

**CITY OF OCOEE  
COMPREHENSIVE PLAN**

**HOUSING ELEMENT  
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## **I. INTRODUCTION**

In 1975, the Florida Legislature enacted the Local Government Comprehensive Planning Act (Chapter 163, Part II, Florida Statutes). This law required all units of local government to prepare a comprehensive plan by 1980. Pursuant to this mandate, the City of Ocoee adopted a plan for the incorporated area of the City.

The 1985 Local Government Comprehensive Planning and Land Development Regulation Act substantially amended the requirements for preparation of local government comprehensive plans. This law, commonly referred to as the Growth Management Act, requires that all Plans meet certain minimum criteria and that a Capital Improvement Element be prepared to determine the costs and revenues associated with implementing the Plan.

### **A. Purpose**

The purpose of the Housing Element is to assess the housing needs for various income groups to the year 2020 for the Ocoee-Orange County Joint Planning Area (JPA) and to develop public policy guidance that emphasizes the importance of the private sector in addressing these needs.

### **B. Data**

Since only limited data from the 2000 Census is available, this Element will be required to rely for the most part on the latest information available from other sources, including the 1990 Census, the Shimberg Center for Affordable Housing at the University of Florida, the City of Ocoee, Orange County, and other entities.

The data and analysis sections of this Element provide an inventory of existing housing characteristics, project demand for housing in future years and review internal and external factors affecting the local housing market. Housing needs identified by the Shimberg Center for Affordable Housing and the local housing delivery system are considered. However, with more recent data available, the Shimberg Center data will primarily be used to supplement and verify other data.

Geographic coverage of the housing inventory includes all areas within the city limits, plus unincorporated sections of Orange County lying within the JPA, as defined by both jurisdictions. This is a significant consideration in assessing need as well as the capability to provide affordable housing as will be discussed later. Neither the Shimberg data nor the 2000 Census provides information on the JPA.

It is important to keep in mind that the Housing Element addresses needs which have been left primarily to the operation of the private sector to fulfill. The City builds no housing. The City's development regulations, including zoning and building codes, guide the private sector in the development and construction of housing. The City is not directly involved in the maintenance of housing. The private sector is primarily responsible for the operation and maintenance of the housing stock, whether owner-

occupied or rental housing. The City has housing and health codes and fair housing ordinances, which enforce the minimum standards.

This Element meets the minimum criteria for review of local government comprehensive plans as specified in Chapter 9J-5.010, Florida Administrative Code (FAC). This Element will inventory the existing conditions to the extent possible within the limitations of the available data. It projects the number of households by size and income range and identifies the housing needs for various segments of the population as well as the problems and opportunities affecting the housing delivery system. The analysis also includes discussion of ways to provide adequate sites for group homes, low-income homes, mobile homes and elimination of substandard homes.

## **II. CHARACTERISTICS OF THE HOUSING INVENTORY**

### **A. Housing Type and Tenure**

The 2000 Census reports a total of 8,405 housing units in the City of Ocoee, of which 8,072 were occupied. In 1995, the Shimberg Center for Affordable Housing at the University of Florida reported 7,351 total housing units in the City of Ocoee. Of these, the Shimberg Center estimated that 5,707 (78%) were single-family dwelling units, 1,200 (16%) were multi-family units, and 444 (6%) were mobile homes. In Orange County, single-family dwelling units accounted for only 69% of all housing. There remains a higher proportion of mobile homes in Orange County (8%) than in Ocoee (6%).

An evaluation of building permit data compiled by the City reveals that there were 3,891 permits issued for new single-family homes for the ten-year period of April, 1990 through March, 2000. During that same period, Ocoee records show there were 408 permits issued for multi-family housing. No new mobile home permits were issued. Demolition was not a significant factor. Adding the 4,299 new units to the existing 4,439 existing housing units in the City in 1990, makes a total of 8,738 units in 2000. This count of housing units is quite accurate and exceeds the 2000 Census count of 8,405 units by approximately 3 percent. However, for purposes of this Housing Element, the Census numbers will be used.

Table 1 shows Census data for 2000. Several variables are shown in the table including the number of total housing units, owner- and renter-occupied units, and a breakdown of vacant units and data on number of occupants for owner- and renter-occupied units.

**Table 1**  
**Dwelling Units by Type, Tenure, and Occupancy**  
**City of Ocoee and Orange County, 2000**

Dwelling Units	City of Ocoee		Orange County	
	Number	Percent	Number	Percent
Total Housing Units	8,405	100.0%	361,349	100.0%
Vacant Housing Units				
Seasonal/Recreational/Occasional Use	41	12.30%	5,351	23.70%
Other Vacant	292	87.70%	19,112	76.30%
Total	333	100.00%	24,463	100.00%
Vacancy Rate		4.0%		6.8%
Persons in Occupied Units				
Owner-occupied	20,334	84.10%	559,300	60.70%
Renter-occupied	3,833	15.90%	318,213	39.30%
Total	24,167	100.00%	877,513	100.00%
Average Persons per Unit				
Owner-occupied	3.00		2.74	
Renter-occupied	2.96		2.41	

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

## **B. Housing Vacancy**

The housing vacancy rate within the City of Ocoee dropped to 4% in 2000, down from 5.5% in 1990. In 2000, the rate for homeowner units was 1.1% and for rental units it was 6.4%. The low vacancy rates reflect the strong demand for housing in Ocoee. The overall housing vacancy rate for Orange County in 2000 was 6.9%, an average of 1.5% for homeowners and 7.1% for renters.

## **C. Age of Housing Stock**

Almost all of Ocoee's housing units were built after 1960. Only 6.5% of all units in 2000 were built prior to 1960, and another 5.8% were built from 1960-1969. Therefore, almost 88% of all housing units existing in 2000 were built after 1970, and almost 50% were built since 1990. The distribution of 2000 housing stock by age in Ocoee and Orange County is detailed in Table 2.

**Table 2**  
**Age of Housing in Ocoee and Orange County, 1939-2000**

Date Housing Unit Was Built	City of Ocoee		Orange County	
	Number	Percent	Number	Percent
April 1990 to March 2000	3,966	47.2%	78,663	21.8%
1989 to March 1990	231	2.7%	17,046	4.7%
1985 to 1988	614	7.3%	54,850	15.2%
1980 to 1984	1,171	13.9%	46,385	12.8%
1970 to 1979	1,386	16.5%	64,112	17.7%
1960 to 1969	488	5.8%	43,244	12.0%
1950 to 1959	412	4.9%	36,340	10.1%
1940 to 1949	79	0.9%	11,304	3.1%
1939 or earlier	58	0.7%	9,405	2.6%
Total	8,405	100.0%	361,349	78.2%

Source: U.S. Census, 1990 and 2000.

#### **D. Household Size**

According to the 2000 Census, the average number of persons per occupied unit was 2.99 in the City of Ocoee, and 2.61 persons per unit in Orange County. In Ocoee, the average number of persons in owner-occupied housing was 3.0 and in renter-occupied housing was 2.96 in 2000.

Ocoee's high number of persons per unit, in both owned and rented units, indicates that large households, primarily family households, are predominant in the City. In fact, this statistic reflects the high quality of family-oriented services and environment (education, recreation, public safety, etc.) in the City.

#### **E. Ownership and Rental Costs**

The 1990 median gross monthly rent in the City of Ocoee was \$557 compared to \$517 in Orange County. Median mortgage payments and owner costs were higher, with Ocoee's median mortgage payment of \$644 per month. Orange County's median monthly mortgage payment was \$756.

In 1990, the median housing value for homes was \$64,000 in the City of Ocoee and \$81,000 in Orange County. Available information for West Orange County and the Orlando Metro area in 2001 reflects comparable values. Table 3 provides a summary of housing costs in Ocoee and Orange County.



**Table 3**  
**Housing Cost in Ocoee and Orange County**

<b>Housing Cost</b>	<b>City of Ocoee</b>	<b>Orange County</b>
Median gross monthly rent*	\$557	\$517
Median monthly mortgage payment	\$644	\$756
Median home value	\$64,200	\$81,000
Average Sales Price, April to June 2001	\$141,100*	\$189,800**

\* Winter Garden/Ocoee West Orange area    \*\* Orlando Metro area

Sources: U.S. Census of Population and Housing, 1990.

Residential Market Reports for Orlando, Charles Wayne Consulting, Inc., 1999-2001.

## **F. Housing Conditions**

The condition of the housing stock in Ocoee is generally good, with a few pockets of substandard and dilapidated housing. See Figure 1. There are four selected conditions, used by the U.S. Department of Housing and Urban Development (HUD) as indicators of the overall housing condition in a city. These indicators are as follows.

- Housing is lacking complete plumbing for exclusive use.
- Housing is lacking kitchen facilities for exclusive use lacking central heating.
- Housing is overcrowded (more than 1.00 persons per room).

An inventory of these conditions in Ocoee and Orange County is shown in Table 4. With the exception of overcrowded units, virtually no substandard housing existed in 1990. In fact, the City's continued efforts at maintaining the housing stock through code enforcement ensures a continuing supply of standard housing.

