

# **HOUSING ELEMENT**

## **City of Tarpon Springs**

**Prepared By**

**The City of Tarpon Springs  
Planning & Zoning Division**

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## **I. INTRODUCTION**

The purpose of the Housing Element is to guide the City of Tarpon Springs in ensuring an adequate supply of housing units for current and future residents. The Housing Element has three key parts: an inventory of all types of housing and their current condition; an analysis of future housing needs based on projections of population; and the creation of goals, objectives and policies designed to establish the end toward which implementation mechanisms will be directed.

According to 9J-5.010 Florida Administrative Code (F.A.C.), the plans and policies for the Housing Element shall address government activities as well as provide direction and assistance to the efforts of the private sector. It is important to note that the City's housing needs have been primarily left to the private sector, and the free market forces which shape the housing industry. The City's responsibility has been one of enforcing and implementing minimum health, safety, and construction codes. The City of Tarpon Springs has a non-profit Housing Authority which provides for low-income housing stock. The City itself is involved only to the extent that it charges a fee in lieu of property taxes and appoints board members to the Housing Authority of Tarpon Springs. Under the provisions of this Element, the City's role will remain non-active in terms of the actual construction of housing, but rather will encourage the provision of a variety of housing stock through various codes and programs.

The City of Tarpon Springs does not collect or analyze extensive housing information, therefore the housing element data and analysis is heavily dependent on other sources, such as the most recent U.S. Census, local building permit data and statewide projections of housing demand for the designated planning time frames, such as the Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment. The Florida Housing Data Clearinghouse (FHDC) was created in 2000 to give the public access to data on the housing needs and supply, subsidized rental housing and household demographics in the state of Florida. FHDC data sources are the U.S. Census (along with other Federal population and housing surveys), the U.S. Department of Housing and Urban Development (HUD), Florida Housing Finance Corporation, local housing finance authorities, public housing agencies, the Florida Association of Realtors, the Florida Department of Revenue, the Florida Agency of Workforce Innovation and the Bureau of Economic and Business Research at the University of Florida (BEBR).

FHDC emerged from the state's Affordable Housing Study Commission and a workgroup that included representatives from local governments, regional entities, housing advocates, the Florida Home Builders Association, the Florida Association of Realtors, and state agencies. It is funded by the Florida Housing Finance Corporation (Florida Housing Trust Fund) and the Shimberg Center for Affordable Housing at the University of Florida, and is managed by the Shimberg Center.

### Residential Growth Patterns

Tarpon Springs is the oldest city in Pinellas County. The population is steadily growing, with an increase of 17.5% from 1990 to 2000 and 10.3% from 2000 to 2004. The population for 2005 was estimated to be 23,660 residents and the projected population growth for 2015 is 28,107 and for 2025 it is projected to be 32,603 residents according the Florida Housing Data Clearing

House. As shown in Table 1, there are three sets of population data for the City: projections for the Annexation Planning Area, municipal projections from Pinellas County, and projections from the Pinellas County Planning Department. The Housing Element uses the projections from the Florida Housing Data Clearinghouse, Shimberg Housing Needs Assessment.

**Table 1**

Projection Method and Area	2005	2010	2015	2020	2025
City Population <sup>1</sup>	24465	26108	27361	28306	29012
City Population <sup>2</sup>	23660	25876	28107	30359	32603
Greater Tarpon Springs Planning Area Population <sup>3</sup>	28131	30033	31487	32582	33401

1. Municipal Population Projections, Pinellas County Planning Department
2. Municipal Population, Florida Housing Data Clearing House, Shimberg Housing Needs Assessment
3. Annexation Planning Area (Greater Tarpon Springs Planning Area) Population Projections, Pinellas County Planning Department

Historically, the residential growth patterns of Tarpon Springs began with the arrival of wealthy, seasonal residents toward the end of the 19th century. The influx of residents from the northeast was a response to marketing efforts that emphasized the benefits of the healthy environment. The initial settlement began in the Spring Bayou area with Tarpon Springs becoming known as the "Venice of the South." In February 1887, Tarpon Springs was incorporated. Also at this time, the railroad arrived and provided a fast and direct link to other areas, which opened the city to commerce and growth. All of these events led to the beginnings of a downtown mercantile district.

A second major phase of growth occurred with the founding of the sponge industry, which changed the character of the community. As the sponge industry boomed during the early part of the 20th century, it spawned other businesses. Residential areas grew from the traditional center of town along Spring Bayou out toward the north, south, and east. Tourism eventually replaced sponging as the City's major economic activity. The city's attractiveness as a retirement area led to residential growth west of the Bayous and east of U.S. Highway 19.

Currently, the City is adopting and implementing a Multi-modal Transportation District (MMTD). The established boundaries for the MMTD are generally the Anclote River to the north, the promulgation of the southern boundary line of the proposed recreation complex parcel to the south, Disston Avenue to the east, and Banana Street to the west. Developments in the MMTD must follow the design standards of the SmartCode. The objectives of the SmartCode are to encourage mixed uses, preserve open space and environmentally sensitive areas, provide an array of different housing options (including affordable, workforce housing), and offer diverse forms of transportation. The need to preserve the uniqueness of Tarpon Springs was recognized in 2005 when the Board of Commissioners (BOC) saw that certain areas in the City were the focus of increasing development pressure. The BOC saw that the opportunity existed to guide redevelopment toward creating livable, walkable and pedestrian friendly neighborhoods.

Since 2001, the national and local housing market has experienced a five-year boom. The market has cooled since the highs of September 2005 as the price of a single family house

has decreased. In the midst of the market fluctuations in 2007, the Local Report from Pinellas Realtor Organization shows the cost of a house in Tarpon Springs declining slightly from \$287,400 in 2005 to \$280,800 in the first quarter of 2007. Single-family houses and condominiums are staying on the market longer—for example in 2005 the average length was 34 days, in 2007 houses are staying on the market for an average of 91 days. According to data from the Pinellas County Planning Department (per Pinellas County Property Appraiser), the median market value of single-family units in Tarpon Springs is \$194,500 and for condominiums it is \$124,200.

## II. DATA REQUIREMENTS

### A. Inventory [9J-5-5.010(1)(a). F.A.C]

#### 1. Number of Dwelling Units by Type

In 2005, according to the Pinellas County Planning Department, Tarpon Springs had a total of 11,911 housing units—of those units, 6,426 (55.3%) are single-family detached, 3,608 (30.2%) are multi-family (duplex, triplex, town homes, condominiums and apartments), 1,450 (12.1%) are mobile homes, and 166 units (1.3%) were identified as group homes/assisted living facilities.

As shown in Table 2, single-family detached houses predominate in Tarpon Springs. The principal area for single family homes is west of the center of the city toward the Gulf of Mexico. As with the rise in the cost of housing in Florida since 2001, the cost of a house in Tarpon Springs increased. In April 2007, according to Pinellas County Planning Department, the median market value of single-family units in Tarpon Springs is \$194,500. In addition to value fluctuations in the real estate market, there are fluctuations due to geographic location as is the case of waterfront homes, which are in greater demand and therefore more valuable. Condominiums are second in number to single family dwellings with 1,627 units. According to the Pinellas County Planning Department, the median market value for a condominium is \$124,200. Condominiums are commonly located near the water, which contributes to a generally higher value than condominiums located elsewhere. Small apartments are common and scattered through-out the city and are available to a range of income levels.

