

# **Exhibit VI**

## **Countywide Comprehensive Plan For Pinellas County**

### **Housing Element**

Adopted on December 20, 1988 by the Pinellas County Board of County Commissioners as the Countywide Planning Authority and Recommended by the Pinellas Planning Council.

This document was a plan element of the PPC under previous legislation. Although the introduction and title page have been modified, references may remain concerning that previous legislation. It should be noted in such cases that Chapter 88-464 of the State Statutes now applies to this document by the adoption of the Countywide Planning Authority.



# Table of Contents

## **Introduction**

Plan Purpose .....	2
Scope and Limitations .....	2
Countywide Comprehensive Plan Definitions .....	3

## **Summary Of Findings And Policy Recommendations**

Summary of Findings .....	4
Summary of Policy Recommendations .....	4

## **Housing Issues Analysis**

Goals and Objectives .....	6
Supply of Standard Housing.....	7
New Development .....	8
Conservation.....	8
Affordability .....	14
Cost Reduction .....	16
Subsidization .....	18
Distribution of Housing Opportunity .....	19
Development Structure.....	20
Housing Forecasts .....	23
Nondiscriminatory Access To Housing.....	26
Consumer Advocacy .....	26

## **Implementation**

Code of Enforcement and Housing Services.....	27
Neighborhood Conservation Code .....	28
Financing .....	29
Land Use Planning.....	29
Capital Facilities Planning.....	30
Fair Housing .....	30
Monitoring .....	30
Annual Implementation Report .....	31
Policy Recommendations .....	31
Economic Feasibility .....	33

# Table of Contents (Cont.)

## Appendices

Federal Housing Programs.....	34
FHA Assisted Multi-Family Housing.....	37
State and Regional Housing Policies.....	38
Attachment A.....	53

<b>Bibliography</b> .....	55
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<b>Footnotes</b> .....	56
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# List of Figures

## Figure Number

1	Age Composition of Housing - Pinellas County.....	11
2	Housing Units Lacking Some or All Plumbing Facilities, 1970.....	12
3	Substandard Housing Conditions, 1978.....	13
4	Concentrations of Housing Lacking Adequate Plumbing Facilities by Census Tract, 1970.....	Attached (A)
5	Housing Units By Number of Persons Per Room.....	14
6	Concentration of Crowded Housing by Census Tract, 1970.....	A
7	Pinellas County Households Spending More Than 25 Percent of Gross Annual Income for Housing, 1970.....	16
8	Residential Land Use by Planning Sector.....	24
9	Pinellas County Housing Unit Forecast.....	25
10	Total Housing Unit Increase by Planning Sectors from 1980 to 2000.....	A
11	Population Distribution, 1975 and 2000.....	A

# Chapter 1

## Introduction

This element is a part of the countywide planning process by establishing desirable countywide housing policies. Along with policies enumerated in other Countywide Plan elements, the policies contained herein will provide an overall framework within which the Council will articulate future planning decisions.

Among the elements of the comprehensive plan that are required by the act is “a housing element consisting of standards, plans, and principles to be followed in the provision of housing for residents and the anticipated population growth of the area....”<sup>1</sup> As one of the primary components of an overall quality of life, housing has attracted the attention of all levels of government, though the emphasis on particular aspects of housing has varied considerably. Housing is one of a special class of government concerns that are distinguished from the mainstream by a hybridization of private and public activity. Housing is a consumer commodity, the production and distribution of which is almost exclusively the responsibility of a private market. However, as is in the case with many other consumer commodities, the public senses some inability of the market system to satisfy all housing needs in an equitable manner. There may even be a perception of a threat to the health, safety and welfare of the public. Society, through its governments, then establishes policies and standards for decent housing, adequate nutrition, safe automobiles, adequate health care, etc. Generally, these problems arise when the normal market mechanisms are insensitive to the demands of persons whose wealth places them below a certain threshold or to particular quality and safety features of products.

Intervention by government in the housing market is focused on both the supply and demand aspects of that market. There is substantial concern addressed at the quality, quantity, price distribution and physical distribution of housing units. There is a corresponding concern with the households who occupy these housing units; their distribution by socio-economic status within the community and their access to housing adequate to their needs. Local governments have customarily shown a strong interest in the quality and distribution of housing units, largely because of their immediate visibility. Building and housing codes and zoning ordinances have sought to assure that dwelling units are constructed and maintained in a manner that will not present a hazard or a burden for the inhabitants or their neighborhoods. The remoteness of state and federal governments from the physical setting of the community has resulted in their attention being directed more at the consumers of housing than at the housing product. Further, through the mechanism of the

progressive income tax, only state and federal governments are capable of effectively redistributing wealth among economic classes, age groups and regions.

## Plan Purpose

The basic function of the housing system is to match dwelling units with households. A plan for the provision of housing must address both units and households and the roles to be fulfilled by the private market and the various levels of government. To achieve its maximum usefulness and effectiveness, a plan must focus as much on opportunities as on problems. Obtaining this focus first requires the development of an overall goal that specifies with some precision the ultimate housing conditions that will satisfy public concern. This overall goal will be a refinement of the housing goal adopted in the plan. An analysis of the major housing issues that constitute the overall goal will then produce objectives for each issue area and alternative strategies and tactics that are intended to achieve those objectives.

Many of the issues of housing opportunities and problems are intimately tied to the location of housing within the overall pattern of urban development. In order to deal effectively with housing as one of several integrated land uses, a plan must address both general principles and policies as guides to residential land use planning as well as the very detailed and site specific locations that must eventually result from the application of these principles and policies. This element will address only the former. The application of these general principles and policies to site specific locations will be handled within the land use element of each of the 24 municipalities and the 12 sectors of the unincorporated county.

## Scope and Limitations

The *Countywide Comprehensive Plan Housing Element* focuses on housing as a countywide issue. Most of the data is either countywide in scope or serves to locate broadly defined problem areas such as census tracts within the county.

There are several agencies within Pinellas County administering programs which address specific aspects of the housing system in specific areas of the county. Each of these agencies incorporates a planning function for the specific programs in which they participate. Central to their planning activities is an assessment of the needs of households for assistance and of communities for upgrading substandard conditions. In order to avoid needless duplication, the *Housing Element* does not include an assessment of needs, but utilizes the documentation of needs summarized in the *Regional Housing Opportunities Plan* of the Tampa Bay Regional Planning Council.

# Countywide Comprehensive Plan

## Definitions

Goals, objectives, policies, and recommendations of a plan must be viewed as an integrated, interdependent system of statements that have clear relationships to each other and to the body of the plan. The definitions of these terms must be made clear for the proper structuring and understanding of each plan element as well as the coordination of the plan elements with each other. The definitions given below are used throughout the plan.

**Goals:** Long-range community aspirations which represent significant positive gains which should be achieved by local governments and serve to establish the directions which the community will take. The “goal” describes the end condition that is sought; it is not an action nor a procedure, nor a process (i.e., good planning).

**Objectives:** Attainable targets which are action-oriented and designed to address outstanding community problems. An “objective” is a measurable component of a goal. Objectives are achieved in part through the implementation of planning policies. An objective is subordinate to goals and is organized such that each relates to specific goals.

**Policies:** Guidelines for action which direct the achievement of objectives and enable local governments to respond to a wide range of problems as they arise. A “policy” is one of several possible procedures; it is a predetermined mode of behavior of a predisposition toward certain courses of action (guidelines).

**Recommendations:** Course of action designed to achieve objectives within policy guidelines which address themselves to a set of specific problems. Recommendations are suggested courses of action that may be employed to solve existing problems and avoid their reoccurrence in the future. These may include performance criteria, specific strategies, changes in administrative procedures or suggestions for further study. Recommendations do not constitute an “end state” rather, they offer potential solutions that should be considered.

# [Chapter II] Summary of Findings and Policy Recommendations

## Summary of Findings

Listed below are the major findings of the Housing Element which have been extracted from the plan's analysis sections. These findings serve as the foundation for the policy recommendations contained in Chapter III of the plan.

1. Between 1970 and 1976 the number of housing units in Pinellas County is estimated to have increased by 46 percent. Slightly more than half (58%) of the total housing inventory is less than fifteen years old.
2. Twelve municipalities and the unincorporated area of the county have adopted housing codes.
3. Approximately 2.5 percent of all housing units were indicated as lacking some or all plumbing facilities by the 1970 Census.
4. Four percent of all housing units were indicated as housing more than 1.01 persons per room by the 1970 Census. However, fully 96 percent of those overcrowded units provided all plumbing facilities.
5. Thirty-eight and four-tenths percent (38.4%) of all households were indicated as spending more than 25 percent of their gross annual income for housing according to the 1970 Census.
6. Only two jurisdictions within the county, St. Petersburg and Clearwater, have adopted fair housing ordinances.

## Summary of Policy Recommendations

Listed below are the policies which have been developed as an outgrowth of the interrelation of housing and the other major elements of the *Countywide Comprehensive Plan*.

1. Uniform housing codes should be adopted and enforced by all jurisdictions within the county as a means of maintaining all housing above minimum standards.

2. In those neighborhoods where housing deterioration is widespread, housing code enforcement should require a recertification before occupancy of vacant rental or resold homes.
3. Neighborhood improvement and housing services programs should be implemented to facilitate the upgrading of substandard areas and maintaining neighborhood quality.
4. Housing quality maintenance policies should give priority to the conservation of existing standard dwellings through regulation and renewal, respectively. Renewal should be restricted to those areas where regulation or rehabilitation are not feasible.
5. Extensive application of residential development regulations which excessively escalate housing costs should be limited to only those areas with severe physical and/or infrastructural constraints such as flooding, unstable soils, aquifer recharge areas, and areas with similar conditions which make infrastructural improvements unreasonably expensive.
6. Development regulations such as proper orientation for solar access, which can improve energy efficiency without substantially increasing housing costs, should be adopted by all jurisdictions.
7. Land use policy should concentrate commercial and employment facilities into community serving nodes that are well dispersed throughout the county.
8. Higher density residential areas should be located in progressively greater proximity to these community nodes and in areas immediately served by arterial streets and mass transit.
9. Land allocations shall facilitate the development of mixed groups of housing types, such as zero lot line and cluster single-family, town house, garden apartment, and high rise apartment within a reasonable proximity, in order to meet the housing needs of varying sizes and income levels among households.
10. Land use policy should distribute residential densities in small area increments so that excessively large areas do not develop as a homogeneous housing type, size or price range.
11. A Planned Unit Development (PUD) or Residential Planned Development (RPD) zoning designations should be employed in areas where residential uses abut commercial, industrial, and similar intensive uses.
12. Residential neighborhoods should be protected from the intrusion of incompatible land uses, excessive traffic, noise, the deterioration of structures, streets, and other public facilities.

13. Minimum standards for neighborhood public facilities should be established and addresses as a part of a policy of maintaining the overall quality of the residential environment.
14. Upgrade road, streets, and other public facilities in existing neighborhoods to standards comparable to new growth areas and coordinate these projects with housing rehabilitation and conservation programs.
15. Priorities for the provision of neighborhood public facility improvements should be established and then reviewed annually.
16. Fair housing ordinances should be adopted and enforced by each jurisdiction of the county in order to effect a policy of nondiscriminatory access to housing.
17. Coordinate housing and housing related plans and programs from a countywide and multi-jurisdictional perspective to assist the government of Pinellas County in working toward countywide goals and objectives.