**Table 4**  
**Housing Conditions in Ocoee and Orange County, 1990**

<b>Condition</b>	<b>City of Ocoee</b>	<b>Percentage of Units</b>	<b>Orange County</b>
Occupied units lacking complete plumbing	6	0.1	837
Year-round units lacking complete kitchens	24	0.5	1,186
Occupied units lacking central heating	66	1.6	1,512
Overcrowded	208	5	13,039

Source: University of Florida, Shimberg Center for Affordable Housing.

### III. HOUSING INVENTORY

#### A. Construction Activity Since 1990

According to Certificates of Occupancy issued by the City of Ocoee Building Department, 5,318 units were added to the housing stock in Ocoee between 1990 and 2001. Of these, 83% were single-family dwellings and 17% were multi-family. The only new mobile homes were replacements for existing mobile homes. Annual residential building permit data is provided in Table 5.

**Table 5**  
**Residential Building Permit Activity in Ocoee, 1990-2001**

<b>Year Permitted</b>	<b>Single-Family Units *</b>	<b>Multi-Family Units</b>	<b>Total New Units</b>
1990	385	160	545
1991	335	248	583
1992	438	0	438
1993	386	0	386
1994	412	0	412
1995	323	0	323
1996	447	0	447
1997	497	0	497
1998	401	0	401
1999	267	0	267
2000	263	280	543
2001	277	199	476
<b>Total</b>	<b>4,431</b>	<b>887</b>	<b>5,318</b>
<b>Average per Year</b>	<b>370</b>	<b>74</b>	<b>443</b>

\* Mobile Homes are included in Single-Family Units; Demolitions are not listed since they were replaced by new mobile homes. Source: City of Ocoee Building Department.

The Esplanade and the Vintage at Lake Lotta are the newest multi-family construction projects in the City, built in 2000 and 2001 respectively. They would not be considered affordable housing units, but this indicates that the market responded to the increasing number of higher-income households in the City. The two multi-family projects together provided a needed 479 rental units. projects are not reflected in the 2000 Census counts.

The private sector has responded well to housing demand in Ocoee. The analysis of building permit activity that is presented in Table 5 indicates that an average of 443 dwelling units per year were added to the housing stock in the City between 1990 and 2001, making Ocoee one of the fastest growing cities in the area.

## **B. Subsidized/Assisted Housing Developments**

Orange County's Department of Housing and Community Development provides subsidized housing assistance for the City of Ocoee. The Department conducts the Consolidated Plan partnering process whereby public, non-profit, private agencies, and neighborhood organizations have developed a unified vision for community improvements.

The Consolidated Plan incorporates CDBG, HOME, ESG and HOPWA programs into a five-year strategic vision with community input on prioritization of needs. The Local Housing Assistance Plan, or LHAP, which guides the proposed strategies for State Housing Initiatives Partnership (SHIP) spending, also involves public participation, input from eligible municipal municipalities, advisory board input, and a comprehensive approach to reducing regulatory barriers in the housing delivery system.

Orange County has initiated a variety of housing assistance programs to meet the housing needs of extremely low income, low income, moderate income and special needs households. Many programs assist with homeownership, fiscal responsibility and long-term self-sufficiency among lower income households. The following funding sources and partnerships have been most frequently used for implementation of the County's housing provision strategies.

- Public Service Funds (PSF)
- Community Development Block Grant (CDBG)
- State Housing Initiatives Partnership (SHIP)
- Housing and Neighborhood Development Services (HANDS)
- Home Ownership Opportunities for People Everywhere (HOPE)
- HUD Section 8 Rental Assistance
- Central Florida Community Investment Corporation (CFCRC)
- Impact Fee Discounts (IFD)
- Emergency Shelter Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Florida Housing Finance Corporation (FHFC)
- Homes in Partnership, Inc.
- Orange County Housing Finance Agency (OCHFA)
- Fannie Mae
- Home Investment Partnership Program (HOME)

### C. Group Homes

The State of Florida licenses or operates different types of group homes around the state. Group homes include foster homes, adult congregate living facilities (ACLFs), and homes operated under a variety of other state-funded childcare programs.

Licensed adult group home facilities in Ocoee include:

- Summerville Assisted Living at Ocoee (Assisted Living), 80 North Clarke Road; capacity 102
- Ocoee Health Care Center (Skilled Nursing), 1556 Maguire Road; capacity 120
- Plantation Gardens Rehab and Nursing Center (Skilled Nursing); 1091 Kelton Avenue; capacity 120
- Hoskins-Roman, Stephanie (Adult Family Care) 2704 Child Street; capacity 4
- Licensed Facilities for Developmentally Disabled (DD) Children in Ocoee
  - 2502 Greywall Avenue (Foster Care); capacity 6
  - 1690 Hedgerow Circle (Foster Care); capacity 4
  - 501 Dunoon Street (Foster Care); capacity 1

The State of Florida licenses or operates different types of group homes around the state. Group homes include foster homes, adult congregate living facilities, and homes operated under a variety of other state-funded childcare programs. Three group homes are known to be operating in the City of Ocoee:

- Henderson House
- Ruleme Place Apartments
- Adult Congregate Living Facility on North Center Street

### D. Mobile Home Parks

The Joint Planning Area's estimated 450-500 mobile homes are principally located in six areas that are zoned to allow for their location. See Table 6. The location and number of mobile homes has remained virtually the same since 1990, although several replacements have occurred.

**Table 6**  
**Mobile Home Parks in the Ocoee Area**

<b>Mobile Home Park Name</b>	<b>Mobile Home Spaces</b>
Pioneer Key 1	132
Pioneer Key 2	123
Mobile Lane - Security Circle	104
Deneet Village	52
Lakeshore	15
Woodson - First Street area	15
<b>Total</b>	<b>441</b>

Source: City of Ocoee Building Department, and City of Ocoee Planning Department, 1997.

## **E. Historically Significant Housing**

The City of Ocoee has one structure on the National Register of Historic Places. The Withers-Maguire House, located at 16 East Oakland Avenue, was built in 1884. The house is open to the public. In addition to the Withers-Maguire House, the City has some additional structures and locations that have been identified as significant to the history of the City. See Figure 5 in the Future Land Use Element for a map of historically significant sites.

Ocoee's historically significant sites are as follows.

- Meeks House, built in the 1890s.
- Blakely-Stoutenburgh House, built in the early 1890s
- Maguire House on North Bluford Avenue.
- Pound's House, built in 1887. Pound's granddaughter plans to renovate the house.
- Ocoee Christian Church, built in 1891. Oldest operating Christian Church in Florida.
- Tavares and Gulf Railroad depot, built in 1914.
- Bank of Ocoee, built in 1919.
- Dr. Scott's office on east McKey Street, currently being used as law offices.
- Ocoee Women's Club, built in 1938 in art deco style.
- Collison-Ocoee Funeral Home, built in the 1920s.
- Dr. Starke's Fishing Camp.
- Maine Street, portion of original brick road connecting Orlando to Winter Garden.

## **IV. BASIS FOR FUTURE HOUSING DEMAND**

### **A. Population and Household Projections**

Historically, the economic base of the Ocoee area was tied to the citrus industry and the retirement market. As the citrus industry has diminished in the area, Ocoee has become a rapidly growing residential area serving the Orlando metro area, particularly due to its excellent transportation access. It has also become home to the West Oaks Mall and the Health Central Hospital, two regionally significant facilities. One potential result of Ocoee's housing trends is escalation in the price of homes, which can lead to affordability issues in the housing market. The tendency toward this scenario will be analyzed in detail later in this section.

In 1990, the City of Ocoee had a population of 12,778. The population reached 24,391 in 2000, according to the Census, reflecting a compound annual growth rate of approximately 6.7%. The projected population for the City of Ocoee-Orange County Joint Planning Area (JPA) for year 2020 is 78,062. These projections were conducted by the Ocoee City Planning Department. The fact that the projections for future years is by Joint Planning Area rather than City reflects Ocoee's true sphere of influence and local housing market.

The projections done by the Shimberg Center for Affordable Housing were for the incorporated area of the City only and, thus, do not reflect housing characteristics in unincorporated Orange County within the City/County JPA, although the projected rate of increase of both projections is similar. Table 7 shows the existing and projected population for Ocoee and the Joint Planning Area (JPA).

**Table 7**  
**Population Projections, Ocoee and JPA, 2000-2020**

<b>Population</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2020</b>
Planning Dept.	24,391*			78,062**
Schimberg	23,187	27,782	32,342	

\*Census Data.

\*\*City of Ocoee-Orange County Joint Planning Area.

Sources: Census 2000, Ocoee City Planning Department, and Shimberg Center for Affordable Housing.

## **B. Age Characteristics**

With the rapid growth of families, Ocoee, according to the 2000 Census, has maintained a median age of 33.1 years, which is slightly younger than Orange County's 33.3 years. Nearly one-third of Ocoee's population was under 19 years of age compared to the County's 28.3 percent. Only about seven percent of the population of the City is over 65 years compared to ten percent in the County. The Shimberg Center projects these population characteristics to continue through 2010.

Table 8 shows current and projected ages of residents in the City.