**Table 2**  
**Dwelling Units in Tarpon Springs in 2005**

PU/LT Code	Code Description	Dwelling Units
210.01	Single Family Detached Home	6,426
210.08	Single Family Detached (More than one home on a parcel)	165
334.74	Group Homes (Single Family structure)	40
220.08	Duplex	224
220.03	Triplex	45
260.02	Mobile Home Park (Individual lots, co-ops)	704
314.28	Mobile Home Park	596
315.28	Travel Trailer Compounds	150
222.08	Apartment House (4-9 Units)	143
310.03	Apartments (50 Units or more)	932
311.03	Apartments (10-49 Units)	181
230.04	Condominiums	1,627
233.01	Single Family Attached Housing on Individual	456

	lots (Townhomes)	
327.12	Stores or Offices with Apartments	56
991.74	Assisted Living Facility (Primary independent living Units)	0
334.06	Assisted Living Facility (primary use is beds)	166
	<b>TOTAL DWELLING UNITS</b>	<b>11,911</b>

Source: Pinellas County Planning Department, 4/12/2005

## 2. Number of Dwelling Units by Tenure

Housing tenure refers to the occupancy of housing units by owners or renters. In 2005, owner-occupied housing made up a majority of the dwellings in Tarpon Springs at 78.2%. Renter occupied housing made up 21%, as shown in Table 3.

**Table 3**  
**Households by Tenure 2005**

County	City	Owner	Renter	TOTAL
Pinellas	Tarpon Springs	8,110	2,259	<b>10,369</b>

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

The most recent data on vacancy and occupancy status rates in Tarpon Springs is from 2000. The Florida Housing Data Clearing House shows 10,369 total units (on Table 3), with 15.7% of the housing stock vacant as shown on Table 4. Of these vacant units 569 units were owner-occupied and 1,123 were vacant seasonal units. These figures represent a 5.9% homeowner vacancy rate, the City is slightly higher than the Housing and Urban Development (HUD) recommended rate of 3%. The renter-occupied housing rate of 11.6% is above the normal 8% recommended by HUD. The vacancy rates represent only a general view of the City's demand for housing due to the frequent shifts of seasonal population influx and housing market demand.

**Table 4**  
**Units by Vacancy and Occupancy Status, 2000**

County	Place	Occupied	Vacant	Total	Vacancy Rate(%)	Vacant Units, Seasonal, etc	Total Units	Total Vacancy Rate Units (%)
Pinellas	Tarpon Springs	9,067	569	9,636	5.9	1,123	10,759	15.7

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

## 3. Number of Dwelling Units by Age

Over the period of 1990-2000, only 16.4% of Tarpon Springs housing units were built compared to 27.5% during the period 1980-1990. Higher percentages (34.0%) of the homes were built in the 1970s. There are 668 housing units located in Tarpon Springs that were built before 1939. Many of these homes are being utilized today and range in condition from good to poor. Some homes have been modernized or rehabilitated. Table 5 shows the age of housing in Tarpon Springs.

**Table 5**  
**Year Structure Built**

		Number									Share by Decade				
County	Place	1999 2000	1995 1998	1990 1994	1980 1989	1970 1979	1960 1969	1950 1959	1940 1949	1939-	1990s (%)	1980 (%)	1970s (%)	1960s (%)	Before 1960s (%)
Pinellas	Tarpon Sprs	168	617	951	2922	3609	830	601	244	668	16.4	27.5	34.-0	7.8	14.3

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

**4. Number of Dwelling Units by Rent**

The median rent in 2000 for Tarpon Springs was \$528, for Pinellas County it was \$616, and statewide the median rent was \$641. In 2005, 21.7% of the homes in Tarpon Springs were rental. The gross rent charged ranged from less than \$200 for 171 units to \$1,500 or more for 112 units. Table 6 shows that 114 units have no cash rent. The majority of units were in the \$500-\$749 a month category.

**Table 6**  
**Value of Gross Rent - 2000**

Specified Renter-Occupied Housing Units										
County	Place	<\$200	\$200- \$299	\$300- \$499	\$500- \$749	\$750- \$999	\$1000- \$1499	\$1500 or More	No Cash Rent	Total
Pinellas	Tarpon Springs	171	111	541	683	250	112	10	114	1992

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

**5. Number of Dwelling Units by Value**

According to the 2000 U.S. Census, the median value (50% above and 50% below) of owner-occupied homes in Tarpon Springs was \$107,100 as compared with \$96,500 in Pinellas County. According to 2007 data from the Pinellas County Planning Department (per Pinellas County Property Appraiser), the median market value of single-family units in Tarpon Springs is \$194,500 and for condominiums is \$124,200. The dispersion of home values in Tarpon Springs ranges from 316 units under \$50,000 to 16 units exceeding \$1,000,000. The majority of homes were divided between two ranges—1,990 units between the \$50,000 to \$99,999 range and 1,605 between the \$100,000 to \$149,999 range. On average, the value of the homes tend to be modest with some fluctuations, although with the housing boom in the early and mid 2000s Tarpon Springs saw a greater increase in home value. Waterfront homes are in greater demand and therefore have higher value. Condominiums located near the water, which contributes to a cost generally higher than that of condominiums located elsewhere. In 2005 the average value of a condominium was \$117,428. In 2006, according to the Pinellas County Planning Department, the median market value for a condominium is \$124,200. Small apartments and mobile home parks are common and spread throughout the city and are available to a wide range of income levels.

**Table 7**  
**Value - 2000**

Specified Owner-Occupied Housing Units										
County	Place	<\$50,000	\$50,000 \$99,999	\$100,000 \$149,999	\$150,000 \$199,999	\$200,000 \$299,999	\$300,000 \$499,999	\$500,000 \$999,999	>\$1 Million	Total
Pinellas	Tarpon Springs	316	1990	1605	641	365	95	120	16	5128

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment; US Census

**6. Number of Dwelling Units by Monthly Cost of Owner-Occupied Units**

In 2000, the number of households in Tarpon Springs with a mortgage were 3,714 units (72.1%), and 1,434 units were not mortgaged (27.9%). As Table 8 shows the majority of mortgaged monthly owner costs were in two ranges: 1,277 units (24.8%) in the \$700 to \$999 and 1,121 units (21.8%) in the \$1,000 to \$1,999 range. The median costs were \$336.

**Table 8**  
**Monthly Cost of Owner-occupied Units - 2000**

Mortgage Status & Selected Monthly Costs with Mortgage Specified											
County	Place	<\$300	\$300 \$499	\$500 \$699	\$700 \$999	\$1000 \$1499	\$1500 \$1999	> \$2000	Sub Total	Not Mort.	Total
Pinellas	Tarpon Springs	5	209	532	1277	1121	303	267	3714	1434	5148

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

**7. Number of Dwelling Units by Rent or Cost to Income Ratio**

The Florida Housing Data Clearing House defines cost-burdened households as: *Percentage of household income spent for mortgage costs or gross rent. According to HUD programs, households spending more than 30 percent of income for these housing costs are considered to be "cost-burdened." Households spending more than 50 percent are considered to be "severely cost-burdened." Housing is generally considered to be affordable if the household pays less than 30 percent of income.*

In 2005, 2,491 households in Tarpon Springs (24%) pay more than 30% of income for housing. By comparison, 1% of households statewide are cost burdened. In Tarpon Springs 1,012 households (10%) pay more than 50% of income for housing.

