

AFFORDABLE HOUSING

INTRODUCTION AND BACKGROUND

In the State of Florida affordable housing is defined as housing for which "...monthly rents or monthly mortgage payments including taxes, insurance, and utilities do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households..." for very low-, low-, and moderate-income persons.¹ Very low-income persons are defined as those persons whose household income does not exceed 50 percent of the state, county or metropolitan statistical area's (MSA's) median annual income, whichever is greater.² Low-income persons and moderate-income persons are defined as below 80 percent and 120 percent, respectively, of the area's median annual income.³

The Florida definitions differ significantly from the federal which define affordable housing as that for which a family pays no more than 30 percent of their income for rent or no more than 2.5 times their annual income to purchase a home. Extremely low-income is defined as below 30 percent; low-income as between 30 and 50 percent; and moderate-income as between 50 and 80 percent of the U.S. Department of Housing and Urban Development (HUD) Adjusted Median Family Income.⁴ The different definition can cause confusion. Unless otherwise noted, this Plan uses the Florida definitions of affordability. Regardless of the definition used, the affordability of housing depends on two major factors: the income of the residents and the cost of the housing unit.

Although the Apalachee Region is largely rural, it also includes the urbanized area of Leon County/Tallahassee. The need to view urbanized Leon County separately from surrounding counties is continually evident when characterizing the Region. As shown in the following data, Leon County has both significantly higher housing values and median income. The median valued house in Leon County is almost double the median valued house in the other eight counties of the Apalachee Region. Therefore, combining or comparing housing statistics for Leon County with those of the rest of the Region may provide an inaccurate image of the Region's housing problems.

In general, the severity of the issues in Leon County versus the rural counties, and the solutions, often vary. For example, new, service oriented jobs which might provide enough income to afford housing in a rural, less expensive county may create a need for additional affordable housing in Leon County. This situation affects regional housing affordability, since workers who cannot afford housing close to their places of employment will normally increase their commuting distance in search of housing which is affordable.

Income and housing costs do not provide the complete affordable housing picture. Equally important, but more difficult to assess, is the quality of housing. Housing that meets the definition of affordable based on cost may be substandard and unsafe. Another important consideration in assessing the Region's affordable housing are the requirements of the special needs population, including the elderly. This is an extremely diverse population with often very unique needs that are hard to assess on a regional basis.

Therefore, there are four major housing issues facing the Region: affordability, location, quality, and special needs. These issues are addressed below.

Strategic Issue 1: Housing Affordability

Trends and Conditions

Median household incomes in the Apalachee Region have been consistently lower than the rest of Florida (Table AH-1). In 1995, only the Tallahassee MSA (consisting of Leon and Gadsden Counties) met or exceeded the State median income level.

Table AH-1: Median Household Income.

County	1980	1990	1995
Calhoun	\$10,657	\$18,615	\$25,500
Franklin	\$9,444	\$17,427	\$24,200
Gadsden	\$11,110	\$19,985	*
Gulf	\$12,089	\$21,866	\$29,400
Jackson	\$10,636	\$19,471	\$28,000
Jefferson	\$9,786	\$21,782	\$29,200
Leon	\$14,369	\$27,323	\$40,400*
Liberty	\$10,541	\$22,253	\$28,700
Wakulla	\$12,158	\$25,019	\$31,100
Florida	\$14,675	\$27,483	\$37,200

* Gadsden and Leon County calculated together as Tallahassee MSA.

Sources: 1995: Florida Housing Finance Agency, 1995 Income Limits;

1990: 1994 Florida Statistical Abstract, Table 5.55;

1980: 1991 Florida Statistical Abstract, Table 5.50.

While median household incomes in the Region are lower than the State median, so are median housing costs. As shown in Table AH-2, in 1990, all counties in the region had median mortgage payments and median rental costs which were below the State median.

Obtaining useful data concerning the availability of affordable housing is a major problem. Table AH-3 lists the number of affordable units for very low- and low-income families, based on federal definitions, and appears to show no significant affordable housing shortage. For example, there is almost double the number of rental units existing in the low income price range as there are low-income households. However, this data is

Table AH-2 Median Household Income and Yearly Housing Cost: 1990.

County	Owner Income	Mortgage	Renter Income	Rent
Calhoun	\$20,047	\$5,028	\$12,500	\$2,880
Franklin	\$18,392	\$6,564	\$13,750	\$3,780
Gadsden	\$23,020	\$5,544	\$12,188	\$3,168
Gulf	\$23,306	\$5,820	\$15,450	\$3,612
Jackson	\$21,877	\$5,412	\$11,797	\$3,084
Jefferson	\$25,324	\$5,172	\$13,229	\$3,732
Leon	\$37,856	\$8,460	\$16,140	\$5,340
Liberty	\$23,442	\$5,184	\$12,500	\$2,868
Wakulla	\$26,504	\$6,156	\$15,479	\$3,960
Florida	\$31,665	\$8,616	\$20,147	\$5,760

Source: 1990 U.S. Census, Tables 68 and 95.