## Chapter III

# Housing Issues Analysis

## Goals and Objectives

There are three primary issue areas that make up the public concern for housing: (1) the quality of housing units and residential environment, (2) the affordability of the housing commodity, and (3) the fairness in access to and the distribution of housing. Those conditions which would satisfy the public's interest in housing would include:

A supply of standard dwelling units in a complete range of tenure, cost, size, and type that is available in all areas of the county, served by a full complement of infrastructural and community facilities, with the assistance necessary to make such standard housing conditions affordable to all resident households, and accessibility free from arbitrary discrimination based upon race, ethnic background, sex, age, marital status, or household composition.

These conditions constitute the goal toward which the plan is directed. Such a goal by itself does not readily translate into identifiable actions that will lead to its achievement. Therefore, it is the requirement of the *Housing Element* of the *Countywide Comprehensive Plan*, together with more detailed local plans, to analyze

the implications of this goal, its constituent objective, the alternative strategies, and the appropriate tactics that will exert the desired positive influence on housing conditions.

Further analysis of housing issues will focus on four objectives: (1) the supply of standard housing for existing and anticipated residents, (2) the affordability of housing by households, (3) the efficient and equitable distribution of housing opportunity, and (4) non-discriminatory access to housing.

## **Supply of Standard Housing**

The objective is a supply of standard dwelling units that is sufficient to satisfy the needs of existing residents and the anticipated growth in population. Objectives are most useful when they are stated in terms of measurable quantity. While the supply is difficult to assess, in any market, supply must be related to demand and both are related to price. In the case of housing, price leads directly to the objective of affordability.

Measuring the adequacy of the supply of housing is additionally complicated in an area like Pinellas County by a high net in-migration of new residents. The result is a high demand originating outside of the community. Clearly the capacity of local resources will not permit standard housing conditions for as many households as might like to live in Pinellas County. The competitive pricing of dwellings serves to ration the available spaces among competing households.

Since the adequacy of the housing supply is dependent upon many factors external to the county as well as the capacity of natural, economic, and institutional resources within the county, the objective must focus on the quality of the supply of housing. Assuring that all housing within the county meets or exceeds the minimum standards necessary to protect the health, safety, and welfare of the residents is a positive restatement of the LGCPA (*Florida Local Government Comprehensive Planning Act*) requirement for “plans for the elimination of substandard dwelling conditions.” Standard dwelling conditions apply as much to the total residential environment as to the structure itself. It is important that these standard conditions not be confused with average or optimum conditions. It would not be practical for government to require more than the minimum necessary to protect the public health, safety and welfare.

There are two principle strategies through which government can influence the supply of housing - the construction of new housing and the conservation of existing housing. These strategies are complementary, and it is essential that both be aggressively pursued in view of the increasing constraints resulting from limited energy, water, capital, and land suitable for urban development. A high growth area such as Pinellas

County is not immune from the necessity to conserve the invested capital in existing development.

## **New Development**

The potential for influencing the supply of housing through new development is most effective through the tactic of government regulation. The alternative tactic of actual construction of dwelling units by government offers only a limited impact because of the many legal, political, and resource constraints that restrict government participation in a free market. Regulation of that market through development controls offers the advantages of a great leverage over resources and the existence of several in-place regulatory mechanisms. The distribution, composition, and quality of new housing units and their neighborhoods are readily influenced by land use plans, zoning and subdivision regulations, and building codes. The influence of development regulations on the affordability and equity of distribution and access will be treated within the discussion of those objectives. Within the context of the supply of standard housing, a policy of rigorous application of development regulations is necessary to assure that all housing and residential environments added to the present inventory will meet or exceed the criteria for standard housing as specified within those regulations.

## **Conservation**

The conservation of existing housing resources is increasingly proving to be an effective strategy for achieving a supply of standard housing. The accelerating rate of increase in the cost of constructing new dwelling units is making the extended use and reuse of existing dwellings not only feasible and desirable, but also mandatory if the quality of housing supply is to be improved and maintained to minimum standards. The costs of standard housing will be unnecessarily increased and the supply unnecessarily restricted if existing dwelling units are allowed to deteriorate below standards, thereby removing them from the inventory and necessitating their replacement by costly new construction.

In addition to the effects on supply and costs of dwelling units, the conservation of existing neighborhoods is absolutely essential if the objective of a supply of quality living environments is to be achieved. The burden of providing infrastructural and community facilities is borne nearly exclusively by local government. Both the capital costs and operational costs of these facilities are accelerating rapidly at a time when the financing structure of local government is proving less capable of keeping pace. While the initial investment several years ago may seem modest by today's standards, the value of these facilities must be measured by their replacement costs at today's prices. The alternative to the strategy of conservation [is] to replace deteriorated

facilities with new facilities servicing new development. This could easily present an unbearable burden for taxpayers, directly through property taxes and indirectly through state and federal income redistribution. If the new facilities are provided by the private market as part of the package of standard dwelling units, the burden on many residents seeking a standard quality residential environment can easily become equally unbearable. The economics of the alternative strategies make it obvious that new development cannot be relied upon solely to provide a supply of standard housing.

There are three tactics through which the strategy of conservation can be effectively pursued—*regulation* of facilities, maintenance, and occupancy of dwelling units, *rehabilitation* of deteriorating units, and, *renewal* of units and neighborhoods that are not feasible for rehabilitation. These tactics are presented in the order of decreasing efficiency. More of the value of the existing investment can be recaptured or retained through timely maintenance than through rehabilitation. In turn, rehabilitating existing dwellings will retain a larger proportion of the existing investment than the construction of replacement housing.

## Regulation

The regulation of the existing supply of housing is essential to the achievement of the overall housing goal. If effective application of development regulations offers the best assurance that new development will meet quality standards, then the effective application of a housing code offers the best assurance that existing housing will be maintained at least to those quality standards. Areas such as Pinellas County where rapid growth has resulted in the preponderance of housing being of recent construction, makes the use of housing codes a particularly effective method because most housing already meets or exceeds code requirements. Figure 1 illustrates the age composition of the housing inventory as of the *1970 Census of Housing*. Between 1970 and 1976 the number of housing units is estimated to have increased by 46 percent. Slightly more than half of the total housing inventory is less than fifteen years old.

Approximately half the municipalities and the unincorporated area have adopted housing codes. Most of the areas that have housing codes have minimum enforcement relying primarily on a complaint investigation basis. St. Petersburg is the only city which surveys the entire housing stock on a routine basis. The following cities and the unincorporated area have housing codes:

Clearwater  
Pinellas Park  
Indian Rocks Beach  
St. Petersburg

Madeira Beach  
Gulfport  
Safety Harbor  
Largo

Dunedin  
Redington Shores  
Indian Shores  
Tarpon Springs

The following cities do not have housing codes:

Belleair  
Redington Beach  
Belleair Shore  
South Pasadena

Oldsmar  
Belleair Bluffs  
Seminole  
North Redington Beach

Belleair Beach  
St. Petersburg Beach  
Kenneth City  
Treasure Island

## Rehabilitation

The tactic of rehabilitating housing which has already deteriorated to substandard conditions offers a great potential for positively affecting the supply of standard housing. This is not to say that it is an easy method with which to produce results for there are many obstacles to government participation in what are essentially private housing rehabilitation efforts. The normal market is not as sensitive to the demand for rehabilitation as it is to the incentives for new construction where the risk is less and the profit potential greater. This necessitates an active role for local, state, and federal cooperative programs to facilitate the rehabilitation process. Recent policy proposals at the federal level, such as the *Community Conservation Strategy*,<sup>2</sup> have indicated a renewed concern for conservation and an emphasis on rehabilitation of both dwelling units and neighborhoods in the face of the increasing economic unfeasibility of meeting housing needs through new construction.

One of the obstacles to be overcome is the lack of consistent and comparable housing condition data. It is presently possible to use only rough estimating procedures in arriving at the number of substandard housing units in the county. The *1970 Census of Housing*, for example, makes possible some determination based on homes that lack some or all plumbing facilities, a criterion that is widely accepted as indicating substandard housing (see Figure 2).

**Figure 1**  
**Age Composition of Housing -- Pinellas County**

Years of Construction									
	Pre-1940	1940-49	1950-59	1960-64	1965-68	1969-3/70	3/1970-73	1974-77	Totals
<b>St. Petersburg</b>	21,330	13,021	36,098	13,150	8,709	3,059	8,520	5,001	108,888
<b>Clearwater</b>	3,093	2,747	7,543	4,477	3,628	1,227	9,205	6,575	38,495
<b>Pinellas Park</b>	323	379	2,815	2,709	915	811	3,481	1,101	12,534
<b>Largo</b>	498	639	3,061	2,589	1,716	704	10,802	6,192	26,201
<b>Dunedin</b>	574	615	2,318	1,785	1,882	1,061	3,474	2,611	14,320
<b>County Remainder</b>	5,323	6,410	32,344	20,929	11,714	6,623	30,969	16,982	131,294
<b>Total County</b>	31,141	23,811	84,179	45,639	28,564	13,485	66,451	38,462	331,732
<b>Percent of Total</b>	9.4%	7.2%	25.4%	13.8%	8.6%	4.1%	20.0%	11.6%	100.0%

Source: 1970 Census of Housing, Pinellas County Planning Department

**Figure 2**  
**Housing Units Lacking Some or All Plumbing Facilities, 1970**

	<b>Clearwater</b>	<b>St. Petersburg</b>	<b>Balance of County</b>	<b>Countywide Totals</b>	<b>Percentage*</b>
<b>Total Units Available</b>	22,715	95,367	107,462	225,544	100.0%
<b>Owner Occupied</b>	240	1,001	1,396	2,637	1.2%
<b>Renter Occupied</b>	323	1,287	550	2,160	1.0%
<b>Vacant Year-round</b>	29	295	175	499	0.2%
<b>All Units Lacking Plumbing Facilities</b>	592	2,583	2,121	5,269	2.4%
<b>Percentage of Total Units</b>	2.6%	2.7%	2.0%	2.4%	

\* Percentage of each tenure category, countywide, that is lacking plumbing facilities.

Source: U.S. Bureau of Census, 1970 Census of Population and Housing.

The census disaggregates data to the census tract level and makes a generalized location of substandard housing. Although individual structures may have been rehabilitated or deteriorated, developed areas rarely change rapidly. (See Figure 3 for conditions in 1970.)

Traditionally, analysis of housing problems has utilized a mixture of essentially independent criteria to arrive at a measure of “total housing deprivation.” Some criteria address the physical condition of dwelling units while others address the relationship between household size and unit size or between household income and unit cost. As indicated by the number of overcrowded units [with] all plumbing facilities (Figure 5, page \*), there may well be dwelling units which meet quality standards, but which may still not satisfy the needs of the occupying households because of a household characteristic like size or income. This further complicates an assessment of standard versus substandard housing conditions. Since the data from the *Census of Housing* is only available on a decennial basis, a preferable method to locate substandard housing would be to use data on existing homes that fail to meet local housing codes. However, the many governments operating within the county make this type of study difficult because of deficient housing codes and varying levels of enforcement.

\* Original page number deleted.

The Community Development Block Grant agencies within the county have surveyed housing within the participating jurisdictions, placing special emphasis on the neighborhood strategy areas which account for most of the major concentrations of substandard housing. The results of these surveys are not directly comparable to the census data because of differences in criteria. They are, however, instructive as an update of the magnitude of the problem of substandard housing conditions within the county.

**Figure 3  
Substandard Housing Conditions, 1978**

	Clearwater	St. Petersburg*	Balance	Total
<b>Units Available</b>	41,947	109,454	182,902	334,303
<b>Substandard</b>	1,160	6,477	3549	11,186
<b>Percent</b>	2.8%	5.9%	2.0%	3.4%
* Includes both deteriorated and dilapidated.				