**Table 9**  
**Households by Cost Burden 2005**

	Amount of Income Paid for Housing		
	0 - 30%	30 - 50%	50% or more
<b>TOTAL</b>	7,878	1,479	1,012

## **B. Housing Comparison with Pinellas County [91-5.010(1)(b, F.A.C.)]**

A comparison of the housing characteristics in Tarpon Springs and the housing characteristics in Pinellas County will be conducted here in order to determine if any irregularities or major differences exist between the two.

### **1. Dwelling Unit Types**

The data used in this section is from the 2000 U.S. Census and Florida Data Housing Clearing House. For dwelling unit types the significant differences between Tarpon Springs and Pinellas County are as follows:

- Tarpon Springs has fewer multi-family structures — 2,494 units in Tarpon Springs compared to 169,202 units in Pinellas County.
- Tarpon Springs has 4.3 % of a total of 9,066 structures with 9 rooms or more, whereas Pinellas County has 3.2% of a total of 15,318 units with 9 rooms or more.
- Tarpon Springs has a higher percentage (0.149%) of mobile homes than Pinellas County (0.104%).

The lower number of multi-family structures in Tarpon Springs can be attributed to Tarpon Springs allowing only a maximum of 15 units per acre compared to Pinellas County (and other municipalities in the County) allowing a greater number of maximum units per acre. Tarpon Springs also has a lower over-all density than Pinellas County, and Pinellas County has allowed development of its barrier islands with very high densities whereas Tarpon Springs shoreline is a low energy coastline, which has not been developed with high densities. Additionally, Tarpon Springs has a lower demand for seasonal housing units, due to lower seasonal population than Pinellas County. It is assumed that seasonal populations prefer or require higher density multi-family dwelling because of their reduced purchase and rental costs.

### **2. Age of Housing Stock**

According to the 2000 U.S. Census, the significant differences between Pinellas County and Tarpon Springs age of housing stock are as follows:

- Tarpon Springs shows a higher number of homes built between 1975-1978, with 34.0%, compared to 28.1% in Pinellas County.
- Tarpon Springs shows a lower number of homes built between 1940-1959 at 8.0%, compared to 19.7% in Pinellas County.
- Tarpon Springs shows a higher number of homes built prior to 1939 or earlier at 6.3%, compared to 4.1% in Pinellas County.

Tarpon Springs is the oldest City in Pinellas County and many of its homes were built prior to 1939 as is demonstrated by Table 5. Many of these homes still exist due to renovation and care given to continued maintenance throughout the years. Some of the older housing stock is used for rentals. After 1939, southern Pinellas County began to develop at an increasing rate due to a higher population influx and therefore a higher demand for land for residential uses emerged. Between 1940 and 1969, Pinellas County showed a large increase in the number of housing units constructed, while Tarpon Springs built a comparatively low number of homes. After 1969, specifically between 1975-1978, Tarpon Springs began to develop at a higher rate than Pinellas County due to its greater amount of undeveloped land. This trend of more units being built in Tarpon Springs than in Pinellas County continued from 1980 through 2000.

### **3. Dwelling Units by Rent**

A comparison of the number of dwelling units by rent Tarpon Springs to Pinellas County shows the following:

- In the Less than \$200 range, Tarpon Springs displays a higher number of rental units at 8.6% than 2.8% in Pinellas County.
- Tarpon Springs displays a higher number of rental units available for \$400 or more.
- Tarpon Springs has an insignificant lower median rent at \$528 than Pinellas County at \$616.
- Tarpon Springs has a higher number at 78.2% of single-family homes, with 21.7% as rentals than Pinellas County.

The lower number of rental units indicates that most homes are owner-occupied. The greater number of units available for \$500 to \$749 or more and the small difference in median rent indicate that these units are either single-family homes or waterfront properties because of the higher costs involved. All of the discussion above points to the fact that Tarpon Springs is oriented towards owner-occupancy and year-round housing as opposed to a high number of seasonal residents.

### **4. Dwelling Units by Value—Owner-occupied**

In comparing the value of structures in Tarpon Springs with Pinellas County, there are 3 items that are deemed significant:

- Within the <\$50,000 value range, Tarpon Springs shows a 6.1% lower number of homes than Pinellas County.
- The \$50,000 - \$99,999 value range, Tarpon Springs shows 38.6% less homes than Pinellas County at 45.4%.
- An analysis of the factors contributing to these items above shows that Tarpon Springs in 2000 was somewhat lacking in the amount of lower middle value housing (<\$50,000 - \$99,999).

### **C. Standard and Substandard Housing Conditions [(9J-5/010(1)(c), F.A.C.)]**

This section is an inventory using data from the latest decennial United States Census, or more recent estimates—including the Florida Housing Data Clearing House, Affordable Housing Needs Assessment—showing the number of dwelling units that are substandard. Substandard units are those that fail to meet the applicable building code, the minimum housing code, or that lack complete plumbing; lack complete kitchen facilities; lack central heating; or are overcrowded. Local governments may determine that units without heating are not substandard if they are located in areas where the temperature extremes do not indicate heating as a life safety factor. The inventory shall include an estimate of structural condition of housing within the local government's jurisdiction, by the number and generalized location of dwelling units in standard and substandard condition. The inventory shall also include the methodology used to estimate the condition of housing.

The U.S. Census and the Florida Housing Data Clearing House provides information regarding dwelling units lacking complete plumbing, lacking complete kitchen facilities, and lacking central heating on as shown on Table 10. These categories are normally associated with substandard housing conditions, however, on occasion housing units will lack complete kitchen facilities or central heating and not be considered substandard.

Many homes in Tarpon Springs that were built prior to 1939 are lacking these facilities because they were not available at the time of construction. Additionally, according to the HUD, central heating is not considered a mandatory item for a Florida home due to our mild climate. The Tarpon Springs Building Division inspects housing for compliance with the Florida Building Code. The Building Division uses the Associated Codes and Standards SBCCI Standard Housing Code, 1994 Edition to ascertain the architectural condition of a unit. The decision to demolish a substandard structure is based on the following general guidelines:

- Unsafe
- Unsanitary
- Inadequate egress
- Fire Hazard
- Dangerous to humans
- Hazard to safety or health

The factors mentioned in the previous paragraphs, in combination or singularly, serve as the City of Tarpon Springs methodology for estimating the structural condition of a housing unit. According to the Tarpon Springs Building Division, in 2007 two structures were found to be structurally substandard. Effective public policy requires the condition of housing be measured on an objective scale. To measure the adequacy of housing conditions, the Florida Housing Data Clearing House records the presence or absence of plumbing facilities, kitchen facilities, central heating, and overcrowding. Table 10 shows the conditions in 2000.

