units. Source: 2000 Census; 2000-2030 Shimberg Center for Affordable Housing, 2006

2. Projected Housing Needs

Housing need projections were prepared by the Shimberg Center for Affordable Housing based on household projections, household income and housing costs.

a. Housing Tenure, Type and Cost

According to the Shimberg Center for Affordable Housing, there were 12,638 households in 2005 in the City of Winter Springs. The Center estimates that there will be 17,347 households by 2020 and 20,008 households by 2030. Shimberg estimates that between 2005 and 2020, there will be a demand for approximately 4,709 new housing units with an additional 2,661 new housing units needed by 2030. Shimberg further specifies the housing needs by tenure, showing a need for additional 6,356 units for ownership and 1,014 units for rent by 2030. As noted previously, the Shimberg projections for population and number of households are considered to be high with respect to analysis of the City’s growth and build-out population. Therefore the need for new housing units is likely to be overstated. Table III-13 shows the projected demand for housing by year and tenure as indicated by the Shimberg data.

Table III - 13: Demand for Housing Units by Tenure

Type of Unit	Estimated Demand				Growth in Households		
	2005	2010	2020	2030	2005 -2010	2010 -2020	2020 -2030
Owner-Occupied	10,158	11,528	14,175	16,514	1,370	2,647	2,339
Renter-Occupied	2,480	2,774	3,172	3,494	294	398	322
Total Occupied Units	12,638	14,302	17,347	20,008	1,664	3,045	2,661

Source: Shimberg Center for Affordable Housing

b. Housing for Special Populations

With an aging of the population anticipated for the City during the planning period, the projected demand of housing by the *elderly* is expected to increase. A greater emphasis on units designed with certain features that the elderly population will require, such as smaller units that are barrier free and easily accessible, may be required.

Little data exists with respect to the *disabled* population. The housing problems of this population relate largely to accessibility. Physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of housing suitable for this group. Winter Springs has adopted the Florida Building Code which addresses handicap accessibility more stringently than the Americans with Disabilities Act (ADA).

Because the City of Winter Springs does not exist within an area of high agricultural use, separate estimates for *rural and farm worker* households were not made. According to the 2000 Census, only 12 City residents were working in the

farming, fishing, and forestry occupations. Therefore, their housing needs are not expected to impact the housing market.

There are no specific areas in the City of Winter Springs targeted for the provision of housing for the *very-low, low, and moderate-income* households. Federal programs that offer rental subsidy, such as Section 8, allow the applicant to choose the location of the home. The City has a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes. The Medium Density land use category of the Future Land Use Map allows mobile home zoning districts. Affordable housing does exist in the resale market. Most of these units are older single-family houses in good structural condition. A number of these older structures in the City could provide adequate housing for a number of low-income housing if improvements to these units are made. The improvements include minor rehabilitation of electrical and plumbing infrastructure, improved insulation, and re-roofing. Most of these improvements would not only add value to the structure, but also provide benefits to the resident in terms of energy cost savings, reduced maintenance costs, and increased fire safety. As noted in previous sections, the City has worked on specific projects to provide full-scale accessible housing for low-income residents. All of the 52 units that were renovated in 2000 have been sold. In addition, over \$1 million remains available in the City's 306 Revolving Rehabilitation Fund.

c. Group Homes

Based on the fact that the percentage of the elderly population is expected to increase in the next few years, it can be assumed that there will be a need for additional group home facilities for the elderly. When any new facilities open, they should be encouraged to be small scale if possible and to be located in proximity to bus routes, neighborhood shopping areas, and other essential personal service uses. The facilities should have a residential character as opposed to an institutional look and scale.

d. Dwelling Unit Demolitions and Conversions

According to the 2000 Census, approximately 562 housing units will be 50 years or older by the year 2020. Given the age of the housing stock the City does not expect any major demolition or conversion activity in the next 10 years.

The City of Winter Springs has an active and effective code enforcement system that has helped maintain a sound condition for the older housing stock. Nonetheless, units do fall into disrepair and neglect for many reasons, including lack of economic incentives for maintenance. For planning purposes, it is anticipated that two (2) percent of units 50 years old and older will become substandard each year. Five (5) percent of these substandard units may at that time be categorized as deteriorated.

