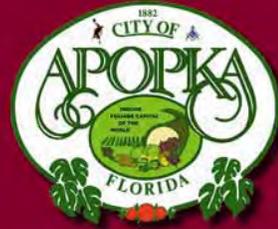
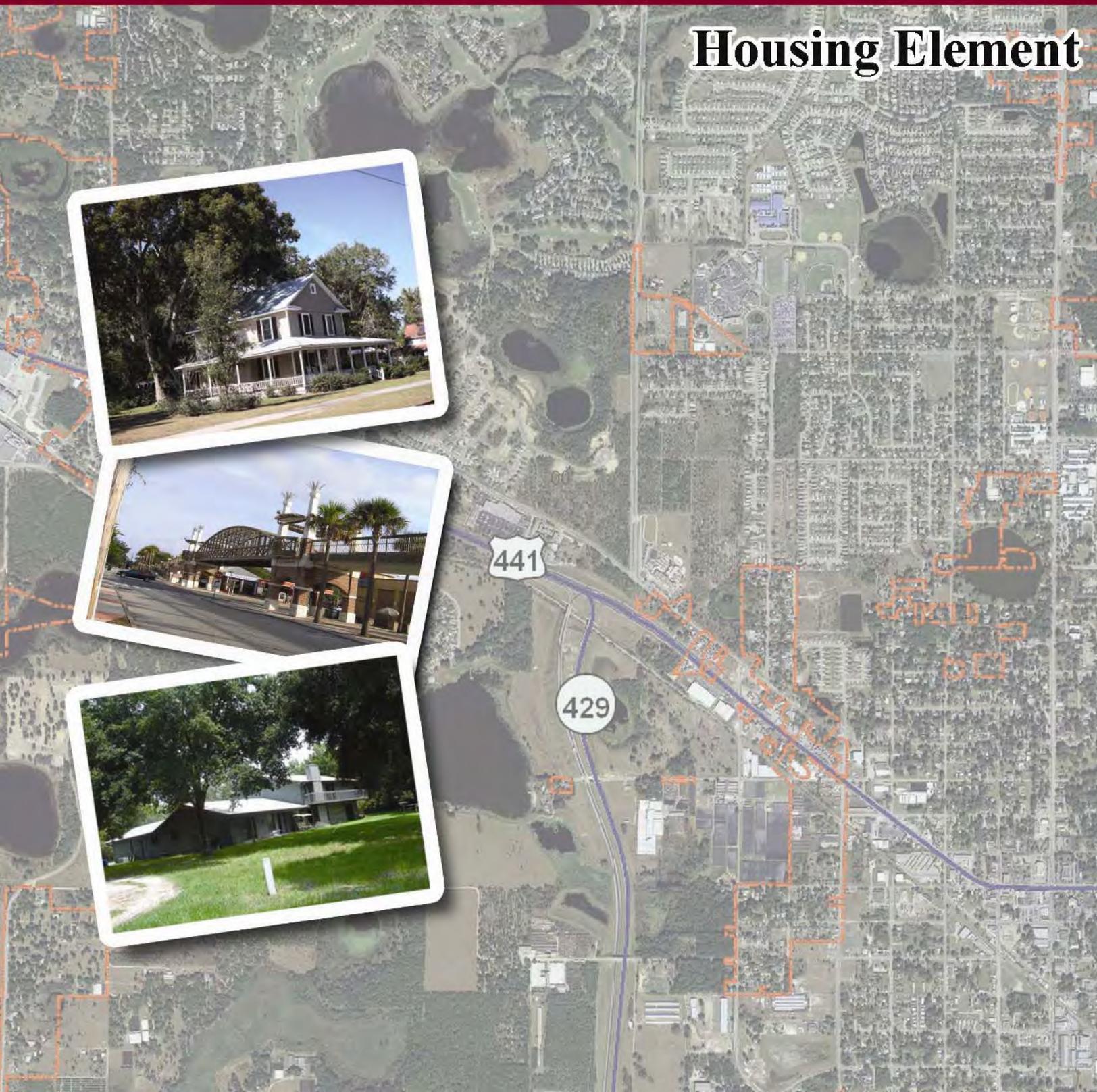
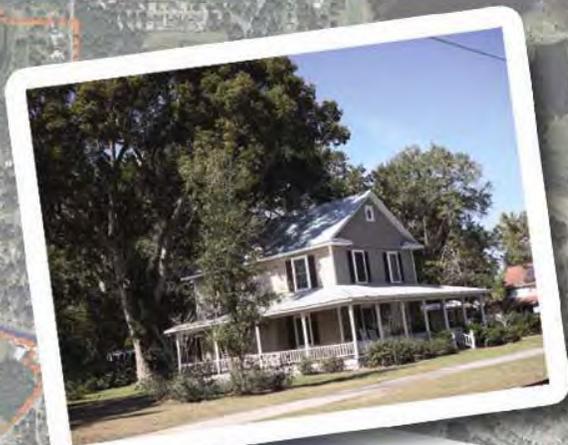


City of Apopka

Comprehensive Plan 2030



Housing Element



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HOUSING ELEMENT

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HOUSING ELEMENT

INTRODUCTION

PURPOSE AND SCOPE

The Housing Element addresses the adequacy of the housing stock in the City of Apopka in relation to current and future demands through the year 2030. The Housing Element also sets housing policy, which will guide housing needs through the year 2030.

DATA SOURCES

The primary source of statistical information for this element was the U.S. Census of Population and Housing, 2000. The Shimberg Center for Affordable Housing, University of Florida, Florida Housing Data Clearinghouse (FHDC) and the University of Florida, Bureau of Economic and Business Research (BEBR) have also provided relevant statistics.

POPULATION PROJECTIONS

Table 2-1 shows the population projections prepared in conjunction with the City's Evaluation and Appraisal Report (EAR), adopted in October 2008. As noted in the detailed population estimates and growth trends found in the population report (Appendix A, FLUE), the City expects its population to continue increasing through the planning timeframe.

TABLE 2- 1: POPULATION PROJECTIONS, 2010-2030

Year	Permanent and Institutional Population	Seasonal Population*	Total Population
2010	41,382**	601	41,983
2015	56,138	815	56,953
2020	73,226	1,063	74,289
2025	97,330	1,413	98,743
2030	123,741	1,797	125,538

* Seasonal population based on 2000 Census percentage of seasonal units (.0013%)

**2010 estimate calculated based on building permits issued between 4/1/09 and 3/31/10.

Source: U.S. Census 2000; City of Apopka, 2010

CURRENT HOUSING STOCK DATA AND ANALYSIS

HOUSING TYPE

As shown in **Table 2-2**, almost 80 percent of the dwelling units in Apopka were single-family units in 2000. If mobile homes are included, single-family dwelling units make up almost 86 percent of all housing in Apopka. The mobile home share of total single-family units actually decreased from 10.7 percent in 1990 to 6.47 percent in 2000. In 2000, Apopka had a larger percentage of single-family homes (79.41%) than Orange County (62.86%); however, the percentage of mobile homes was similar. Multi-family dwelling units in 2000 represented 14% of the total housing units in Apopka, as compared to over 31% in Orange County. This includes apartment complexes, duplexes, triplexes, quadraplexes, rooming houses and condominium units.

TABLE 2- 2: DWELLING UNITS BY TYPE, 2000

Type of Unit	2000			
	County		City	
	Units	%	Units	%
Single-Family	227,164	62.86	8,002	79.41
Multi-Family	113,760	31.48	1,422	14.10
Mobile Homes	20,068	5.55	652	6.47
Other	357	0.10	0	0
Total	361,349	100.0	10,076	100.00

Source: Florida Housing Data Clearinghouse, 2000

TENURE

As displayed in **Table 2-3**, in 1990, 89.5 percent of the total occupied housing units within the City of Apopka and 90.2 percent of the total occupied units in Orange County were owner-occupied. Conversely, renter occupied housing stock in Apopka in 1990 represented about 28 percent (1,467 units) of the occupied units, while approximately 40 percent (151,062 units) of the occupied housing units in Orange County were renter-occupied. Between 1990 and 2000, the percent of owner occupied housing in Apopka increased by 4.5% of the total available housing units. Renter occupied housing in 1990 to 2000 has actually decreased the same 4.5%. Overall occupied housing from 1990 to 2000 has increased 5.3% in Apopka. Total housing in Apopka almost doubled in Apopka from 1990 to 2000. Most of the multifamily units were apartments and a smaller number were condominium units.