**Table 10**

<b>Housing Condition Characteristics, 2000</b>									
		<b>Persons per Room</b>		<b>House Heating Fuel</b>		<b>Kitchen Facilities</b>		<b>Plumbing Facilities</b>	
<b>County</b>	<b>Place</b>	<b>1.02 Or More Persons Per Room</b>	<b>Share Of Occupied Units (%)</b>	<b>No Fuel Used (%)</b>	<b>Share of Occupied Units (%)</b>	<b>Lacking Complete Facilities (%)</b>	<b>Share Of Units (%)</b>	<b>Lacking Complete Facilities (%)</b>	<b>Share Of Units (%)</b>
Pinellas	Tarpon Springs	205	0.023	39	0.004	23	0.002	24	0.002

Source: Florida Housing Data Clearing House

Since the 1997 Evaluation and Appraisal Report, when less than one percent of the City’s housing stock was found to be substandard based on structural conditions, the Tarpon Springs Housing Authority has renovated public housing units. As a result, and as shown by Table 10, the City has less substandard housing with 0.002% share of the units lacking complete facilities. The majority of the remaining dwelling units located within Tarpon Springs are in average to above average condition. As can be seen in Table 5 most of the homes in Tarpon Springs were built between 1970 and 1989 indicating that these homes are from 20 to 30 years old.

**D. Housing Using Federal, State and Local Subsidies [(9J-5010(1)(d), F.A.C.)]**

Tarpon Springs has several federally subsidized housing developments. A total of 859 units are available to low and moderate income households. The Tarpon Springs Housing Authority operates 225 housing units which are located throughout the City as shown by Table 11. These

units are bonded locally using HUD 40-year bonds. Also since 2000, the Housing Authority has purchased and put into rental, three units: two of which were new construction and a purchase of a vacant home that was rehabilitated. A private developer who works closely with the Housing Authority has constructed 30 affordable single-family homes, with two new homes currently under construction. This has added a total of 32 new affordable single-family houses for the residents of the City of Tarpon Springs.

Other federally assisted housing projects include rental homes: Sandpiper Village with 80 units for the elderly (Section 8 Non-Insured / Rental Assistance/HUD); Tarpon Springs Manor with 90 units for the elderly (Section 236); Riverside-Tarpon Springs with 304 units for families (Housing Credits 4% / SAIL / State Bonds); and Savannah Cove Apartments with 160 units for the elderly (Housing Credits 9% / SAIL).

**Table 11**  
**Units Operated by the Tarpon Springs Housing Authority**

Name	Location	# Units	Year Built
Lemon Street Apts	200 E. Lemon St	19	1974
Mango Circle Apts	732 Mango Circle	61	1973
Pine Street Apts	200 E. Pine St	16	1974
Ring Avenue Apts	305 N. Ring Ave	30	1969
Walton Avenue Apts	500 S. Walton Ave	30	1983
Scattered Sites	North,Harrison,Boyer,Morgan	19	1969
Scattered Sites	Morgan, Gross, Disston, Harrison, Lin	50	1969
<b>TOTAL</b>		<b>225</b>	

Source: Data from Tarpon Springs Housing Authority, Table by Tarpon Springs Planning Division

**E. Group Homes [9J-5.010(1)(e), F.A.C.]**

Adult Congregate Living Facilities, known as ACLFs, serve a wide range of needs including categories for congregate living, developmentally disabled individuals, foster care, youth shelters, mental health care, and substance abuse care. In Tarpon Springs care is provided primarily for the elderly, at present there are 74 units in Tarpon Springs. Small scale living facilities are typically located in residential neighborhoods with the intent of maintaining their residential character. The majority of facilities in Tarpon Springs range from 6 to 20 residents.

**Table 12  
Tarpon Springs Residential Group Homes, 2006**

General Locat	Type	Capacity
Serenity on the B	ACLF	14
John-Nell Mar	ACLF	10
Hope Enterpri	ACLF	10
Cypress Man	ACLF	10
Lighthouse ALF	ACLF	6
Oakwood Ea Retirement Cer	ACLF	10
Fairway Chal	ACLF	14

Source: Florida Department of Children and Family Services, 2006

**F. Mobile Home Parks [9J-5.010(1)(f), F.A.C.]**

There are 10 mobile home parks (8 mobile home parks and 2 travel parks) in the Coastal Planning Area of the City of Tarpon Springs, with approximately 1,450 units according to the County Planning Department. Most parks are spread evenly throughout the City with a cluster of 4 parks southwest of the intersection of Lake Street and US Highway 19. Two travel parks are nonconforming in terms of zoning. Since the last update of the Comprehensive Plan, one mobile home park has been sold—Linger Longer Mobile Home Park—and is being developed as private housing, and one mobile home park was annexed—Leisure Lakes Mobile Home Park—into the City. The mobile home parks within the Tarpon Springs Coastal Planning Area are listed as follows:

- Bayshore Cove (travel trailer park)\* — 66 spaces
- Chesapeake Point\* — 96 spaces
- Hillside\* — 49 spaces
- Leisure Lake Village Condo — 140 spaces
- The Meadows\* — 329 spaces
- River Village — 96 spaces
- Stonehedge — 265 spaces
- Sun Country\* — Unincorporated Pinellas County
- Sun Valley\*— 261 spaces
- Tarpon Shores — 277 spaces

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\* Denotes rental community

Source: Federation of Manufactured Home Owners of Florida, October, 2001, Tarpon Springs Planning Division.

**G. Historically Significant Housing [9J-5.010(1)(g), F.A.C.]**

The City established the Tarpon Springs National Register Historic District to maintain the historic charm and unique character of Tarpon Springs. The City also has many older homes which date prior to 1939. Tarpon Springs currently has one home on the National Register of Historic Places called the Safford House. For a complete list and generalized location of National Register sites and Florida Master Site File see the Historic Resources Element of this

Comprehensive Plan. A map of the National Register Historic District is also included in the Historic Resources Element.

**H. Housing Activity Since 2000 US Census [(9J-5.010(1)(h), F.A.C.)]**

The amount of housing construction activity from 1990 to 2000, according to the 2000 U.S. Census, is 1,736 units, which is an increase of 16.4%. The largest increase was of 9.0% from 1990 to 1994. The amount of new construction from 2000, as shown on Table 13, is 1,181 housing units. Of the 1,181 units constructed between 2000 and 2005, 82% were single-family structures, 15.9% were multi-family, and 1.9% were mobile homes. The location of these units is primarily west of the bayous. A majority of the single family structures have been occurring in existing platted subdivisions.

**Table 13**

New Construction 2000-2005			
	Single-family	Multi-family	Mobile Home
2000	242		15
2001	197	19	6
2002	184	20	2
2003	153	22	0
2004	118	53	0
2005	76	74	0
<b>TOTAL</b>	<b>970</b>	<b>188</b>	<b>23</b>

Source: Tarpon Springs Building Division

**III. ANALYSIS**

**A. Availability of Data [9J-5-010(2), F.A.C.]**

An analysis of the City of Tarpon Springs future housing needs is influenced by the current and projected population, geography and the size of local government’s jurisdiction. Tarpon Springs is the northernmost part the peninsula that is Pinellas County. The city is approximately 10.43 square miles. In 2004 it was ranked 90<sup>th</sup> of the top 100 cities in Florida by population with 23,170 permanent residents. The population of Tarpon Springs is steadily growing, with an increase of 17.5% from 1990 to 2000 and 10.3% from 2000 to 2004. The population for 2005 was estimated to be 23,660 residents and the projected population growth for 2015 is 28,107 and for 2025 it is projected to be 32,603 residents according the Florida Housing Data Clearing House.