**Table 8**  
**Residents' Age Projections, City of Ocoee, 2000-2010**

<b>Age</b>	<b>2000</b>		<b>2005</b>		<b>2010</b>	
0 to 4	2,045	8.4%	2,585	9.3%	3,008	9.3%
5 to 9	2,014	8.3%	2,424	8.7%	2,743	8.5%
10 to 14	1,954	8.0%	2,395	8.6%	2,686	8.3%
15 to 19	1,773	7.3%	2,124	7.6%	2,542	7.9%
20 to 24	1,287	5.3%	1,870	6.7%	2,034	6.3%
25 to 34	4,030	16.5%	3,936	14.2%	5,235	16.2%
35 to 44	4,810	19.7%	4,149	14.9%	4,413	13.6%
45 to 54	3,106	12.7%	3,495	12.6%	4,169	12.9%
55 to 59	907	3.7	1,572	5.7%	2,040	6.3%
60 to 64	687	2.8%	643	2.3%	1,187	3.7%
65 to 74	1,031	4.2%	1,208	4.3%	1,611	5.0%
75 and over	747	3.0%	694	2.5%	803	2.5%

Sources: 2000 data - 2000 Census; 2005 and 2010 data - Shimberg Center for Affordable Housing.

The age distribution of the population has a number of implications relative to the housing market. Consumer preferences, needs, and financial abilities vary widely among age groups, and can influence market decisions regarding housing product. The following discussion addresses these groups in the most general and broad perspective.

Many young married couples, typically in the 18 to 24 age group, lack the ability to purchase a home. As a result, they seek rental accommodations while they build sufficient capital for a down payment. In many cases, depending upon income levels, this may not be achievable. A variety of programs to relieve the down payment burden can be implemented with the result of allowing this group of people to buy homes, while at the same time stimulating the real estate market.

The 25 to 44 age group represents the prime home-buying market. At this age, families are beginning to form and the desire to buy a house is usually strong. If the ability is lacking, the aforementioned programs can be implemented to assist this age group. As families move through this phase and improve their financial capability, they may "move up" several times. That is, they may buy more expensive homes, making the starter homes available to younger age groups.

The 2000 Census shows that over eighty percent of the population is in "family households." For Orange County, this figure is about two-thirds. In addition, the 2000 Census shows that the average household size for owner and renter occupied housing for Ocoee is 3.00 and 2.96 persons respectively, which is considerably higher than Orange County or national figures. This also indicates a very strong family presence in Ocoee and that the rental market is assisting in meeting this need.

From age 45 and older, there are two important groups of purchasers. These are the pre-retirement or "empty-nesters" market, and the retirement market. Pre-retirees represent couples or individuals with no children left at home, but not yet ready for retirement, while retirees are at the end of their working years. Typically, these groups have the ability to make substantial down payments. Retirees will often opt for less expensive, low-maintenance housing, recognizing the limitations of their income stream.

The projected age distribution in the JPA will especially affect four housing products:

1. Multi-family (rental)
2. Starter homes
3. Move-up homes
4. Retirement housing

Age groups under 34 will remain strong until 2010, continuing the demand for affordable rental housing, starter homes, and perhaps programs to assist with down payments. Age groups over 45 will increase significantly as well, indicating a growing market for empty-nesters that may include town-homes, condos and single-family homes requiring less outdoor space and maintenance. The financial aspects of this housing need are discussed later in this Element.

### C. Income Distribution

In 1997, the Florida Department of Community Affairs' Office of Economic Affairs completed a decile distribution of 1997 household income for the Orlando Metropolitan Statistical Area. This data is contained in Table 9.

**Table 9**  
**Decile Distribution of Household Income, Orlando MSA, 1997**

<b>Decile</b>	<b>Household Income</b>
10	\$15,099
20	\$23,077
30	\$29,645
40	\$36,367
50 *	\$43,100
60	\$50,804
70	\$59,835
80	\$72,437
90	\$93,678
95	\$122,225

\* Median

Source: Florida Department of Community Affairs, 1997.

## V. CURRENT AND FUTURE HOUSING NEEDS

The housing need for an area is the number of housing units, which will be required to respond to the anticipated changes in and growth of the population. Thus, it is made up of three components: 1) New household formation; 2) Replacements for demolitions; and 3) Maintenance of an adequate vacancy rate. Each of these is discussed further in the following sections.

### A. New Households

Housing demand created by new household formation may be defined as the combination of two different types of demand: effective and ineffective demand. Effective demand is the demand for housing units by the portion of the population, which can afford to purchase their required housing. Ineffective demand is the demand for housing units by that portion of the population which cannot afford to purchase the housing product offered by the market-driven private sector. In other words, although the population demands housing units, a certain portion of the population cannot afford to purchase housing without assistance. These two groups combined equal the new household formation component of housing need.

Between 1990 and 2000, the City of Ocoee netted (taking into account demolitions/replacements that occurred during this time period) 4,299 new units, according to residential certificate of occupancy activity. Of the new housing units constructed between 1990 and 2000, slightly over 90% were single-family structures.



## **B. Replacements for Demolitions**

Demolitions have not been a significant factor in the housing inventory in Ocoee as they have consisted of almost exclusively of mobile homes replaced on-site with newer mobile homes.

## **C. Vacancy Rate**

The overall vacancy rate in the City of Ocoee in 2000 was 4%. For Orange County it was 6.9%. This included a vacancy rate of 6.9% for rental units and just 1.1% for homeowner units. In Orange County, comparable rates were 7.1% and 1.7% respectively.

Vacancy rates can be seen as an indicator of the "health" of the community's housing market. A very low vacancy rate, i.e., less than 5%, would reflect a tight market. In a tight market, there is competition for available units and the cost of housing usually goes up. A tight housing market can also constrain a community from taking advantage of economic development opportunities unless a continuing supply is coming on-line. Cost and availability of housing is an important consideration that major employers look at in making locational decisions.

A very high vacancy rate, above 10% or 12%, would reflect a soft market. A soft market depresses the cost of housing and slows down economic activity related to the construction industry. Because of devalued housing prices, communities with very high vacancy rates often suffer from decreased ad valorem tax revenue.

Ocoee's rental housing market vacancy rate exhibits a moderately strong demand that is being met by construction of apartments. The City's homeownership rate is extremely low and is being met by a market that generated more than a doubling of single-family units between 1990 and 2000.

## **D. Housing Requirements**

The housing need for the City of Ocoee is estimated by the Shimberg Center to be 3,056 additional units by the year 2010, of which 1,919 are projected to be single-family units and 1,220 multi-family units. It should be noted that the Shimberg Center's estimated number of multi-family units in the City in 1995 was 1,200 compared to an actual number of 648. Thus their projections for 2010 are from an erroneous base and the actual 2010 need may be considerably less.

The Shimberg Center estimated that in 2000 the population of the City would be 23,187 and require 8,003 housing units (6,699 single family or 84% and 1,304 multi-family or 16%). The actual 2000 Census population for the City was 24,391 with 8,405 housing units; 7,757 single-family or 93% of the total, and 648 multi-family or 7% of the total. While these figures are slightly different, the persons per occupied unit, assuming a similar vacancy rate, are nearly identical at 2.9. It should be noted that both the

Shimberg Center and 2000 Census figures are for the City of Ocoee, not the Joint Planning Area (JPA).

Population and housing projections are addressed in the Land Use element. The projections, which are based on future land use and incorporate existing land use, anticipated densities and occupancies in the JPA are summarized Table 10 below, as well as in the Future Land Use Element.

**Table 10**  
**Projected Dwelling Units and Population in JPA, 2000-2020**

<b>Year</b>	<b>Single-Family Units</b>	<b>Multi-Family Units</b>	<b>Total Units</b>	<b>Population*</b>
Existing in 2000	12,404	1,097	13,483	39,099
Additional by 2020	9,177	4,246	13,423	38,927
<b>Total in 2020</b>	<b>21,581</b>	<b>5,325</b>	<b>26,906</b>	<b>78,062</b>

Source: City of Ocoee, 2001.

\*Includes seasonal units and seasonal population.

In summary, the additional dwelling units needed to house the new population in the JPA between 2000 and 2020 is projected to be 13,423 total housing units of which 9,177 are single family and 4,246 are multi-family.

#### **E. Land Requirements**

As noted, projections based upon future land use were presented in the Future Land Use Element. The land required to accommodate the projected housing needs is identified here in Table 11, as well as in the Future Land Use Element.

**Table 11**  
**Projected Population and Dwelling Unit Increase in Ocoee, 2020**

<b>Residential Land Use Category</b>	<b>Developable Acres</b>	<b>Average Density (DU/Acre)</b>	<b>Projected Dwelling Units</b>	<b>Projected Population Increase</b>
Low Density Residential	3,183.78	2.75	8,755	25,390
Medium Density Residential	55.81	8.00	422	1,224
High Density Residential	336.97	12.60	4,246	12,313
<b>Total</b>	<b>3,514.86</b>		<b>13,423</b>	<b>38,927</b>

Source: City of Ocoee, 2001.

A total of 3,514.86 acres of developable residential land will be available to accommodate housing needed between 2000 and 2020.