TABLE 2- 3: DWELLING UNITS BY TENURE, 1990 AND 2000

	1990				2000			
	County		City		County		City	
	Units	%	Units	%	Units	%	Units	%
Total Dwelling Units	282,686	100.0	5,712	100.0	361,349	100.0	10,091	100.0
Total Occupied Units	254,852	90.2	5,112	89.5	336,286	93.1	9,562	94.8
Owner Occupied Units	151,062	59.3	3,645	71.3	204,195	60.7	7,247	75.8
Renter Occupied Units	103,790	40.7	1,467	28.7	132,091	39.3	2,315	24.2
Total Vacant Units	27,834	9.8	600	10.5	25,063	6.9	529	5.2
Vacant - For Rent	12,471	44.8	205	34.2	10,116	40.4	110	20.80
Vacant - For Sale Only	3,730	13.4	103	17.2	3,619	14.4	131	24.8
Rented/Sold, Not Occupied	-	-	-	-	1,958	7.8	42	7.9
Seas., Recreational Occas. Use	4,574	16.4	179	29.8	5,351	21.4	131	24.8
For Migrant Workers	-	-	-	-	35	0.1	2	0.4
Other Vacant	-	-	-	-	3,984	15.9	113	21.4

Source: Census 1990 STF 1, and Census 2000 SF 1, U.S. Census Bureau

AGE OF HOUSING

The housing stock in Apopka, like the housing throughout Orange County, is fairly evenly distributed by age. As shown in **Table 2-4**, as of 2008, approximately 73 percent of the dwelling units in Orange County were constructed from 1970 to March 2000, while 87.5% of Apopka's housing stock was constructed during the same period. The 2000 Census indicated that 382 structures were built in Apopka prior to 1950, or about four percent.

Older housing usually provides lower priced housing and, accordingly, opportunities for first time home ownership, rental and replacement housing. As of March 2000, approximately 13% of Apopka's housing stock was built prior to 1970.

TABLE 2- 4: YEAR STRUCTURE BUILT

Year	Apopka		Unincorporated Orange County	
	Number	Percent	Number	Percent
Pre-1939	194	1.93	8,766	2.43
1940 to 1949	188	1.87	10,043	2.78
1950 to 1959	471	4.67	36,206	10.02
1960 to 1969	407	4.04	41,516	11.49
1970 to 1979	1,116	11.08	62,009	17.16
1980 to 1989	3,005	29.82	94,169	26.06
1990 to March 2000	4,695	46.6	108,640	30.07
TOTAL	10,076	100.00	361,349	100.00

Source: U.S. Census Bureau, 2000 SF-3

HOUSING AFFORDABILITY

Owner-Occupied Housing Value

A comparison of the value of owner occupied housing units in Apopka to Orange County in 2000 is shown in **Table 2-5**.

TABLE 2- 5: VALUE OF OWNER-OCCUPIED HOUSING, 2000

Specified Value	Orange County		City of Apopka	
	Units	Percent	Units	Percent
Less than \$50,000	6,064	3.4	160	2.5
\$50,000 to \$99,999	73,170	41.6	2,942	46.3
\$100,000 to \$149,999	50,350	28.6	2,267	35.7
\$150,000 to \$199,999	21,934	12.5	684	10.8
\$200,000 to \$249,999	9,046	5.1	192	3.0
\$250,000 to \$299,999	5,111	2.9	69	1.1
\$300,000 to \$399,999	4,813	2.7	19	0.3
\$400,000 to \$499,999	2,095	1.2	21	0.3
\$500,000 or more	3,328	1.9	0	0
Total Owner-Occupied	175,911	100.0	6,354	100.0
Median Value	\$107,500		\$101,200	

Source: U.S. Census Bureau 2000 SF-3

As shown in **Table 2-6**, housing within Apopka is considered fairly affordable compared to the Orlando Metropolitan Statistical Area,

Orange County or the state. According to the 2000 Census, the median housing value in Apopka was \$101,200. The upper value quartile in 2000 was \$128,900 and the lower value quartile was \$81,200.

TABLE 2- 6: MEDIAN VALUES OF OWNER-OCCUPIED HOUSING, 1990 AND 2000

AREA	1990 Median Value	2000 Median Value
Apopka	\$78,000	\$101,200
Orange County	\$81,400	\$107,500
Orlando MSA	\$84,300	\$109,100
Florida	\$77,100	\$105,500

Source: U.S. Census, 1990, 2000

Mortgage Costs

Table 2-7 shows the monthly mortgage cost distributions for Apopka and Orange County as reported in the 2000 census. Approximately 16.3% of owner-occupied housing in Apopka was not mortgaged in 2000, according to the Census. Of the 6,354 owner-occupied units 5,316 units were mortgaged. The median owner cost for non-mortgaged units in the City was \$296 per month, and \$988 for mortgaged homes. The median costs in the county were \$322 and \$1,032, respectively.

TABLE 2- 7: MONTHLY COST OF OWNER-OCCUPIED HOUSING, 2000

	Orange County		City of Apopka	
	Units*	Percent	Units*	Percent
With Mortgage:				
Less than \$200	64	0.05	0	0
\$200 to \$299	488	0.3	8	0.2
\$300 to \$399	1,436	1.0	9	0.2
\$400 to \$499	2,991	2.1	120	2.3
\$500 to \$599	5,831	4.1	255	4.8
\$600 to \$699	9,257	6.5	301	5.7
\$700 to \$799	14,079	9.9	524	9.9
\$800 to \$899	16,868	11.9	763	14.4
\$900 to \$999	16,229	11.4	772	14.5
\$1,000 to \$1,499	46,705	32.9	1,972	37.1
\$1500 to \$1,999	16,031	11.3	449	8.4
\$2000 to \$2,499	6,064	4.3	100	1.9
\$2,500 to \$2,999	2,708	1.9	43	0.8
\$3,000 or more	3,396	2.4	0	0

	Orange County		City of Apopka	
	Units*	Percent	Units*	Percent
Total with Mortgage	142,147	100	5,316	100
Median Monthly Cost	\$1,032		\$988	
Median as % of HH Income	22.9		22.7	
Not Mortgaged:				
\$100 to \$149	1,525	4.5	29	2.8
\$150 to \$199	2,623	7.8	73	7.0
\$200 to \$249	4,500	13.3	170	16.4
\$250 to \$299	5,813	17.2	269	25.9
\$300 to \$399	9,331	27.6	314	30.3
\$400 to \$499	4,610	13.7	82	7.9
\$500 to \$699	3,379	10.0	72	6.9
\$700 or more	1,983	5.9	29	2.8
Total not Mortgaged	33,764	100	1,038	100
Median Monthly Cost	\$322		\$296	
Median as % of HH Income	10.5		11.1	
Total Owner-Occupied	175,911		6,354	

* Specified Units (the census excludes SF houses on ≥ 10 acres from count of specified units)

Source: U.S. Census Bureau 2000 SF-3

Rental Costs

As shown in **Table 2-8**, rental payments in Apopka were comparable to those in Orange County as a whole in 2000. Approximately 20% of the Apopka households paid less than \$500 for rent in 2000 while only 15.4% paid less than \$500 in Orange County. A similar percentage of households in the City and County (26.5% and 30.5%, respectively) paid more than \$800 for rent in 2000. The median gross rent paid in Apopka was \$682 and the median in the County was \$699, a difference of only \$17. The median contract rent for the City was \$577 in 2000. This indicates that expenses relating to rentals, above contract rent, were on average \$105 per month. This figure includes services and utilities not included in the rental price of a unit, such as electricity and insurance.

TABLE 2- 8: COMPARISON OF MONTHLY GROSS RENT, 2000

Gross Rent	Orange County		City of Apopka	
	Units	Percent	Units	Percent
Less than \$100	395	0.3	0	0
\$100-\$149	945	0.7	8	0.3

Gross Rent	Orange County		City of Apopka	
	Units	Percent	Units	Percent
\$150-\$199	1,184	0.9	18	0.8
\$200-\$249	1,115	0.8	24	1.0
\$250-\$299	1,612	1.2	45	1.9
\$300-\$349	2,077	1.6	54	2.3
\$350-\$399	2,582	2.0	114	4.8
\$400-\$449	4,427	3.4	89	3.8
\$450-\$499	5,994	4.5	129	5.4
\$500-\$549	8,925	6.8	147	6.2
\$550-\$599	9,809	7.4	138	5.8
\$600-\$649	12,344	9.4	223	9.4
\$650-\$699	13,280	10.1	254	10.7
\$700-\$749	13,167	10.0	333	14.0
\$750-\$999	36,961	28.0	480	20.2
\$1,000 or more	14,198	10.8	248	10.5
No Cash Rent	2,824	2.1	68	2.9
Total Rental Units	131,839	100.0	2,372	100.0
Median Gross Rent	\$699		\$682	
Median as % of HH Income	27.3		27.4	

* Specified Units (The census excludes 1-family houses on 10 acres or more from count of specified units)

Source: U.S. Census Bureau 2000 SF-3

Household Income

In 1999 household income was fairly evenly distributed, as shown in **Table 2-9**. This is probably attributable to many things including the change from a heavily agricultural economic base to a commuter or "bedroom" community. Sixteen percent of the Apopka households earned less than \$20,000 in 2000, which puts those households into the very low income category. A total of 21.3% earned \$20,000 to \$34,999, the low income level. Nearly 20% of Apopka household income was between \$35,000 and \$49,999, the moderate income level. Approximately 30% of Apopka households earned over \$60,000 per year.