The City Building Division works in coordination with the Code Enforcement Division when deteriorated housing is identified. During 2008 an increased level of deterioration was reported by the City associated with recent foreclosure activity.

For conversions, the City requires compatibility and harmony to be maintained within established neighborhoods, which is regulated as part of the permit approval process.

3. Land Requirements and Availability for Projected Housing Needs

Based on the figures provided by the Shimberg Center for Affordable Housing, a total of 20,008 dwelling units will be needed to serve the household population of the City by the year 2030, an increase of more than 6,500 units over the 2007 estimate. However, the City’s population projections indicate a total demand for 18,557 dwelling units to serve the City in 2030, an increase of approximately 5,000 units. Table III-14 shows the acreage of vacant residential lands per land use category. The amount of vacant land designated for residential use in the Future Land Use map accounts for approximately 275 acres. There are also approximately 53 acres of Mixed Use and 221 acres of Town Center. It is estimated that approximately half of those acreages will be developed with residential uses. (Ord. 2012-05)

Table III - 14: Vacant Residential Developable Land Analysis

Future Land Use Categories	Maximum Density/Intensity	Vacant Acreage	Density Factor	Potential Additional Units
Rural	Up to 1 du/gross acre	137.89	0.70	97
Low Density	1.1 to 3.5 du/gross acre	64.74	2.45	159
Medium Density	3.6 to 9 du/gross acre	67.81	6.30	427
High Density	9.1 to 21 du/gross acre	4.10	15.00	62
Mixed Use	1.0 FAR/Up to 12 du/gross ac	26.45*	10.00	265
Town Center	Subject to the Town Center District Code	168**	**	**
Greenway Interchange	1.0 FAR **Up to 21 du/gross acre		**	**

* In order to estimate the residential holding capacity of the Mixed Use category, it has been assumed that approximately 50% of the vacant lands within this category will be developed with residential uses (This assumption was previously utilized in the 2001 Comprehensive Plan). The actual quantity of developable vacant land in this category is twice what is shown in this table.

** The residential potential within the Town Center District will be quantified based upon the economic analysis required within the Comprehensive Plan as defined within Goal 2 of the Future Land Use Element. The residential potential within the Greenway Interchange District (GID) will be quantified based upon the economic analysis required within the Comprehensive Plan as defined within Goal 3 of the Future Land Use Element as well as the amount of proposed non-residential development.

(Ord. 2012-05)

The acreage of residential lands was converted to units, using density factors based on the densities permitted in each category, allowing for the provision of retention areas and rights-of-way. For Rural, Low and Medium density residential categories, thirty (30) percent of the land area was determined to be needed for retention and ROW, netting 0.7, 2.5 and 6.3 dwelling units per acre, respectively. High density residential was analyzed at 15 dwelling units per acre based on historical trends. (Ord. 2012-05)

As the table shows, the City will be able to accommodate approximately 3,419 additional units, approximately 3,000 units fewer than anticipated to be needed by the year 2030 according to the Shimberg Center projections.. However, it should be noted that the Shimberg Center projections have already proved to be higher than actual, and this trend has become even stronger in recent years. For example, the projected figure of housing units for the year 2000 by the Shimberg Center was 13,103, when the actual figure for that year as reported by the Census was 12,306 (Note: Summary File 3 sample data totals to 12,296). Using the City's projections, the shortfall in units is anticipated to be approximately 1,600 units. Thus, there may be the need to encourage densities closer to the maximum allowable within each residential category. It is anticipated that with such measures implemented, the Future Land Use Map, combined with potential future annexations, will provide for an adequate supply of land to satisfy the housing needs of the 2030 population of Winter Springs.

4. The Housing Delivery System

While the City can estimate future housing needs, it cannot take a major role in supplying housing. That aspect is controlled for the most part by the private sector. The City can only assist in the delivery of housing by developing flexible regulations, providing appropriate land use designations and zoning categories, and by planning infrastructure facilities and services that are adequate to serve future development. The private sector is currently meeting the needs of the community in terms of providing much of the needed housing. The vacancy rate in Winter Springs was 4.32% percent in 2000, considered within the range where the housing supply is adequate. As discussed previously, data for 2006 from Metro Orlando and the American Community Survey indicate that the vacancy rate may have either increased or decreased. It is anticipated that more recent economic circumstances will have increased the vacancy rate, which may help absorb some of the projected need in housing units, or at least delay the rate of increase in that need.

a. Financing

Private sector housing delivery is divided into two parts, owned and rental. The delivery of financing for owned housing is based solely on affordability. As discussed earlier in this Element, affordable housing costs are calculated to be thirty (30) percent of gross income. Monthly payments for owned-housing are based on two factors: mortgage rates and the price of the housing unit. Forecasting future trends of these two factors is difficult and highly unpredictable, particularly at this point in time. Mortgage rates are dependent on national economic conditions and not local factors. Housing prices are dependent on the inflation rate for housing, and local supply and demand forces.