## **F. Provision of Infrastructure**

Provision for adequate infrastructure for the anticipated growth is a concern for the City. The City has recently developed construction schedules for water and wastewater treatment facilities and equipment. With the addition of those items identified in the schedules, the City will have the capacity to serve its anticipated growth throughout the planning period

Traffic improvements necessary to provide adequate capacity for future traffic demands have been identified in the adopted Master Transportation Plan. The improvements noted will more than adequately serve the future residents of the City.

Infrastructure improvements (including transportation improvements) are and will be financed through capacity sales for water and wastewater, impact fees, federal and state funding, grants and other sources.

## **G. Assisted Housing**

Traditional housing demand is driven by new household formation and migration. Special needs and assisted housing, however, is associated with that segment of the population that lacks the financial ability to enter the private sector market, or cannot satisfy their physical housing needs in the traditional market. Typically, this portion of the population comprises very low- to low-income persons, farm workers, rural families, and persons of advanced age or suffering from physical or emotional handicaps.

Another component of housing need consists of those persons living in substandard housing units, and lacking in the financial resources to rehabilitate their homes to safe, decent, and sanitary housing conditions. Such special needs are generally addressed through the intervention of government, charitable, and nonprofit organizations.

Orange County's Department of Housing and Community Development provides subsidized housing assistance for the City of Ocoee. The Department conducts the Consolidated Plan process, which allows a collaboration whereby public, non-profit, and private agencies, along with neighborhood organizations, have developed a unified vision for community improvements. The Consolidated Plan incorporates CDBG, HOME, ESG and HOPWA programs into a five-year strategic vision with community input on prioritization of needs.

The Local Housing Assistance Plan (LHAP) guides the proposed strategies for SHIP spending and involves public participation, input from eligible municipal municipalities, advisory board input, and a comprehensive approach to reducing regulatory barriers in the housing delivery system.

Orange County has initiated a variety of housing assistance programs to meet the housing needs of extremely low, low, moderate income and special needs households. Many programs assist with homeownership, fiscal responsibility and long-term self-sufficiency among lower income households. The following funding sources and partnerships have been most frequently used for implementation of the County's

housing provision strategies: Public Service Funds (PSF); Community Development Block Grant CDBG); State Housing Initiatives Partnership (SHIP); Housing and Neighborhood Development Services (HANDS); Home Ownership Opportunities for People Everywhere (HOPE); HUD Section 8 rental assistance; Central Florida Community Investment Corporation (CFCRC); Impact Fee Discounts (IFD); Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA); Florida Housing Finance Corporation (FHFC); Homes in Partnership, Inc.; Orange County Housing Finance Agency (OCHFA); Fannie Mae; and Home Investment Partnership Program (HOME).

Housing and Community Development initiatives to assist low-income families extend through the entire County; however, there are specific areas, which demonstrate, and exceptional need for assistance. These areas have been targeted to receive federal and non-federal funding to improve living conditions and for economic revitalization. The East Winter Garden and South Apopka areas, which are adjacent to the Ocoee-Orange County JPA area, have been identified as two of these specific areas.

A major portion of the special needs housing is very low-, low-, and moderate-income family. The legal definition of very low income is annual earnings of less than 50% of the median income of the area. Low-income is less than 80% of the median income of the area. Moderate income ranges from 80% to 120% of the median income for the area. All calculations are adjusted for family size.

Not all of these households have special housing needs or require housing assistance. Many of them may be already receiving housing assistance through one of the many programs available in Ocoee. A large number may be elderly couples or individuals who, at the time of their retirement, were able to make substantial cash investments in their retirement housing and thus have minimal housing expenses. A more detailed analysis of this population group is presented in the housing affordability section of this Element.

## **H. Disadvantaged Populations**

Aside from very low- to moderate-income families, there are other segments of the population that have special housing needs. These include the physically and emotionally handicapped, frail elderly persons, or others who for some reason require specialized housing arrangements not generally available in the private sector market. It is extremely difficult to quantify this portion of the population and their housing needs. However, the demand for special housing needs often far exceeds the supply.

Persons who have a physical handicap, such as confinement to a wheelchair, often have special housing needs. With the construction of ramps, widened doorways, and other modifications, many of these people can live independently. Other individuals must have their needs met in group home settings as noted previously.

## **I. Rural and Farm Worker Housing**

The Shimberg Center for Affordable Housing's methodology separates rural and farm worker housing into two categories: seasonal workers and migrant farm workers. Seasonal workers are excluded from the Shimberg Center farmworker data because such workers are assumed to be part of the permanent county population and thus incorporated into data utilized elsewhere in the housing needs assessment.

As noted previously, citrus was historically a significant base of Ocoee's economy but the freezes of the 1980s killed most of the trees in the county, with most of the impacted acreage never being replanted. Ocoee has transformed to other economies and has, due to its strategic transportation location, become a significant housing supplier for the metropolitan area. Farm worker's housing in the Ocoee-Winter Garden area was present in the 1980s and still remains, particularly in Winter Garden, but the demand for this housing has been reduced tremendously.

## **J. Housing Affordability**

Among the variables that affect housing affordability are interest rates, mortgage terms, down payment requirements, insurance, property taxes, and underwriting criteria. Mortgage lenders use several criteria to determine the most appropriate relationship between mortgage amounts and income. Most conventional lenders believe that the total amount of principal, interest, taxes, and insurance (PITI) paid on a home mortgage should not exceed 28% of the mortgagor's gross income.

The impact of interest rates and loan-to-value ratios on the purchase price of a home is significant, as Table 12 illustrates. For example, if a person were able to obtain a 95% mortgage at an 8.5% interest rate, he or she could purchase a home priced at 2.7 times the household income. However, if the mortgage were a 95% loan at 10.5% interest, the buying power is reduced to 2.32 times the household income. Similarly, a potential buyer with larger funds for a down payment would require a lower percentage of financing, and consequently, a lower income to afford equivalently priced housing.

The private sector will continue to provide an adequate supply of single-family homes, targeted at meeting effective demand. Provided interest rates remain stable and sufficient land is available for residential uses, this segment of the market should continue unimpaired. The private sector will probably be somewhat encumbered in providing affordable rental housing to very low-income, low-income, and moderate-income households. The ineffective demand of persons with very low incomes are typically not met at all by the private sector except through programs involving public/private partnerships and leveraging of private funds.

**Table 12**  
**Impact of Interest Rates on Housing Affordability**  
**at Selected Loan-to-Value Ratios \***

<b>Home Price / Income Multiplier</b>			
<b>Interest Rate %</b>	<b>80% Mortgage</b>	<b>90% Mortgage</b>	<b>95% Mortgage</b>
6.0	3.92	3.50	3.32
6.5	3.76	3.35	3.18
7.0	3.60	3.21	3.05
7.5	3.46	3.08	2.93
8.0	3.32	2.95	2.81
8.5	3.19	2.83	2.70
9.0	3.07	2.72	2.60
9.5	2.96	2.62	2.50
10.0	2.85	2.53	2.41
10.5	2.75	2.44	2.32
11.0	2.66	2.35	2.24
11.5	2.57	2.28	2.17
12.0	2.48	2.20	2.10
12.5	2.40	2.13	2.03
13.0	2.33	2.05	1.97
13.5	2.26	2.00	1.91
14.0	2.19	1.94	1.85
14.5	2.13	1.89	1.80
15.0	2.07	1.83	1.74
15.5	2.01	1.78	1.70
16.0	1.96	1.73	1.65

\* All figures are based on the following assumptions: 30-year mortgage; PITI (principal, interest, taxes, and insurance) of 28% of mortgagor's gross income; PMI (private mortgage insurance) included in 90% and 95% financing. Source: East Central Florida Regional Planning Council and Ocoee Planning Dept.

### **K. Shimberg Center Data on Housing Affordability**

The Shimberg Center for Affordable Housing at the University of Florida produced standardized detailed 1995 affordable housing estimates and projections for 2000, 2005, and 2010 for every municipality in the state, based on 1990 Census data. While the analysis in the Shimberg Center data has analytical value, newer and more reliable official data has become available that will be the basis for evaluating housing need. In addition, the horizon year for the Shimberg Center data is 2010, while this Housing Element has a horizon of 2020. Thus, the Shimberg Center data will be utilized herein for support and validation rather than reliance.

As a preface to the discussion of the availability of affordable housing, one very important consideration of the Shimberg Center data is that it did not reflect the Joint Planning Area of Ocoee and Orange County. It assumed that the present and future needs for housing would be or could be met by jurisdictions individually, e.g., Ocoee could meet a full range of housing opportunities within its boundaries. This does not

reflect actual conditions or the understanding by the public of "place." In most cases, jurisdictional boundaries only have meaning or interest to government officials.

The City of Ocoee is not only surrounded by unincorporated Orange County area, but in many cases is pocketed with enclaves of the same. By far the preponderance of new housing that occurs is in subdivisions and developments that annex into the City but the older unincorporated developed areas and pockets, which tend to be very affordable, rarely annex.