Table AH-3 Housing Units for Very Low- and Low-Income Families*

County	Very Low-Income (< 50 Percent of Median Family Income)			Low-Income ($50-80$ Percent of Median Family Income)		
	Number of Households	Number of Affordable Units	Percent	Number of Households	Number of Affordable Units	Percent
Calhoun	1,131	2,007	177.5	750	716	95.5
Franklin	1,247	1,825	146.4	1,822	1,182	64.9
Gadsden	5,224	9,650	184.7	2,551	2,210	86.6
Gulf	1,071	2,443	228.1	680	1,263	185.7
Jackson	4,336	8,043	185.5	2,504	3,478	138.9
Jefferson	1,053	1,966	186.7	648	1,734	267.6
Leon	19,411	22,244	114.6	12,103	30,347	250.7
Liberty	376	1,014	269.7	345	329	95.4
Wakulla	1,129	2,541	225.1	890	1,439	161.7
Region	34,978	51,733	147.9	22,293	42,693	191.5
State	1,126,244	1,120,989	99.5	899,423	1,142,109	127.0

Source: 1990 U.S. Census, Comprehensive Housing Affordability Strategy (CHAS) Database (1993), Tables 4 (Parts 1 and 2) and 5 (Parts 5 and 8)

*The CHAS database does not have data for median income families as defined by 420.004 (3), F.S.

a count of *all* units regardless of condition, size or availability. Some of these units are uninhabitable; others are already occupied by persons of higher income, including second homes; and many others are too small for families with children. Therefore, many of these homes are not available for occupancy by very low- and low-income households. There is no source showing the number of safe and sanitary affordable housing units which are truly available. These are units which meet applicable codes, would not be overcrowded (more than 1.01 persons per room) and can be rented or purchased at a price affordable to very low-, low- and moderate-income households.

Table AH-4 Very Low- and Low-Income Owner and Renter Households with Cost Burdens Exceeding 30 Percent of Income: 1990

County	Owners at 80% or less of Median Income	Owners with Over 30% Cost Burden	Percent	Renters at 80% or less of Median Income	Renters with Over 30% Cost Burden	Percent
Calhoun	1,383	449	32.5	498	186	37.3
Franklin	1,320	501	38.0	533	249	46.7
Gadsden	5,301	1,741	32.8	2,474	999	40.0
Gulf	1,184	399	33.7	567	333	58.7
Jackson	4,544	1,512	33.3	2,296	1,056	46.0
Jefferson	1,023	351	34.3	678	252	37.2
Leon	11,017	5,302	48.1	20,497	14,244	69.5
Liberty	523	126	24.1	198	85	42.9
Wakulla	1,485	401	27.0	534	315	59.0
Region	25,397	10,782	42.5	28,275	17,719	62.7
State	1,112,764	507,801	45.6	912,903	614,947	67.4

Source: 1990 U.S. Census, Comprehensive Housing Affordability Strategy (CHAS) Database (1993), Table 5, Parts 5 and 8

A better means of determining whether affordable housing is available is to evaluate the percent of income spent on housing costs. Most affordable housing programs consider the payment of more than 30 percent of household income to be a cost burden on very low-, low- and moderate-income households. Table AH-4 depicts very low- and low-income owner and renter households with costs that exceed 30 percent of income. As shown, an affordable housing problem exists for over 42 percent of the Region's very low- and low-income homeowners, and over 62 percent of very low- and low-income renters. The number of owners and renters that are paying more than they can afford represents a serious housing issue for the Apalachee Region. The problem is particularly evident in Leon County, where the availability of affordable housing units is impacted by students from Florida Agricultural & Mechanical University, Florida State University and Tallahassee Community College, and the demand by employees for housing near where they work. The high cost burden for many owners in the Region reduces the ability to

pay for maintenance and home improvements, while renters are less likely to have enough money to meet other costs, including purchase of a house.

Demand for housing will continue to grow, especially in Leon County. Table AH-5 shows that the number of households in the Region are projected to increase a total of 34.8 percent from 1990 to 2000. Leon County will account for 82.5 percent of that expected growth. Unless the supply of affordable housing increases at a similar rate, the cost burden on very low-, low-, and moderate-income homeowners and renters will increase.

Table AH-5 Existing and Projected Households.

County	1980	1990	2000	Increase 1980-1990	Increase 1990-2000
Calhoun	3,221	3,793	5,506	572	1,713
Franklin	2,756	3,628	4,318	872	690
Gadsden	12,092	13,405	14,506	1,313	1,101
Gulf	3,683	4,324	5,315	641	991
Jackson	13,332	14,456	15,453	1,124	988
Jefferson	3,486	3,982	4,558	496	576
Leon	54,103	74,828	110,792	20,725	35,964
Liberty	1,485	1,706	2,198	221	492
Wakulla	3,730	4,210	6,310	480	1,100
Region	97,907	125,341	168,956	27,434	43,615

Source: 1994 Florida Comprehensive Housing Affordability Study

An additional means of measuring demand for housing is to determine the ratio of existing jobs to existing housing units (Table AH-6). According to one study,⁵ a mismatch between the location of jobs and the location of affordable housing is forcing employees to reside farther from their work place than they would otherwise choose. This study states that a "balanced" community has a ratio of jobs to housing units within a range of 0.75 to 1.50. A high ratio suggests that there is an insufficient supply of available housing within the community so employees must live elsewhere. This analysis has its limits. The jobs must match the workforce skills in that community and the housing costs must generally match the income. Also, there will always be residents who work outside of the community, regardless of the jobs/housing ratio. Despite these limits, the ratio does provide a comparative indicator of housing availability.

Using this method of analysis, Calhoun, Franklin, Gulf, Jefferson, and Wakulla Counties have an excess of housing in relation to the number of jobs in the counties. In other words, cost burden problems are due largely to a lack of income rather than the cost of housing. While Gadsden, Jackson, Liberty, and Leon Counties are "in balance," Leon

County has a high ratio and, as reflected in the household projections in Table AH-5, will have the highest future demand for housing. To the extent affordable housing is not provided in Leon County, very low-, low-, and moderate-income employees will be forced to live in other counties, thereby increasing travel time and costs. Perhaps more importantly, the ratio in Leon County has increased considerably since 1980. This implies that affordable housing is becoming increasingly more difficult to find.