Source: City of Clearwater, *Housing Assistance Plan*; City of St. Petersburg, *Housing Element, Pinellas County, Fifth Entitlement Application – Community Development Block Grant Program*.

**[Figure 4, Concentration of Housing Lacking Adequate Plumbing Facilities by Census Tract, 1970]**

## Renewal

When dwelling units or neighborhoods have been allowed to deteriorate through ineffective regulation to a condition beyond economically feasible rehabilitation, only the tactic of clearance and renewal can contribute to the supply of standard housing. Renewal is less efficient than either regulation or rehabilitation in that a much smaller portion of the existing investment can be preserved. In some cases the cost of renewal can exceed the cost of new development. This usually results in the substitution of more intense and expensive uses in place of former residential uses. Therefore, a substantial risk is encountered with this tactic in that it may yield a net loss to the supply of housing and/or be counterproductive to the objectives of affordability, equitable access, and efficient distribution.

The reduced probability of positively influencing the housing supply requires that this tactic be relegated to those extreme situations where the possibility of effective action through regulation and rehabilitation is clearly beyond a reasonable doubt. However,

in these extreme cases, renewal must be actively pursued in order to minimize risks and costs and maximize the achievement of housing supply objectives.

## Affordability

Having addressed the quality of the housing unit, the housing function requires that households be matched with quality units that are adequate to their needs. There are two major characteristics of households which often interfere with this process: the size of the household and the amount of income available for the purchase of housing services.

Even housing units which meet all code requirements for quality can be inadequate if there is an insufficient number of rooms and/or the rooms are of insufficient size for the number of persons in the household. The most frequently used criteria for crowding is the number of persons per room, excluding toilet facilities, with standards of crowding ranging from more than one person per room to more than one and a half persons per room.<sup>3</sup> Figures 5 and 6 illustrate the degree of crowding indicated by the 1970 Census. The frequency of overcrowded standard housing in 1970 is indicated by the 8,778 units with 1.01 or more persons per room which had all plumbing facilities and which constitute 96% of the 9,166 overcrowded units.

In almost all cases, the root cause of overcrowding is the inability of the household to afford a dwelling unit of adequate size. There is also another aspect of the issue of affordability that occurs when households purchase housing of either adequate size and standard quality but pay an excessive portion of their disposable income.

**Figure 5  
Housing Units by Number of Persons Per Room, 1970**

	<b>Clearwater</b>	<b>St. Petersburg</b>	<b>Balance</b>	<b>Total</b>	<b>Percent of All Units</b>
<b>All Units</b>	21,216	88,902	101,183	221,301	100%
<b>Units with 1.00 or less</b>	20,221	84,825	97,089	202,135	96%
<b>Units with 1.01 to 1.50</b>	608	2,639	2,988	6,235	3%
<b>Units with 1.51 or more</b>	387	1,438	1,106	2,931	1%
<b>Units with all plumbing facilities (1.01 or more)</b>	905	3,936	3,937	8,778	4%*
* These units also included in the above categories.					

Source: U.S. Bureau of Census, 1970 Census of Population and Housing.

The most frequently used criteria in the past viewed households expending more than 25 percent of their gross income for housing services as enduring an excessive burden which interferes with their ability to obtain the other necessities of life in adequate quantities. Figure 7 presents data on households with excessive housing expenditures as indicated by the 1970 Census. However, recent trends in both the housing market and the labor market are combining to cast some doubt on the usefulness of that criteria. Responding to both cost-push and demand-pull inflation, the price of new housing has risen sharply over the decade. Since 1970 the average price of housing has risen over 90 percent while the average family income has risen only 50 percent.<sup>4</sup> Much of the rise in average family income has resulted from the growth of two-income households. Many of these families have elected to spend a large portion of this "extra" income on the inflated cost of housing as a part of the inflation psychology of buy now or pay more later. A survey by the United States League of Savings Associations estimated that in 1977 nearly two-fifths of recent home buyers with conventional financing were spending more than 25% of their income for housing and almost three fourths of those with incomes below \$15,000 were paying over 25%. One half of those with incomes between \$15,000 and \$25,000 similarly exceeded the 25% criteria.<sup>5</sup> The chairman of the Federal Home Loan Bank Board recently testified before the congressional Joint Economic Committee that most people now spend about 36 percent of disposable income for housing, about twice as much as in 1969.<sup>6</sup>

Home sales in Pinellas County have been somewhat insulated from the squeeze of high prices and high financing costs because the typical in-migrating buyer is less dependent upon the mortgage market. However, rental housing is experiencing similar increases as the excess of rental units that occurred after the 73-74 recession is absorbed by an increasing demand. In Pinellas County, the average two bedroom (one bath apartment which rented for \$181 in 1974 currently rents for \$250.<sup>7</sup> Thus, the same groups of low and moderate income people who either pay very large portions of their income for homes and financing costs or who have been forced from the ownership market altogether are faced with the alternative of a shortage of rental units and an inflating rental market.

**[Figure 6, Concentrations of Crowded Housing by Census Tract, 1970]**

Condominium apartments are increasingly popular as a compromise for people who are unable to afford the purchase of a comparable single-family home. Because of reduced land cost and economics of construction, comparable units cost less while providing the same perceived investment appreciation and tax advantages. The popularity of condominiums has led to a practice of converting rental apartments into condominium ownership. During 1978 and the first half of 1979, 3,381 apartment

units in Pinellas County were converted into condominiums.<sup>8</sup> This has further tightened the market for rental units and accelerated the rise in rents.

Without benefit of the comprehensive income data that will result from the 1980 Census, it is not possible to determine with any precision the number of households that are exceeding any particular standard for housing costs. At the same time, recent experience indicates that affordability is more of a variable concept than it is a standard. The inflating price of housing is combining with a strong and widely held demand for home ownership to escalate the concept of affordability to a substantially higher proportion of household income. The spillover from the ownership market is having a similar effect on the rental market. If the expansion of housing costs as a proportion of income continues, the redistribution of disposable income will likely have serious negative impact on the economy in general.

There are two strategies through which government can influence the affordability of housing by households - the reduction of the cost of the housing product and the subsidization of the purchasing power of households. Again, these strategies are complementary. Both can make a contribution to achieving the objective of affordability.

**Figure 7**  
**Pinellas County Households Spending More Than**  
**25 Percent of Gross Annual Income for Housing, 1970**

	<b>Number of Households</b>	<b>Percent of Households in Owner/Renter Category</b>	<b>Percent of All Households</b>
<b>Owner</b>	55,784	34.9%	26.4%
<b>Renter</b>	25,386	49.4%	12.0%
		<b>Total</b>	38.4%

Source: 1970 Census of Housing

## Cost Reduction

If the cost of a given package of housing services can be reduced, the threshold of market sensitivity would be lowered and more households would be able to afford standard housing without an excessive burden on their income. Because there are many factors which combine to determine the cost of the housing package, there are potentially many ways of affecting that cost. However, only a few of these factors are subject to local government influence. Land development regulations affect the cost of new housing, and housing code enforcement can affect the cost of existing housing. In

either case the objective of the regulation is closely tied to the quality of the housing package. There is, therefore, a very limited range within which development and maintenance standards might be modified without allowing substandard conditions. The greatest potential for an effective tactic lies in the administration of these regulations which address a housing quality that far exceeds the requirements of minimum standard quality. If these regulations, such as large unit area requirements, large unit to land area ratios, or exclusion of mobile homes, are applied too extensively, they can restrict the supply of land that would permit the construction of lower cost dwellings.

The actual construction of such units must be stated conditionally because the removal of some barriers through planning and subsequent zoning at densities and housing types which facilitate the construction of lower cost units does not guarantee that they will be built. The effect of decreased land consumption per unit will be moderated by the constantly rising cost of all land as the supply continues to shrink. Construction costs attributable to both labor and materials can be expected to continue to increase. Additional government policies meant to address other aspects of housing quality, such as energy conservation and environmental protection, often conflict with the strategy of reducing housing costs by raising the required initial investment. Even though these investments are paid back through reduced operating costs, the obstacle of the initial cost is usually sufficient to further isolate low-income households from the housing market. Some energy efficiency techniques, such as proper orientation of new development for solar access, can be accomplished without substantially increasing the cost of housing units. To the extent that such techniques can mitigate the effects of the increasing costs of fuel energy on housing operating costs, they should be included in development regulations.

Though there are many constraints limiting the effectiveness of modifying local government regulatory policies in order to reduce housing costs, examining these policies is a necessary first step if there is to be any possibility of such reductions. Should this tactic succeed in lowering costs of new construction, the effect of low income households is further limited by the relatively minor role of new housing in the overall market. The small portion of the total housing stock that is accounted for by new construction determines that the needs of most households must be met through existing housing. Reduced costs for new housing will have only a secondary effect on the market for existing housing by reducing somewhat the normal differential between their costs. In turn, this will depress the prices for existing housing by a smaller amount.

## **Subsidization**

Confronted by the limited impact of cost reduction in new construction, the importance of the alternative strategy of subsidization becomes more apparent. The consensus of most research in low income housing strategies is that:

...even were a community to lower its standards to bare minimum, low-income families could not be housed without subsidy. Smaller-sized moderate income families could be housed without assistance, but the comparatively larger moderate income households would still be priced out of the unaided housing market.<sup>9</sup>

Thus, for a large portion of the low and moderate income households, subsidization is not merely a desirable aid but an absolute necessity if the objective of making adequately sized standard housing affordable to all households is to be achieved.

Subsidization is a process of redistributing wealth. As stated earlier, only the federal government, because of its taxing structure, is in a position to exert any significant effect via this process. However, to implement the federal subsidy programs requires the cooperation and participation of local government through its housing and community development agencies. The necessary tactic is the development of active local programs to pursue and effectively administer the wide variety of federal subsidy programs.

Within this tactic there are two alternatives: subsidies can be applied to the dwelling units or to households. The majority of federal programs have been directed at units, both because of a desire to increase the supply of standard housing through stimulation of new construction and a reluctance to make cash grants to individuals. Generally, any success in achieving the affordability objective has been accompanied by negative secondary effects, in some cases to the degree of having a net impact on the quality of the living environment for affected households. Restrictions on the design and the amenities that could be provided, when combined with the large project size necessary for economical construction, produced prohibitive maintenance costs and an environment that was undesirable to live in or near. The result was often concentrations of low-income households in the least desirable areas of cities, isolated from the mainstream of society with little hope of eventual integration.

Recently federal policies have been reorienting toward the household, but the well established inertia of non-discretionary transfer payments still ties households to specific units even though the units are a part of the normal housing market. Evolution toward discretionary payments may gradually increase the freedom of choice available to low and moderate income households. A policy favoring the enhancement of the

household's ability to participate in the normal housing market offers as many advantages for society as for those who are aided. Housing occupied by subsidized households remains on local tax rolls. Other social and economic needs of low income households are more easily and economically satisfied when those households are dispersed throughout a community, thus enabling them to use facilities and services already established and supported by more affluent households. In addition to such a policy regarding the local administration of federal programs, local governments should capitalize on opportunities such as the preparation of the *Regional Housing Opportunities Plan*, prepared to address these same issues on a region-wide basis, to influence federal policy making toward a greater emphasis on household subsidies.