**B. Households by Size and Income Range [9J-5.010(2)(a), F.A.C.]**

**1. Size**

The projected total number of households by size is defined as the total number of persons occupying a household unit. This can either be expressed by percentage of persons in each unit or an average can be taken to give an average household size. Table 14 shows the total number of persons per unit projections through the year 2030. In 2005, it shows that the 1 – 2 persons per unit are over 71.9% of the units in Tarpon Springs. These percentages increase incrementally through the year 2030 to 73.1% of the units in the city forecast to

have 1 to 2 persons. The 2000 U.S. Census for Tarpon Springs estimates that there is an average of 2.27 persons per household. This shows that the City has a large number of retired people residing in the city. Most homes with families include children which raises the number of persons found in each unit. In 2005, 22.7% of the units in Tarpon Springs had 3 or more persons per unit in each. According to Table 14, in 2030, the number of 3-4 persons per household decreases to 21.7%, this shows a slight decrease in homes with families with children in Tarpon Springs.

**Table 14**  
**Households by Household Size (persons per unit)**

<b>All Households</b>									
<b>County</b>	<b>Place</b>	<b>SIZE</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
Pinellas	Tarpon Springs	1-2	6,532	7,457	8,343	9,262	10,248	11,230	<b>12,187</b>
Pinellas	Tarpon Springs	3-4	2,063	2,360	2,621	2,872	3,134	3,379	<b>3,617</b>
Pinellas	Tarpon Springs	5+	485	550	613	675	739	804	<b>863</b>

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

## 2. Income

In order to determine the type of housing needed to meet the needs of the anticipated population, it is necessary to determine the income range of future households. Income affects the type of housing, the size and cost of the units and lot sizes. Affordable or workforce housing is a frequently heard term. It may be used to measure how much of a family's income is spent on housing, and the amount remaining that can be spent on other essential items such as food, clothing, education, and medical care. According to Rule 9J-5.003(1), F.A.C., affordable housing *means 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 or persons indicated in Section 420.0004, F.S.* HUD also defines affordable housing as housing which costs less than 30% of the family's monthly income. They consider families that pay more than 30% of their income for housing to be “cost burdened,” and therefore have trouble paying for necessities such as clothing, food, transportation and health care. As can be seen in Table 15, the number of households in each income group shifts upward due to their adjusted higher incomes. However, even though these households experience higher incomes, the higher incomes are offset by higher housing costs.

**Table 15**  
**Households by Household Income**

<b>All Households</b>									
<b>County</b>	<b>Place</b>	<b>Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
Pinellas	Tarpon Springs	<=30% AMI	701	798	900	1014	1,139	1,269	<b>1,394</b>
Pinellas	Tarpon Springs	30.01-50% AMI	862	979	1,119	1,285	1,478	1,681	<b>1,880</b>
Pinellas	Tarpon	50.01-80%	1,593	1,811	2,039	2,293	2,576	2,865	<b>3,151</b>

	Springs	AMI							
Pinellas	Tarpon Springs	80.01-120% AMI	1,960	2,236	2,497	2,766	3,051	3,334	<b>3,613</b>
Pinellas	Tarpon Springs	120.01+% AMI	3,960	4,545	5,027	5,455	5,878	6,261	<b>6,628</b>

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

(The definition of Area Median Income (AMI) on the Shimberg website is: *The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.] HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80 percent of the area median income, a common maximum income level for participation in HUD programs.*)

### C. Projected Housing Need [9J-5.010(2)(b), F.A.C.]

The following is an estimate of the housing needed to support the existing and future residents for Tarpon springs based on the Shimberg Center Affordable Housing Needs Assessment.

#### 1. Rural and Farmworker Households

Pinellas County and its municipalities are fully urbanized. According to the *Census of Agriculture*, the number of farms in Pinellas County has steadily declined. In 2002 (the latest published U.S. Census), farm acreage accounted for nine-tenths of one percent of all land in the county. There is no existing rural area, nor farm worker households and there is no future need for those households. Therefore, this requirement does not apply.

#### 2. Number

All housing in Tarpon Springs is provided by the private sector. The results of the 2000 U.S. Census indicate that the City of Tarpon Springs had a population of 21,003 and had 10,759 housing units. Also, the Bureau of Economic and Business Research (BEBR) estimated that the city's population increased from 21,003 in 2000 and in 2005 increased to 23,660. Table 20 shows in 2005 that there was an over-supply of housing. Based upon a net increase of 1,041 housing units from 2000-2005 and projected 281 units within active development orders, there is adequate housing stock to accommodate the projected population beyond the year 2010. The increase of household size is due to the increase in the number of single family homes that has been constructed, since single family homes generally have larger families located in them as opposed to smaller families residing in multifamily structures.

**Table 16**

Projected Number of Households									
County	Place	Est. Units By		Projected Demand					
		2002		2005		2010		2015	
		Single Family	Multi Family	SF	MF	SF	MF	SF	MF
Pinellas	Tarpon Springs	7,933	2,170	8,693	2,381	9,809	2,687	10,951	2,999

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

### 3. Type

As shown on Table 17 for the years 2002-2010, approximately 78% of the total housing is single family dwellings. The multifamily dwelling category (21.6%) is those structures that contain 2 to 9 units and those structures that consist of 10 units or more.

**Table 17**

Projected Number of Units by Type							
County	Place	2002-2005		2002-2010		2002-2015	
		SF	MF	SF	MF	SF	MF
Pinellas	Tarpon Springs	760	211	1,876	517	3,018	829

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

In 2006, according to the Pinellas County Planning Department, Tarpon Springs had a total of 11,911 housing units; and of those units 6,591 units (55.34%) are single-family, 3,664 units (30.76%) are multi-family (which includes duplex, triplex, town homes, condominiums and apartments), 1,450 units (12.17%) are mobile homes, and 206 units (1.73%) were identified as group homes or assisted living.

As shown in Table 2, there are 6,426 single family detached dwelling units in Tarpon Springs. The predominant single family area is located from west of the center of the city to the Gulf of Mexico. As with the rise in the cost of housing in Florida since 2001, the cost of a house in Tarpon Springs increased. In April 2007, according to Pinellas County Planning Department, the median market value of single-family units in Tarpon Springs is \$194,500. In addition to value fluctuations in the real estate market, there are fluctuations due to due to geographic location. Waterfront homes are greater in demand and therefore tend to be of more value. Condominiums are second in number to single family dwellings with 1,627. Currently according to the Pinellas County Planning Department, the median market value for a condominium is \$124,200. They are commonly located near the water which contributes to a cost generally higher than that of a condominium located elsewhere. Small apartments are common. They are scattered through-out the city and are available to a wide range of income levels.