Financing for housing presents challenges and opportunities based on recent economic trends. While interest rates have fallen, the availability of credit has become more restrictive and mortgage lending standards have been tightened. The City may need to consider requiring developers to provide a certain percentage of affordable units within their developments as a requirement for development approvals. An alternative to the requirement could also be a contribution to an affordable housing fund that can be used for housing/rental assistance to lower income households.

The City should also look into the programs offered through the County for capital improvements, rehabilitation or down payment/rental assistance, including those discussed in the analysis section, and make those programs available to City residents.

b. Regulatory and Administrative Process

The process of housing development includes several players, including government officials in multiple jurisdictions, design consultants, lenders, contractors, attorneys and the buyer or renter. The process, which at times can be lengthy, adds costs to the development of housing. Many ingredients of housing development such as interest rates, labor and material costs, and State Laws, are beyond the control of the City. Nonetheless, a community can adopt an attitude that will affect the cost of housing. By taking a proactive position, the City can start instituting several actions to address affordable housing.

The first step would be to do a thorough review of the *Code of Ordinances* as it relates to housing affordability. Areas to address may include:

- Establishing a definition of affordable housing,
- Expediting the permitting process for affordable housing projects,
- Establishing density bonuses for the provision of affordable units,
- Establishing certain zoning waivers such as parking, landscaping and setbacks, and
- Modifying street right-of-way requirements.

Another important aspect of reducing the cost of providing affordable housing is reviewing current development costs charged by the City. The City should review processing and impact fees and establish reductions or waivers for affordable housing projects.

c. Infill Housing Development

Infill housing occurs in areas that are close to residential "build-out" with at least 90 percent of its residential land already developed. This traditional type of infill involves a small number of vacant parcels that were bypassed during the normal course of urbanization. In this process, individual lots or small clusters of lots remained vacant due to a variety of reasons. There are very few residential lots in this category within the City.

Large numbers of "passed over" parcels can often lead to lower market and assessed values for adjacent developed residential properties. It may often lower property values in entire neighborhoods where large numbers of vacant parcels exist.

Most of the vacant lands in Winter Springs are located within recently platted subdivisions or in large tracts on the east side of the City. However, there are still a few vacant lots within the older part of the City. It is important for Winter Springs to develop strategies and programs which encourage the infill of these vacant residential parcels with new housing compatible with the established neighborhoods.

d. Mobile Homes

Mobile homes and mobile home developments have long had a reputation of being visually unattractive. Often, localities have had the tendency to regulate these housing types to undesirable areas of the community, such as adjacent to industrial areas and railroad tracks and areas which lack utilities or community facilities. Mobile homes were rarely allowed or encouraged in areas well suited for residential development. However, as the cost of single-family dwellings has gone beyond the reach of many households, communities have started to change their local decision making process regarding the location of mobile homes. Rule 9J-5 requires that policies be developed which ensure adequate sites for mobile homes. These requirements will also alter local governments' traditional decision-making process regarding mobile homes. In consideration of these factors the following general criteria have been provided for the designation of future mobile home or manufactured home developments.

- Mobile home parks and co-ops should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity.
- They should be in areas accessible to arterial and collector roads;
- They should also be located on sites presently served by public water or sanitary sewer service, or in areas programmed for such service in the City's five-year capital improvements program;
- They should be located within reasonable proximity to community facilities.

Where mobile home development or individual mobile homes are designated to be located adjacent to residential uses, especially those of lower densities, buffer areas should be required to make the transition in density more compatible to the general neighborhood and community.