TABLE 2- 9: HOUSEHOLD INCOME, 1999

Income Range	City of Apopka Households	
	Number	Percent
less than \$10,000	571	6.0

Income Range	City of Apopka Households	
	Number	Percent
\$10,000 to \$14,999	465	4.9
\$15,000 to \$19,999	505	5.3
\$20,000 to \$24,999	554	5.8
\$25,000 to \$29,999	786	8.2
\$30,000 to \$34,999	696	7.3
\$35,000 to \$39,999	659	6.9
\$40,000 to \$44,999	668	7.0
\$45,000 to \$49,999	508	5.3
\$50,000 to \$59,999	1,082	11.3
\$60,000 to \$74,999	1,274	13.3
\$75,000 to \$99,999	807	8.5
\$100,000 or more	974	10.2
TOTAL	9,549	100.00
Median Income:	\$43,651	

Source: U.S. Census, 2000

The United States Department of Housing and Urban Development (HUD) measures income distribution as a portion of the median household income for a Metropolitan Statistical Area (MSA). Households with incomes below the regional median are most affected by the variables that raise housing costs and reduce housing affordability.

Summary of Subsidized Housing Programs

The federal government has provided a limited quantity of housing or subsidies for housing costs to low and moderate income households since the depression. The State of Florida has assumed some of the administration of various federal housing programs and provides some state funding for house programs. Housing programs have lost support in recent years and funding has fluctuated accordingly. Federal and state support for housing is now at an all time low. As a result, local programs are beginning to emerge. Some examples of local programs are included in the Housing Forecasts section of this element. A detailed description of federal and state housing subsidies is included in the list below.

Public Housing: Housing Act of 1937 (P.L. 75-412) Title II, Housing and Community Development Act of 1974 (P.L. 93-383)

Conventional public housing helps public housing authorities provide shelter for low income residents at affordable rent through three type of financial assistance provided by the federal

government through the Department of Housing and Urban Development:

- (1) Preliminary loans for planning;
- (2) Annual contributions to amortize costs of both development and modernization;
- (3) Additional annual contributions for operations (operating subsidy).

Eligible occupants are low income/moderate income households, as defined by the Department of Housing and Urban Development for the area, including the elderly and handicapped who pay no more than 30 percent of adjusted income for rent. Federal aid is also available to finance capital improvements in public housing projects: Annual contributions contracts are awarded to reflect increased development, costs of project as a result of capital improvements to improve health and safety conditions, to extend the useful life of the property, or to make it more suitable for its intended use. There is no public housing within the city limits of Apopka. The Orlando Housing Authority which operates several housing developments in the surrounding area, public housing and others, have an Interlocal agreement to operate in Orange County but do not have such an agreement with the City of Apopka.

FmHA 515, Rental Housing Loans: Housing Act of 1949 as amended, Section 515(P.L. 89-117)

Provides economically designed and constructed rental housing and related facilities suited for independent living by rural residents with low and moderate incomes and for those age 62 and over. The Farmers Home Administration (FmHA) provides loans to individuals, trusts, associations, partnerships, limited partnerships, state or local public agencies, consumer cooperatives, profit and non-profit corporations.

Borrowers must agree to provide rental units for occupancy by eligible individuals or families as determined by the Farmers Home Administration. Rent charges must be within limits that eligible occupants can afford to pay. Limited profit borrowers are allowed and eight percent return on their initial investment.

FmHA enters into an interest credit and rental assistance agreement allowing the eligible borrower interest credits to subsidize the loan repayment from market rate down to one percent interest. Assisted loans may also be made in connection with the HUD Section 8 Housing Assistance Payment Program for existing housing; under their program HUD will pay a portion of the eligible tenants rent including utility allowance in excess of fifteen (15) to twenty-five (25) percent of the household's income.

Section 8 Subsidy Program: The Housing and Community Development Act of 1974 (P.L. 83-383)

The U.S. Department of Housing and Urban Development (HUD) provides rent subsidies through housing assistance payment contracts with eligible sponsors to help low and very low income families and elderly, disabled and handicapped individuals afford decent, safe and sanitary rental housing. HUD subsidizes the difference between the contract rent approved by HUD and the occupant family's or individuals required contribution of up to 30 percent of their adjusted income for rent.

Subsidized mortgage loan programs that may be used in conjunction with Section 8 rental subsidies include Section 202 direct loans for housing for the elderly and handicapped, FmHA section 515 loans for rural areas, and Section 221 (d) 3 FmHA insured mortgages.

Section 202 Direct Loans: Housing Act of 1959, as amended by the Housing and Community Development Act of 1974, Title II P.L. 86-372)

The U.S. Department of Housing and Urban Development provides direct loans to finance the construction or rehabilitation of rental or cooperative detached, semi-detached, row, walk-up or elevator-type structures, with the objective of providing for rental or cooperative housing and related facilities (such as central dining) for the elderly or handicapped.

Eligible sponsors are non-profit corporation and consumer cooperatives. Private non-profit sponsors of Section 202 housing may also be eligible for interest free loans to cover 80 percent of preconstruction expenses.

Beneficiaries must be elderly (62 years of age or older), physically handicapped, developmentally disabled or chronically mentally ill; families whose incomes fall within 50 percent of the median family income for the area in which the project is located may benefit from subsidy payments under the Section 8 Housing Assistance Payments Program.

Section 502 Rural Housing Loans: Title V of the Housing Act of 1949, Section 502 as amended, 42 U.S.C. 1971 (P.L. 89-117) (P.L. 92-310) (P.L. 98-51)

The Farmers Home Administration (FmHA) provides direct loans to assist lower income rural families to obtain decent, safe and sanitary dwellings and related facilities. Subsidized funds are available only for low and very low income applicants. Non-subsidized funds are available to low and very low income borrowers who do not qualify for interest credit assistance and to moderate

income borrowers only for subsequent loans for repair and rehabilitation and subsequent loans in connection with transfers by assumption or credit sales.

Dwellings financed must be modest in size, design and cost, and located in a place that is rural in character and does not exceed 10,000 in population, or in a place where population exceeds 10,000 but is not in excess of 20,000 provided the place is not a Metropolitan Statistical Area and has a serious lack of mortgage credit for low and moderate income families as determined by the Secretary of Agriculture and The Secretary of Housing and Urban Development. Interest credits granted annually reduce the effective interest rate to as low as one percent depending on the loan amount, size and income of the family.

Mortgage Insurance: There are various programs through the U.S. Department of Housing and Urban Development that provide insurance to mortgage lender against loss on mortgage loans. Detailed information can be obtained from the U.S. Department of Housing and Urban Development Field Office in Jacksonville, Florida.

Tax Exempt Bond Financing: In 1987 the State of Florida Housing Finance Agency had an annual housing bond volume of \$150 million with local based allocation at \$360 million (for all purposes including housing). Proceeds of tax exempt bonds sold at less than market rates because of their tax exempt status can be used to provide mortgage loans at reduced interest rates to house buying families earning under 115 percent of State, or local median income, whichever is higher (\$31,970 for Florida in 1987).

Low Income Rental Housing Tax Credit: Tax Reform Act of 1986

To qualify a developer must build, rehabilitate or acquire a project and set aside at least 20 percent of the units for households having less than 60 percent of median income (both adjusted for family size). Rents to low income tenants are limited to 30 percent of the maximum qualifying income by family size, minus utility allowance. The annual value of the credit, which is received for ten years, is equal to nine percent (new construction, rehabilitation) or four percent (all acquisition, new construction, or rehabilitation of federally assisted projects) of the cost (minus land) of the low income units' construction, rehabilitation or acquisition cost. Federally assisted projects) of the cost (minus land) of the low income units construction, rehabilitation or acquisition costs. Federally assisted projects include those receiving FmHA loans and tax exempt financing, but do not include Section 8 rent subsidies. Acquisition tax credits are limited to projects at least ten years old, with only a single owner allowed in the ten years prior to acquisition by the new owner.

Subsidized Renter-Occupied Developments

As shown in **Table 2-10**, as of 2008 there were a total of 930 apartment units available in Apopka. Of these, there were 35 rental assistance or subsidized units. Assistance programs for very low to moderate income rental housing units in the City are provided through the funding sources listed above. These units are designated for various special need groups including the handicapped, elderly and foliage industry workers. Due to completion of bonding guidelines for funding and federal assistance cutbacks, there has been a decrease in subsidized units.

Orange County maintains an Interlocal agreement with the City of Orlando Housing Authority to administer and operate various housing activities. There are several Orlando Housing Authority developments just outside the city limits.