### 4. Cost or Rent

All housing in Tarpon Springs is provided by the private sector. And the costs and rents of housing units are subject to the fluctuations of the housing market. The median rent in 2000 for the city was \$528, \$616 for Pinellas County and statewide median rent of \$641. In 2005, 21.7% of the homes in Tarpon Springs were rental. The gross rent charged ranged from 171 units of less than \$200 to 112 units charged \$1,500 or more. One hundred fourteen units have no cash rent. The majority of units were in the \$500-\$749 a month category.

According to the 2000 U.S. Census, the median value (50% above and 50% below) of owner-occupied homes in Tarpon Springs was \$107,100 as compared with \$96,500 in Pinellas County. According to data from the Pinellas County Planning Department (per Pinellas County Property Appraiser), the median market value of single-family units in Tarpon Springs is \$194,500 and for condominiums is \$124,200. The dispersion of home values in Tarpon

Springs ranges from 316 units under \$50,000 to 16 units exceeding \$1,000,000. The majority of homes were divided between two ranges — 1,990 units between the \$50,000 to \$99,999 range and 1,605 between the \$100,000 to \$149,999 range. On average, the value of the homes tend to be modest with some fluctuations, although with the housing boom in the early and mid 2000s saw a greater increase in home value. Waterfront homes are in greater demand and therefore have higher value. Condominiums located near the water, which contributes to a cost generally higher than that of condominiums located elsewhere. In 2005 the average value of a condominium was \$117,428. In 2006, according to the Pinellas County Planning Department, the median market value for a condominium is \$124,200. Small apartments and mobile home parks are common and spread throughout the city and are available to a wide range of income levels.

### 5. Tenure

The Shimberg Affordable Housing Needs Assessment population projections were utilized to determine the number needed for owner and renter occupied units from 2002 through 2015 as shown on Table 18. The City’s projected demand for housing units by tenure for the year 2015 was 10,906 for owner occupied and 3,044 for renter occupied as shown in the following table:

**Table 18**  
**Projected Demand By Tenure**

County	Place	2002		2005		2010		2015	
		Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Pinellas	Tarpon S	7571	2109	8658	2416	9769	2727	10906	3044

Source: Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment

### 6. Special Housing Needs

Special housing can be referred to as housing for adult congregate living, foster care, developmentally disabled individuals, youth shelters, crises and attention care, spouse abuse care, displaced adult care, mental health care, substance abuse care, offender halfway houses, housing for the homeless, and other similar uses. This type of special housing has been provided by the private sector with the assistance of state subsidies through the provision of Adult Congregate Living Facilities (ACLFs) and housing for the homeless in Pinellas County. Currently, in Tarpon Springs there are 7 such facilities with approval to operate as ACLFs. Most of these facilities operate at less than 20 residents and the structures are commensurate with their residential surroundings. ACLFs are dispersed throughout Tarpon Springs and are permitted in varying degrees in all residential zoning districts. Housing for the homeless is currently being provided throughout Pinellas County.

### 7. Replacement of Housing Units

Over the period of 1990-2000, only 16.4% of Tarpon Springs housing units were built compared to 27.5% during the period 1980-1990. Higher percentages (34.0%) of the homes were built in the 1970s. There are 668 housing units located in Tarpon Springs that were built before 1939. Many of these homes are being utilized today and range in condition from good to poor. Some homes have been modernized or rehabilitated. Table 5 shows the age of housing in Tarpon Springs.

**8. Private Sector Provision of Housing [9J-5.010(2)(e), F.A.C.]**

It is expected that all of the future housing needs identified in this analysis can and will be met by the private sector. Any changes in the housing market conditions will affect this private sector housing delivery system. There is a limited amount of vacant land available.

**D. Land Requirements [9J-5.010(2)(c), F.A.C.]**

Vacant land designated for residential development and buildout potential is shown on Table 19. The table includes projections for the City and Planning Area lands. A comparison of needs to availability through 2025 indicated a need for approximately 720 additional housing units above what can reasonably be expected through the development of residentially designated vacant lands. While some of these needs can be met through annexation of lands within the Planning Area, it will be necessary to accommodate additional density through 2025 and beyond. The most appropriate location for this density is within the existing urban downtown. As discussed in the Future Land Use Element, the city intends to adopt an overlay district for the City’s CRA that will increase density and intensity in association with a multi-modal transportation district with a clear focus on creating a more livable, walkable downtown and urban core.

**Table 19**

Vacant Residential Land, 2006 FLUE Designation	Citywide Acres	Planning Area Acres	Density	Total Units City	Total Units Planning Area
RR .5 UPA	22.53	97.41	0.5	11.265	48.705
RS 2.5 UPA	0.59	15.44	2.5	1.475	38.6
RL 5 UPA	164.4	195.01	5	822	975.05
RU 7.5 UPA	76.25	108.29	7.5	571.875	812.175
RLM 10 UPA	9.83	11.92	10	98.3	119.2
RM 15 UPA	38.5	68.5	15	577.5	1027.5
Total Projected Buildout				<b>2082.4</b>	<b>3021.2</b>
<b>Buildout Assuming 25% Reduction for infrastructure</b>				<b>1562</b>	<b>2266</b>

**E. Construction of Needed Housing [9J-5.010(2)(d), F.A.C]**

All housing is provided by the private sector. The results of the 2000 U.S. Census indicate that the City of Tarpon Springs had a population of 21,003 persons and had 10,759 housing units. At that time the vacancy rate was 15.7% and the average household size was reported as 2.27. As used in the Future Land Use Element, the methodology utilized to project needed land for residential units assumes that the average household size will remain constant through the 2005-2025 planning period. A review of the building permit data indicates that a net increase of 1,041 dwelling units (single family and multifamily) was added between 2000 and 2005. Also, Bureau of Economic and Business Research (BEBR) estimates that the City’s population increased from 21,003 in the year 2000 to 23,660 in the year 2005. Two sets of population data are recognized in this Comprehensive Plan. For the purposes of projecting housing needs, the higher estimates of the Shimberg Center Housing Needs Assessment will be used. These population estimates are somewhat lower than the Pinellas County projections out to 2010, however the Shimberg Center’s projections are higher from 2015-2015 and will provide a more conservative estimate for planning purposes. Based upon a net increase of 1,041 housing units from 2000-2005 and the

projected 281 units within active development orders, there is adequate housing stock to accommodate the projected population beyond the year 2010.

**Table 20**

	2000	2005	Projections			
	U.S. Census	Estimate	2010	2015	2020	2025
Population (Shimberg) <sup>1</sup>	21003	23660	25876	28107	30359	32603
Calculated Units Needed <sup>2</sup>	10759	10423	11399	12382	13374	14363
Actual Units <sup>3</sup>	10759	11800	12081	NA	NA	NA
Additional Units Needed □	NA	-1377	-682	301	1293	2282

1. Year 2000 is from U.S. Census, 2005 estimate is from BEBR, 2010-2025 is Shimberg projections.
2. Calculated units derived by dividing population by 2.27 persons per household to get projected number of units needed.
3. For year 2000 Actual Units provided from 2000 U.S. Census. For 2005 City of Tarpon Springs Building Permit data was added to 2000 data (net increase of 1041 units). For 2010, projected completion of 281 units within active development orders was added to 2005 estimate. No projections are made about actual units beyond 2010.
4. Additional units needed is calculated by subtracting Actual Units from Calculated Units. For years 2015-2025, Actual Units is based upon 2010 estimate of 12081 units.