Table AH-6 Jobs/Housing Ratios in Apalachee Region.

County	1980	1990
Calhoun	0.65	0.65
Franklin	0.46	0.54
Gadsden	0.91	0.99
Gulf	0.83	0.70
Jackson	0.84	0.92
Jefferson	0.74	0.72
Leon	1.29	1.47
Liberty	0.50	0.89
Wakulla	0.44	0.49
Region	1.05	1.16
State	0.91	0.96

Source: Florida Statistical Abstract, 1994, Tables 2.02 and 6.18
Florida Statistical Abstract, 1983, Tables 2.01 and 6.18

Improved private-public coordination would provide a more stable, long term base for addressing this issue. The provision of housing is commonly seen as the responsibility of the private sector. However, in 1980, the Legislature created the Florida Housing Finance Agency (FHFA). In part, this agency was charged with urging the production of affordable housing through the private sector. Although Agency programs resulted in the production of more than 180,000 units statewide, this was not enough. Therefore, in 1992, the Florida Legislature enacted the William E. Sadowski Affordable Housing Act.⁶ The Act created a recurring source of funding to assist in the development, rehabilitation, and preservation of affordable housing and to provide support and expertise to strengthen public-private partnerships. In the Apalachee Region, the program has been a primary source of funds, through the local State Housing Initiatives Partnership (SHIP) Programs, for the rehabilitation of existing units. These funds often augment the rehabilitation efforts local governments conduct through the Community Development Block Grant Program (CDBG). Although the SHIP Program has been a valuable addition to the options available at the local level, the full program potential has not been realized in the Region. For example, many local governments have not taken advantage of the ability to use the SHIP Program to leverage financing for affordable housing.

Other alternatives for private-public coordination and partnerships include the creation and improvement of private non-profit corporations to address with the housing problems; incentives for the development of affordable units, such as density bonuses and flexibility in regulations; streamlining the permitting process; and development of a loan fund or land bank. Proposed local, regional and state regulations should be evaluated to determine their affect on the cost of housing. The evaluation should take into consideration the strength of the local housing market to avoid unintended effects. Existing regulations within the region have already been evaluated as part of the SHIP Program. Flexibility in some issues, such as lot size restrictions, setbacks, and neighborhood street width, could reduce the cost of housing and may be used as incentives for private developers of affordable units. Additional incentives could include the provision of a pedestrian system and location in proximity to mass and paratransit to improve access to employment.

REGIONAL GOAL AH 1.1.: Safe and sanitary housing units for very low-, low-, and moderate-income residents of the Region.

REGIONAL POLICY AH 1.1.1.: Evaluate, streamline, and promote flexibility in proposed permitting and regulatory procedures to encourage the development and rehabilitation of affordable units.

Implementation Strategies:

1. The ARPC will assist all governments to eliminate duplication and avoid unnecessary delays in review of housing projects.
2. Local, regional, and state agencies will evaluate the impact of proposed regulations on the strength of the housing market within the area.

REGIONAL POLICY AH 1.1.2.: Consider the following to be positive impacts on the need for very low-, low-, and moderate-income housing:

- a. the development of new employment centers for very low-, low-, and/or moderate-income workers currently residing in areas of high unemployment, which will employ those residents;
- b. development decisions which increase the number of very low-, low-, and moderate-income housing units;
- c. the provision of housing rehabilitation;
- d. the provision of land to non-profit agencies or organizations which construct housing for very low-, low-, and moderate-income persons.

Implementation Strategies:

1. This criteria shall be used in DRI, local comprehensive plan and intergovernmental coordination review.

REGIONAL POLICY AH 1.1.3.: Consider the following to be negative impacts on the need for very low-, low-, and moderate-income housing:

- a. new employment centers which will result in an increased demand for housing by very low-, low-, and moderate-income workers without provision for affordable housing facilities;
- b. a reduction in the stock of very low-, low-, and moderate-income housing units, or an activity which significantly increases the price of existing units for very low-, low-, or moderate-income persons.

Implementation Strategies:

1. This criteria shall be used in DRI, local comprehensive plan and intergovernmental review.

REGIONAL POLICY AH 1.1.4.: Increase public-private cooperation and partnership in the production and rehabilitation of affordable housing units.

Implementation Strategies:

1. The ARPC, FHFA, FDCA, and Florida Housing Coalition (FHC), will assist local governments applying for any state or federal funds available for the rehabilitation of substandard units and construction of new affordable housing units.
2. The ARPC, in cooperation with the FHC, FHFA, and FDCA, will provide local governments technical assistance to leverage affordable housing funds.
3. The ARPC will develop and promote the inclusion of financial institutions to assist in the financing of affordable units.
4. The ARPC will study the potential for creating a private non-profit corporation to assist small local governments in addressing affordable housing needs.

REGIONAL POLICY AH 1.1.5.: Increase the availability of loans for very low-, low-, and moderate-income persons to purchase housing or for developers who will provide housing for very low-, low-, and moderate income persons.

Implementation Strategy:

1. The ARPC will research funding alternatives for the establishment of a regional affordable housing revolving loan fund.

REGIONAL POLICY AH 1.1.6.: Create new and improve existing private non-profit corporations to deal with affordable housing problems.

Implementation Strategy:

1. The ARPC and local governments will provide technical assistance for non-profit organizations attempting to improve housing for very low, low or moderate-income persons.

Indicator:

1. The number of safe and sanitary affordable housing units available to very low-, low-, and moderate-income persons.
2. Percentage of very low-, low- and moderate-income households spending more than 30% of their income on housing.