Orange County does not maintain a listing of subsidized housing developments, but provides funding to those individuals or developments that are part of subsidized programs when applied for.

As of 2008, the two largest apartment complexes in Apopka provide some degree of affordable housing programs, as shown below. Willow Lake provides 27 subsidized units. All of Willow Lake's apartments and 288 of Palm Key's Apartments provide caps that require a resident's income cannot exceed 60 percent of the median income for Orange County.

TABLE 2- 10: RENT SUBSIDIZED HOUSING, 2008

COMPLEX NAME	GENERAL LOCATION	NUMBER OF UNITS/BEDROOMS	SUBSIDIZED UNITS
Maine Avenue Apartments and Villas	South of Martin St. and East of Maine Ave. (499 N. Maine Ave.)	80 Units/ 80 Bedrooms	4 units through Section 8
Palm Key Apartments	South of E. Semoran Blvd. (S.R. 436), West of Piedmont-Wekiva Rd.	328	0 Rental caps on 288 units
Orange North Apartments and Villas	North of Orange Blossom Trail (U.S.441), South of Old Dixie Highway and East of Citrus Ave. (943 W. Orange Blossom Trail).	94 Units/ 156 Bedrooms	4 units through Section 8
Willow Lake Apartments	South of E. Semoran Blvd. (S.R. 436), East of Roger Williams Rd.	428	27 Rental caps on all units

Source: Apopka Community Development Department, 2009

Rent to Income Ratios

In order to assess the additional need for affordable rental housing, the ratio of rent to income was analyzed. As stated earlier, this study assumes that no more than 30 percent of gross household income should be spent on rent and utilities.

Table 2-11 shows the distribution of renter occupied housing units by gross rent to income ratios for Apopka based on 2000 incomes. The 2000 census defined income as the sum of amounts reported separately for wage or salary income; non-farm net self-employment income; farm net self-employment income; interest, dividend, net royalty income or rental income; Social Security or Railroad Retirement Income; public assistance or welfare income; and all other income. Receipts from money received from the sale of property, the value of "in-kind" income from food stamps, public housing subsidies, medical care, employer contributions for pensions, etc., and various lump sum receipts are not included.

As displayed in **Table 2-11**, only 14.3 percent of Apopka renter households paid 30 percent or more of their income for housing.

TABLE 2- 11: RENT TO INCOME RATIO, 2000

Ratio	Number	Percent
Less than 20 %	653	39.1
20 to 24 %	298	17.8
25 to 29 %	326	19.5
30 to 34 %	221	13.2
35 % or more	19	1.1
Not computed	155	9.3
TOTAL	1,672	100.0

Source: U.S. Census, 2000

Mortgage to Income Ratios

In order to assess the additional need for affordable owner occupied housing, the ratio of mortgage and housing utilities to income was analyzed. As stated earlier, this study assumes that no more than thirty percent of household income should be spent on mortgage and utilities. The ratios for 2000 Apopka households are displayed in **Table 2-12**. As shown in Table 2-12, only 25.2 percent or 1,599 owner-occupied households paid more than 30 percent of their income for mortgage costs.

TABLE 2- 12: MORTGAGE TO INCOME RATIO, 2000

Ratio	Number	Percent
Less than 20%	2,871	45.2
20 to 24%	1,128	17.8
25 to 29%	709	11.2
30 to 34%	489	7.7
35% or more	1,110	17.5
Not computed	47	0.7
TOTAL	6,354	100.0

Source: U.S. Census, 2000

Table 2-10 demonstrated the very low, low and moderate income rental facilities and units which are presently provided in Apopka through various assistance programs. The number of existing home owned housing units which were constructed through subsidized funding and which are meeting a portion of the present need for low to moderate income housing have not been inventoried.

Homes in Partnership is a non profit company which develops subsidized single family housing for low income families. Homes in Partnership has completed two subdivisions (West Apopka Hills) with a total 88 residential units. More than 125 houses have been constructed at various locations in the Apopka area. Habitat for Humanity also provides housing for low income families in the Apopka area.

GROUP HOMES

A special affordable housing need is congregate living facilities. Adult Congregate Living Facilities (ACLF) as defined by State Statutes (400.402, F.S.) are facilities licensed by the Department of Children and Family Services, which licenses and monitors group homes, foster care homes, nursing homes and family child care homes. The Agency for Health Care Administration (AHCA) licenses and monitors assisted living facilities, adult family care homes and adult day care centers. Generally, any facility providing such services to four or more residents not related to the owner or administrator, must be licensed by HRS; smaller facilities also must be licensed if they are advertised to provide such services. **Table 2-13** describes the four facilities located in Apopka, which serve a total licensed capacity of 166 residents.

TABLE 2- 13: ADULT CONGREGATE LIVING FACILITIES

FACILITY	APPROVAL PROCESS AND DATE	NUMBER OF APPROVED OCCUPANTS	GENERAL LOCATION
Apopka Retirement Homes	Special Exception #220 granted on 5/10/88. The site plan was approved by DRC on 9/20/88.	22	Located at the corner of Alabama Avenue and Monroe Avenue (750 Alabama Ave).
Dream Lake Manor	Annexed into the City with an existing special exception.	12	Located at the corner of Park Avenue and Myrtle Street (308 N. Park Ave).
Quest Inc. Group Home	Special Exception #214 was granted on 4/21/87.	12	27 West 1 st Street
Sunbelt Living Center	The site plan was approved in September of 1991. Site plan #SPR 91-009.	120	Located at the corner of Oak Street and Highland Ave. (305 East Oak Street).

Source: Apopka Community Development Department, 2009

Developmentally disabled group homes licensed by the HRS can contain one to eight or more clients who require 24-hour care/supervision and are classified as mentally or physically handicapped. There are no group homes for the developmentally disabled within the municipal boundaries of Apopka.

MOBILE HOMES

Approximately six percent of the City's housing stock in 2000 consisted of mobile homes. Mobile home development usually provides an additional means to meet affordable housing needs. There are no HRS licensed mobile home parks within the City; however, there are four mobile home subdivisions, condominiums and cooperatives. There are also about 251 mobile homes located on separate lots, primarily in the agricultural areas throughout Apopka. The developments are listed in **Table 2-14**.

TABLE 2- 14: MOBILE HOMES

SUBDIVISION NAME	ACRES	NUMBER OF UNITS	GENERAL LOCATION
Chalet North	60.76 +/-	417	Located west of U.S. 441, and South of Roger Williams Road.
The Hills	20.00 +/-	122	Located West of U.S.441 and

SUBDIVISION NAME	ACRES	NUMBER OF UNITS	GENERAL LOCATION
			North of Piedmont-Wekiva Road.
Oakwood Estates 1 st Addition	7.60 +/-	22	Located East of Christiana Avenue and North of East Magnolia Street.
Wekiwa Highway Park	8.90 +/-	38	Located East of Christiana Avenue and North of Monroe Avenue.
Miscellaneous lots	N/A	251	Located throughout Apopka
TOTALS	97.26 +/-	599	

Source: Apopka Community Development Department, 2009

HOUSING CONDITIONS

Housing condition relates to the structural quality or soundness of a housing unit, including structural components such as foundation, interior walls and roof structure. Also relevant is the availability of certain basic facilities such as complete plumbing facilities, central heat, and kitchen facilities. The size of a dwelling in relation to the size of the household occupying it is also a factor to consider in relation to housing quality.

Physical Conditions

A complete external housing evaluation survey was conducted as part of the preparation of the 1990 comprehensive plan. This evaluation, as listed in **Table 2-15**, revealed that nearly 90% of the housing inventoried was in standard condition with no visible outward signs of structural damage. Approximately 6% of the City housing was in need of moderate rehabilitation, which generally equates to a combination of cosmetic repairs such as replacement of curled shingles, broken windows, missing siding and peeling paint. Housing in need of substantial rehabilitation includes at least some visible costly repair such as a sagging roof or floor. Dilapidated housing generally includes very substantial damage such as roofs that have fallen in, missing doors and windows or signs of fire damage. The City has not conducted a windshield survey to assess structural conditions since 1989; however, code enforcement activities since that time, including demolition of unsafe housing, have aided in the further deterioration of housing and neighborhoods in the City.

TABLE 2- 15: APOPKA STRUCTURAL HOUSING EVALUATION, 1989

Condition	Number	Percent
Standard	4,302	88.8
Slightly Substandard	281	5.8
Significantly Substandard	163	3.4
Dilapidated	101	2.1
TOTAL	4,849	100.0

Source: Apopka Community Development Department, 1989

Units Lacking Complete Facilities

Housing units lacking certain facilities are another means of evaluating housing condition. The 2000 Census reported that less than one percent of the City's year-round housing stock lacked complete plumbing and/or kitchen facilities. Complete plumbing facilities include hot and cold piped water, a flush toilet and a bathtub or shower inside the housing unit for the exclusive use of the occupants of the unit. As shown in **Table 2-16**, 1,896 units in Orange County fell into this category in and 37 in Apopka. Kitchen facilities include a sink with piped water, a range or cooking stove and a mechanical refrigerator, all located inside the structure. As **Table 2-16** shows, 1,963 units in Orange County and 85 units in Apopka lacked one or all of these facilities in 2000.