**F. Procedures for Housing Delivery [9J-5.010(2)(e), F.A.C.]**

While the private sector finances and builds the housing units, local governments issue building permits and perform inspections of the units based on health and safety issues established in and through the Florida Building Code. The City of Tarpon Springs performs plan review, permit issuance and building inspection. Building permits are issued in compliance with the Land Development Code.

**G. Special Topics in Housing [9J-5.010(2)(f), F.A.C.]**

The supporting infrastructure currently in place is adequate to meet the future needs of residents in an effective, economical manner. Where additional housing units are constructed, support infrastructure will continue to be maintained to provide the adopted level-of-service standards throughout the community.

**1. The provision of housing with supporting infrastructure for the anticipated population with particular emphasis on low and moderate income households**

The Tarpon Springs housing delivery process will continue to provide housing and its supporting infrastructure. This process includes zoning and subdivision approval, construction permitting and code enforcement, and the provision of roads, water, and sewer. An emphasis on low and moderate income households can be indirectly provided through a streamlining of the review, approval, and permitting processes. This should reduce the amount of time required to build a home in Tarpon Springs and therefore help reduce its cost. Tarpon Springs will support the Housing Trust Fund established by Pinellas County. This fund provides low interest financing for the purpose of new construction of affordable housing. New homes will be provided by the private sector. Many homes will be built as infill on existing lots and others will occur in conjunction with large developments. The Future Land Use Element has analyzed the need for such new homes and has provided adequate acreage, densities, and locations to meet the projected need. Where existing housing units are identified as substandard, the City relies on code enforcement to ensure that housing is repaired

or rehabilitated to meet codes. New housing units must meet the Florida Building Code; local building inspections are performed to ensure that code provisions are met.

**2. The elimination of substandard housing conditions and for the structural and aesthetic improvement of housing.**

The maintenance of structurally sound housing as well as aesthetic improvements for housing is provided primarily through private maintenance practices. Also, elimination of substandard housing conditions and the improvement of the structural and aesthetic quality of homes can be accomplished by a continued and enhanced enforcement of its safe housing codes. The Tarpon Springs Code Enforcement Board will help city officials eliminate substandard housing conditions.

**3. The provision of adequate sites for housing for low and moderate income families, and for mobile homes.**

Local land use categories do not prohibit sites within Tarpon Springs for affordable housing. The City provides density bonuses through its Land Development Code. These bonuses are designed to provide an incentive for builders to construct low and moderate income housing units. Where land is available and not within a Coastal High Hazard Area, sites for mobile homes may be available within existing mobile home parks or subdivisions. Adequate sites for mobile homes will be provided for in the Future Land Use Element. Presently, approximately 10% of the City's housing units consist of mobile homes which are located in 8 parks dispersed throughout the area. Within these 8 parks and 2 travel parks, a capacity of 1,450 units exists. Mobile homes (manufactured homes) offer a viable and long-term housing alternative in the city that offers a market rate that is affordable to low-and moderate-income households.

**4. The provision of adequate sites in residential areas or areas of residential character for group homes and foster care facilities licensed or funded by the Florida Department of Health and Rehabilitative Services.**

Presently, Tarpon Springs Land Development Code provides adequate sites in residential areas for Adult Congregate Living Facilities (ACLFs) by allowing them to locate in any residential area with a conditional use approval and as long as they are not closer than 1,200 feet to another ACLF. These facilities are required to maintain a residential character and must be reviewed for compatibility with surrounding areas. A review and subsequent revisions to the Land Development Regulation Codes must continue to ensure that ACLFs will be allowed in any residential district, it must continue to require that ACLFs maintain a residential character, and it must set up provisions or standards to review ACLFs for compatibility with surrounding areas.

**5. The identification of conservation, rehabilitation of demolition activities, and historically significant housing of neighborhoods.**

The Tarpon Springs Building Department maintains a list of homes/structures to be demolished. The number of demolitions between 2000 and 2005 were 140 units. The owner of a home on this list is given ample opportunity to rehabilitate the structure prior to any demolition activity.

**Table 21**

<b>Tarpon Springs Demolitions 2000-2005</b>		
	<b>Single Family</b>	<b>Multi-family</b>
2000	16	2
2001	13	2
2002	13	
2003	17	
2004	13	
2005	64	
<b>TOTAL</b>	136	4
		<b>140</b>

Source: Tarpon Springs Planning & Zoning Division

The majority of housing conservation and rehabilitation is part of on-going maintenance or remodeling undertaken by individual property owners. Demolitions do occur primarily for the purpose of unit replacement. Historically significant housing is discussed in the Historical Resources Element of this Comprehensive Plan.

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

Pursuant to Section 163.3177(6)(f), F.S. and Rule 9J-5.010(3), F.A.C. the following represents the Housing Goals, Objectives and Policies of the City of Tarpon Springs.

#### **GOAL 1 THE CITY OF TARPON SPRINGS SHALL PROVIDE A MIX OF ADEQUATE HOUSING TO MEET THE NEEDS OF THE EXISTING AND FUTURE POPULATION.**

**Objective 1.1** The City shall assist the private sector in providing a mixture and number of housing types to meet the city's housing needs.

**Policy 1.1.1** The City shall provide information and technical assistance to the private sector to maintain a housing production capacity sufficient to meet the need for additional housing units.

**Policy 1.1.2** The City shall review Land Development Codes and the permitting process, for the purpose of updating and amending, in order to increase private sector participation in meeting the housing needs of the city, while continuing to ensure the health, welfare, and safety of the residents.

**Policy 1.1.3** The City shall continue to assist owners, or interested parties, of very low, low and moderate income residential units along with other county and state agencies that administer housing programs (such as the City of Tarpon Springs Housing Authority, Pinellas County Community Development Department, the state Housing Finance Agency and the U.S. Department of Housing and Urban Development,

**Objective 1.2** The City shall create and/or preserve affordable housing for all current and anticipated future residents.

**Policy 1.2.1** The City shall continue to support and utilize Land Development Code regulations which provide for a variety of housing types which are compatible with the surrounding area.

**Policy 1.2.2** The City shall support the principal goals, strategies and implementations of the Pinellas by Design: An Economic Development & Redevelopment Plan for the Pinellas Community to help build economic investment and job creation to address a portion of affordable housing concerns for Tarpon Springs.

**Policy 1.2.3** The City shall support the Strategies to Meet Housing Challenges created by the Pinellas by Design: An Economic Development & Redevelopment Plan for the Pinellas Community. The following implementation measures were identified to meet the challenge:

- Sponsor and promote urban density housing.
- Assemble and inventory housing sites.
- Maintain quality neighborhoods.
- Anchor employment districts with public investment.
- Facilitate neighborhood renewal near employment districts.

**Policy 1.2.4** The City shall continue to support the Union Academy Neighborhood Strategic Neighborhood and Business Plan 2005-2015 in which Ordinance 2000-33 designated Union Academy as an urban infill area.

**Policy 1.2.5** The City shall implement affordable housing incentives/provisions in the CRA Overlay District.

**Objective 1.3** The City shall continue to provide adequate services and infrastructure as to adopted level of service identified in the elements of the comprehensive plan to accommodate the housing needs of the existing and future population.