Over time, this results in a higher percentage new housing stock in the City and does not reflect, in City statistics, the more affordable older unincorporated areas that are really a part of the housing stock of the JPA. Unfortunately, the 2000 Census data is not yet available to illustrate this point; however, the Orange County Appraisers Office maintains records of housing value.

Table 13 and Figure 14 show average housing value by Ocoee Traffic Analysis Zone (TAZ) for the JPA. The colors indicate ranges of single-family housing value. The numbers within symbols in affected zones indicate values for multi family housing and mobile homes. This information illustrates that the JPA (Ocoee's real housing market), through its great diversity, represents the area that should be considered in meeting a full range of housing opportunity and affordability.

**Table 13**  
**Average Value and Count of Housing Units**  
**JPA and Contiguous Areas**

TAZ	Single-Family		Multi-Family		Mobile Homes	
	Average (\$)	Count	Average (\$)	Count	Average (\$)	Count
214*	12,0920.51	697	0.00	0	0.00	1
215*	39,214.50	2	28,500.00	2	0.00	0
219*	66,228.00	1	0.00	0	0.00	0
220	0.00	0	0.00	0	0.00	0
221*	74,757.81	84	0.00	0	13,520.00	1
222*	187,330.00	1	0.00	0	0.00	0
223*	0.000	0	0.00	0	0.00	0
225*	40,641.00	16	0.00	0	98,217.83	6
226	132,692.04	122	0.00	0	0.00	0
227*	55,187.28	280	37,201.12	70	0.00	0
229*	0.00	0	0.00	0	0.00	0
230*	102,090.49	358	36,878.90	22	0.00	0
231*	123,408.52	192	0.00	0	0.00	0
232*	108,415.06	150	0.00	0	0.00	0
233	81,377.41	360	0.00	0	0.00	0
234*	104,115.23	189	0.00	0	0.00	0
235*	87,103.87	415	0.00	0	0.00	0
236*	79,234.83	416	25,787.50	2	0.00	0
237*	75,591.44	681	0.00	0	113,216.00	3
239*	43,168.30	758	791,765.00	2	97,341.00	1

TAZ	Single-Family		Multi-Family		Mobile Homes	
	Average (\$)	Count	Average (\$)	Count	Average (\$)	Count
241*	67,090.90	11	0.00	0	10,905.33	3
242*	44,191.50	10	0.00	0	50,398.33	6
243*	103,614.16	55	0.00	0	0.00	0
244*	49,987.43	23	0.00	0	0.00	0
245*	34,995.86	15	0.00	0	13,704.57	125
247*	48,346.83	465	0.00	0	9,596.00	2
248	37,919.58	230	0.00	0	0.00	0
249*	110,337.00	358	0.00	0	0.00	0
250*	90,385.18	54	0.00	0	0.00	0
251*	21,895.35	39	0.00	0	0.00	0
252*	53,498.65	49	132,500.33	3	0.00	0
254*	0.000	0	0.00	0	0.00	0
257*	31,637.54	46	49,456.66	3	0.00	0
258*	132,878.52	17	0.00	0	0.00	0
259*	163,115.33	3	0.00	0	0.00	0
260*	0.00	0	0.00	0	0.00	0
261	49,133.83	18	0.00	0	0.00	0
262*	64,221.00	1	0.00	0	0.00	0
263	80,414.75	8	0.00	0	55,718.00	2
275	63,947.52	63	0.00	0	28,639.36	22
276	36,577.82	325	73,411.00	10	52,375.50	14
304	70,766.76	187	23,604.00	1	74,222.50	2
305	19,317.27	180	37,651.00	2	21,224.00	1
308	20,271.45	11	0.00	0	360,488.00	1
309	33,606.30	85	0.00	0	20,056.00	1
310*	54,422.88	244	8,641,877.00	2	122,905.60	5
311	101,628.31	2670	44,825.32	105	0.00	1
312	69,360.85	774	89,047.93	247	28,718.00	1
315	74,226.02	507	0.00	0	0.00	0
316	81,315.48	611	41,868.19	81	0.00	0
317	85,932.47	372	0.00	0	0.00	0
318*	77,710.08	164	0.00	0	0.00	0
319*	52,720.77	98	42,786.50	2	0.00	0
320	43,556.00	1	0.00	0	31,275.00	1
323*	97,184.00	1	0.00	0	13,261.20	99
324*	33,928.19	134	57,833.50	2	17,239.25	4
325*	31,422.96	125	59,155.33	3	12,385.77	80
326*	88,474.15	162	0.00	0	0.00	0
327	74118.340	318	0.00	0	0.00	0
328	100,967.54	211	0.00	0	40,064.50	2
332	71,510.51	1077	0.00	0	0.00	0
333	62,352.75	1491	126,514.43	67	0.00	0
452	261,583.32	720	100,200.00	1	0.00	0
453	245,789.36	320	0.00	0	12,845.00	3



TAZ	Single-Family		Multi-Family		Mobile Homes	
	Average (\$)	Count	Average (\$)	Count	Average (\$)	Count
535	117,096.50	190	0.00	0	22,486.00	1
536	142,701.52	40	0.00	0	0.00	0
537*	287,879.00	1	0.00	0	0.00	0
538*	75,341.20	5	0.00	0	0.00	0
539			835827	1		
540	0.00	0	10,078,372.50	2	0.00	0
541*	54,950.85	192	123,858.00	1	0.00	0
542*	74,570.22	129	99,821.40	20	0.00	0
543	42,452.96	53	0.00	0	10,684.00	3
544*	37,270.43	275	0.00	0	7,335.00	4
545*	0.00	0	0.00	0	0.00	0
546*	76,206.26	23	26,687.50	2	0.00	0
547*	78,883.89	181	0.00	0	0.00	0
548*	73,487.50	2	0.00	0	0.00	0
549*	93,360.82	17	0.00	0	0.00	0
550*	39,945.47	433	0.00	0	0.00	0
551	102,228.67	52	0.00	0	34,723.00	1
552*	0.00	0	0.00	0	0.00	0
553	71,034.52	25	0.00	0	0.00	0
554*	0.00	0	0.00	0	0.00	0
555*	65,648.00	5	0.00	0	0.00	0
556*	52,693.64	28	0.00	0	0.00	0
558*	37,747.23	89	0.00	0	0.00	0
561*	127,848.12	118	0.00	0	0.00	0
562	0.00	0	0.00	0	0.00	0
564*	158,270.00	1	0.00	0	0.00	0
565*	0.00	1	0.00	0	0.00	0
566*	40,862.71	156	0.00	0	0.00	0
569*	29,312.87	39	73,293.00	1	47,060.00	1
1000	41,949.95	73	0.00	0	19,325.94	58
1131*	0.00	0	0.00	0	0.00	0
	Total Units	18785		653		455

\* Denotes areas partially or wholly within the Ocoee City limits.

Source: Orange County Property Appraisers Office, July 2001.

In projecting future needs, the Shimberg Center developed estimates of the number of households to exist in Ocoee in the future. These figures are slightly lower than the 2000 census, although the proportions of owner-occupied and renter-occupied housing is very close. Table 14 shows the Shimberg Center's projected households by number of persons, and Table 15 shows the Shimberg Center's projected households by 1989-income level. The Shimberg Center projected demand by housing type is shown in Table 16. The projections are based on the 1995 estimate of 6,120 total dwelling units.

**Table 14**  
**Households by Size in Ocoee, 1990-2010**

Household Size	1990	1995	2000	2005	2010
1 person	530	798	1,018	1,266	1,528
2 persons	1,170	1,740	2,199	2,734	3,335
3 persons	937	1,366	1,752	2,143	2,509
4 persons	902	1,357	1,679	1,972	2,251
5 persons	371	523	642	749	852
6 persons	167	244	301	356	414
7 persons	69	95	113	131	149
Total	4,146	6,123	7,704	9,351	11,038

Source: University of Florida, Shimberg Center for Affordable Housing.

**Table 15**  
**Household Estimates and Projections**  
**by Income Level in Ocoee, 1990-2010**

Annual Household Income (1989 \$)	Owner-occupied Households					Renter-occupied Households				
	1990	1995	2000	2005	2010	1990	1995	2000	2005	2010
\$0 to \$5,000	65	95	124	163	205	13	35	49	62	72
\$5,000-10,000	199	296	380	474	580	44	64	80	95	112
\$10,000-12,500	100	146	187	236	291	54	85	99	117	139
\$12,500-15,000	46	63	74	87	103	18	41	55	68	79
\$15,000-17,500	152	218	276	342	416	55	85	105	129	154
\$17,500-20,000	143	209	265	326	386	26	47	57	64	71
\$20,000-22,500	191	271	344	423	508	25	44	55	64	71
\$22,500-25,000	151	222	281	349	427	29	57	70	82	95
\$25,000-27,500	286	413	525	629	731	20	26	33	40	46
\$27,500-30,000	175	238	295	351	411	53	87	108	129	156
\$30,000-32,500	233	325	404	482	568	50	88	105	121	142
\$32,500-35,000	126	177	219	264	312	27	54	66	73	80
\$35,000-37,500	214	296	362	433	511	25	43	54	71	89
\$37,500-40,000	172	240	308	384	458	32	59	71	78	86
\$40,000-42,500	122	170	215	263	311	52	95	116	136	161
\$42,500-45,000	82	114	142	172	204	13	23	27	30	34
\$45,000-47,500	121	173	220	269	314	18	34	40	45	50
\$47,500-50,000	148	216	276	330	378	0	0	0	0	0
\$50,000-55,000	215	307	385	462	534	21	42	51	58	64
\$55,000-60,000	195	272	342	413	484	0	0	0	0	0
\$60,000-75,000	255	369	475	581	676	24	53	68	81	92
\$75,000-100,000	119	175	227	278	326	0	0	0	0	0
\$100,000-125,000	20	30	42	60	76	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0	0	0	0	0
\$150,000+	9	13	16	21	25	8	12	13	15	18
Total	3,539	5,048	6,384	7,792	9,235	607	1,074	1,322	1,558	1,812

Source: University of Florida, Shimberg Center for Affordable Housing

**Table 16**  
**Projected Permanent (Non-seasonal) Need**  
**for Housing Units in Ocoee, 2000-2010**

Projected Demand			Projected Need		
2000	2005	2010	2000	2005	2010
7,707	9,348	11,037	1,520	1,641	1,689

Source: University of Florida, Shimberg Center for Affordable Housing.