Units lacking central heat as counted in the Census are those where the respondent reports the primary source of heat as a floor, wall or pipeless furnace, room heaters that burn gas, oil or kerosene, fireplaces, stoves or portable room heaters, or where the respondent reports no heating equipment. As indicated in **Table 2-16** there were 1,512 units lacking central heat in Orange County in 2000 and Apopka showed 79 lacking central heat.

TABLE 2- 16: DWELLING UNITS LACKING COMPLETE FACILITIES, 2000

Facility	Apopka		Orange County	
	Number of Units (10,091)	% of Occupied Units	Number of Units (361,349)	% of Occupied Units
Owner-occupied housing units lacking complete plumbing facilities	21	0.002	855	0.40
Renter-occupied housing units lacking complete plumbing facilities	15	0.001	1,041	0.80
Owner-occupied housing units lacking complete kitchen facilities	24	0.002	593	0.30

Facility	Apopka		Orange County	
	Number of Units (10,091)	% of Occupied Units	Number of Units (361,349)	% of Occupied Units
Renter-occupied housing units lacking complete kitchen facilities	61	0.006	1,370	1.0
Lacking heat	79	0.008	1,512	0.53

Source: U.S. Census, 2000

Overcrowding

The available living space and opportunity for privacy in a residential dwelling is a factor to consider in assessing the adequacy of a housing unit. At some point, overcrowding becomes a physical and psychological health hazard. More than one person per room is generally considered an indication of overcrowding. The best available information relating to this factor is the data reported in the most recent decennial census on the number of persons per room, derived by dividing the number of persons in each occupied housing unit by the number of rooms in the unit (only rooms used for living purposes are counted including living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year round use and lodger's rooms).

As indicated in **Table 2-17**, in 2000 only 7.8% or 742 of the year round occupied housing units in Apopka provided for 1.01 or more persons per room. The percentage of overcrowded rooms for Orange County is slightly smaller.

TABLE 2- 17: OVERCROWDED HOUSING UNITS - PERSONS PER ROOM, 2000

Persons Per Room	City of Apopka		Orange County	
	Number	Percent	Number	Percent
1.01 or more	742	7.8	12,841	6.9%

Source: U.S. Census, 2000

HISTORICALLY SIGNIFICANT HOUSING

As of 2000, approximately four percent of the houses in Apopka were constructed prior to World War II. This reference is often used by architectural historian because housing construction techniques changed drastically following World War II. Housing built before 1950, or more than fifty years old, is often qualified as "historically significant. The reasons that communities recognize historical sites, including houses, range from a desire to preserve cultural heritage to the wish to improve the economic value of the property.

There are several methods commonly used to recognize historic places. Possibly the most recognized and prestigious method is listing on the National Register of Historic Places. National Register listing does not provide any protection to a house or site other than economic incentives to maintain the historic character, including tax deductions for restoration and increased property value. The City of Apopka has one district listed on the National Register of Historic Places, the Ryan & Company Lumber Company located at 210 East Fifth Street. Four buildings in Apopka are listed on the National Register of Historic Places:

Carroll Building, 407-409 S. Park Avenue;
Seaboard Airline Railway Depot, 36 East Station Street;
Mitchill-Tibbetts House, 21 East Orange Street; and
Waite-Davis house, 5 South Central Avenue

The State of Florida presently maintains a data collection system of sites called the Florida Master Site File (FMSF). The FMSF does not place a qualitative value on sites but is maintained as a data source tool. The City completed a historic preservation survey of the City and the surrounding area in 1992. The survey was designed to identify all sites which may qualify for National Register nomination or listing on the Florida Master Site File. Nearly 200 houses in Apopka have been listed in the Florida Master Site File through the survey. Locations in Apopka with the highest concentration of resources are shown on **Map 2-1**.

Other methods of protecting and preserving historic housing include local registers and local preservation ordinances. These ordinances usually are overseen by a preservation board which follows guidelines for permitting demolition and new development intrusion in historic areas. A local ordinance provides the only protection or regulatory procedure for demolition or alteration of historically significant housing. Many times local recognition of historic housing provides the recognition that an older neighborhood or home is culturally valuable to the City even though it does not meet the requirements for nationally significant historical housing. Restoration, rehabilitation, renovation or reuse of historical housing can be promoted more easily following some form of recognition that a house or houses have more value than does a new building in its place. Limited funding for housing rehabilitation is available through State and Federal programs.

Following the completion of the survey, the City found there was a lack of interest in establishing a Preservation Board. The Apopka Historical Society and the Museum of the Apopkans provide community education and work with historic properties for preservation techniques. The City has also developed architectural design guidelines which must be utilized as a part any new development

throughout the City. Preservation and restoration of individual properties lies with the owner.

BUILDING ACTIVITY

Table 2-18 shows building activity since 2000. As discussed earlier, single family residential development has outpaced multifamily. The relationship between different types of single family development will be discussed under the analysis portions of the Housing Element. Demolitions are largely negligible. This is expected to increase somewhat with housing stock growing older in certain parts of the City. Conversions are extremely rare.

TABLE 2- 18: RESIDENTIAL BUILDING PERMIT ACTIVITY, 2000 TO 2009

Year	SF & Duplex Units	MF Units (3 or more units)	Total
2001	513	29	542
2002	528	32	560
2003	509	0	509
2004	650	6	656
2005	865	12	877
2006	793	166	959
2007	569	20	589
2008	356	0	356
2009	265	0	265
TOTAL	5,048	265	5,313

Source: U.S. Census Bureau, Building Permit Estimates, 2010

HOUSING FORECASTS

PROJECTED HOUSING UNITS

In order to more adequately plan for both future housing needs and future City service needs housing projections have been developed. Regardless of the type of housing being sought, growth in households creates demand for new housing. Demand for housing may also be created by loss of existing housing stock through catastrophes, demolition, or conversion to other uses. In Apopka, however, these losses are so small as to be considered negligible.

Household Size

In order to determine the number of houses needed to accommodate the projected population, the population projections derived in the Future Land Use Element are divided by the persons per household. Data presented in **Table 2-19** indicates the projected household sizes in Apopka from 2000 to 2030. The household size is expected to continue the trend based on the 2000 Census, with more than half the households comprised of one to two persons. This household size is influenced by the large elderly and young professional components of the population.

TABLE 2- 19: ESTIMATED AND PROJECTED HOUSEHOLDS BY SIZE, 2000-2030

Household Size	2000		2010		2015		2020		2025		2030	
	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total
1-2 Persons	5,083	53	7,833	53	10,626	53	13,861	53	18,423	53%	23,422	53
3-4 Persons	3,348	35	5,173	35	7,017	35	9,153	35	12,166	35%	15,468	34
5 or more Persons	1,188	12	1,774	12	2,406	12	3,138	12	4,171	12%	5,303	13
Total Households	9,619	100	14,779	100	20,049	100	26,152	100	34,761	100	44,193	100

Source: Shimberg Center for Affordable Housing, 2006; Land Design Innovations (projections).

Income Range

Earlier, the distribution of household income was discussed for the year 2000. An examination of projected income is essential to assessing the future demand for housing. To avoid excessive housing costs, projected housing supply and costs must be in line with the household income. It is important to note that these projections assume that relative percentages of extremely low, very low, middle and upper income households remain stable over time. **Table 2-20** displays the projected range of income distributions from 2000 to 2030 and the total housing units needed to accommodate each income group. Cost-burdened households pay more than 30 percent of income for rent or mortgage costs. In 2000, 25.8 percent of Apopka's total households paid more than 30 percent of income for mortgages and 46.2 percent paid more than 30 percent for rent.

TABLE 2- 20: ESTIMATED AND PROJECTED HOUSEHOLDS BY INCOME RANGE, 2000-2030

Income Ranges	2000		2010		2015		2020		2025		2030	
	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total
Extremely Low <30% of median	726	8	1,182	8	1,604	8	2,092	8	2,781	8	3,535	8
Very Low 30-50% of median	895	8	1,182	8	1,604	8	2,092	8	2,781	8	3,535	8
Low 50-80% of median	1,622	16	2,365	16	3,208	16	4,184	16	5,562	16	7,071	16
Moderate 80-120% of median	2,093	22	3,251	22	4,411	22	5,753	22	7,647	22	9,723	22
Above Moderate >120% of Median	4,283	46	6,798	46	9,223	46	12,030	46	15,990	46	20,329	46
Total Households	9,619	100	14,779	100	20,049	100	26,152	100	34,761	100	44,193	100

Source: Shimberg Center for Affordable Housing, 2006; Land Design Innovations (projections).