In addition to these general provisions, the issue of improving existing substandard mobile home development should be addressed. These areas should be upgraded to modern mobile home planning and design requirements.

e. Infrastructure Requirements

The infrastructure needed to support housing for very-low, low and moderate-income households is similar to that required to support other development activity. The adequacy of this infrastructure is evaluated in various elements and summarized in the Future Land Use Element. Generally speaking, improvements to the road system, the water and sewer systems, and the drainage system will be necessary to support future land development activities, including low and moderate income housing. The City has several programs that are being planned or are underway to make these improvements. One consideration is the cost and methods for funding these improvements. New development is required to make dedications of land and site related improvements and to contribute to the larger system capacity increases to meet concurrency. The City also requires payment of impact fees to cover the cost of needed improvements. Once the property is developed and sold, the new landowners are required to pay periodic assessments to fund operations and capital improvements.

In the case of low and moderate-income projects, funds for development and operation are usually limited. The result is that extra fees can be expected to be a problem, occasionally enough to destroy the financial feasibility of the project. Under the theory that these are fees for services or benefits received, these fees and charges cannot be reduced for low and moderate-income projects. On the other hand, provision of adequate housing for low and moderate-income persons and households is a benefit to the public at large.

f. Sustainability, Energy Efficiency, & Renewable Energy Resources

There has been increasing information and focus on environmental impacts and issues such as climate change, in addition to awareness of the potential cost-savings from energy efficient construction and sustainable development practices. New construction and major rehabilitation and renovations in the City should include plans for greater energy efficiency in their design and construction. Furthermore the use of recycled materials and renewable energy resources should be encouraged. As these practices can cut long-term energy costs, they are encouraged for all types of housing.

The US Green Building Council (USGBC) administers the Leadership in Energy and Environmental Design (LEED) Green Building Rating System. LEED for Homes is a rating system that promotes the design and construction of high-performance green homes through a certification system. New construction can be rated to meet one of the LEED for Homes tiers: Certified, Silver, Gold, or Platinum. Florida LEED for Homes is administered by the Florida Solar Energy Center.

