

HOUSING ELEMENT

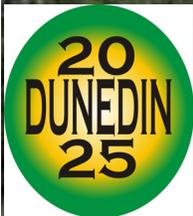


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INTRODUCTION

The Housing Element is designed to inventory the current housing situation, examine the availability of affordable housing, and project the number of households anticipated through the year 2025. Because of the detail available, much of this information comes from the 2000 Census. While this is not ideal due to being closer to the next decennial census year than the previous one, this is the only source for much of the data. It has been updated where available with more recent data.

While levels of service are not proffered here, a good bit of the discussion centers on rising housing prices and the issue of affordable housing.

INVENTORY

Tables 1 through 9 and Figures 1 and 2 summarize the housing situation in the City of Dunedin and Pinellas County. The City is primarily residential, with an estimated 20,941 residential units available, as of 2006. It should be noted that within the Census figures, there are slight discrepancies between totals, depending on the characteristic being described. For example, the total for the “Year Structure Built” is 20,112; the total for “Total Housing Units” is 19,952. If understood correctly, this apparently is due to sampling error. The percentages shown in the tables will be based on the respective totals for that characteristic. The same also apparently applies to the Pinellas County figures as well.

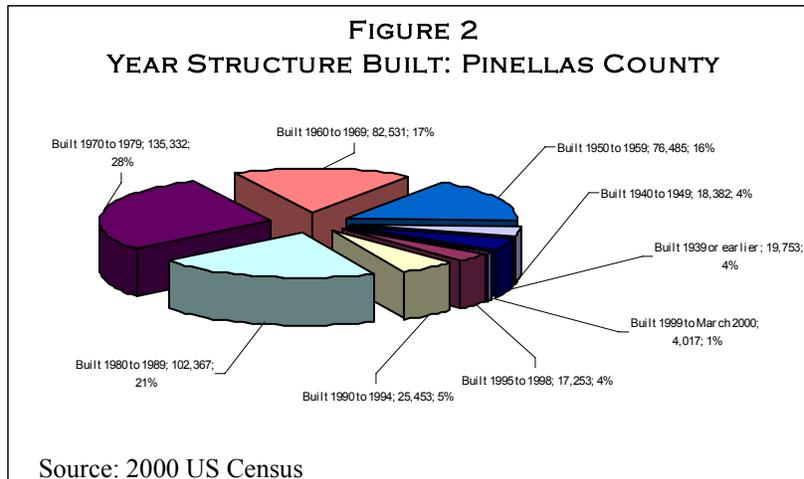
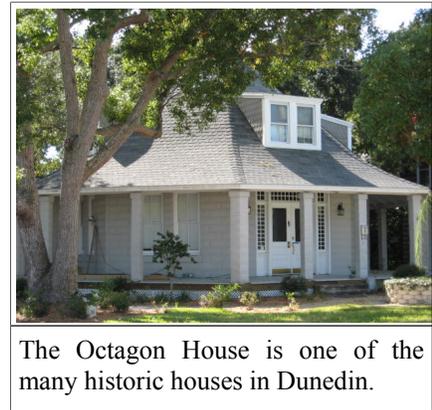
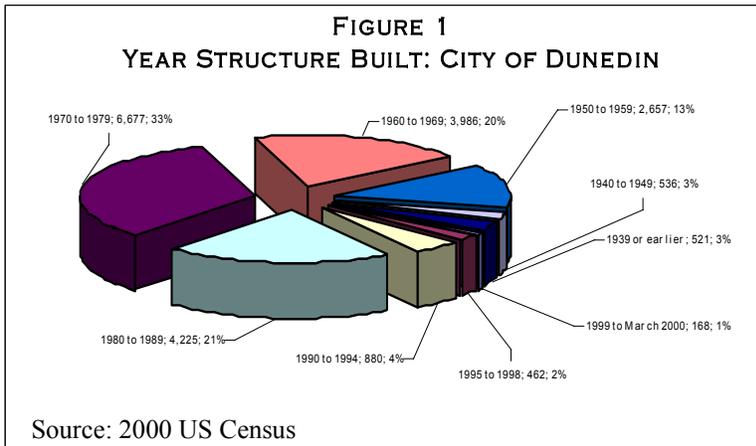


TABLE 1 TOTAL HOUSING UNITS (OCCUPIED AND VACANT)					
TYPE	CITY OF DUNEDIN				PINELLAS COUNTY
	1980	1990	2000	2006	2000
Single Family	7,721	8,870	10,987	11,560	261,008
Multi-Family	5,910	8,016	6,647	6,927	154,944
Duplex	N/A	N/A	716	734	14,258
Triplex	N/A	N/A	N/A	N/A	N/A
Mobile Home	1,389 ¹	1,825 ¹	1,762 ¹	1,720	50,264 ¹
Total	15,020	18,411	20,112	20,941 ²	481,5733 ³

¹The Census classifies many mobile homes with additions as single family residences.
²Based on lot count within Mobile Home parks.
³Pinellas County total includes 1,099 units in the “Boat, RV, van, etc.” category.
Source: 2000 US Census



Although of new construction, this house was built to look like an older historic house.