## Distribution of Housing Opportunity

The public concern with the distribution of housing opportunity involves a more comprehensive approach to some of the same issues raised in the discussions of the affordability of housing units. The objective is to achieve an efficient and equitable distribution of a range of housing types, sizes and costs throughout the planning area. The criterion of efficiency concerns the accessibility relationship between housing types and employment, commercial, and other social and economic activities. The criterion of equity concerns the ability of all households to obtain housing in locations accessible to those facilities. Accessibility is particularly important for lower income households in order to avoid the additional burden of the high transportation costs that are associated with isolated locations.

At least in theory, there are two strategies which could achieve this objective. First, [the] ability of households to obtain housing of their choice in a location of their choice could largely be assured through subsidization of household purchasing power. However, to rely upon such a strategy by itself would require a subsidization program of immense proportions, costly to fund and impractical to administer. Further, there would also be a limitation arising from the inability of the present housing inventory to provide a uniformly accessible distribution of all housing types. A second, or alternative strategy, is for local government to influence the distribution of housing types, sizes, and costs so that a pattern emerges which facilitates the choice of a housing location to suite the needs of each household. As previously noted, most low and many moderate income households will still require subsidization but an efficient distribution of housing can minimize the amount of subsidization and maximize the satisfaction with the choice of each household.

## **Development Structure**

The available tactics for local government influence of the housing market are the regulation of land development through land use planning and zoning and stimulation of housing development through capital facilities planning and scheduling. Land use planning is an especially useful tool for achieving a fine-grained dispersion and a hierarchical organization of a variety of residential densities and housing types. Capital facilities planning enables the integration of the infrastructural systems with the developing pattern of land uses. Careful scheduling of capital facilities can, at times, exert significant influence on the timing of privately initiated development.

As with the issue of affordability, these actions of government can only influence the provision of housing by the private sector. There is no means by which government can assure that the development pattern provided for by its plans and programs will actually be built in a manner that will adequately serve every household's needs. It is certain, however, that efficiency and equity in the distribution of housing cannot be achieved without carefully planned land use regulations and public facilities.

The principle element of the efficiency criterion is the journey to work. This is the central focus of any analysis of a housing market region. The motivation to minimize the cost in both money and time for the daily journey to work has long been a major concern in most household location decisions. As fuel costs continue to increase, this motivation can be expected to increase similarly. Though the unusually high proportion of retired persons in the local population may well reduce the importance of this criterion for housing location, forecasts of future conditions indicates an expanding role for employment in the local economy.<sup>10</sup> Therefore, plans for future development must make adequate provision for the relationship between place of residence and place of employment.

The present pattern of land uses is somewhat atypical of most urban areas of comparable size to Pinellas County. There is not a strong dichotomy between an intensively developed core city and an extensively developed suburban area. Expanding suburban development in the county has resulted from a true growth of population rather than an internal migration between core city and suburb. As a consequence, there has not been the same dramatic shift in business and industry location that has created severe accessibility problems for low-income groups in other urban areas. Though the problem of employment-residence accessibility may not be severe in Pinellas County, it is incumbent upon the land use and capital facilities plans to preserve and improve on the efficiency of this relationship in the future.

A secondary element of the efficiency criterion is the accessibility of housing opportunities to commercial and social facilities. Though travel between the residence and these facilities is random when compared to the journey to work, the frequency of such trips can easily result in as severe a burden of time and expense if the facilities are not readily accessible.

There is a significant overlap in the planning of land uses to accommodate accessibility to employment opportunities and to commercial and social facilities. Employment in the Pinellas economy is heavily concentrated in the service and trade industries.<sup>11</sup> When housing opportunities are distributed in a manner that achieves more efficient accessibility to one, there can be a significant gain in accessibility to the other. Employment in manufacturing industries does not benefit from this kind of symbiotic relationship so that special attention must be addressed to the location of industrial land uses in order to promote efficiency in access. Having demonstrated its ability to attract a significant share of new light manufacturing industries, planned locations for these uses in Pinellas County will take on greater importance as they account for a larger share of total employment.

The distribution principle to be applied in local and countywide land use plans is the “land holding capacity” which allocates people to land according to physical, social, and economic constraints. Physical limitations set the bounds of total permissible growth for an area. Within this overall constraint, residential uses should be allocated on the basis of where the need is greatest, to areas that are best suited, and where the greatest impact in expanded housing opportunity can be achieved. The efficiency of the resulting distribution is largely dependent upon the relationship between the housing and the economic and social facilities that are created by their connecting infrastructure.

A dispersed pattern of housing can be most efficiently connected to a concentrated pattern of industrial and commercial activities through an elaborate hierarchical system of streets and highways. The length of required trips is substantial but efficiency is gained through time savings. Los Angeles County is a familiar example. Concentrated housing can also be efficiently connected to the same pattern of economic and social activities through high volume public transit.

However, a dispersed pattern of housing has become well established in the county in the absence of an elaborate hierarchical road system. Such a combination requires the decentralization of economic and social facilities to the community scale in order to minimize the distance between residence and employment. This would avoid the congestion that would otherwise develop around centralized facilities which would be beyond the capacity of any feasible road system to handle efficiently. The

predominance of services and trade in the local economy makes such a decentralization more feasible than it would be in an economy based on a few large manufacturing firms. Whenever large facilities, either commercial, industrial or institutional are planned, they should be dispersed rather than grouped with other large facilities. Within communities, these social and economic activities should be concentrated into nodes of a scale that can be served by existing and feasible road system in order to minimize the number of necessary trips. It is essential that these facilities not be dispersed throughout a community, as is the case with strip commercial development, as necessary trip making is greatly multiplied and the capacity of arterial streets is greatly reduced.

Having distributed the bulk of social and economic land uses into community serving nodes, it remains to distribute the various housing types throughout the community. Generally, the greatest efficiency can be achieved when residential densities decrease with increasing distance from the node, with higher densities located in greater proximity to arterial streets capable of accommodating the intensity of traffic that they generate. As the probability of providing lower cost housing is enhanced in areas of higher density, more lower income households are placed in locations that are more accessible to employment and service facilities.

In addition to these general principles of housing distribution, the incidence and extent of areas intended to accommodate various housing types must be carefully considered if both efficiency and equity are to be achieved. There is an inherent conflict between the need to provide a heterogeneous mix of housing types in order to maximize choice and the desire to ratify a life style through homogeneous groupings of dwellings. The resolution of the conflict lies in the careful control of the real extent of housing types or housing districts. There are both economic and social reasons for developing housing groups that are exclusive to one housing type. However, it is possible and desirable to introduce a variety of housing types of mixing residential densities at a scale immediately above the minimum required to satisfy economies of scale and social identity. There is no precise number of acres that determines this scale for each density range. Rather, each type of residential land use should be widely distributed throughout the community rather than aggregated into large tracts. In this way, excessively large areas of homogeneous development which exclude other housing types and, as a consequence, restrict housing opportunities in extensive portions of the county, can be avoided.

This same principle applies as well to the avoidance of extensive areas of homogeneous high density development which might lead to concentrations of low and/or middle income households. As previously mentioned, the total living environment for low income families is enhanced through the dispersion of lower cost

housing within the larger community. Also, their other social and economic needs are more readily satisfied when this dispersion results in improved access to facilities and services already established and supported by the more affluent community at large. The result of the overall principle of distribution is an allocation of residential densities, as surrogates for housing types, into a fine grained pattern with the individual areas of sufficient size to preserve the identity of a housing group and avoid small isolated variations, but not so large as to effectively exclude housing variety from whole communities. When properly oriented to the hierarchical street system, such a distribution can accomplish both equity in housing opportunity and efficiency in the utilization of existing public investment.

## **Housing Forecasts**

A close corollary to optimizing the distribution of housing as it relates to other land uses is the quantitative provision of sites for future housing. The Pinellas County Planning Department has forecasted the number of single-family and multifamily housing units for the county in five-year increments through the year 2000. The methodology is a simple mathematical allocation model to distribute future growth that is based on the *Countywide Comprehensive Land Use Plan* and based on the assumption that the entire county will ultimately be developed to the most intensive use permitted by the plan. Figure 8 illustrates the number of acres in each planning sector that were in single-family and multifamily use as of 1975 compared with the number of acres in each planning sector that are designated for low, medium, and high density residential use by the land use plan.

The ultimate capacity of areas are determined in accordance with the land use plan and the existing inventory is subtracted to yield the number and type of dwelling units remaining to be constructed. This amount is then distributed over time using the historical trend and an analysis of each area in a manner judged to represent the most likely timing of future growth.

The following table presents the projected housing by single-family and multifamily dwelling units for the 12 planning sectors. This is followed by a map illustrating the percentage of increase in the number of dwelling units for each of the planning sectors from 1980 to 2000 (Figure 10) and a map illustrating the distribution of population for the years 1975 and 2000 (Figure 11).

**Figure 8**  
**Residential Land Use by Planning Sector**

Planning Sector	Total Acreage	1975 Existing Acre		Land Use Plan Acreage*		
		Single-Family**	Multi Family	Low Density	Medium Density	High Density
1	7,160	929	220	3,125	1,627	0
2	22,659	279	133	15,481	1,525	798
3	11,518	937	177	7,282	1,994	239
4	7,543	2,366	273	3,635	1,119	28
5	7,351	1,090	57	5,138	339	85
6	20,754	7,899	1,294	11,240	2,196	1,015
7	16,015	6,856	1,224	8,986	2,767	204
8	9,324	506	165	1,326	1,364	0
9	16,489	5,821	706	9,522	2,166	31
10	15,689	5,571	319	8,618	1,969	0
11	40,501	22,190	2,019	19,630	6,636	1,359
12	4,297	973	270	1,402	361	166
<b>Totals</b>	179,300	55,417	6,857	95,385	24,063	3,925
<b>Percent Of Total</b>	100%	30.9%	3.8%	53.2%	13.4%	2.2%
* Based upon the <i>Countywide Comprehensive Land Use Plan</i>						
** Includes Mobil Homes						

Source: Pinellas County Department of Planning

**Figure 9  
Pinellas County Housing Unit Forecast**

Planning Sectors	Single-Family (S) Multifamily (M) Total Units (T)	1980	1985	1990	1995	2000
1	S	4,240	4,760	5,530	6,720	7,830
	M	1,350	2,310	3,650	5,520	7,180
	T	5,590	7,070	9,180	12,240	15,010
2	S	1,880	7,780	11,440	17,710	22,480
	M	550	2,490	5,260	8,300	10,500
	T	2,430	10,270	16,700	26,010	32,980
3	S	5,970	8,540	10,950	13,830	16,210
	M	2,060	3,900	5,990	8,370	10,180
	T	8,030	12,440	16,940	22,200	26,390
4	S	10,340	11,470	12,460	13,190	13,870
	M	4,430	6,390	8,100	9,310	10,500
	T	14,770	17,860	20,560	22,500	24,370
5	S	4,370	5,490	7,550	9,850	12,000
	M	420	800	1,470	2,220	2,900
	T	4,790	6,290	9,020	12,070	14,900
6	S	32,200	34,280	36,670	38,850	40,950
	M	15,950	20,200	24,610	27,530	29,820
	T	48,150	54,480	61,280	66,380	70,770
7	S	27,910	32,950	34,920	35,790	36,330
	M	13,090	20,910	24,390	26,250	27,560
	T	41,000	53,860	59,310	62,040	63,890
8	S	2,040	2,390	2,920	3,500	4,060
	M	1,340	2,580	4,430	6,500	8,460
	T	3,380	4,970	7,350	10,000	12,520
9	S	26,060	28,630	31,240	33,740	36,090
	M	10,440	13,840	17,250	20,040	22,520
	T	36,500	42,470	48,490	53,780	58,610
10	S	25,680	28,750	31,620	33,610	35,230
	M	5,640	9,050	12,260	14,660	17,490
	T	31,320	37,800	43,880	48,270	52,720
11	S	79,540	81,390	83,540	85,390	87,480
	M	49,000	54,180	59,730	65,640	71,730
	T	128,540	135,570	143,270	151,030	159,210
12	S	5,040	5,120	5,420	5,600	5,730
	M	4,310	6,490	7,720	7,890	8,000
	T	9,350	11,610	13,140	13,490	13,730
1-12	Single-family	235,610	263,020	286,720	310,970	332,130
	Multifamily	118,010	149,530	182,960	211,540	237,340
	Total Units	348,620	412,550	469,680	522,510	569,470

[The above table has been corrected for arithmetic addition errors and may be at variance with earlier editions of the *Plan*, (ed. 2003)]

**[Figure 10, Total Housing Unit Increase by Planning Sectors from 1980 to 2000]**

## **Nondiscriminatory Access to Housing**

The discussion of accessibility to this point has focused upon the physical proximity of the various housing types to other land uses providing employment and other social and economic opportunities. However, even if an ideal distribution of housing types were achieved, there would remain the obstacle of non-economic discrimination that would prevent many households from enjoying full access to these housing opportunities. Such discrimination in the sale or rental of housing is another aspect of the desire to ratify one's own lifestyle through a homogeneous grouping of households sharing particular characteristics.