Map III - 1: Mobile Home Parks and Cooperatives

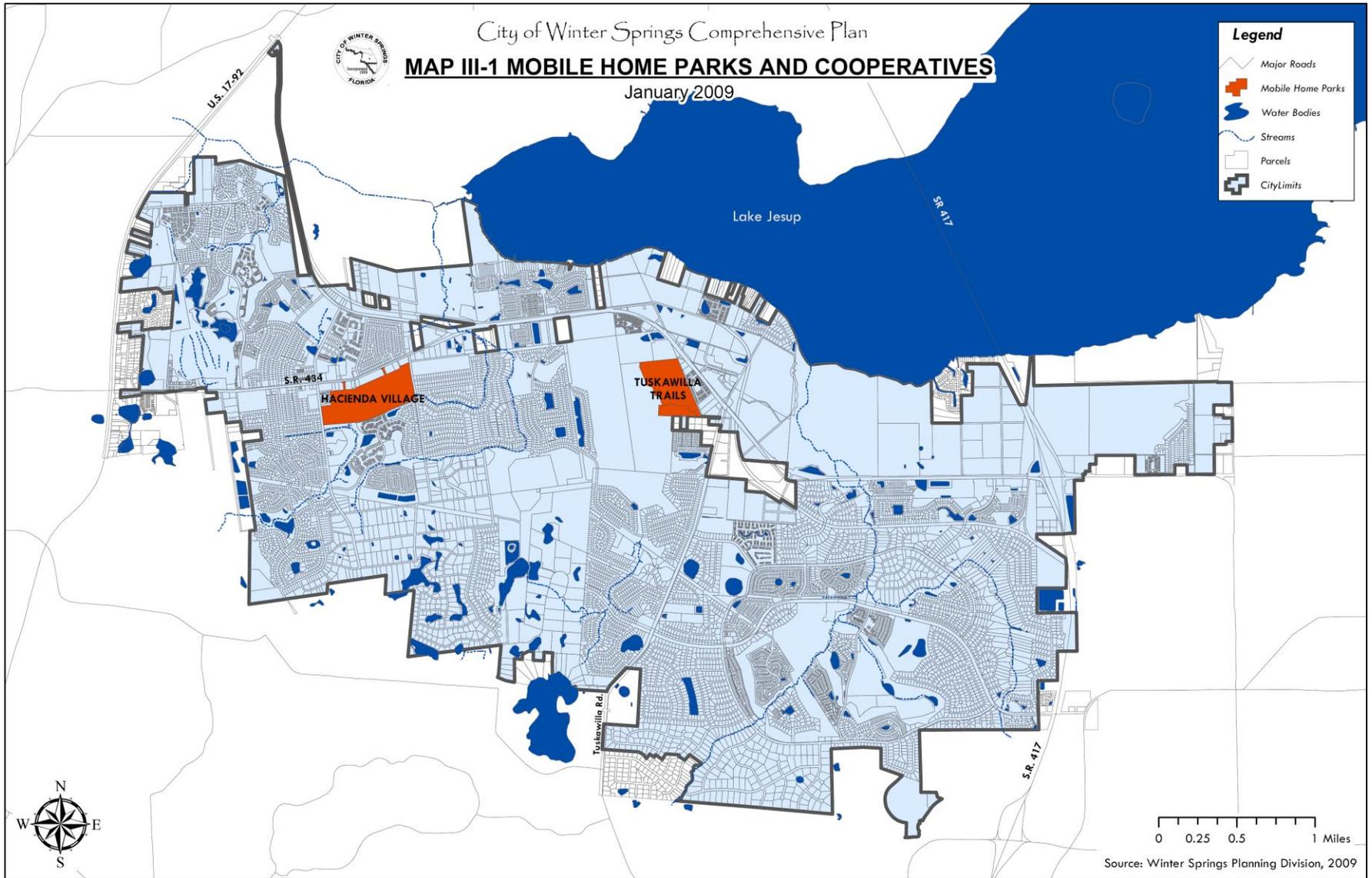


Table III - 15a: Comparison of Monthly Gross Rent 2000

Gross Rent	City of Winter Springs		Seminole County	
	Units*	%	Units*	%
Less than \$200	10	0.44	685	1.61
\$200-\$299	0	0	650	1.53
\$300-\$499	76	3.33	3,591	8.44
\$500-\$749	1,146	50.15	17,148	40.3
\$750-\$999	657	28.75	13,194	31.01
\$1000-\$1499	228	9.98	4,863	11.43
\$1500+	37	1.62	1,060	2.49
No Cash Rent	131	5.73	1,359	3.19
Total Rental Units	2,285	100	42,550	100
Median Contract Rent 2000	\$631		\$633	
Median Gross Rent 2000	\$727		\$731	

* Specified Units (The Census excludes one-family houses on ten acres or more from the count of specified units).

Source: 2000 Census, STF1A and STF3A, U.S. Census Bureau

Table III - 15b: Comparison of Monthly Gross Rent 1990

Gross Rent	City of Winter Springs		Seminole County	
	Units*	%	Units*	%
Less than \$200	0	0.00%	921	2.60%
\$200-\$299	10	0.53%	1,151	3.24%
\$300-\$499	380	20.03%	10,776	30.37%
\$500-\$749	1,111	58.57%	16,260	45.83%
\$750-\$999	313	16.50%	3,888	10.96%
\$1000+	52	2.74%	1,731	4.88%
No Cash Rent	31	1.63%	752	2.12%
Total Rental Units	1,897	100	35,479	100

* Specified Units (The Census excludes one-family houses on ten acres or more from the count of specified units).

Source: 1990 Census, U.S. Census Bureau

Table III - 16a: Value of Owner-Occupied Housing, 2000

Specified Value	City of Winter Springs		Seminole County	
	2000	%	2000	%
	Units*		Units*	
Less than \$15,000	4	0.05	152	0.18
\$15,000 to \$19,999	0	0	41	64.06
\$20,000 to \$24,999	0	0	87	135.9
\$25,000 to \$29,999	0	0	168	193.1
\$30,000 to \$34,999	8	0.09	232	266.7
\$35,000 to \$39,999	24	0.28	407	175.4
\$40,000 to \$49,999	102	1.19	1,151	282.8
\$50,000 to \$59,999	185	2.17	2,295	563.9
\$60,000 to \$69,999	485	5.68	4,255	185.4
\$70,000 to \$79,999	564	6.6	5,943	259
\$80,000 to \$89,999	554	6.48	7,048	118.6
\$90,000 to \$99,999	661	7.74	8,287	139.4
\$100,000 to \$124,999	1,367	16	16,168	195.1
\$125,000 to \$149,999	1,370	16.03	12,145	75.12
\$150,000 to \$174,999	815	9.54	7,779	48.11
\$175,000 to \$199,999	481	5.63	5,625	72.31
\$200,000 to \$249,999	881	10.31	5,993	77.04
\$250,000 to \$299,999	534	6.25	3,590	59.9
\$300,000 to \$399,999	323	3.78	2,438	40.68
\$400,000 to \$499,999	113	1.32%	882	36.18
\$500,000 to \$749,999	59	0.69%	724	82.09
\$750,000 to \$999,999	0	0.00%	237	26.87
\$1,000,000 or more	15	0.18%	162	68.35
\$100,000 or more	5,958	69.55	55,743	64.96
Totals	8,545	100	85,809	100
Median Value	\$189,000		\$169,200	