Projected Housing Demand by Type

Table 2-21 shows the projection of the number of single family and multi-family residential units. In 2030, a total of 83.89 percent of the total housing projected is assumed to be single-family units.

TABLE 2- 21: NEW HOUSING DEMAND BY TYPE, 2000-2030

	2000	2010	2020	2025	2030
Total Housing Units	10,019	15,666	20,700	43,025	48,498
Total New Housing	Base Year	5,647	5,034	5,717	27,798
Single-Family					
% of Total	84.55%	84.55	84.55	83.89%	84.55
Total SF Units	8,471	13,246	17,502	36,094	41,005
Number of New Units	Base Year	4774.6	4256.2	9,159	23,503
Multi-Family					
% of Total	15.45%	15.45	15.45	16.11%	15.45
Total MF Units	1,548	2,420	3,198	6,931	7,493
Number of New Units	Base Year	872	778	1,758	4,295

Source: U.S. Census, 2000; Shimberg Center for Affordable Housing; Land Design Innovations 2010

Projected Housing by Tenure

Table 2-22 reflects the high demand for owner-occupied units as opposed to rentals, again supporting the theory that the average household is expected to decline, as one to two person households are projected to show the greatest percentage increase of all household types over the next 20 years.

TABLE 2- 22: PROJECTED NEW HOUSING BY TENURE

	2000*	2015	2020	2025	2030
Total Demand	10,019	15,666	20,700	43,025	48,498
Owner-Occupied					
Number of Units	7,247	11,332	14,973	31,121	35,080
Percent of Total	75.80%	75.80%	75.80%	75.80%	75.80%
Renter-Occupied					
Number of Units	2,315	3,620	4,783	9,941	11,206
Percent of Total	24.20%	24.20%	24.20%	24.20%	24.20%

Note: Difference in percentages represents vacant housing.

Note: * 2000 US Census data are actual totals.

Source: Apopka Community Development Department, 2009; Shimberg Center for Affordable Housing, 2000

Projected Housing by Cost

Table 2-23 shows the regional household income distribution through 2030 and the equivalent affordable housing costs.

TABLE 2- 23: HOUSING COST AS PERCENTAGE OF INCOME

	2000	2015	2020	2025	2030
Renter-occupied households paying 50% or more of their income for rent	419	655	874	1,801	2,008
Owner-occupied households paying 50% or more of their income for rent	664	1,038	1,364	2,850	3,234
Total Households	1,083	1,693	2,238	4,651	5,242

Source: Shimberg Center for Affordable Housing, 2000

REPLACEMENT HOUSING

As of 1989, Apopka identified 281 slightly substandard housing units and 1,263 units in need of substantial rehabilitation. Because a significant portion of Apopka's housing stock is aging, replacement housing for substandard housing is an important issue and must be a high priority. Rehabilitation of most of the substandard housing units is feasible and preferable. Where existing housing units are identified as substandard, the City relies on code enforcement to ensure that housing is repaired or rehabilitated to meet codes. New housing units must meet the Florida Building Code and local building inspections are performed to ensure that code provisions are met.

LAND REQUIREMENTS

Table 2-21 shows that the City projects to have a total of 48,498 households by the year 2030, 32,832 of which will be new residents.

As demonstrated in the Future Land Use Element, the City of Apopka will have adequate land to accommodate approximately 10,316 households, resulting in a deficit of about 22,516. The flexibility provided by the Mixed-Use Future Land Use Category, coupled with expected future annexations of residential land, will satisfy the future demand for housing.

AFFORDABLE HOUSING STRATEGIES AND PROGRAMS

The State of Florida, Orange County and many private, non-profit agencies and organizations coordinate to provide affordable housing programs and funding assistance to low and moderate income families in the Apopka Area. The agencies and their programs are described in this section

Orange County Housing and Community Development Department

The State of Florida has developed several proactive initiatives to encourage the provision of affordable housing at the local level. One such initiative is the State Housing Initiatives Partnership (SHIP) Program, which was created by the William E. Sadowski Affordable Housing Act of 1992. The Act established a dedicated revenue source to be used by local governments and municipalities to create affordable housing opportunities. Orange County administers the following programs through the SHIP Program:

Down Payment Assistance Program

The purpose of Orange County's Down Payment Assistance program is to provide funds to qualified first time homebuyers for down payment and closing costs associated with purchasing a home. The program provides assistance to qualified very-low, low- and moderate-income persons in Orange County on a first come, first ready basis. The program also requires that potential homebuyers complete a pre-purchase and post-purchase education program.

The buyer must;

- Meet the income requirements. Annual household income cannot exceed 120% of the area median income.
- Provide the greater of \$1,000 or 1% of the sales price.
- Complete an approved home buyer's education seminar.
- Secure first mortgage financing.
- Fulfill a one-year residency requirement in the Orlando MSA (Orange, Seminole, Lake, or Osceola Counties)
- Have acceptable credit with a minimum FICO score of 620
- Have the legal right to permanently reside in the United States

The property must:

- Be new or existing with substantial rehabilitation and located in Orange County, outside the city limits of Orlando.
- Not exceed a sales price of \$219,000.
- Receive competitive fixed rate financing.

The Home Buyer's Education Program

The Homebuyer's Education Program is a free service and provides education and technical services to assist eligible very-low, low- and moderate-income families in the process and procedure connected with the purchase of an affordable single family fee simple housing unit. Homebuyers Education addresses such topics as choosing a realtor, qualifying for a mortgage, inspecting a house, contracts for sale, home maintenance and credit issues.

All participants requesting down payment assistance must attend a Homeowners Education workshop. This program is an incentive to builders/developers to build affordable single-family housing countywide, excluding properties within the city limits of Orlando. In proportion to the sales price builders are eligible for reimbursement of up to 75% of total impact fees paid providing that the home is sold to income-qualified persons. This strategy is designed to be used in conjunction with the Down Payment Assistance Program.

Owner-Occupied Housing Rehabilitation Program

The Orange County Housing Rehabilitation Program provides deferred payment loans and or grants for the rehabilitation of substandard owner-occupied single-family units as follows:

1. Substantial rehabilitation of unit - maximum of \$50,000 in repairs
2. Emergency repairs to unit - maximum of \$15,000 in repairs

Deferred loans for rehabilitation of owner-occupied, single family units are provided to very low-income persons under this program. To qualify for the program, the rehabilitation of a unit must address a major code violation. All potential applicants must complete an application for participation in the program and will be awarded funding on a first come first serve basis. Additionally, applicants must meet the income criteria of the program and provide proof of home ownership.

Multi-Family Construction Program

The Multi-Family Construction Program will assist in providing funds for new construction or the renovation of existing multi-family rental developments serving low-income households. The SHIP assistance under this program may be used for site acquisition, site development, infrastructure improvements, renovations or any other locally approved activity. The County's financial assistance will be secured with a mortgage and note that will require repayment at a minimal interest rate of one and a half percent (1.5%). All assisted developments must commit to lower rents for a period of thirty (30) or more years and will comply with the low income set-aside requirements of the SHIP Program. Proposed new construction for Multi-Family Developments must be certified as affordable.

Non-Profit Housing Providers

There are several non-profit housing corporations which operate using subsidized and other available funds in conjunction with alternative development methods, where available, in an attempt to reduce affordable housing needs.

Homes in Partnership, Inc. (HIP)

Established in 1975, HIP is a community-based non-profit 501(c)(3) organization and a certified Community Housing Department Organization (CHDO) rural housing provider. HIP provides low-income families with equal opportunity access to quality built, energy efficient, affordable housing, and seeks to improve the economic conditions in the communities it serves.

The Corporation purchases land, develops it, and brings together qualified families who wish to build their homes by participating in a self-help housing program. During the past 27 years, HIP has built over 3,600 single-family houses, for very-low and low-income families residing in underserved rural areas of Central Florida.

Housing and Neighborhood Development Services (HANDS)

HANDS of Central Florida, Inc., assists residents in Central Florida in buying an affordable home or renting an apartment. As well, HANDS provides comprehensive private housing counseling sessions and the mass homeownership education necessary to receive down payment assistance from Central Florida cities and counties. The organization also helps families avoid mortgage foreclosure and predatory loans.

HANDS operates an Affordable Housing Resource Center through their website, providing information and counseling session scheduling free of cost to very-low, low- and moderate-income persons in search of affordable rentals and homes. The organization serves over 4,000 Central Florida residents per year.

Florida Community Capital Corporation (FCC)

FCC is a wholly owned subsidiary of Florida Community Partners. Incorporated in 1999, FCC is a Florida 501(c)(3) corporation which was created to specifically encourage the flow of capital from a variety of sources. FCC is a certified Community Development Financial Institution (CDFI); a Community Housing Development Organization (CHDO); and a Community Development Corporation (CDC). These designations have long-term value to the organization, since they enhance the organization's ability to raise capital for the furtherance of its mission.