Strategic Issue 2: Quality of Housing

Trends and Conditions

Based on Chapter 420, F.S., substandard housing units lack complete plumbing or sanitary facilities for the exclusive use of the occupant; are in violation of one or more major housing code sections, where the violation poses a threat to the health of the occupant; or is a unit declared unfit for human habitation, but that could be rehabilitated for less than 50 percent of the property value.⁷

Assessing the condition of the Region's housing stock is made difficult by the lack of a standard methodology. The Florida Department of Community Affairs is in the process of developing a methodology, but in its absence, data provided by the U.S. Census or criteria of evaluation employed by individual counties are normally used. Unfortunately, these sources produce data that are difficult to interpret on a regional basis.

In 1990, the U.S. Census used six factors to describe the adequacy of individual housing stock: source of water, presence of kitchen facilities, type of sewer facilities, heating source, overcrowding, and age of unit. While useful measures of individual homes, the data cannot be aggregated throughout the county, nor do they address all the physical conditions that may affect housing suitability (for example, roof or siding conditions are not assessed). Table AH-7 lists the six criteria (water source other than public/private water or wells, lack of kitchen, sewer source other than septic tank/cesspool or public sewer, no heating source, more than 1.01 persons per room, and homes built in 1939 or earlier) used in the 1990 Census. Similar measurements are not possible from earlier census reports because some levels of measurement vary.

Table AH-7: Percentage of Substandard Housing (1990 U.S. Census Criteria).

County	Water Source	No Kitchen Facilities	Type of Sewer	Heating Source*	Overcrowding*	Age
Calhoun	0.4	0.8	1.7	0.2	4.9	10.6
Franklin	0.0	1.2	2.0	0.4	4.2	9.5
Gadsden	0.8	2.1	2.4	0.3	9.3	10.5
Gulf	0.02	0.9	0.3	0.2	4.0	7.4
Jackson	0.5	1.2	1.9	0.2	4.0	9.8
Jefferson	0.5	3.0	3.5	0.7	8.2	14.9
Leon	0.02	0.4	0.4	0.6	3.9	2.5
Liberty	0.8	0.7	4.6	0.0	5.5	8.3
Wakulla	0.0	2.2	3.6	0.0	5.4	3.7
State	0.1	0.5	0.7	1.5	5.8	4.0

* Based on occupied housing units, all other criteria are based on total housing units

Sources: 1990 Census of Housing, Detailed Housing Characteristics, Tables 66 and 67; 1990 Census of Housing, General Characteristics, Table 1

No clear pattern is discernible for housing suitability in the Apalachee Region using the U.S. Census criteria. Except for Leon County, all counties have several categories of measurement that exceed the state level, and some counties exceed five of six categories at the state level. One area in which the Region clearly exceeds the state level is housing built in 1939 or earlier. Except for Leon and Wakulla Counties, which are below the state level, the Region's percentage of housing that was built in 1939 or earlier is more than double the State rate. The age of housing doesn't necessarily equate to substandard. With adequate maintenance and upgrading, older homes may meet all current building codes. However, according to the 1990 Census, 77.3 percent of the housing in the Region built before 1960 is occupied by low or very-low income households, who are less likely to have funds for needed maintenance.⁸

Whereas the 1990 Census established uniform criteria for determining the adequacy of housing, State law does not require local governments to use a specific definition or measurement for substandard housing, and instead relies on local determinations. Based on criteria developed by each county in the Region as part of their comprehensive plan preparation, housing conditions in seven of the Region's nine counties are worse than the state average (Table AH-8), with approximately 10.3 percent of the Region's housing rated as substandard. Several counties, including Leon, which has the majority of the Region's housing stock, have substandard rates more than double the condition statewide. However, because there is no standard definition of substandard housing, nor a methodology to measure it, these figures may over-report or under-report the actual percentage of housing that is substandard in each county.

Table AH-8 Percentage of Substandard Housing

(Local Comprehensive Plan Criteria)

County	Percent Substandard
Calhoun	16.0
Franklin	8.0
Gadsden	18.0
Gulf	7.0
Jackson	1.0
Jefferson	13.0
Leon	11.0
Liberty	1.0
Wakulla	5.0
Region	10.4
State	4.6

Source: Counties/Region: Local Comprehensive Plans

The high substandard rates may be due to the age of the housing units, especially when the older housing units are occupied by low-income households. The effect of an older housing stock primarily occupied by low-income households is significant. Without sufficient funds to maintain these homes, many will fall into disrepair. Therefore, while housing may be affordable, it may not be safe. The high percentage of older housing, and substandard housing in general, suggests that rehabilitation of the existing housing stock is one way to increase the availability of affordable housing. There are several non-profit organizations in the Region which utilize volunteers to rehabilitate existing housing.

At present, in the Apalachee Region, there is not a uniform methodology for determining the scope of the affordable housing issue. Specifically, the Region lacks data concerning the specific number of units available for very low-, low-, and moderate-income persons; the condition of existing units for very low-, low-, and moderate-income persons; and an estimation of the number of units that will be needed in the future. The FDCA is developing a uniform methodology for assessing affordable housing needs, but that data will not be available for all counties in the Region until 1997.