TABLE 2 TENURE CHARACTERISTICS OF HOUSEHOLDS				
TENURE	CITY OF DUNEDIN		PINELLAS COUNTY	
	NUMBER	PERCENT	NUMBER	PERCENT
Total	17,386		414,968	
Owner occupied	12,478		293,866	
White alone	12,217	97.91	272,204	92.63
Black or African American alone	116	0.93	13,773	4.69
American Indian and Alaska Native alone	0	0.00	605	0.21
Asian alone	19	0.15	3,535	1.20
Native Hawaiian and Other Pacific Islander alone	0	0.00	60	0.02
Some other race alone	24	0.19	1,163	0.40
Two or more races	102	0.82	2,526	0.86
Renter occupied	4,908		121,102	
White alone	4,548	92.67	98,621	81.44
Black or African American alone	126	2.57	15,600	12.88
American Indian and Alaska Native alone	22	0.45	514	0.42
Asian alone	86	1.75	2,222	1.83
Native Hawaiian and Other Pacific Islander alone	0	0.00	72	0.06
Some other race alone	55	1.12	1,785	1.47
Two or more races	71	1.45	2,288	1.89

Source: 2000 US Census



This house, in the floodplain, has been built so that the first floor is elevated above the elevation at which it would be flooded.

**TABLE 3
MONTHLY CONTRACT RENT OF RENTER-OCCUPIED UNITS**

MONTHLY CONTRACT RENT	CITY OF DUNEDIN		PINELLAS COUNTY	
	NUMBER	PERCENT	NUMBER	PERCENT
Less than \$100	36	.73	1,543	1.27
\$100 to \$149	212	4.32	2,310	1.91
\$150 to \$199	142	2.89	1,730	1.43
\$200 to \$249	149	3.04	2,130	1.76
\$250 to \$299	60	1.22	3,444	2.85
\$300 to \$349	188	3.83	6,148	5.08
\$350 to \$399	327	6.66	8,432	6.97
\$400 to \$449	501	10.21	12,971	10.72
\$450 to \$499	732	14.91	13,281	10.97
\$500 to \$549	724	14.75	12,799	10.58
\$550 to \$599	530	10.80	11,778	9.73
\$600 to \$649	426	8.68	9,424	7.79
\$650 to \$699	158	3.22	7,425	6.13
\$700 to \$749	138	2.81	5,013	4.14
\$750 to \$799	33	0.67	3,744	3.09
\$800 to \$899	156	3.18	4,857	4.01
\$900 to \$999	51	1.04	2,833	2.34
\$1,000 to \$1,499	85	1.73	4,135	3.42
\$1,500 to \$1,999	65	1.32	1,615	1.33
\$2,000 or more	0	0	815	.67
No cash rent	195	3.97	4,602	3.80
Median	\$501	N/A	\$524	N/A

Source: 2000 US Census

Although simple in design, this older house has a very appealing architecture.



TABLE 4 VALUE OF OWNER-OCCUPIED HOUSING				
VALUE OF OWNER-OCCUPIED HOUSING UNITS	DWELLING UNITS			
	CITY OF DUNEDIN		PINELLAS COUNTY	
	NUMBER	PERCENT	NUMBER	PERCENT
Less than \$10,000	17	0.19	9,763	3.32
\$10,000 to \$14,999	26	0.29	4,317	1.47
\$15,000 to \$19,999	9	0.10	4,169	1.42
\$20,000 to \$24,999	18	0.20	4,311	1.47
\$25,000 to \$29,999	41	0.46	4,940	1.68
\$30,000 to \$34,999	82	0.93	6,118	2.08
\$35,000 to \$39,999	123	1.39	7,009	2.39
\$40,000 to \$49,999	291	3.29	16,802	5.72
\$50,000 to \$59,999	374	4.23	22,294	7.59
\$60,000 to \$69,999	746	8.44	26,123	8.89
\$70,000 to \$79,999	946	10.70	26,424	8.99
\$80,000 to \$89,999	1,052	11.90	26,107	8.88
\$90,000 to \$99,999	1,197	13.54	20,968	7.14
\$100,000 to \$124,999	1,330	15.04	31,626	10.76
\$125,000 to \$149,999	758	8.57	24,415	8.31
\$150,000 to \$174,999	456	5.16	15,676	5.33
\$175,000 to \$199,999	326	3.69	10,173	3.46
\$200,000 to \$249,999	468	5.29	10,776	3.67
\$250,000 to \$299,999	300	3.39	7,608	2.59
\$300,000 to \$399,999	130	1.47	6,730	2.29
\$400,000 to \$499,999	54	0.61	2,965	1.01
\$500,000 to \$749,999	75	0.85	2,569	0.87
\$750,000 to \$999,999	0	0.00	1,070	0.36
\$1,000,000 or more	23	0.26	916	0.31
Median	\$95,800	N/A	\$96,500	N/A