While there is no clear consensus as to the relative merits or demerits of such homogeneous living environments, it is clear that the use of arbitrary exclusion to achieve this homogeneity is an intolerable infringement of the civil liberties of those excluded. The issue addressed by the objective of accessibility is not government promotion of ethnic, economic, age, or household type integration in housing, but the elimination of barriers to the exercise of the freedom of choice in residential location.

### **Consumer Advocacy**

The consumer product nature of the housing market and the legal nature of this issue of arbitrary exclusion from housing opportunity combine to determine the most effective strategy, consumer advocacy. Though the legal rights to be free from arbitrary discrimination are well established, the legal mechanisms that are necessary to exercise those rights are provided through fair housing ordinances. At present only two cities, St. Petersburg and Clearwater, have adopted fair housing ordinances.

A necessary first step in achieving the objective of non-discriminatory access to housing is the enactment of a fair housing ordinance by every jurisdiction. Once this mechanism for the legal enforcement of these rights is in place, the effectiveness of a fair housing policy can be greatly enhanced by participation in a consumer advocacy program designed to acquaint housing consumers with their rights to access, to fulfill a fact-finding role in alleged cases of discrimination, and to initiate negotiated settlements of justified claims. By thus relieving court facilities of much of the enforcement burden, the probability of fulfilling this objective for a greater proportion of the population will be improved.

# Implementation

Implementation of the tactics outlined in the analysis of housing issues will require the initiation of new policies, programs, and procedures as well as a reevaluation and modification of existing policies, programs, and procedures. Given the variety in the size and composition of the many jurisdictions within Pinellas County, it is undeniable that housing problems and housing opportunities are not uniformly distributed through all communities and neighborhoods. It is, however, equally undeniable that the policies and programs which contribute toward the achievement of the housing goal and its component objectives apply as much or more to jurisdictions and communities with well planned and well maintained housing because of the substantial investment that must be protected from deterioration. If conscientiously and prudently administered, a continuous monitoring and regulation of local housing and neighborhood conditions can significantly minimize the long-term expenditure of resources necessary to reach and maintain the housing goal.

Most of the policies required to implement these tactics do not uniquely address individual objectives but exert an influence through several strategies. Many of these strategies focus upon effective regulatory programs. All areas of the county are covered by zoning and subdivision regulations and a building code provided by a special act of the Florida Legislature (75-489). By definition these regulations establish the minimum standard quality for new development. However, there is still the necessity to review these regulations by the respective jurisdictions to ensure the adequacy of both the standards and their enforcement. Several jurisdictions within the county have not adopted housing codes and, hence, have no specifications for standard quality in their existing housing supply. Such codes must be adopted and enforced by all jurisdictions if the housing goal is to be pursued seriously.

## Code Enforcement and Housing Services

The effectiveness of housing code enforcement can be greatly enhanced if it is coupled with a program of neighborhood improvement. As code enforcement reveals problem areas, a neighborhood improvement program may help to assemble the resources that may be available to remedy those in need. Such help might range from administering rehabilitation grants and loans to prioritizing public facility improvements for capital facilities plan[ning]. The focus of community development programs should be expanded beyo[nd] the present target areas to apply also to the maintenance of quality standards in well established neighborhoods. However, within those areas where housing deterioration is widespread, the housing code enforcement program can be made more effective by requiring an inspection and a recertification of fitness for

occupancy before any vacant dwelling unit, either rental or owner occupied, can be reoccupied.

A helpful adjunct to such programs would be a housing services program designed to aid households in obtaining housing services adequate to their needs. The essential task is to help match households to the available housing commodity by providing information on housing availability, assisting in obtaining the appropriate subsidies, and providing special assistance to households displaced through governmental actions.

There is an especially pressing need for accurate, timely and comprehensive data on the portion of the housing inventory that does not meet standards and the number of households who are overcrowded, enduring excessive rent burden, or otherwise inadequately housed. At present the only comprehensive data source, especially with regard to household needs, is the decennial census. Though starting in 1985 the census will be conducted in five-year intervals, the data will still not be sufficiently timely for annual evaluations and budget revisions. Such data is essential in order to determine the effectiveness of programs and reallocate resources as conditions change if the maximum impact of these programs is to be obtained.

## **Neighborhood Conservation Code**

Together the programs of code compliance, neighborhood improvement, housing services, and housing data constitute a comprehensive Neighborhood Conservation Code which treats the full spectrum of the residential environment. It must be recognized that many of the local governments of Pinellas County will find it difficult to incorporate such a broad program with their limited staffs. It is also true that the majority of these small jurisdictions are nearly fully developed, i.e., a much greater proportion of their potential capacity exists than remains to be constructed, and the conservation of the quality of this existing development should take on an importance comparable to the regulation of the remaining new development. Toward this end, the Neighborhood Conservation Code could be most effectively and efficiently administered as a major part of the Comprehensive Development Code which would incorporate all policy and program implementation activities related to the development and maintenance of the physical environment. The costs to local government would be primarily operational rather than capital, and they would be minimal when compared with the future costs of rehabilitation or renewal that will result if housing development and maintenance is neglected. In addition to pursuing such a program independently, there are also the options of entering into cooperative agreements with several jurisdictions or participation in the cooperative city-county federally funded Community Development Block Grant Program.

## Financing

Potentially important contributions to the supply of affordable housing should result from the recent passage of the *Florida Housing Finance Authority Law* and the formation of the first Housing Development Corporation of Florida. The former is the enabling legislation for counties throughout the State to create a public finance agency for housing development. The latter is a private corporation for the financing of low-income housing. The purpose of the Housing Finance Authority is to alleviate the shortage of moderate, middle, and lower income housing by leveraging private capital for public purposes. Such an authority may make purchases, or sell loans for qualifying housing developments. The proceeds of the loans may be used for financing, acquisition, construction, rehabilitation or redevelopment of dwelling units or for supportive amenities and facilities such as parks, schools, sewers, and the like. The Housing Development Corporation will use the resources of the member financial institutions to finance the housing development, but it will also receive assistance through the federal Department of Housing and Urban Development's Section Eight rent subsidy program.

## Land Use Planning

Because of the requirements of the *Local Government Comprehensive Planning Act*, the land use required as a part of the comprehensive plan for each jurisdiction will take on a regulatory significance comparable to zoning ordinances and building and housing codes. It is essential, therefore, that these plans incorporate the policies and principles discussed in the analysis of housing issues in order for the plan to exert the maximum influence on housing conditions.

A policy of concentrating commercial and employment facilities into community serving nodes that are well dispersed throughout the county can best achieve efficiency in accessibility within the existing and future street system. Accessibility will be further enhanced by locating higher density residential areas in progressively greater proximity to these community nodes and in areas immediately served by arterial streets.

Fostering of greater equity in housing opportunity will require a policy of distributing residential densities in small area increments so that excessively larger areas are not given over to a single housing type, size, and price range. This policy should emphasize increasing the number of distinct housing areas while decreasing the overall size of each such area. In this way a greater number of housing types can be achieved within any given housing market area and a household seeking a particular housing

type will have more alternative locations from which to choose. Adequate attention must be directed at the buffering of distinct housing types so as to preserve neighborhood character and identity. The planned unit development type of use designation should be employed in areas where residential uses abut commercial, industrial, and similar intensive uses in order to provide the design flexibility necessary to facilitate buffering in such transition areas.

## Capital Facilities Planning

Maintaining and improving the quality of neighborhood living conditions will require a policy of establishing minimum standards for public facilities, upgrading to the standards, and then maintaining the standards. A capital facilities plan should be initiated by each jurisdiction so that priorities for neighborhoods with the greatest need can be established and scheduled.

## Fair Housing

Achieving fairness in the access to a well distributed housing mix will require the adopting of a fair housing ordinance by all jurisdiction within Pinellas County. To effectively pursue this objective will then require participation in a consumer advocacy program to inform and assist potential actions of unjustified discrimination.

## Monitoring

The most useful objectives for guiding local government actions are those which can be measured by some consistent quantity. In this way progress, or lack of it, toward the attainment of the housing goal can be assessed and further actions adjusted accordingly. Without the ability to assess the effectiveness of actions, a plan and the actions it directs amounts to little more than the funding of good intentions. For some of the objectives embodied within the housing goal, assessment is relatively easily accomplished. For others, the means of measurement is not readily apparent. Standard housing can be specified in a housing code and measured through compliance with that code. Affordability is easily assessed th[r]ough at too infrequent intervals. Improvements in housing data can contribute significantly to more timely assessment of the gap between supply and demand. Standards of measurement for equity and efficiency are conspicuous in their absence. Accommodating half of all employees within five miles of the place of employment may well be too arbitrary for a standard of adequate housing opportunity. However, the average length of the journey to work may provide a benchmark against which to judge progress; current best estimates are 15.5 minutes and 7.9 miles.<sup>12</sup> A measure of exclusion from housing opportunities is

also very elusive. An increase in complaints and resolved cases may indicate an increase in discriminatory practices or greater access to the resources necessary to secure a household's rights.

## **Annual Implementation Report**

These limitations of measurement notwithstanding, progress toward each of these objectives should be monitored if this plan is to be useful to government officials. Toward this end, an annual implementation report covering each jurisdiction is recommended as an effective device for maintaining the validity and viability of the housing plan. The report should address changes in the inventory of standard housing, a comparison of public facilities improvements with the identified needs of neighborhoods, the effects of the past years implementation efforts, and the schedule of committed activities for the following year.

Hopefully, these reports would evolve into a common format that could be combined into an annual "state of the county" message regarding housing conditions. The information contained therein would additionally facilitate applications for federal housing subsidies.

## **Policy Recommendations**

The above recommendations are summarized below in policy format:

1. Uniform housing codes should be adopted and enforced by all jurisdictions within the county as a means of maintaining all housing above minimum standards.
2. In those neighborhoods where housing deterioration is widespread, housing code enforcement should require a recertification before occupancy of vacant rental or resold homes.
3. Neighborhood improvement and housing services programs should be implemented to facilitate the upgrading of substandard areas and maintaining neighborhood quality.
4. Housing quality maintenance policies should give priority to the conservation of existing standard dwellings through regulation with secondary and tertiary priority to rehabilitation and renewal, respectively. Renewal should be restricted to those areas where regulation or rehabilitation are not feasible.
5. Extensive application of residential development regulations which excessively escalate housing costs should be limited to only those areas with severe physical

and/or infrastructural constraints such as flooding, unstable soils, aquifer recharge areas, and areas with similar conditions which make infrastructural improvement unreasonably expensive.