It is known that a high percentage of the Region's housing is made up of mobile or manufactured homes. Chapter 553, F.S., defines mobile homes based on standards promulgated by U.S. Department of Housing and Urban Development (HUD), while manufactured homes are defined based on a state standard. Mobile homes carry a HUD insignia, while manufactured homes carry a DCA insignia.⁹ Chapter 320, F.S., defines manufactured homes as a mobile home built after June 15, 1976.¹⁰ Many local government permitting and accounting processes do not distinguish between mobile and manufactured homes. For instance, Calhoun, Gulf, Jackson, Leon and Liberty Counties

make no distinction during permitting. While Gadsden County does distinguish, the Town of Gretna, within Gadsden County, does not.¹¹ Therefore, separate data on mobile and manufactured homes cannot be developed on a regional level. For the purposes of this plan, all statistics concerning manufactured homes include mobile homes.

As shown in Table AH-9, the percentage of manufactured homes has increased significantly from a regional average of 12.3 percent in 1980, to 19.2 percent in 1990. This compares to a state average of 7.6 percent in 1980 and 12.5 percent in 1990. In Liberty and Wakulla Counties, manufactured homes now account for over 40 percent of the housing stock. As indicated by their increase, manufactured homes have become major components of the Region's affordable housing stock. Based on an analysis of the available data, there is no reason to expect the use of manufactured homes in the Region to decline in the future.

The use of manufactured housing presents special problems. Many manufactured houses are more likely to depreciate in value than standard housing. As the value to the owner goes down, so does the incentive to keep the unit in repair. Some housing repair programs, such as SHIP, specifically prohibit its funds from being used on mobile homes, because it is viewed as an inefficient use of dollars. A reduction in value of individual units eventually reduces the value of the surrounding area, so that the increasing use of manufactured units can have an adverse impact on the local tax base. Many manufactured units, especially older units, are assessed at a value below Florida's homestead exemption threshold and, therefore, pay no property taxes. A county with a high percentage of homes which do not pay property taxes may have a serious problem raising general revenue.

Another concern regarding manufactured homes is safety. In the aftermath of Hurricane Andrew in 1991, and the significant level of damage the storm caused to manufactured homes, both the federal and state governments rated the enhancement of manufactured home construction standards as a high priority. Since 1992, construction standards have increased and all new manufactured homes sited in Florida must meet Wind Zone II (up to 100 mph winds) or Wind Zone III (up to 110 mph winds) construction/siting criteria. In the Apalachee Region, manufactured homes must be built/sited to Wind Zone II criteria, except in Franklin and Gulf Counties, where they must be built/sited to Wind Zone III criteria. Additionally, manufactured homes in Franklin and Gulf counties that are within 1500 feet of the mean high tide must be built/sited to Exposure D criteria (stronger framing and anchoring).¹²

Table AH-9: Manufactured Homes.

County	Number	Percentage of Housing (1980)	Number	Percentage of Housing (1990)
Calhoun	504	14.5	1,320	29.5

Franklin	629	17.6	1,217	20.7
Gadsden	1,592	12.1	4,002	26.9
Gulf	458	11.2	1,597	25.2
Jackson	1,717	11.9	4,092	25.1
Jefferson	583	15.2	1,351	30.7
Leon	5,990	10.1*	9,978	12.3*
Liberty	346	19.6	875	40.6
Wakulla	1,563	32.2	2,880	43.7
Region	13,382	12.3	27,312	19.2
State	411,439	9.6	762,885	12.5

*In unincorporated Leon County, manufactured homes accounted for 20.2 percent of the housing stock in 1980, and 27.8 percent in 1990. The overall low percentage of manufactured homes in Leon County reflects the impact of the City of Tallahassee's traditional housing on the county housing stock. However, between 1980 and 1990, the percent of manufactured homes grew from 2.6 percent of the City's housing stock, to 4.9 percent.

Sources: 1990: 1994, Florida Statistical Abstract, Table 2.35; and 1990 Census of Population and Housing, Census Tracts and BNAs, Tallahassee FL MSA, Table 9
1980 Census of Housing, Characteristics of Housing Units, Tables 5 and 46; and 1980 U.S. Census of Population and Housing, Tables H-1 and H-7

The manufactured homes which were built/sited prior to 1992 do not meet these standards and, therefore, are more susceptible to wind and flood damage, especially along coastal areas. Flooding and its impact on manufactured homes is further discussed in the **Emergency Preparedness Element**. There are two means of reducing this danger. First is to restrict the amount of additional pre-1992 standards housing allowed within coastal high hazard and flood plain areas. Unfortunately, this solution is likely to raise housing costs, increasing the affordable housing problem. Second is to improve the existing housing stock so that it is less vulnerable. The development of housing which is either better able to handle storms or is located in less vulnerable areas should be encouraged.

Despite the concerns discussed above, the use of manufactured housing remains very popular for two major reasons. First, while manufactured housing is available at a wide range of prices, the average sales price for a new house in 1994 was \$33,500.¹³ New, site-built housing for below \$40,000 is very rare. For many residents, manufactured housing is the only option and their provision is an essential part of assuring adequate affordable housing. However, options can be provided by increasing the supply of affordable, site-built housing as discussed in *Strategic Issue 1*.

Second, the purchase of a manufactured house is similar to purchasing an automobile. A purchaser can show up, pick out a unit and have it delivered within a few days. Compared to the potential several months it can take to qualify for a mortgage loan and close on a house, the benefits are significant. While this process cannot be changed,

several counties and many lenders now offer home buying education to assist potential buyers in purchasing a site built home.

REGIONAL GOAL AH 2.1.: A uniform methodology for determining affordable housing units in the Region.

REGIONAL POLICY AH 2.1.1.: Assist the DCA in the development of a housing data base and affordable housing methodology.

Implementation Strategy:

1. The ARPC will participate in the development of the State affordable housing assessment.

REGIONAL POLICY AH 2.1.2.: Upon completion by the DCA, incorporate the affordable housing assessment into local and regional housing programs.