Housing demand is defined as the number of units necessary to adequately house persons. As such, it includes units in the existing housing stock. Housing need is defined as the number of units not presently available that will be needed in order to meet housing needs. Data from the Shimberg Center shows various aspects of housing demand and/or need. Table 17 details the demand for owned housing by income and cost of housing for the period 1995-2010.

**Table 17**  
**Demand for Owned Housing by Income and Cost in Ocoee, 1995-2010**

Annual Household Income (1990 \$)	Sale Price for Affordable Unit (1990 \$)	Distribution of Units by Sale Price (1990 \$)	Number of 1995 Owner-occupied Units	Number of Owner Households by Household Income (1989 \$)			
				1995	2000	2005	2010
\$0-5,000	\$0-10,550	0.2%	10	95	124	163	205
\$5,000-10,000	\$10,550-21,100	2.2%	111	296	380	474	580
\$10,000-12,500	\$21,100-26,375	0.4%	20	146	187	236	291
\$12,500-15,000	\$26,375-31,650	0.7%	35	63	74	87	103
\$15,000-17,500	\$31,650-36,925	0.6%	30	218	276	342	416
\$17,500-20,000	\$36,925-42,200	0.8%	40	209	265	326	386
\$20,000-22,500	\$42,200-47,475	3.4%	172	271	344	423	508
\$22,500-25,000	\$47,475-52,750	7.9%	399	222	281	349	427
\$25,000-27,500	\$52,750-58,025	14.7%	742	413	525	629	731
\$27,500-30,000	\$58,025-63,300	9.5%	480	238	295	351	411
\$30,000-32,500	\$63,300-68,575	5.5%	278	325	404	482	568
\$32,500-35,000	\$68,575-73,850	7.7%	389	177	219	264	312
\$35,000-37,500	\$73,850-79,125	6.6%	333	296	362	433	511
\$37,500-40,000	\$79,125-84,400	6.4%	323	240	308	384	458
\$40,000-42,500	\$84,400-89,675	6.8%	343	170	215	263	311
\$42,500-45,000	\$89,675-94,950	4.2%	212	114	142	172	204
\$45,000-47,500	\$94,950-100,225	3.3%	167	173	220	269	314
\$47,500-50,000	\$100,225-105,500	2.7%	136	216	276	330	378
\$50,000-55,000	\$105,500-116,050	3.2%	162	307	385	462	534
\$55,000-60,000	\$116,050-126,600	2.9%	146	272	342	413	484
\$60,000-75,000	\$126,600-158,250	7.5%	379	369	475	581	676
\$75,000-100,000	\$158,250-211,000	2.6%	131	175	227	278	326
\$100,000-125,000	\$211,000-263,750	0.1%	5	30	42	60	76
\$125,000-150,000	\$263,750-316,500	0.0%	0	0	0	0	0
\$150,000+	\$316,500+	0.0%	0	13	16	21	25
	Total	99.9%	5,043	5,048	6,384	7,792	9,235

Source: University of Florida, Shimberg Center for Affordable Housing.

Table 18 shows the Shimberg Center rental-housing demand by monthly rent. No other special housing needs have been identified for the city.

**Table 18**  
**Demand for Rental Housing by**  
**Income and Cost in Ocoee, 1995–2010**

Annual Household Income	Affordable Unit Rent Cost = Income x (30%/12)	Final 1995 Baseline of Affordable Units	Renter Households by Household Income (1989 \$)			
			1995	2000	2005	2010
\$0-5,000	\$0-125	0	35	49	62	72
\$5,000-10,000	\$125-250	28	64	80	95	112
\$10,000-12,500	\$250-312.50	67	85	99	117	139
\$12,500-15,000	\$312.50-375	104	41	55	68	79
\$15,000-17,500	\$375-437.5	0	85	105	129	154
\$17,500-20,000	\$437.50-500	54	47	57	64	71
\$20,000-22,500	\$500-562.5	191	44	55	64	72
\$22,500-25,000	\$562.50-625	216	57	70	82	95
\$25,000-27,500	\$625-687.5	143	26	33	40	46
\$27,500-30,000	\$687.50-750	43	87	108	129	156
\$30,000-32,500	\$750-812.50	33	88	105	121	142
\$32,500-35,000	\$812.50-875	34	54	66	73	80
\$35,000-37,500	\$875-937.50	34	43	54	71	89
\$37,500-40,000	\$937.5-1,000	34	59	71	78	86
\$40,001+	\$1,001+		259	315	365	419
	Total	1,071	1,074	1,322	1,558	1,812

Source: University of Florida, Shimberg Center for Affordable Housing.

Table 13 and Figure 14 provide some comparison of the Shimberg Center estimates for owned units in the City and Joint Planning Area. First, the 1989 unit prices included in Table 17 were updated to 2000 using appraiser's general rule-of-thumb estimated "three-percent" annual appreciation rate. This information was then compared to the values existing today in Table 13 with a geographic identification from Figure 14. For example, the results indicate that there are nearly 700 units in the Joint Planning Area and nearly 200 units in the City having an average value of under \$30,000, which compares to the Shimberg Center's data showing 500 units valued under \$21,100 to be needed in the City.

For the \$30,000 to \$60,000 ranges, there are estimated to be over 4,000 units in the JPA and over 2,500 units in the City as compared to 800 units estimated between \$21,100 and \$42,200 to be needed in the City in the Shimberg Center data. The information was gathered by traffic analysis zone and thus, portions lying inside or outside the City boundaries are estimated. What the data would indicate is that overall, at least in the lower income categories; housing needs estimated by the Shimberg Center are being met. It will be important to re-evaluate this data when the 2000 Census information becomes fully available.

The Shimberg Center also provided information on the estimated and projected surpluses and deficits for affordable housing for 1995 and future years including 2005 and 2010. Breakdowns of these surpluses and deficits by income ranges as reported by the Shimberg Center appear in the final tables in the Element. Table 19 shows these items for owner-occupied units. Table 20 shows surpluses and deficits by income ranges as reported by the Shimberg Center for renter-occupied units. The breakdown in Table 21 shows the Shimberg Center's figures for various income categories including very very low, very low, low, and moderate.

**Table 19**  
**Projected Affordable Owner-occupied**  
**Housing Units in Ocoee, 1995–2010**

<b>Surplus/Deficit of Affordable Owner-occupied Units *</b>					
<b>Annual Household Income</b>	<b>Sale Price for Affordable Unit</b>	<b>1995 Unit Surplus/Deficit</b>	<b>2000 Unit Surplus/Deficit</b>	<b>2005 Unit Surplus/Deficit</b>	<b>2010 Unit Surplus/Deficit</b>
\$0 to \$5,000	\$0 to \$10,550	-85	-114	-153	-195
\$5,000 to \$10,000	\$10,550 to \$21,100	-185	-269	-363	-469
\$10,000 to \$12,500	\$21,100 to \$26,375	-126	-167	-216	-271
\$12,500 to \$15,000	\$26,375 to \$31,650	-28	-39	-52	-68
\$15,000 to \$17,500	\$31,650 to \$36,925	-188	-246	-312	-386
\$17,500 to \$20,000	\$36,925 to \$42,200	-169	-225	-286	-346
\$20,000 to \$22,500	\$42,200 to \$47,475	-99	-172	-251	-336
\$22,500 to \$25,000	\$47,475 to \$52,750	177	118	50	-28
\$25,000 to \$27,500	\$52,750 to \$58,025	329	217	113	11
\$27,500 to \$30,000	\$58,025 to \$63,300	242	185	129	69
\$30,000 to \$32,500	\$63,300 to \$68,575	-47	-126	-204	-290
\$32,500 to \$35,000	\$68,575 to \$73,850	212	170	125	77
\$35,000 to \$37,500	\$73,850 to \$79,125	37	-29	-100	-178
\$37,500 to \$40,000	\$79,125 to \$84,400	83	15	-61	-135
\$40,000 to \$42,500	\$84,400 to \$89,675	173	128	80	32
\$42,500 to \$45,000	\$89,675 to \$94,950	98	70	40	8
\$45,000 to \$47,500	\$94,950 to \$100,225	-6	-53	-102	-147
\$47,500 to \$50,000	\$100,225 - \$105,500	-80	-140	-194	-242
\$50,000 to \$55,000	\$105,500 - \$116,050	-145	-223	-300	-372
\$55,000 to \$60,000	\$116,050 - \$126,600	-126	-196	-267	-338
\$60,000 to \$75,000	\$126,600 - \$158,250	10	-96	-202	-297
\$75,000 to \$100,000	\$158,250 - \$211,000	-44	-96	-147	-195
\$100,000 - \$125,000	\$211,000 - \$263,750	-25	-37	-55	-71
\$125,000 - \$150,000	\$263,750 - \$316,500	0	0	0	0
\$150,000+	\$316,500+	-13	-16	-21	-25
<b>Total</b>		<b>-5</b>	<b>-1,341</b>	<b>-2,749</b>	<b>-4,192</b>

\* Units minus households, negative number indicates a deficit of affordable units.