6. Development regulations such as proper orientation for solar access, which can improve energy efficiency without substantially increasing housing costs, should be adopted by all jurisdictions.
7. Land use policy should concentrate commercial and employment facilities into community serving nodes that are well dispersed throughout the county.
8. Higher density residential areas should be located in progressively greater proximity to these community nodes and in areas immediately served by arterial streets and mass transit.
9. Land use allocation shall facilitate the development of mixed groups of housing types, such as zero lot line and cluster single-family, town house, garden apartment, and high rise apartment within a reasonable proximity, in order to meet the housing needs of varying sizes and income levels among households.
10. Land use policy should distribute residential densities in small area increments so that excessively large areas do not develop as a homogeneous housing type, size or price range.
11. A Planned Unit Development (PUD) or Residential Planned Development (RPD) zoning designation should be employed in areas where residential uses abut commercial, industrial, and similar intensive uses.
12. Residential neighborhoods should be protected from the intrusion of incompatible land uses, excessive traffic, noise, the deterioration of structures, streets, and other public facilities.
13. Minimum standards for neighborhood public facilities should be established and addressed as a part of a policy of maintaining the overall quality of the residential environment.
14. Upgrade roads, streets, and other public facilities in existing neighborhoods to standards comparable to new growth areas and coordinate these projects with housing rehabilitation and conservation programs.
15. Priorities for the provision of neighborhood public facilities improvements should be established and then reviewed annually.
16. Fair housing ordinances should be adopted and enforced by each jurisdiction of the county in order to effect a policy of nondiscriminatory access to housing.

17. Coordinate housing and housing related plans and programs from a countywide and multi-jurisdictional perspective to assist the governments of Pinellas County in working toward countywide goals and objectives.

## **Economic Feasibility**

The economic feasibility of these policies is dependent upon a combination of local, state, and federal funding. Policies requiring an increased regulatory effort will incur modest increases in administrative costs for local governments. Land use policies will vary considerably in the costs to government but will lead to an overall reduction in public and private development and maintenance costs due to the increased efficiency of urban systems. Subsidization costs will rely primarily on grants and transfer payments from the state and federal governments.

# Appendix A

## Federal Housing Program<sup>13</sup>

*Title I (Property Improvement)* – Title I is a program to provide financing for home repairs and improvements that add to the basic livability and usefulness of a housing unit.

*Title I Section 2 (Mobile Homes Loan Insurance)* – Section 2 provides for the financing of mobile home purchases. The loans made by a private lending institution participating in this program are insured against default on the loan by the borrower.

*Section 8 (Fair Market Rent Assistance)* – The Section 8 existing housing program was established by the 1974 *Housing and Community Development Act*, affording low-income families the opportunity to select rental housing accommodation on a fair market basis. The local Public Housing Authority certifies the family's eligibility and allows the prospective tenant to select from the community's available rental housing inventory. A portion of the fair market rent for that unit is then supplemented by the federal government. In addition, monies allocated for the Section 8 program can be utilized for new rental housing construction or housing rehabilitation when the existing housing stock is not adequate to meet local low-income housing needs.

*Title II Section 203 (Home Ownership)* is a mortgage insurance program to finance the construction, purchase, or improvement of one to four family homes. Title II Section 203 also addresses three other subsections – 203 (h): Disaster Housing to help victims of a natural disaster; 203 (i): outlying area properties which helps families purchase homes in outlying or rural areas; and 203 (k): Major Home Improvements (Loan Insurance) addresses the provision of financing of major home improvements or rehabilitation.

*Section 207 (Multifamily Rental Housing)* is a mortgage insurance program to provide rental housing that will serve the needs of a broad cross section of rental housing market. Section 207 also has a provision for the financing of construction or rehabilitation of mobile home parks.

*Section 211 (d)(4) (Rental Housing Market Interest Rate)* is a housing program aimed at moderate-income families. This program has no monetary subsidy, but it offers assistance by a federal loan guarantee at liberal finance terms for the development of rental housing units.

*Section 213 (Cooperative Housing)* is a mortgage insurance program for financing of cooperative housing developments that belong to and provide housing for members of nonprofit cooperative corporations of five or more dwelling units.

*Section 221 (d)(2) (Home for Low and Moderate-Income Families)* is a housing program to help people displaced by governmental action or by a natural disaster and other low and moderate-income people to buy homes on terms they can afford.

*Section 221 (d)(4) (Rental Housing for Low and Moderate-Income Families)* is a mortgage insurance program to help provide rental housing for people displaced also by government action in the construction of five or more dwelling units.

*Section 231 (Senior Citizens Housing)* is a mortgage program designed to provide rental housing suited to the needs of the elderly or handicapped. This program considers insured financing of new and rehabilitated rental units of eight or more dwellings specifically designed for occupancy by the elderly (aged 62 years or over) or the handicapped.

*Section 232 (Nursing Homes and Intermediate Care Facilities)* is a program to help provide needed nursing homes and intermediate care facilities. The financing may be for construction or rehabilitation of facilities accommodating 20 or more patients requiring skilled nursing care and related medical services, or those who need minimum but continuous care of trained or licensed personnel.

*Section 235 Revised (Home Ownership Mortgage Assistance)* is a program of home ownership for low and moderate-income families in the form of monthly payment assistance for new or substantially rehabilitated single-family dwelling or condominium unit. The revised 235 program is available on a limited basis at this writing. It has helped a large number of lower income families acquire home ownership in the region who would not ordinarily be able to enter the home owner category.

*Section 236 (Rental Assistance)* is a program that provides rental assistance on behalf of mortgagors to the mortgagee. This program assists eligible sponsors secure loans to build rental housing of five or more housing units for low and moderate-income families. This program has seen little or no construction activity in the past three years due to a shift in federal housing assistance to lower income families.

*Section 237 (Mortgage Credit Assistance for Home Ownership)* is a homeowner counseling program to assist low and moderate income families improve their credit rating. An applicant whose credit record is unacceptable under regular HUD housing

programs will be eligible under section 237 if it is concluded that budget, debt management, and related counseling will bring an improvement in his credit attitude and financial management with respect to being able to meet repayment of the mortgage obligation.

*Section 312 (Rehabilitation Loan)* is a program to help certain property owners finance repairs and improvements of both residential and nonresidential properties. A direct federal loan with terms up to twenty years and bearing interest at three percent can be obtained for the rehabilitation of this property.

### **Potential Advantages** (all programs)

- The aforementioned programs are designed to help low and moderate income households acquire housing at less initial cost.
- The programs attempt to assist the lowest income person maintain his dwelling unit in sound livable condition.
- The programs promote lower cost housing units (rental and home owner).
- There are program mechanisms for developers or special interest groups to build or acquire housing for the elderly or handicapped persons.

### **Potential Problems** (all programs)

- Government time delay and red tape act as disincentives for developers or lenders to implement the program.
- Flexibility in design is limited because of established design requirements.
- Shift in program funds and phasing out of seemingly established funds can occur.
- Each program has specific (different) requirements that must be met.

## Appendix B

### FHA Assisted Multifamily Housing

*Bethany Housing* – 880 Oleander Way, St. Petersburg, Florida  
210 Efficiency and 1 Bedroom Units; Section 202/236

*Bethel Community Heights* – 731 15<sup>th</sup> Street, S., St. Petersburg, Florida  
84 1, 2 and 3 Bedroom Units; Section 236

*Columbian Apts.* – 550 3<sup>rd</sup> Avenue, S., St. Petersburg, Florida  
188 Efficiency and 1 Bedroom Units; Section 202/236

*Dean Mohr Plaza* – 3401-3797 37<sup>th</sup> Street, St. Petersburg, Florida  
108 2 and 3 Bedroom Units; Section 236

*John Knox Apts.* – 1035 Arlington Avenue, N., St. Petersburg, Florida  
300 Efficiency and 1 Bedroom Units; Section 221 (d) (3)

*Lakebrook Park Apts.* – 2200 78<sup>th</sup> Avenue, S., St. Petersburg, Florida  
248 1, 2, and 3 Bedroom Units; Section 236

*Lutheran Residence* – 550 First Avenue, S., St. Petersburg, Florida  
285 1 Bedroom Units; Section 202

*Lutheran Residences* – 6800 Park Street, South Pasadena, Florida  
180 Efficiency and 1 Bedroom Units

*Menorah Center* – 250 58<sup>th</sup> Street, N., St. Petersburg, Florida  
199 Efficiency and 1 Bedroom Units; Section 202/236

*Presbyterian Towers* – 430 Bay Street, N. E., St. Petersburg, Florida  
210 Efficiency and 1 Bedroom Units; Section 202

*Prospect Towers of Clearwater* – 801 Chestnut Street, Clearwater, Florida  
208 Efficiency and 1 Bedroom Units; Section 236

*Tarpon Springs Manor* – 610 South Mayo Drive, Tarpon Springs, Florida  
90 Efficiency, 1 and 2 Bedroom Units; Section 236

*Whispering Hills Apts.* – 612 Bass Court, Dunedin, Florida  
160 1, 2 and 3 Bedroom Units; Section 236

## Appendix C

### State and Regional Housing Policies

The following policies are not adopted policies of the Pinellas County Planning Council but are included in this document for coordination purposes only.

The recommendations in this element have been reviewed for conformance and agreement with the following policies of the *Housing and Community Development Element* of the *Florida State Comprehensive Plan* and the *Regional Housing Plan Guide* of the Tampa Bay Regional Planning Council.

#### Florida State Comprehensive Plan

Encourage the direction of public and private resources toward the housing industry to create a productive capacity in both new construction and rehabilitation that can meet the need for housing and housing services

Provide administrative and financial authority for development of new communities which provide planned community facilities and services, economic opportunities, and living accommodations for all social, racial and economic groups.

Encourage the elimination of ordinances, regulations and procedures that act as administrative barriers which tend to discourage private enterprise participation in housing and rehabilitation programs.

Encourage planned unit development ordinances which include provisions of low and moderate income housing.

Encourage the housing finance industry to provide funding for housing in a range of types and prices.

The housing industry should develop housing suitable to the needs of all types and sizes of households.

The appropriate regional agency should develop a plan which identifies the need for low and moderate income housing among regional and local jurisdictions.

State government should develop and implement uniform relocation programs, related benefits and assistance based on local conditions to those persons displaced as a result of eminent domain procedures by state and local programs affecting housing structures.

Assure, prior to displacement, the availability of reasonable located, standard housing to displaced persons.

In distributing state housing resources consideration should be given to the needs of rural areas.

State government should assist local governmental units or non-profit agencies in planning and coordinating arrangements for low-income family housing for farm workers and low cost rental housing for rural families who cannot afford to purchase standard housing.

Encourage private industry to develop and to manage housing services for migrant farm laborers.

Advise and consult with employers of migrant workers as to the ways and means of improving living conditions of seasonal workers. (s. 450.191 (1)(a), F.S.)

(The Department of Community Affairs should) cooperate with the Department of Health and Rehabilitative Services in establishing minimum standards of preventive and curative health and of housing and sanitation in migrant labor camps and in making surveys to determine the adequacy of preventive and curative health services available to occupants of migrant labor camps; (s. 450.191 (1)(b), F.S.)