Implementation Strategy:

1. The ARPC, in cooperation with the DCA, will assist local governments in the review and implementation of the affordable housing methodology.

Indicator:

1. Number of local governments adopting a uniform methodology for determining affordable housing needs.

REGIONAL GOAL AH 2.2.: Fewer substandard units.

REGIONAL POLICY AH 2.2.1.: Identify the number of dwelling units that need improvement and are suitable for rehabilitation.

Implementation Strategy:

1. The ARPC will assist local governments to develop (based on criteria established in the local comprehensive plans) a list of dwelling units needing improvements.

REGIONAL POLICY AH 2.2.2.: Increase volunteer efforts for housing repair and maintenance for very low-, low-, and moderate-income households.

Implementation Strategy:

1. The ARPC will assist local governments and non-profit organizations to establish and facilitate existing volunteer housing repair programs.

Indicators:

1. Number of units considered substandard based on uniform definition.
2. Number of substandard housing units rehabilitated.

REGIONAL GOAL AH 2.3.: Increased availability of standard, non-manufactured homes for very low-, low-, and moderate-income persons without discriminating against manufactured homes.

REGIONAL POLICY AH 2.3.1.: Establish home buyer education courses for very low-, low-, and moderate-income persons.

Implementation Strategy:

1. Local governments and lending institutions will coordinate to offer these courses.

REGIONAL POLICY AH 2.3.2.: Research the impact of manufactured units on the Region's tax base and provide to local governments this information and alternative actions to address any problems found.

Implementation Strategy:

1. The ARPC will seek funding to conduct this research.

REGIONAL POLICY AH 2.3.3.: Allow manufactured housing constructed since 1992, which is compatible in appearance and quality with site built units, in all residential locations.

Implementation Strategy:

1. The ARPC shall provide model codes and ordinances concerning the proper set-up, public safety and health as it relates to manufactured homes.

REGIONAL POLICY AH 2.3.4.: Assist residents of substandard manufactured homes to move into standard, non-manufactured homes.

Implementation Strategy:

1. The ARPC will assist local governments in finding funding sources to replace substandard manufactured homes.

Indicator:

1. Increase in the percent of non-manufactured homes available for very low-, low-, and moderate-income persons.

Strategic Issue 3: Planning for Populations with Special NeedsTrends and Conditions

There are many persons in Florida with special housing needs, such as the elderly, the physically and mentally disabled, and persons with Acquired Immune Deficiency Syndrome (AIDS). The most prevalent groups with special housing needs in the region are the elderly and the handicapped. Providing housing for these groups involves not only income consideration but also design and location requirements to meet their constraints. One such need is self-sufficiency, which is characterized by the ability to live independently. The level of assistance needed will define the degree of self-sufficiency.

In 1992, 38,248 residents of the Region were age 65 or older, about 45% of whom lived in Leon County.¹⁴ Home settings are becoming the predominant living environment for the elderly population.¹⁵ Remaining at home is less expensive than the institutional alternatives. It also keeps the individual closer to his or her support system. There are many housing adaptations that would improve the capability of elderly and disabled to live independently, including items such as rounded corners and wheelchair bathrooms. Programs providing assistance for housekeeping also allow the elderly and handicapped to remain in their homes for a longer period of time.

The size of the house is another issue of concern to these population groups. Large houses present maintenance and housekeeping problems for the elderly and handicapped. Smaller units providing the necessary living space are more practical. Allowing the creation of accessory apartments as part of a single family unit, or in the same lot, would allow the elderly or handicapped persons to live close to relatives or friends while having an independent home.

While allowing elderly persons to remain in their homes is preferable, this is often not possible. Group homes are an alternative living facility for the elderly. Group homes are classified based on size. Small homes, called Adult Foster Homes, have 1-3 persons living together. Larger facilities, called Adult Congregate Living Facilities (ACLFs), vary in size. Small ACLFs (4-20 members) should be located in residential areas. There are 24 ACLFs in the Region, with at least one in each County. Zoning restrictions sometimes exclude these homes from residential districts due to opposition from

neighbors. Improved public education regarding these facilities and their residents may reduce opposition. Larger ACLFs should be located in areas where services, such as medical care, shopping areas and transportation, are available.

Like the elderly, self-sufficiency and adequate housing are issues that are important for persons with AIDS. AIDS is a disease that impairs the body's ability to fight illness. People with AIDS are more susceptible to any disease, even those that do not usually cause sickness in most people. The disease is caused by a virus (HIV) and spreads primarily through the exchange of body fluids, such as through intimate contact or sharing of needles. In 1995, there were 136 reported AIDS cases in the Region. The cumulative number of cases from 1980 to 1995 were 702.¹⁶

AIDS is a progressive disease that often becomes physically debilitating, reducing the ability of persons with AIDS to remain self-sufficient. In addition, there is a social stigma attached to AIDS, mainly related to the method of transmission and to the fact that the majority of the diagnosed cases, to date, are homosexuals or intravenous drug users. This stigma has brought about discrimination against persons with AIDS or HIV positive in areas such as housing. Education regarding the facts of the disease is critical in reducing the extent of discrimination. It is also important to improve public awareness regarding the legal protections afforded to disabled persons (AIDS is considered a disabling condition). For example, in 1987, the U.S. Supreme Court ruled that protections afforded under the 1973 Federal Rehabilitation Act extend to persons with AIDS.¹⁷

The Florida Department of Health and Rehabilitation Services (FHRS) provides funds for housing persons with AIDS. For Fiscal Year 1997, a total of \$1,056,000 is expected to be available statewide, though the actual figure may change. Each district gets a percentage of funds based on the percentage of reported AIDS cases. About \$150,000 is expected to be available within the 16-County District which includes this Region. This funding can be used for case management, transitional housing, and short-term rent, mortgage, or utilities payments.¹⁸