Source: University of Florida, Shimberg Center for Affordable Housing.

**Table 20**  
**Projected Affordable Renter-occupied Housing Units in Ocoee, 1995–2010**

<b>Surplus/Deficit of Affordable Renter-occupied Units*</b>					
<b>Annual Household Income</b>	<b>Affordable Unit Monthly Rent</b>	<b>1995 Unit Surplus/Deficit</b>	<b>2000 Unit Surplus/Deficit</b>	<b>2005 Unit Surplus/Deficit</b>	<b>2010 Unit Surplus/Deficit</b>
\$0 to 5,000	\$0-125	-35	-49	-62	-72
\$5,000 to 10,000	\$125-250	-36	-52	-67	-84
\$10,000 to 12,500	\$250-312.50	-18	-32	-50	-72
\$12,500 to 15,000	\$312.50-375	63	49	36	25
\$15,000 to 17,500	\$375-437.50	5	-15	-39	-84
\$17,500 to 20,000	\$437.50-500	7	-3	-10	-17
\$20,000 to 22,500	\$500-562.50	147	136	127	119
\$22,500 to 25,000	\$562.50-625	159	146	134	121
\$25,000 to 27,500	\$625-687.50	117	110	103	97
\$27,500 to 30,000	\$687.50-750	-44	-85	-86	-113
\$30,000 to 32,500	\$750-812.50	-55	-72	-88	-109
\$32,500 to 35,000	\$812.50-875	-20	-32	-39	-46
\$35,000 to 37,500	\$875-937.50	-9	-20	-37	-55
\$37,500 to 40,000	\$937.50-1,000	-25	-37	-44	-52
\$40,001+	\$1,001+	-259	-315	-365	-419
	<b>Total</b>	<b>256</b>	<b>186</b>	<b>-281</b>	<b>-398</b>

\* Units minus households, negative number indicates a deficit of affordable units.

Source: University of Florida, Shimberg Center for Affordable Housing.

**Table 21**  
**Projected Housing Affordability by Income and Tenure,**  
**Cumulative Surplus/Deficit of Affordable in Ocoee, 1995-2010**

<b>Occupied Units by Income Category*</b>						
<b>Category</b>	<b>Cut-off Point</b>	<b>Income (1989 \$)</b>	<b>Owner-occupied Units</b>			
			<b>1995</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>
Very Very Low Income:	30% of median =	9,076	-245	-348	-468	-603
Very Low Income:	50% of median =	15,126	-529	-722	-947	-1,201
Low Income:	80% of median =	24,202	-681	-1,078	-1,532	-2,032
Moderate Income:	120% of median =	36,302	68	-675	-1,471	-2,333
Upper Income:	200% of median =	60,504	62	-962	-2,038	-3,147
			<b>Renter-occupied Units</b>			
			<b>1995</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>
Very Very Low Income:	30% of median =	9,076	-64	-92	-117	-142
Very Low Income:	50% of median =	15,126	-18	-86	-157	-231
Low Income:	80% of median =	24,202	283	174	67	-43
Moderate Income:	120% of median =	36,202	272	98	-76	-261
Upper Income:	200% of median =	60,504	-3	-251	-251	-741
			<b>Total Occupied Units</b>			
			1995	2000	2005	2010
Very Very Low Income:	30% of median =	9,076	-309	-440	-585	-745
Very Low Income:	50% of median =	15,126	-547	-808	-1104	-1,089
Low Income:	80% of median =	24,202	-398	-904	-1465	-2075
Moderate Income:	120% of median =	36,302	340	-577	-1547	-2594
Upper Income:	200% of median =	60,504	59	-1213	-2289	-3888

\* Units minus households, negative number indicates a deficit of affordable units.

Source: University of Florida, Shimberg Center for Affordable Housing.

The Shimberg data show deficits in both affordable owner-occupied units and affordable renter-occupied units for 1995 and future years including 2005 and 2010 in Ocoee although this information must now be considered in light of Table 11 and Figure 3. These data were based on 1990 Census information that was then extrapolated. Instances of housing shortages in the City of Ocoee do not appear to be a problem that is exclusively related to affordability.

In fact, the lack of available affordable housing is projected by Shimberg to increase as household income increases. The availability for affordable housing for lower income families may be less critical due to the increased emphasis on affordable housing at the state level as well as the availability of more affordable units in the older developed adjacent unincorporated areas and enclaves and was depicted in Table 13 and Figure 14. The actual conditions will not be known until the 2000 Census data becomes available.

## **VI. TREATMENT OF SPECIAL ISSUES**

Rule 9J-5.010(2)(f), FAC requires the identification of means for accomplishing a variety of items related to ensuring a healthy and useful housing market that will serve all citizens. Discussion of each of these items is presented below.

### **A. Provision of Housing, Especially for Lower-Income Households**

It is the City's goal to provide housing with supporting infrastructure for the anticipated population, with particular emphasis on very low-, low-, and moderate-income households in Ocoee. The City supplies water and sewer services throughout the City limits. The City has, and will to continue to, annex contiguous properties on the condition that property owners and developers agree to use the City's water and sewer services.

The City of Ocoee will designate lands for residential development in such a manner that supporting infrastructure will be available to service the new housing demand. Internal consistency among the various Elements of this Comprehensive Plan and coordination among various city departments will ensure that this takes place. The City, in conjunction with the Orange County Department of Housing and Community Development, will continue to pursue various housing programs in order to serve very low-, low-, and moderate-income families.

### **B. Substandard Housing and Improvement of Housing**

It is the City's goal to eliminate substandard housing conditions and improve the structural and aesthetic quality of housing in Ocoee. Of the total housing stock in Ocoee in 1990, 3.43 percent, or 217 units, were considered to be substandard. The City of Ocoee continues to utilize Community Development Block Grants to help improve housing stock conditions. The majority of housing units in Ocoee remain in sound condition, and property owners are generally conscientious about the appearance of their home and property.

In addition, the City has initiated a minimum housing inspection program that requires anyone opening a water or sewer account to have the residence inspected for compliance with the City's Codes. The City has focused on improving the condition of the existing units. By inspecting new occupancies, the City has protected older neighborhoods from deterioration and neglect of rental housing by absentee landlords.

### **C. Adequate Sites for Low-Income Housing and Mobile Homes**

It is the City's goal to provide adequate sites for housing for very low-income to moderate-income families, and for mobile homes in Ocoee. As shown in Table 13 and Figure 14, there is a wide range of housing values in the Joint Planning Area.

In 1995, 10% of the City's housing stock was comprised of mobile homes. During the first half of the 1990s, almost no new mobile home units were being placed in Ocoee. This trend is expected to continue and mobile home units will comprise a smaller portion



of the total housing stock. However, the city's future land use and zoning categories continue to allow for the replacement of mobile homes.

#### **D. Conservation, Rehabilitation, or Demolition Activities and Historically Significant Housing or Neighborhoods**

The City, with the Orange County Department of Housing and Community Development and other agencies and organizations, work to conserve and rehabilitate housing in the city. Demolition of housing is discouraged except in cases where structures are beyond reasonable rehabilitation.

As noted previously, the City of Ocoee has one structure on the National Register of Historic Places. The Withers-Maguire House, located at 16 East Oakland Avenue, was built in 1888. In 1984, the house was purchased by the City of Ocoee and the following year, Resolution No. 85-4 recognized the Ocoee Historical Commission as an official body designated by the Board of City Commissioners to be responsible for making recommendations for the restoration of the Withers-Maguire House. The house is open to the public. In addition to the Withers-Maguire House, the City has several additional structures that have been identified as significant to the history of the City.