FCC is currently targeting its activities to areas that are severely distressed in terms of poverty, unemployment and household income. Poverty rates range from 25%-53% and all areas have a concentration of low-income households and distressed housing conditions. Apopka is one of the communities designated as eligible for funding under this program.

Public/Private Partnership

Another means for providing affordable housing is through public/private partnerships. These partnerships have evolved as local governments have seen the need to expand their involvement in the provision affordable housing while facing financial limitations. These partnerships have encompassed all aspects in the provision of low income housing, from development to finance to management.

The Orange County Housing Finance Authority (OCHFA) is a public benefit, quasi-governmental organization whose mission is to promote and provide financial resources for affordable area housing for Central Florida families and individuals. This is achieved by continually seeking out innovative financing products and funding sources and partners to maximize their efforts.

OCHFA accomplishes its mission by issuing mortgage revenue bonds that lower first-time homebuyers' cost of purchasing, and the developers' costs of acquiring, constructing and rehabilitating housing. OCHFA's work is done in partnership with developers, lenders, investors, and nonprofit organizations that use their financing to serve low- and moderate-income Central Florida families. The Authority uses government and private funds to invest in financially sound, well-designed projects that will benefit communities for many years to come.

In addition to issuing bonds on behalf of Orange County, the Authority, through interlocal agreements, issues tax-exempt single-family housing revenue bonds on behalf of Orange, Lake, Seminole and Osceola counties. The Authority also issues Tax-Exempt Multi-Family Housing Revenue Bonds on behalf of Seminole and Lake Counties. Nonprofit developers organized under IRS Code 501(c)(3) may partner in several ways with the Authority for production of affordable homeownership or rental housing.

Mobile Homes

Mobile homes have long suffered from a negative perception that mobile home developments lower the value of surrounding property values. Mobile homes are, however, one of the most inexpensive housing types available. Their prices average 40% less than

comparable traditional housing. Lenders are now financing mobile homes as real property instead of personal property as they had in the past. The City of Apopka currently allows mobile homes within agricultural, mobile home park (MHP) and mobile home subdivision (MHS) zoning classifications. A review of existing mobile home inventories indicates that all mobile homes are located in medium-low density residential land use classifications.

Multi Family

Although home ownership is commonly held as a positive goal, it is important to remember that very low income households will probably never be able to afford a house and its related maintenance costs. Housing opportunities for these individuals must be provided. Certain zoning regulations have decreased the appropriateness of multifamily housing in the City. This includes minimum living area requirements of 750 square feet.

As mentioned previously, subsidized funding sources have provided nearly all the multifamily low and moderate income housing available in the City. Probably the most successful of these programs is the mortgage revenue bond financing which requires a maximum of 20% of the total housing units to be affordable to households earning less than 50% of the area-wide median income, or 40% of the units for households at or below 60% of the area-wide median income. This type of development allows affordable multifamily housing for low moderate income households to be integrated with moderate and upper income multi-family housing. Once the bonds have been paid, the complex can revert to regular rent or other programs.

Family Oriented Housing

One means of providing family-oriented housing is by allowing a small apartment to be a portion of a structure, in the backyard or as a portion of a single family home. This accessory apartment is often called a "Mother-in-Law" or "Granny" apartment. It has an independent kitchen and bath facility but is clearly subordinate to the main unit which makes it acceptable in an otherwise single family neighborhood. This is distinguished from a duplex.

These apartments are commonly found in older neighborhoods in the region which have larger houses or detached garages. The apartment allows use of the excess space. It also provides a viable and usually pleasant alternative to apartment houses or complexes if the environment of the single family neighborhoods is maintained through the assurance of adequate infrastructure such as parking. The City of Apopka currently does not allow this type of use.

Special Housing Requirements

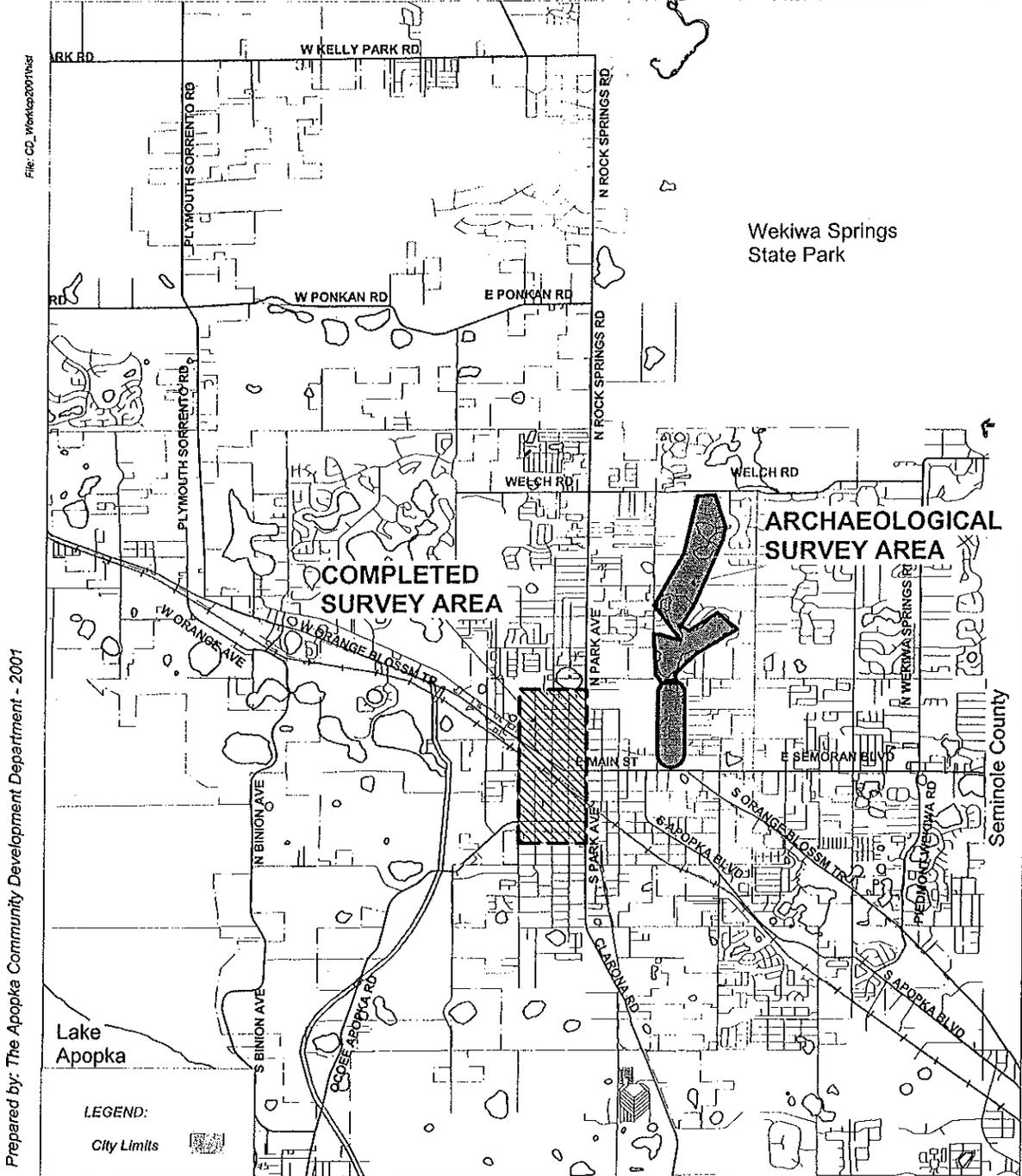
Special housing needs identified earlier in this document, including affordable housing for group home facilities and other special care facilities, particularly for the elderly, will be of special concern in the future. The state's initiative to de-institutionalize care for those special needs will not change during the planning period. As the Apopka population continues to grow, the need for these facilities will also grow. The City's Land Development Code must be able to accommodate the demand consistent with state requirements. Group housing facilities are presently allowed in all zoning categories by special exception in the City. The City will follow the locational criteria outlined in Chapter 419, F.S., which addresses concentration of this type of facilities.

Farmworker Housing

The generally accepted definition of a seasonal farm worker is an "individual whose principal employment (51 percent) is in agriculture on a seasonal basis, who has been employed within the last 24 months." A migrant farm worker is defined the same but "establishes for the purposes of such employment a temporary abode" (U.S. Code, Public Health Services Act, "Migrant Health"). Migrant non-farm workers are usually family members, such as spouses or offspring, who live with the farm workers but do not engage in fieldwork.