Another special needs population are homeless persons. The Affordable Housing Study Commission's 1994 Final Report¹⁹ cites Florida's growing population of elderly and homeless as two issues that demand the State's immediate attention. The FHRS estimated that there were 51,658 homeless persons in Florida on any given day in 1995, which is 0.362 percent of the state population. Applying this percentage to the Region, there were about 1,338 homeless persons in 1995, of which 778 persons were in Leon County. FHRS estimates that homelessness in Florida is increasing at about 12.3 percent per year. Nearly 32 percent of homeless persons are families.²⁰ There are four homeless shelters in the Region: The Shelter, the Refuge House, the Haven of Rest Mission, and the

Salvation Army Men's and Women's Center. All four are located in Tallahassee. Each facility has special limitations on who can be served. The availability of space for families is especially limited.

The FHRS Report included information from local homeless coalitions in Florida which identified priority needs for homeless persons. The needs illustrate links between affordable housing, economic development, family services, and health care and include:

- (a) A greatly increased supply of housing that is both affordable and suitable.
- (b) Emergency shelter and supportive services for homeless persons in shelter.
- (c) Transitional housing.
- (d) Temporary child day care for homeless families so they can seek, obtain and maintain employment.²¹

REGIONAL GOAL AH 3.1.: More persons living independently in units tailored to their needs who are elderly, have AIDS, or are disabled.

REGIONAL POLICY AH 3.1.1.: Assist with housing repairs and modifications to allow elderly, persons with AIDS, and disabled persons to live more independently.

Implementation Strategy:

1. The ARPC will coordinate with local governments to allow the use of accessory units in single family residential areas to provide living space with reduced housekeeping efforts.

REGIONAL POLICY AH 3.1.2.: Assess the housing needs of the elderly in the Region.

Implementation Strategy:

1. The ARPC will coordinate with the Area Agency on Aging of North Florida (AAANF) and FHRS to survey elderly and handicapped persons to determine their current housing needs.

REGIONAL POLICY AH 3.1.3.: Develop alternative living facilities for the elderly and handicapped.

Implementation Strategies:

1. The ARPC will coordinate with the AAANF and Elderly Affairs to evaluate the market for alternative living facilities and provide this information to private developers and financiers to encourage the production of these units.
2. Local governments will allow accessory units in appropriate areas.

3. The ARPC will consider the development of alternative living facilities as a positive impact on the need for affordable housing.

REGIONAL POLICY AH 3.1.4.: Provide special group housing accessible to employment centers and needed services.

Implementation Strategy:

1. The ARPC shall consider developments that provide group housing which is accessible to employment centers and needed services as having a positive impact on the need for very low-, low-, and moderate-income housing.

REGIONAL POLICY AH 3.1.5.: Finance housing rehabilitation, group homes, foster homes, and congregate living facilities, in areas where they are needed.

Implementation Strategies:

1. The ARPC shall consider developments which provide housing rehabilitation, group homes, foster homes, or congregate living facilities as having a positive impact on the need for very low, low and moderate income housing.
2. Local governments with the assistance of Regional Health Councils and FHRS, will determine areas of need for ACLFs.

Indicator:

1. Number of elderly, persons with AIDS, and disabled persons who are self-sufficient (able to take care of their own personal needs).

REGIONAL GOAL AH 3.2.: Increased availability of housing units and shelter beds for homeless persons.

REGIONAL POLICY AH 3.2.1.: Incorporate the needs of the homeless into affordable housing programs.

Implementation Strategy:

1. The ARPC will provide technical assistance to local governments and affordable housing groups to develop programs for assistance to the homeless.

Indicator:

1. Ratio of housing units and shelter beds available per number of homeless persons.

Strategic Issue 4: Coordination of Land Use Practices and Regulations and Affordable Housing

Trends and Conditions

As the Region continues to grow, additional housing will be needed in every county. Where this housing should be located is a major planning issue. Local, state and federal government regulations can have a major impact on the location of affordable housing. In some instances, these regulations encourage the provision of affordable housing, while in other instances they discourage and sometimes prohibit housing in various locations. Government expenditures, for example on roads, schools and parks, do the same. Nevertheless, local governments are required in their comprehensive plans to ensure the provision of adequate sites for affordable housing for existing residents and anticipated population growth. A number of issues must be considered to ensure that land is available for housing, especially for very low-, low-, and moderate income persons.²²

In the Apalachee Region, where the majority of the local governments are facing fiscal challenges resulting from increasing demand for public services without a concomitant increase in revenue, the ability of local governments to make a monetary contribution to the development of affordable housing is limited. However, through the implementation of the respective comprehensive plans, local governments are afforded the opportunity to facilitate the housing delivery system.

Accessibility to facilities such as shopping, schools, mass and paratransit, recreation and employment is a critical issue. The lack of access to these facilities adversely affects independence, costs, and ability to participate as a member of society, especially for individuals who are unable to drive. For many working Floridians, inaccessibility of affordable housing with respect to their place of employment is a major problem. The longer the distance to work, the higher the cost to the employee, the fewer the transportation choices, and the lower the reliability of available means of transportation. An imbalance in the location of jobs and housing isolates those without automobiles from new employment opportunities; increases traffic congestion; and artificially inflates the value of housing located near employment centers. The failure to conduct land use planning that is sensitive to affordable housing in the areas of density, jobs-housing balance, and urban mobility is directly contributing to the growing affordable housing shortages. The correlation between transportation and providing sufficient housing for very low-, low-, and moderate income persons is discussed in *Strategic Issue Area 3* of the **Regional Transportation Element**.