The Secretary (of the Department of Community Affairs) is authorized to make loans to eligible borrowers for the acquisition and development of suitable sites for housing for persons of low and moderate income in rural areas of the state when he determines that: An need for such housing exists as demonstrated by an approved feasibility letter from the appropriate agency. Federal, state, or local assistance funds are available or are likely to be available to aid in the construction, maintenance, or support of low or moderate income housing on such sites if developed. (and) Funding for land acquisition and site development is not readily available in the area from private sources. (s. 420.204 (1)(a), (b), (c), F.S.)

Develop and assist in the development of institutions capable of delivering the financial support necessary to ensure the production of a sufficient quantity of units to meet the needs of Florida's rural citizens.

Encourage the development of public and private housing units that serve the special needs of the elderly and handicapped citizens of Florida.

Encourage the development of “family-type” housing services for special groups such as single elderly, handicapped or the mentally retarded who would benefit from joint community facilities such as food service and social services.

Ensure nondiscrimination in housing against any blind, visually handicapped, or otherwise physically disabled person on the basis of the disability alone. (Paraphrased from s. 413.08 (4), F.S.)

Monitor all elements of the housing process with respect to their effects on costs and develop proposals and programs designed to reduce or eliminate unnecessary costs.

Assess existing housing and building codes and standards with respect to their cost implications and eliminate unnecessary elements from such codes and standards where they add undue costs to housing.

Encourage and adopt design techniques, construction and rehabilitation techniques, and building materials capable of significantly reducing the cost of construction, rehabilitation, maintenance, and energy consumption.

Enact land use controls that make possible the development of low and moderate income housing through use of reasonable standards and flexible development controls, density bonuses and other innovative techniques.

Encourage self-help (“sweat equity”) type programs that will reduce the costs of housing for households.

Develop innovative ownership arrangements that minimize the costs of securing and maintaining adequate housing.

Develop institutions and techniques capable of delivering the required financial support necessary to ensure the production and rehabilitation of a sufficient quantity of units to meet the needs of Florida’s low and moderate-income households.

Private financing institutions should make funds available for construction or rehabilitation of housing for low and moderate-income households.

Encourage lending institutions to be more responsive to individual family needs.

State government should encourage and ensure programs to facilitate the expansion of financing opportunities for new housing and rehabilitation of existing suitable housing units.

Encourage private lending institutions to promote housing maintenance, rehabilitation and construction by establishing and promoting loan programs for such purposes.

Optimize the use of federal housing and community development subsidies.

Continue to develop state programs for the support of the housing and community development process.

It is hereby found and declared by the legislature to be necessary to provide housing for families of low-income and in providing for such housing, being now otherwise impossible, that provision be made by law for the investment of private and public funds at low interest rates, acquisition at fair prices, of adequate parcels of land, and the construction of new housing facilities under public supervision in accord with proper standards of sanitation and safety, at a cost which will permit the rental or sale at prices which families of low-income can afford to pay,...(s. 424.02, F.S.)

The clearance, replanning and reconstruction of the areas in which unsanitary or unsafe housing conditions exist and the providing of safe and sanitary dwelling accommodation for persons of low income, including the acquisition by a housing authority of property to be used for or in connection with housing projects or appurtenant thereto, are exclusively public uses and purposes for which public money may be spent and private property acquired and are governmental functions of public concern. (s. 421.03 (3), F.S.)

Develop an environmentally responsive land planning methodology to reduce the stress of new developments on communities' energy needs, water needs, sewage treatment facilities, transportation, flood control systems and social and educational services thus reducing the overall taxes and services costs necessary to serve these needs.

Develop energy conserving housing designs to assure the lowest energy consumption profile. These should include a balance between initial cost and operating and maintenance costs.

State government should assess existing building codes and standards with respect to their net energy demand implications and revise such codes and standards where they add undue energy requirements or restrict the adoption of energy conserving techniques.

Encourage energy pricing mechanisms which provide incentives for the conservation of energy.

Promote the distribution of information concerning energy-saving techniques in the design, construction, rehabilitation and maintenance of housing units.

Encourage studies to determine the best land use practices in order to take advantage of services provided by natural systems.

Encourage the use of indigenous vegetation, tree ordinances, and other “low-energy” landscaping techniques.

The review of DRI applications should include energy considerations.

Encourage the development of model low-energy home construction and rehabilitation projects to promote their acceptance and to gain knowledge and data about construction, rehabilitation and siting practices.

Local governments should identify and deal with abandoned and unsafe property to eliminate detrimental neighborhood effects.

Assist households in securing appropriate housing for their needs and resources.

Consumer counseling programs should be designed to assist households in maintaining housing in the most efficient manner possible.

Information should be provided to assist citizens in the solution of problems associated with the purchase or rental of housing.

Encourage local housing authorities and other public agencies to provide services to low and moderate-income households in addition to their immediate client group.

Encourage private and public agencies to develop non-cost listing of available housing units for use by low and moderate income people.

The clearance, replanning and reconstruction of the areas in which unsanitary or unsafe conditions exist and the providing of safe and sanitary dwelling accommodations for persons of low income...are exclusively public uses and purposes for which public money may be spent and private property acquired and are governmental functions of public concern. (s. 421.02(3), F.S.)

There exist in the state housing conditions which constitute a menace to the health, safety, morals and welfare of the residents of the state. The public interest requires the remedying of these conditions by the creation of housing

authorities to undertake projects for slum clearance and for providing safe and sanitary dwelling accommodations for persons who lack sufficient income to enable them to live in decent, safe and sanitary dwellings without overcrowding; (s. 423.01 (1) (3), F.S.)

State government shall assure that its citizens are provided safe and efficient designed dwelling units... (CS/HCR 2800, 1974)

Local governments should encourage neighborhood rehabilitation by removing blighting influences.

State government should include as a major component of all growth management policies, the recognition of the need for an adequate supply of housing for Florida's citizens.

Develop growth management policies to guide residential growth into areas where natural and man-made systems are sufficient to sustain quality development and where a potential need for housing exists.

State technical and financial assistance should be utilized so that local governments adequately plan for future growth.

Encourage and, where appropriate, require cooperation and coordination of the comprehensive planning process among all units of government to assure the proper management of residential growth.

Administer federal comprehensive planning grant programs to assure that local governments adequately plan future growth and development.

...land and water management policies should, to the maximum possible extent, be implemented by local governments through existing rights of private property be preserved in accord with the constitutions of this state and of the United States. (s. 380.021, F.S.)

Encourage local governments to enact and enforce land development regulations which ensure a quality living environment without precluding development of low and moderate income housing through state technical assistance, model ordinances and provision of maximum and minimum land use control standards.

The Secretary of the Department of Community Affairs shall: Render services to local governments by assisting, upon request, in applying for and securing federal and state funds, and by assisting the Department of Administration in coordinating the activities of the state and federal programs for assistance in solution of urban problems. (s. 163.03 (1)(b), F.S.)

In order to preserve and enhance their present advantages, overcome their present handicaps, and prevent or minimize future problems, it is the intent of this act to enable the several counties and incorporated municipalities to plan for future development and to prepare, adopt and amend comprehensive plans to guide future development. To implement the comprehensive plans, the several counties and incorporated municipalities may adopt and enforce zoning regulations, adopt and enforce subdivision regulations, and adopt and enforce building, plumbing, electrical, gas, fire, safety and sanitary codes. (s. 163.165 (1), F.S.)

Encourage combinations of landowners in joint development efforts.

Encourage “mixed-use” development when such uses are compatible.

Restore and preserve properties of special value of historic, architectural or aesthetic reasons.

Adequate neighborhood community facilities including parks and recreation, educational, cultural and social facilities should be provided through state standards and administration and coordination of state and federal grant programs.

Minimum development standards should be utilized to assure essential physical infrastructure components in community development where additional housing is projected.

Administer state and federal grant and loan programs to assure essential public facilities, utilities, open space, transportation and other services in community development.

...to provide a mechanism for the promulgation, adoption and enforcement of state minimum building codes which contain standards flexible enough to cover all phases of construction and which will allow reasonable protection for public safety, health, and general welfare for all the people of Florida at the most reasonable cost to the consumer. (s. 553.72, F.S.)

State government should assist local governments to develop and adopt minimum housing codes and standards relating to the care and maintenance of residential and neighborhood facilities.

...the State Minimum Building Codes shall not contain a housing code, nor shall the state interpose in the area of local housing codes, except upon request originating from an enforcement district or local enforcement agency. (s. 553.78 (3), F.S.)

State government should develop and adopt statewide minimum life quality standards for residential communities related to environmental factors including, but not limited to, noise abatement, air, and water quality standards, elevators and fire protection.

State government should implement fully, with appropriate concern for cost, state statutes relating to codes and standards for plumbing, glass, electricity, factory-built housing, accessibility for the handicapped, energy conservation, elevators and fire protection.

Encourage special studies to develop innovative changes in codes to effect savings in cost and to reduce energy usage.

Ensure the enforcement of the federal construction and safety standards in the manufacture of mobile homes.

Private enterprise should participate in the solution of the housing problem of low and moderate-income households.

State government shall encourage private industry to consider the needed moderate and low-cost housing for private industry and local governments to prevent deterioration and redevelop deteriorating areas as a place for people to live.

Encourage cooperation between private enterprise and local governments in community planning programs.

Encourage private enterprise to develop new techniques in the areas of planning, construction, rehabilitation and financing which are adaptable to the variable housing needs of low-income and special groups.

State government should coordinate housing and housing related programs at all levels of government to avoid duplication of effort or development of programs that serve conflicting purposes.

State government should provide information and data to local governments to furnish a sound basis for the development of housing programs.

Encourage local governments to utilize local, as well as state and federal, resources to solve local housing needs.

State government should continue to assist local governments in applying for and receiving federal and state financial assistance for programs related to the provision of standard housing, rehabilitation and improvement of the residential living environment.

State government should continue to provide technical assistance to local governments and planning agencies in the administration of housing and housing-related activities.

Conduct programs to encourage and promote the involvement of private enterprise in the solution of urban problems; (s. 163.03 (1) (e), F.S.)

State government should sponsor, monitor and encourage research designed to seek solutions to housing and community development related problems.

Coordination of the local comprehensive plan with the comprehensive plans of adjacent municipalities, the county, adjacent counties, or region and (with)<sup>1</sup> the state comprehensive plan shall be a major objective of the local comprehensive planning process. To that end, in the preparation of a comprehensive plan or element thereof, and in the comprehensive plan or element as adopted, the governing body shall include a specific policy statement indicating the relationship of the proposed development of the area to the comprehensive plans of adjacent municipalities, the county, adjacent counties, or region and to the state comprehensive plan, as the case may require and as such adopted plans or plan in preparation may exist.

(Local comprehensive plans shall include) A housing element consisting of standards, plans, and principles to be followed in:

The provision of housing for existing residents and the anticipated population growth of the area.

The elimination of substandard dwelling conditions

The improvement of existing housing.

The provision of adequate sites for future housing, including housing for low and moderate income families and mobile homes, with supporting infrastructures and community facilities...(s. 163.3177 (6), F.S.)

Prepare and revise from time to time as necessary the state comprehensive plan. (s. 23.012 (1), F.S.)

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<sup>1</sup> Note. – Bracketed word substituted for “to” by editors for clarity, (s.163.3177 (4), F.S.)

Coordinate planning among federal, state, and local levels of government, and between the State of Florida and other states. (s. 23.012 (3), F.S.)