**Policy 1.3.1** The City shall continue to use the Technical Review Committee (TRC) meeting for development proposals which includes the participation of developers.

**Policy 1.3.2** The City shall enforce handicapped accessibility requirements of Americans with Disabilities Act, Chapter 553.501-513, F.S., and Florida Building Code.

**Policy 1.3.3** The City shall continue to enforce site plan review and building permit processes that requires new housing to locate where public facilities and services are available in accordance with the adopted level of service standards identified in the Comp Plan.

**Objective 1.4** The City shall continue to review and revise as needed the housing delivery process.

**Policy 1.4.1** The City shall enforce minimum codes for application of the 2004 Florida Building Code that was effective as of October 1, 2005.

**Policy 1.4.2** The City shall continue to utilize, streamline and review for efficiency the building permit approval process and minimize costs and delays for housing, especially affordable housing.

**Policy 1.4.3** The City shall continue to review internal coordinating and permitting procedures for efficiency help reduce housing construction costs thereby promoting more affordable housing.

**Policy 1.4.4** The City shall continue to utilize and review as necessary submission deadlines and public notification requirements.

**Objective 1.5** The City shall coordinate relocation of displaced persons with the Pinellas County Community Development Department, Pinellas County Housing Authority, and the Tarpon Springs Housing Authority.

**Policy 1.5.1** The City shall continue to appoint members to the Tarpon Springs Housing Authority.

**Policy 1.5.2** The City shall assure that adequate housing is available for relocation needs prior to the issuance of a development order which necessitates the relocation of existing residents.

**Objective 1.6** The City shall continue to provide adequate sites for Residential Living Facilities (ACLFs) in residential areas, which include group homes and foster care facilities in the Land Development Code.

**Policy 1.6.1** The City shall support Land Development Code regulations that provide for a variety of housing types that are compatible with the surrounding area.

**Policy 1.6.2** The City shall continue to support the Land Development Code which allows Residential Living Facilities (ACLFs) (that includes group homes and foster care facilities) in residential areas subject to specific review criteria.

**Objective 1.7** The City shall provide adequate locations for mobile and manufactured homes in the Future Land Use Element.

**Policy 1.7.1** The City shall continue to support mobile home parks in mixed use residential areas.

**Objective 1.8** The City shall provide adequate sites and distribution of housing which allow increased density as an incentive for very-low-income, low-income and moderate-income housing in the Future Land Use Element and the Land Development Code.

**Policy 1.8.1** The City shall continue to support and utilize Land Development Code regulations which provide density bonuses for affordable, low to moderate income housing.

**Policy 1.8.2** The City shall continue to support and utilize Land Development Code regulations which provide for a variety of housing types which are compatible with the surrounding area.

**Policy 1.8.3** The City shall continue to support and evaluate the effectiveness of the following principles and criteria guiding the location of low and moderate income housing in the Land Development Code:

- Small lot sizes
- Small minimum house sizes
- Zero lot line development
- Allowing manufactured housing to locate on individual lots
- Cluster development
- Less restrictive setback requirements

**Objective 1.9** The City shall continue to utilize the Pinellas County Housing Trust Fund, SHIP funds, and the Community Development Block Grant program.

**Policy 1.9.1** The City shall continue to disseminate information regarding the Pinellas County Housing Trust Fund, SHIP funds and Community Development Block Grant program.

**Policy 1.9.2** The City shall continue to appoint members to the Tarpon Springs Housing Authority.

**Policy 1.9.3** The City shall continue to support and utilize Land Development Code regulations which provide density bonuses for affordable, very low, low and moderate income housing.

**Objective 1.10** The City shall increase workforce housing opportunities, particularly within proximity to places of employment and transit facilities.

**Policy 1.10.1** The City shall define workforce housing as the housing needs of households whose median income is between 80 and 120 percent of the area's median income, with no more than 30 percent of their income spent on housing costs.

**Policy 1.10.2** The City shall give priority to assisting affordable workforce housing projects that are nearby employment concentrations, public transportation, or within easy access to a range of public services.

**Policy 1.10.3** Residential and mixed-use developments within one-quarter mile of an existing or planned transit stop or station or a major employment center with a minimum of 50 employees per acre may be eligible for a density bonus of one market rate unit for every affordable unit, or an intensity bonus of up to 1.0 Floor Area Ratio. The city shall amend its Land Development Code to establish criteria and a point system for the bonus.

**Policy 1.10.4** The City shall permit mother-in-law (granny flats) or other accessory dwelling units in residential or mixed-use districts.

**Policy 1.10.5** The City shall evaluate and review whether to dedicate some units within existing and future apartments or condominium complexes as rental units.

**GOAL 2 THE CITY OF TARPON SPRINGS SHALL PROVIDE AFFORDABLE HOUSING THAT MEETS THE MINIMUM CONSTRUCTION CODE AND HEALTH STANDARDS.**

**Objective 2.1** The City shall continue to work toward the elimination of substandard housing conditions, and for the structural and aesthetic improvement of existing housing.

**Policy 2.1.1** The City shall enforce minimum codes for application of the 2004 Florida Building Code effective October 1, 2005 that establishes a quality of housing and stabilizes neighborhoods.

**Policy 2.1.2** The City shall review and continue to support the average review time of 10 work days for residential and 20 working days for non-residential building plans for the building permit approval process to increase efficiency and to help reduce housing construction costs, thereby promoting more affordable housing.

**Policy 2.1.3** The City shall continue to support the efficiency of the building permit fee payment process.

**Policy 2.1.4** The City shall continue to support the demolition program enforced by the Tarpon Springs Police Department.

**Policy 2.1.5** The City shall establish principles to guide conservation, rehabilitation and demolition program techniques and strategies.

**Objective 2.2** The City shall continue to enforce construction standards of the Florida Building Code and the Federal Emergency Management Agency (FEMA).

**Policy 2.2.1** The City shall continue to require Hurricane Shelter Space Impact Study for Site Plan Approval process if required by Section 112.13 Land Development Code.

**Policy 2.2.2** The City shall continue to require FEMA flood zone and base flood elevation and lowest floor elevation of buildings or additions on the Building Permit submittal process.

**Policy 2.2.3** The City shall continue to support and participate in the FEMA and National Flood Insurance Program's community Rating System and Flood Plain Management requirements and certification in the Building Permit process.

**Objective 2.3** The City shall institute the policies and recommendations of the Historic Resources Element for the conservation, rehabilitation or demolition of historically significant housing.

**Policy 2.3.1** The City shall continue to enforce the recommendations of the Historic Preservation Board for Certificates of Approval for any construction, reconstruction, development, redevelopment alteration, restoration or rehabilitation that requires a building permit that affects the exterior appearance of a structure in the National Register Historic District.

**Policy 2.3.2** The City shall continue to utilize the National Register/Local Historic District Design Review Guidelines Manual in the Certificate of Approval review process.

**Policy 2.3.3** The City shall continue to update the existing 1988 Historical Site Inventory for properties that have undergone alterations or demolitions.

**Policy 2.3.4** The City shall prepare a new Historical Site Inventory for previously undocumented properties as they become 50 years old.