* Specified Units (The Census excludes one-family houses on ten acres or more from the count of specified units).

Source: 2000 Census, STF3A, U.S. Census Bureau.

Table III - 16b: Value of Owner-Occupied Housing, 1990

1990 Specified Value	City of Winter Springs		Seminole County	
	Units*	%	Units*	%
Less than \$15,000	0	0	301	0.48
\$15,000 to \$19,999	0	0	160	0.26
\$20,000 to \$24,999	0	0	249	0.4
\$25,000 to \$29,999	10	0.19	450	0.72
\$30,000 to \$34,999	0	0	461	0.74
\$35,000 to \$39,999	12	0.23	870	1.4
\$40,000 to \$49,999	69	1.31	2658	4.28
\$50,000 to \$59,999	470	8.96	4295	6.91
\$60,000 to \$74,999	809	15.42	9,676	15.57
\$75,000 to \$99,999	1,461	27.85	18,553	29.86
\$100,000 to \$124,999	746	14.22	8,889	14.31
\$125,000 to \$149,999	680	12.96	5,506	8.86
\$150,000 to \$174,999	282	5.38	3,321	5.34
\$175,000 to \$199,999	219	4.17	2,023	3.26
\$200,000 to \$249,999	296	5.64	2,191	3.53
\$250,000 to \$299,999	91	1.73	1,131	1.82
\$300,000 to \$399,999	70	1.33	739	1.19
\$400,000 to \$499,999	20	0.38	281	0.45
\$500,000 or more	11	0.21	383	0.62
\$100,000 or more	2,415	46.02	24,464	39.38
Totals	5,246	100	62,137	100
Median Value	\$96,400		\$91,100	

Source: 1990 Census

Table III - 17: Comparison of Monthly Cost of Owner-Occupied Housing, 2000

2000 Specified Value	City of Winter Springs		Seminole County	
	Units*	%	Units*	%
With Mortgage:	7,297	85.39	71,160	82.92
Less than \$200	0	0	45	0.06
\$200-\$299	29	0.4	240	0.34
\$300-\$399	14	0.19	641	0.9
\$400-\$499	105	1.44	1,457	2.05
\$500-\$599	202	2.77	2,450	3.44
\$600-\$699	395	5.41	4,159	5.84
\$700-\$799	522	7.15	5,781	8.12
\$800-\$899	735	10.07	7,457	10.48
\$900-\$999	792	10.85	7,089	9.96
\$1,000 or more	4,503	61.71	41,841	58.8
Total Mortgaged	7,297	100	71,160	100
Median	1,144		1,102	
Median as % of 1999 HH Income		20.7		21.4
Not Mortgaged:	1,248	14.61	14,649	17.07
Less than \$100	0	0	180	1.23
\$100-\$149	8	0.64	473	3.23
\$150-\$199	33	2.64	1,275	8.7
\$200-\$249	145	11.62	2,063	14.08
\$250-\$299	250	20.03	2,585	17.65
\$300-\$349	287	23	2,156	14.72
\$350-\$399	159	12.74	1,849	12.62
\$400 or more	366	29.33	4,068	27.77
Total Not Mortgaged	1,248	100	14,649	100
Median	333		317	
Median as % of 1999 HH Income		10		10
Total Owner-Occupied	8,545	100.00	85,809	100.00

* Specified Units (The Census excludes one-family houses on ten acres or more from the count of specified units).

Source: 2000 Census, STF3A, U.S. Census Bureau; 2006 Shimberg Center for Affordable Housing