Other historically significant structures in Ocoee are as follows:

- The Ocoee Christian Church was built in 1891 and is the oldest operating Christian Church in the State of Florida. The architectural design is gothic. The bell was made in London, England and the stained glass window was made in Belgium.
- The Mr. and Mrs. James Meeks House was built in the 1890s.
- The Blakely-Stoutenburgh House was built in the early 1900s.
- The Tavares and Gulf Railroad depot was built in 1914. The depot continued service until 1960. Presently, it serves as a meeting place for the Ocoee Lions Club.
- The Bank of Ocoee was built in 1919. Decorative blocks were added to the front wall during the 1960s. The front doors were paned with fine old beveled glass. Plaster, stucco, paneling, and dropped ceilings have been added recently. In the fall of 1985, the decorative blocks were covered with wood siding.
- Dr. Scott's office on east McKey Street. It is currently being used as law offices.
- The Pound's House was built in 1887. The Pound's granddaughter plans to renovate the house.
- The Ocoee Women's Club was built in 1938 in art deco style.
- The Collison-Ocoee Funeral Home was built in the 1920s.
- Dr. Starke's Fishing Camp.

## **VII. GOALS, OBJECTIVES, AND POLICIES**

### **GOAL**

**TO PROVIDE SAFE, DECENT AND SANITARY HOUSING IN SUITABLE NEIGHBORHOODS AT AFFORDABLE COSTS TO MEET THE NEEDS OF THE PRESENT AND FUTURE RESIDENTS OF THE CITY.**

#### **Objective 1**

The City shall coordinate with the private sector to provide for the elimination of substandard housing conditions and the structural and aesthetic improvement of existing housing. Coordination shall include (but is not limited to) monitoring of housing conditions and annual reviews of information with representatives of the housing industry, and as further described in the following policies (Chapter 187.201 5(b) 3; ECFRPC Strategic Regional Policy Plan Section 3, Policy 3.1.1 and 3.1.2).

##### Policy 1.1

The City shall actively pursue adequate means and methods of upgrading existing substandard housing to City standards where it is not within the reasonable capability of the individual housing owner. This shall be accomplished by obtaining information on the availability of rehabilitation assistance programs and distributing of such information to eligible homeowners. In addition, the city shall annually monitor needs for rehabilitation based on enforcement activities and shall supply this information to agencies, which deliver housing rehabilitation services.

##### Policy 1.2

The City shall continue to ensure that, in the implementation of any program to eliminate substandard housing, no individual owner-occupied housing is subject to unnecessary or undue hardships as a result of upgrading to City standards.

#### **Objective 2**

The City shall ensure that affordable housing is provided to all residents by coordinating with the private sector as provided under Objective 1 and protecting existing neighborhoods through implementation of Codes. This shall be implemented through the following policy (Chapter 187.201 5(a), and 5(b)3; SRPP Section 3, Policies 3.1.1 and 3.1.2).

##### Policy 2.1

The City shall review ordinances, codes, regulations, and the permitting process for the purpose of updating and amending, in order to increase private participation in meeting the affordable housing needs of the City, while continuing to ensure the health, welfare, and safety of the residents.

## Policy 2.2

The City shall continue to implement its minimum housing inspection program that requires anyone opening a water or sewer account to have the residence inspected for compliance with the City's Codes.

## **Objective 3**

The City shall coordinate with the private sector to ensure the availability of adequate and affordable housing for the existing population, anticipated population growth, and households with special housing needs (including adequate sites for low and moderate-income housing and for mobile homes), through the following policies (Chapter 187.201, 5(a) and 5(b) 3; SRPP Section 3, Policies 3.1.1, and 3.1.4).

### Policy 3.1

The City shall, through the provision of adequately zoned sites, encourage the location of group homes and foster care facilities in residential communities for the elderly, dependent children, physically disabled, developmentally disabled and non-dangerous mentally ill persons and the provision of housing for low to moderate income families.

### Policy 3.2

The City shall adopt land development regulations that work to preserve the existing housing stock. The land development regulations shall include (but are not limited to) regulation of land uses to prevent encroachment of incompatible land uses within existing neighborhoods. In addition, public facilities shall be maintained and preserved to adequately supply the needs of existing neighborhoods.

### Policy 3.3

The City shall annually monitor the availability of sites for low and moderate income housing, for mobile homes, and for farm worker housing. In addition the City shall review needs for such housing with employers. Information on the availability of sites and on programs for assisted housing shall be distributed to groups or individuals interested in such housing. The City shall annually discuss opportunities for such housing with representatives of the housing industry.

## **Objective 4**

The City of Ocoee shall cooperate and coordinate with Federal, State and local entities to ensure the availability of adequate and affordable housing for the existing and future residents as further described in the following policies (SRPP Section 3, Policy 3.3).

**Policy 4.1**

The City of Ocoee shall continue to cooperate with the Orange County Community Development Department on any Section 8 projects proposed for the City, through staff and administrative support.

**Policy 4.2**

The City shall maintain a Citywide housing assistance program in accordance with a cooperative agreement between the City of Ocoee and the Orange County Community Development Department and its Housing Assistance Program.

**Policy 4.3**

The City shall continue to participate as an entitlement community of the Community Block Grant Program through the Orange County Community Development Department.

**Policy 4.4**

The City shall aid the County in the implementation of any projects in the area sponsored by the Orange County Community Development Housing Assistance Program, through data gathering assistance and direct staff support.

**Policy 4.5**

The City shall adhere to the Fair Housing Amendments Act of 1988.

**Policy 4.6**

The City shall facilitate the securing of necessary and appropriate Federal and State assistance and funds designed to provide adequate housing, community services and public facilities to all persons living within the City.

**Policy 4.7**

The City shall make available to low/moderate income and minority groups, information regarding local, State, and Federal housing programs and financial assistance.

**Objective 5**

Sites for group homes and foster care facilities shall continue to be made available at suitable locations to ensure that the needs of the City residents requiring such housing are met. This shall be implemented through the following policies (Chapter 187.201 5(b) 2; SRPP Section 3, Policies 3.1.1, 3.1.3 and 3.2.3 and 3.2.5).

**Policy 5.1**

The City shall establish non-discriminatory standards and criteria addressing the location of group homes and foster care facilities.

**Policy 5.2**

The City shall continue to ensure that group homes are permitted in appropriate residential neighborhoods where the class of group homes is necessary to meet the needs of the City residents as provided in the City's Land Development Code and State law.

**Objective 6**

The City shall ensure that special needs populations and minorities are provided adequate housing through the following policies (Chapter 187.201 5(b)2; SRPP Section 3, Policies 3.1 and 3.2.).

**Policy 6.1**

The City shall continue to ensure that housing for special needs is allowed in any zoning district as provided in the City's Land Development Code and State law.

**Policy 6.2**

The City shall facilitate the notification of enforcement agencies whenever housing discrimination is encountered.

**Policy 6.3**

By 2003, when the City amends its Land Development Regulations the City shall adopt a Fair Housing Ordinance to ensure housing will be provided regardless of age, handicap, household composition, race, sex, national origin, or religion.

**Policy 6.4**

The City shall assist the Florida Department of Children and Families when requested to help locate appropriate sites for group homes and foster care facilities licensed and funded by that Department.

**Policy 6.5**

The City shall continue to work with non-profit affordable housing corporations and Orange County's Housing and Community Development Division to identify renovation target areas and alternate housing for low-income groups within the City.

**Objective 7**

The City shall promote the identification, preservation, and redevelopment of neighborhoods, historically significant houses and other buildings in the City, through the following policies (Chapter 187.201, SRPP Section 3, Policy 3.1).

**Policy 7.1**

The City shall prepare an analysis of the structures and/or areas in which historic structures could be preserved.

**Policy 7.2**

The land development codes adopted subsequent to this Comprehensive Plan shall include criteria for the determination of appropriateness for preservation of historic structures.

**Policy 7.3**

Housing quality and stabilization of neighborhood standards will be protected through the implementation of adopted appropriate land development regulations. The land development regulations shall include (but are not limited to) regulation of the density of development provision of adequate yards and buffers between dissimilar developments and segregation of incompatible uses.

**Policy 7.4**

The City shall maintain principles to guide conservation, rehabilitation and demolition program techniques and strategies.

**Objective 8**

The City shall ensure uniform and equitable treatment for persons displaced by State and local government programs consistent with Section 421.55, Florida Statutes (SRPP Section 3, Policy 3.1.2).

**Policy 8.1**

The City shall ensure that reasonably located, standard housing at affordable costs is available to persons displaced through public action prior to their displacement.

**Objective 9**

The City shall continue to ensure that the adopted levels of service are maintained, through the following policy.

## Policy 9.1

All development orders and permits for all development undertaken after the adoption of this Comprehensive Plan, including redevelopment, shall be issued only if there are adequate public facilities and services available concurrent with the impacts of proposed development.

**Objective 10**

The City shall continue to provide quality housing development to its residents, through the implementation of the following policies.

## Policy 10.1

The City shall continue to enforce regulations governing the type of construction, utility provisions, size, location, and other standard provisions for housing.

## Policy 10.2

The City shall enforce and/or upgrade existing City regulations requiring vegetative buffers in new development and redevelopment between residences and major street, and other incompatible uses.

**Objective 11**

The City shall ensure that permitting procedures are undertaken in a timely manner (Chapter 187.201, 5(b)4; SRPP Section 3, Policy 3.3).

## Policy 11.1

The City shall periodically examine the current process for permitting residential development with special emphasis on reducing processing time.

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