As the Region grows, housing should be increased on suitable land proximate to employment centers, schools and other facilities. The suitability of land for development of housing involves soil type, slope, flora/fauna and the presence or absence of wetlands

and floodplains. The availability of infrastructure, such as sewage treatment, potable water and roads, is also a major factor affecting long range and short range costs of housing, as well as safety and feasibility.

Even in locations where most citizens and officials agree that more affordable housing is needed and appropriate, development efforts may be limited due to the "Not In My Back Yard" (NIMBY) syndrome. Existing residents, and sometimes businesses may perceive that affordable housing will result in lower property values, increased traffic congestion, increased need for infrastructure, and adverse environmental impacts. This perception may be rooted in connoting affordable housing to mean public housing or tenements. Very low- and low-income housing should not be concentrated in one area. Affordable housing is the provision of a variety of units geared toward a mix of income levels. While concerns from neighbors are to be expected and must be addressed, means of distinguishing legitimate concerns from NIMBY claims are needed.

One of the best means of handling the issues discussed above and ensuring that land is available to meet the needs for housing of very low-, low- and moderate-income persons, is to revitalize existing residential neighborhoods. Infill areas with existing infrastructure can represent an opportunity to develop affordable housing at lower costs than areas without available infrastructure. In many cases, the neighborhoods are already located in close proximity to existing shopping, services and employment centers; infrastructure is available; the land is suitable for development; and development compatible with the existing neighborhood may reduce NIMBY concerns. The recycling of older homes also promotes historic preservation. According to the Department of State, demolition of residential units and relocation of occupants, in lieu of rehabilitation of older housing stock disrupts families' sense of place and pride in ownership.²³ Rehabilitation preserves and enhances a sense of place and pride. The revitalization of existing neighborhoods can also protect the supply of housing for elderly persons, as well as reduce transportation impacts.

REGIONAL GOAL AH 4.1.: Affordable housing in proximity to mass and/or paratransit services, shopping, schools, recreation, and employment.

REGIONAL POLICY AH 4.1.1.: Allow increased densities for affordable housing in suitable areas which are in proximity to mass and/or paratransit services, shopping, schools, recreation, and employment and which are serviced by appropriate infrastructure (e.g., sanitary sewer, potable water).

Implementation Strategy:

1. The ARPC will provide technical assistance to local governments to identify appropriate locations for affordable housing.

REGIONAL POLICY AH 4.1.2.: Review and amend, where necessary, land development regulations to remove any impediments to the development of mixed income communities, while continuing to protect neighborhood integrity.

Implementation Strategies:

1. The ARPC will assist local governments to assess and amend their land development regulations.
2. The ARPC will assist local governments to assess the provision of incentives as a method for facilitating the development of mixed income communities.

REGIONAL POLICY AH 4.1.3.: Use land development review procedures that encourage mixed land uses; encourage the appropriate use of land; and ensure that necessary facilities and utilities are provided concurrent with development.

Implementation Strategies:

1. The ARPC will coordinate with local governments to adopt ordinances that allow planned unit developments and density variations that encourage mixed land uses.
2. The ARPC will coordinate with local and State permitting agencies to assure that development is not approved unless infrastructure to support the development exists or is planned.

Indicator:

1. Number of affordable housing developments which are proximate to mass and/or paratransit services, shopping, schools, recreation, and employment.

REGIONALLY SIGNIFICANT RESOURCES AND FACILITIES

Existing affordable housing stock
Care, group and retirement housing
Homeless shelters
Public housing
Affordable housing programs

¹ Subsection 420.004 (3), F.S.

² Subsection 420.004 (14), F.S.

³ Subsection 420.004 (9) and (10), F.S.

- ⁴ U.S. 1990 Census, Comprehensive Housing Affordability Strategy Database (1993).
- ⁵ "Jobs-Housing Balancing and Regional Mobility," Journal of the American Planning Association, 1989.
- ⁶ Statute 39, Chapter 92-317, State of Florida.
- ⁷ Paragraph 420.004 (12)(c), F.S.
- ⁸ 1990 U.S. Census, Comprehensive Housing Affordability Strategy (CHAS), 1993, Table 9.
- ⁹ Subsections 553.36 (11) and (12), F.S.
- ¹⁰ Subsection 320.01 (2), F.S.
- ¹¹ Telephone conversations with local building officials.
- ¹² Discussion with Ted Mack, Director of Planning Services, Florida Manufactured Housing Association, August 22, 1995.
- ¹³ Manufactured Housing Institute, 1995/96 Newsletter
- ¹⁴ District II Needs Assessment, FHRS, 1995.
- ¹⁵ 1995 State of Florida Consolidated Plan, Draft, DCA, March 16, 1995, at page 6-9.
- ¹⁶ AIDS Report, State of Florida, Department of Health and Rehabilitative Services, 1996
- ¹⁷ AIDS, Civil Rights and the Public Health: America's Leaders Speak Out, 1988.
- ¹⁸ Draft State of Florida Consolidated Plan, Department of Community Affairs, 1996.
- ¹⁹ The Affordable Housing Study Commission, 1994 Final Report.
- ²⁰ *Homeless Conditions in Florida, Sixth Annual Report to the Governor and Legislature*, State of Florida, Department of Health and Rehabilitative Services, April 1996.
- ²¹ Ibid.
- ²² Subparagraph 163.3177(6)(e) d., F.S.
- ²³ Department of State, Draft SRPP Review Guidelines, 1/24/95.