Special housing needs in Florida particularly pertain to affordability for farmworker housing. With the state buyout and closing of the Lake Apopka muck farms, demand for farmworker housing has decreased dramatically in the Apopka area. There are approximately 350 acres of active citrus farm land, while the remaining existing agricultural land is made up primarily of nurseries of various sizes. Nurseries rarely employ large numbers of workers and many times do not employ more than family members. Any demand for farmworker housing is met by the existing units in the unincorporated area around Apopka and lower rent apartments such as the Maine Avenue Apartments and Villas, Orange North Apartments and Villas, Willow Lake Apartments, and Palm Key Apartments.

MAP 2- 1: HISTORIC PRESERVATION STUDY AREA





Scale: N.T.S
Print Date: 7-26-01

HISTORIC PRESERVATION



HOUSING ELEMENT
GOALS, OBJECTIVES AND POLICIES

GOAL:

To provide safe, decent, sanitary housing at an affordable cost to all present and future residents of Apopka.

Objective 1

The City of Apopka shall designate in the Future Land Use Element adequate amounts of land to accommodate a total of 23,503 single family units (including mobile homes) and 4,295 multifamily units between 2000 and 2030.

Policy 1.1

The City of Apopka shall, at least every three years, analyze and amend, as may be necessary, its land development regulations to eliminate barriers to the provision of adequate housing and to establish the framework and site standards for infill and new development of a variety of housing types that can accommodate a wide range of incomes.

Policy 1.2

The City of Apopka shall maintain site location for institutional housing criteria in the Apopka Land Development Code and amend when necessary, pursuant to Chapter 419 F.S.

Policy 1.3

The City shall consider the implementation of requirements and/or incentives to encourage the participation of the private sector in the provision of affordable housing, including housing density bonuses and inclusionary housing requirements.

Policy 1.4

The City of Apopka shall review development proposals to ensure:

- (1) adequate secondary or emergency access;
- (2) reduction of through traffic in residential areas or limit the number of access points to a residential neighborhood;

- (3) limit or buffer higher intensity uses and particularly high car volume users in developments adjacent to residential areas;
- (4) ensure safe and adequate pedestrian access, multimodal access, etc.

Objective 2

The City of Apopka shall encourage and assist the private sector in the provision of safe, affordable housing for special needs populations, including work force income and low and moderate income households.

Policy 2.1

The City of Apopka shall coordinate with private developers and non-profit community development foundations to ensure that all means of meeting the need for 3,345 affordable housing units for very-low, low and moderate income households are explored and implemented by the year 2030.

Policy 2.2

The City of Apopka shall coordinate with housing providers to pursue available federal, state, county, and private non-profit funding sources, as well as facilitate the development and permitting processes for private organizations such as Habitat for Humanity and Homes in Partnership that provide affordable home ownership.

Policy 2.3

Concentrations of affordable housing shall not be targeted in any one geographic area. The City shall encourage the development of higher density, mixed-income residential uses in areas that are located within close proximity of transit, rail or other modes of transportation besides automobiles.

Policy 2.4

The City of Apopka shall coordinate and partner, when feasible, with the Orange County Housing Finance Authority and the Florida Housing Finance Authority to promote the development of affordable and workforce housing in Apopka.

Policy 2.5

The City of Apopka shall coordinate with the Orange County Housing and Community Development Division in facilitating the

programs of the State Housing Initiative Partnership (SHIP) Program, including down payment assistance, rehabilitation programs and the multi-family construction program for affordable and workforce housing.

Policy 2.6

The City of Apopka shall review City owned property for use as affordable housing sites and placement on the Florida Affordable Housing Inventory of Publicly Owned Lands at least every three years.

Policy 2.7

The City of Apopka shall permit granny or guest cottages in low density residential land use classifications when infrastructure needs, including parking, are available, and neighborhood character will not be adversely impacted.

Policy 2.8

The City of Apopka shall review its Land Development Code and the permitting process annually to ensure the regulations do not constitute exclusionary zoning practices.

Policy 2.9

The Apopka Land Development Code shall require that sites for affordable housing are located in close proximity to a collector roadway or higher and provide access to the following facilities, services and/or activity centers through an interconnected system of sidewalks, bicycle paths/lanes and transit stops and amenities:

- Employment centers;
- Shopping centers that include stores offering household goods and services needed on a frequent and recurring basis; and
- Public parks, recreation areas, and/or open space.

Objective 3

The useful life of the existing housing stock, particularly affordable housing, shall be conserved through effective implementation of regulatory action programs directed toward preserving neighborhood quality, including conservation of natural resources, maintenance of community facilities and code enforcement activities.

Policy 3.1

The City of Apopka shall continue to utilize code enforcement requirements as a means to ensure the maintenance of standard housing and to achieve corrective action to eliminate substandard housing, consistent with the Florida Statutes.

Policy 3.2

The City of Apopka shall continue regular code enforcement activities of housing in neighborhoods where substandard housing is most prevalent.

Policy 3.3

The City of Apopka shall encourage the rehabilitation of existing housing and seek or assist in the pursuit of federal and state funds to rehabilitate or demolish housing for which rehabilitation is not economically feasible.

Policy 3.4

The City shall minimize potential blighting influences within residential areas by promoting the use of best management principles and practices of land use planning, urban design and landscaping in development and site plan review.

Policy 3.5

The City of Apopka shall continue its fire training program where in dilapidated houses appropriate for fire training exercises are burned by the City Fire Department.

Policy 3.6

The City of Apopka shall utilize the minimum housing codes included in the Florida Unified Building Code, and any local amendments thereto, with enforcement provided by the building department.

Policy 3.7

The City of Apopka shall complete a cost assessment study for a re-inspection program of substandard rental properties by July 2011.

Policy 3.8

The City of Apopka shall continue to actively participate in

the Small Cities CDBG Program.

Objective 4

Mobile homes shall be allowed in any low-medium density residential land use classification, pursuant to Section 320.8285 and 320.823 F.S.

Policy 4.1

The City of Apopka shall ensure that supporting infrastructure is provided to new mobile home parks and subdivision as well as existing mobile homes if deemed necessary.

Policy 4.2

The City of Apopka shall review and amend its LDC as needed to provide for mobile home parks and subdivision development modifications.

Objective 5

The City of Apopka shall support nominations to the National Register of Historic Places of all historic housing, which is deemed locally or nationally significant by the Apopka Historical Properties Survey and/or identified by the Florida Master Site File.

Policy 5.1

The City of Apopka shall assist owners of historically significant housing in applying for and utilizing state and federal assistance programs.

Policy 5.2

The City of Apopka shall utilize the Apopka Historical Society and the Museum of the Apopkans as resources for historic preservation issues.

Policy 5.3

The City of Apopka shall encourage private investment in historically significant housing by providing information, technical assistance and financial incentives.

Objective 6

The City of Apopka shall encourage and help foster resident

commitment to neighborhoods experiencing a high level of crime, negative quality of life situations or other signs of neighborhood instability.

Policy 6.1

By December 2015, the City shall establish a program for the development of neighborhood improvement plans.

Policy 6.2

Resident and/or property owner participation shall be required for city intervention unless critical circumstances dictate otherwise.

Policy 6.3

Neighborhood Improvement Plans should address code enforcement, landscape, buffering, elimination of some through traffic, drainage improvements, and funding mechanisms, etc.

Policy 6.4

Neighborhood improvement plans shall be for specific geographical areas, which can be considered a "neighborhood," and shall include the open space and recreation facilities, the crime statistics, the types of infrastructure available, information on traffic around and through the neighborhood and population and housing estimates for the neighborhood.

Policy 6.5

Methods of funding shall be investigated, including CDBG programs, front foot or acre assessment, , specialtaxing districts,, federal, state and local subsidy programs and so forth.

Objective 7

The City of Apopka shall work with housing providers to identify methods available for replacement of dilapidated housing structures and shall generate a report enumerating these options by June 2003.

Policy 7.1

Areas with high concentrations of dilapidated structures will be removed, in-filled, or rehabilitated in accordance with neighborhood plans.

Policy 7.2

Funding mechanisms will be publicized targeted including state and federal grants, density transfer incentives and non-profit organization involvement.

Objective 8

The City of Apopka of Apopka shall allow group homes and foster care facilities in any residential land use classification, in accordance with the LDC.

Policy 8.1

The City shall utilize the locational criteria for siting of community residential facilities pursuant to Chapter 419, F.S.

Policy 8.2

The City shall review development proposals for community residential facilities to ensure that adequate infrastructure, including parking, is available.

Objective 9

The City of Apopka shall provide relocation housing pursuant to Sections 337.25, 421.55 and 723.083, F.S. for housing removed as a result of City action.

Policy 9.1

The placement of public facilities shall be planned so as to minimize the demolition of housing and related relocation of residents.

Policy 9.2

When housing must be removed as a result of City actions, the City shall assess the feasibility of moving that housing and rehabilitating it to standard, affordable conditions to preserve it as part of the City's housing stock.