Coordinate all state agency planning and programming activities, including,...housing and urban development,...(s. 23.012 (4), F.S.)

Strengthen the capabilities of state, regional and local planning agencies.

Promote housing-related training and educational programs.

Provide preservice and inservice training opportunities for housing-related personnel.

Provide technical assistance to educational institutions in developing the manpower for housing and construction markets.

Promote evaluation and research in housing-related manpower issues.

In conjunction with public and private institutions, develop regional housing centers for needed training programs and research on housing needs.

Encourage private housing industry and labor unions to provide training to construction contractors and workers in skills necessary to do housing rehabilitation work.

State government should continue to develop programs to eliminate discrimination in housing based upon race, color, religion, sex, age, income or national origin.

Ensure that all housing and community development programs are administered in accordance with Title VI of the *Civil Rights Act of 1964* (nondiscrimination in federally assisted programs).

Encourage local governments to adopt their housing ordinances in accordance with Title VIII of the *Civil Rights Act of 1968* (fair housing).

...secure for all individuals within the state freedom from discrimination because of race, color, religion, sex, or national origin and thereby to protect their interest in personal dignity, to make available to the state their full productive capacities, to secure the state against domestic strife and unrest, to preserve the public safety, health and general welfare, and to promote the interests, rights and privileges of individuals within the state. (s. 13.201 (2), F.S.)

Provide consumer protection by ensuring a reasonable level of quality and safety of the housing product and by ensuring the integrity of a business transaction.

Establish and encourage the development of programs to fully respond to housing-related consumer problems.

State government shall seek to influence growth in such ways as to foster a marketplace of fairness for businesses, employees and consumers alike in Florida. (CS/HCR 2800, 1974, Marketplace and Fairness)

Ensure that all rights and obligations of each party in the landlord/tenant relationship are fairly and clearly delineated in state law.

Provide counseling and information services to promote familiarity with all rights and obligations in the landlord/tenant relationship.

## **Regional Housing Plan Guide**

It shall be the policy of the Council to ensure that residential land uses are planned efficiently for future growth in areas most suitable with respect to the protection of environmental and natural resources, energy efficiency, and the orderly extension and expansion of public facilities and services.

Residential areas should be located and designated to protect life and property from hazards such as flooding, excessive traffic, subsidence, obnoxious orders and noise.

Residential land uses should be encouraged where they will be compatible with the type and scale of surrounding land uses.

The location of residential land use should serve to ensure and enhance opportunities for the experience of a variety of lifestyles.

High density residential land uses should be encouraged around activity centers in order to encourage and facilitate the restriction of urban sprawl, use of mass transit, etc.

Where appropriate, residential uses should be mixed with commercial and light industrial uses. Proper separation and buffering between residential uses and the other uses should be maintained.

To the extent possible, shopping facilities, recreation areas, schools and parks should be provided with high density residential developments and/or areas.

It shall be the policy of the Council to maximize a free choice in housing. Toward this end:

All citizens of the region should be afforded the opportunity to purchase or rent decent, safe and sanitary housing which they can afford, free from arbitrary discrimination because of race, sex, ethnic background, age, marital status or household composition.

Local government, in concert with the Council, should assume responsibility for ensuring that a fair share of needed housing is provided in each community.

The availability of housing services which will help the region's households reduce housing costs should be ensured. Such services should include:

The provision of housing information services to assist citizens in the region in finding solutions to problems associated with the purchase or rental of housing.

The provision of consumer counseling programs designed to assist households in-housing maintenance.

Private and public agencies should be encouraged to develop non-cost listing of available housing units for use by low and moderate-income people.

Counseling awareness and information services should be provided to promote familiarity with all rights and obligations in the landlord/tenant relationship.

It shall be the policy of the Council to promote the provision and maintenance of an adequate supply of housing in suitable environments within the economic reach of all residents. Toward this end:

The housing stock should provide a variety of housing types to meet the needs of a growing regional economy and all segments of the population.

The distribution of available housing should meet the needs of urban, rural, permanent and seasonal residents.

Incentives should be developed to increase involvement by the private sector in meeting the region's diverse housing needs.

Private and public agencies should develop and expand programs and facilities designed to increase the availability of decent housing to low and moderate income households, the elderly, handicapped and large families.

It shall be the policy of the Council to promote the preservation and revitalization of existing neighborhoods. Toward this end, neighborhood preservation shall be viewed as a three-phased process, maintenance, rehabilitation and redevelopment.

*Maintenance* – To ensure the maintenance of existing neighborhoods:

Special zoning categories for neighborhoods of historic significance should be established which will preserve their unique characteristics.

Systematic code enforcement programs should be established to maintain and upgrade the quality of existing structures.

Lending institutions should be encouraged to become more flexible in their lending policies with respect to older neighborhoods.

*Rehabilitation* – To ensure the rehabilitation of marginal or neglected neighborhoods:

Incentive programs to encourage voluntary private rehabilitation activity (such as moratorium on reassessment due to property improvements) should be developed.

The expenditure of community development funds should be primarily concentrated in neglected and marginal neighborhoods.

*Redevelopment* – In neighborhoods where deterioration is of such a degree as to preclude rehabilitation, redevelopment should occur according to the following guidelines:

The density of an area being renewed should not be increased without appropriate increases in the public facilities and services for that area.

In areas where there is strong community identification, redevelopment should occur in a manner to minimize disruption and relocation.

Wherever possible, means should be taken to enable those living in a redevelopment area to move back into their area after it has been redeveloped. Wherever possible, the cost of new housing should be affordable to those residents.

When areas are redeveloped, all community services and facilities should be brought up to acceptable standards.

The opportunity for comprehensive planning within a redevelopment area should be maximized by providing shopping and employment areas, cultural, educational, and recreational facilities, and all other services and facilities necessary for daily life within the structure of the new development.

When relocation must take place on a permanent basis, those persons being displaced should be provided with housing meeting minimum standards before redevelopment begins. Such new housing should be within the urban area and close to employment centers to minimize transportation needs.

The expenditure of community redevelopment funds should be primarily concentrated in neglected and marginal neighborhoods.

It shall be the policy of the Council to promote public and private financing associated with housing and community development that is equitable and affordable by all housing interests. Toward this end:

The federal government is encouraged to reestablish and adequately fund housing assistance programs for low and moderate-income families.

Greater participation by the state in financing low and moderate-income housing is encouraged.

The development of positive taxing programs that encourage the maintenance and improvement of neighborhoods is encouraged.

Lending institutions are encouraged to be more responsive to the individual financial needs of low and moderate-income households, the elderly and handicapped.

Fair competition for relocation assistance to persons and families displaced by public improvements is encouraged.

It shall be the policy of the Council, that where large scale residential development is proposed, to encourage planning of communities which contain a variety of housing types to meet the needs of a growing regional population. Toward this end:

The development of environmentally compatible residential neighborhoods utilizing the best available technology is encouraged.

Incentives designed to encourage private production of moderately priced units should be developed.

Developers should be encouraged to design residential communities which provide economic opportunities on-site or nearby.

It shall be the policy of the Council that the housing and community development planning process include:

Planning at all levels of government to ensure the optimal use of scarce housing and community development resources.

Optimum coordination between housing-related programs at all levels of government and the private sector.

A regional housing plan guide that reflects local housing needs.  
The adoption and enforcement of building, electrical, plumbing and housing codes to ensure a minimum level of protection for the region's housing stock and neighborhoods.

The adoption and refinement of Construction and Safety Standards for manufacturing mobile homes.

The adoption and enforcement of building standards and requirements that are [Text in the copied document on page 80 ends at this point.]

# Attachment A/ Supplemental Information

## Supplemental Section on Group Homes and Foster Care Facilities Required by an Amendment to the *Local Government Comprehensive Planning Act of 1975*

### Introduction

During 1980, the Florida Legislature modified the *Local Government Comprehensive Planning Act (LGCPA) of 1975* to require that the housing element of local plans provide adequate sites for group homes and foster care facilities. Given the scope and limitations of the *Pinellas County Countywide Plan Housing Element*, that is, addressing general principles and policies as guides to residential land use planning rather than detailed site specific proposals; the most appropriate means of incorporating the Legislature's intent is the addition of a policy that will guide local jurisdictions in providing specific sites for these special residential facilities.

### Policy Recommendation

The following policy is recommended to meet the requirements of the LGCPA of 1975, pertaining to group homes and foster care facilities:

Each jurisdiction should provide for group home facilities and foster care facilities by making them either permitted or conditional uses, or special exceptions, within multifamily residential zoning districts.

### Rationale

The intent of the Legislature in modifying the LGCPA was to ensure the benefits of living in a normal residential community for the elderly, dependent children, physically disabled, developmentally disabled, and non-dangerous mentally ill persons. This action is in response to an increasing nationwide emphasis upon the provision of community-based residential facilities as an adjunct to normalizing the living environment as much as possible.

Generally, these are large households of unrelated persons who are more transient in residence [than is] typical of related households. The use of shared common areas and

facilities with a minimum of personal accommodation within the residence is most closely associated with a dormitory style of living, though on a reduced scale. These features would normally produce a disruptive influence in single-family areas but are quite compatible with typical multifamily tenure. Close scrutiny must be applied to the regulation of these housing facilities to ensure that adequate space and facilities are available to the residents to prevent overcrowding. Those communities with an unusually low incidence of multifamily housing may want to consider allowing these facilities as special exceptions with single-family areas.

**[Figure 11, Population Distribution 1980 and 2030]**

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## Footnotes

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<sup>1</sup> *Florida Local Government Comprehensive Planning Act of 1975* (Chapter 75-257, Laws of Florida, 1975), 672.

<sup>2</sup> Leon S. Eplan and Associates, *A Community Conservation Strategy for Pinellas County, Florida*, October, 1978.

<sup>3</sup> G.E. Tempo, "United States Housing Needs, 1968-78," The President's Committee on Urban Housing, *The Report of the President's Committee on Urban Housing, Technical Studies, Volume I*, p.78.

<sup>4</sup> Department of Community Affairs, *Housing in Florida – A Report to the 1979 Legislature*, 1978.

<sup>5</sup> "Can You Afford To Buy A House These Days?", *Changing Times*, March, 1979.

<sup>6</sup> "Loan Official: Privileged Few Can Afford Homes", *Clearwater Sun*, November 29, 1979.

<sup>7</sup> Department of Community Affairs, *Housing in Florida, 1975 and Charter Mortgage Company, Statistical Study of the Pinellas County Rental Market*, November, 1979.

<sup>8</sup> Elizabeth Whitney, "Going Condo Mostly Coastal Region Trend," *St. Petersburg Times*, 27 August 1979, p 8A.

<sup>9</sup> Robert W. Purchell and David Listokin, "Response to Supreme Court of New Jersey Questions", in *Methods of Housing Analysis*, ed. James W. Hughes, 1977, p.394.

<sup>10</sup> Pinellas County Planning Council, *Demographic Study -- Pinellas County, Florida, 1977*, p.32

<sup>11</sup> Pinellas County Planning Council, *Economic Base Study -- Pinellas County, Florida, 1977*, p.4., and Pinellas County Planning Council, *Demographic Study -- Pinellas County, Florida, 1977*, p. 28.

<sup>12</sup> Pinellas County Department of Planning, and Bureau of Planning, Florida Department of Transportation, *Technical Report No. 2, Tampa Bay Area Transportation Plan Reevaluation*, December, 1977.

<sup>13</sup> Excerpts from *Regional Housing Plan Guide*, Tampa Bay Regional Planning Council, 1977.