Source: 2000 US Census



Victoria Drive has many historic homes, some dating back to the late 1800s.





These townhomes were built on a limited size lot. Their style reflects a higher-density, in-town type of design.

**TABLE 5
MONTHLY OWNER COSTS OF OWNER-OCCUPIED HOUSING UNITS**

MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS	CITY OF DUNEDIN		PINELLAS COUNTY	
	NUMBER	PERCENT	NUMBER	PERCENT
With a mortgage	5,976	67.59	148,086	71.24
Less than \$200	10	0.17	105	0.07
\$200 to \$299	8	0.13	745	0.50
\$300 to \$399	60	1.00	2,373	1.60
\$400 to \$499	154	2.58	5,938	4.01
\$500 to \$599	411	6.88	10,254	6.92
\$600 to \$699	558	9.34	15,129	10.22
\$700 to \$799	778	13.02	17,043	11.51
\$800 to \$899	694	11.61	16,329	11.03
\$900 to \$999	619	10.36	13,671	9.23
\$1,000 to \$1,499	1,645	27.53	39,706	26.81
\$1,500 to \$1,999	655	10.96	14,566	9.84
\$2,000 to \$2,499	196	3.28	5,514	3.72
\$2,500 to \$2,999	107	1.79	3,073	2.08
\$3,000 or more	81	1.36	3,640	2.46
Median	\$951	N/A	\$945	N/A
Without a mortgage	2,866	32.41	59,790	28.76
Less than \$100	34	1.19	649	1.09
\$100 to \$149	69	2.41	2,029	3.39
\$150 to \$199	293	10.22	5,957	9.96
\$200 to \$249	529	18.46	9,713	16.25
\$250 to \$299	518	18.07	10,338	17.29
\$300 to \$399	752	26.24	14,159	23.68
\$400 to \$499	307	10.71	7,214	12.07
\$500 to \$699	274	9.56	5,937	9.93
\$700 or more	90	3.14	3,794	6.35
Median	\$299	N/A	\$307	N/A

Source: 2000 US Census





MacAlpine Apartments, built in the late 1990s, created almost an entirely new city, with nearly 500 units.

**TABLE 6
HOUSEHOLD INCOME IN 1999 BY GROSS RENT AS PERCENTAGE OF INCOME**

RENT-TO-INCOME RATIO	ANNUAL HOUSEHOLD INCOME RANGE							
	LESS THAN \$10,000		\$10,000 - \$19,999		\$20,000 to \$34,999		\$35,000 OR MORE	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
City of Dunedin								
Less than 20 percent	0	0.00	63	5.18	167	11.13	1,021	75.13
20 to 24 percent	58	6.96	66	5.43	296	19.73	139	10.23
25 to 29 percent	50	6.00	117	9.62	399	26.60	91	6.70
30 to 34 percent	81	9.72	142	11.68	295	19.67	38	2.80
35 percent or more	467	56.06	743	61.10	318	21.20	24	1.77
Not computed	177	21.25	85	6.99	25	1.67	46	3.38
Total	833		1,216		1,500		1,359	
Pinellas County								
Less than 20 percent	282	1.55	910	3.76	4,397	12.90	29,956	67.25
20 to 24 percent	459	2.52	1,073	4.44	7,712	22.63	7,825	17.57
25 to 29 percent	694	3.81	2,077	8.59	7,173	21.04	3,139	7.05
30 to 34 percent	804	4.41	2,841	11.75	6,107	17.92	1,067	2.40
35 percent or more	12,484	68.53	16,299	67.39	7,511	22.04	1,226	2.75
Not computed	3,493	19.18	986	4.08	1,186	3.48	1,328	2.98
Total	18,216		24,186		34,086		44,541	

Source: 2000 US Census





This house in Baywood Shores is one of the large and more opulent residences in the City.

**TABLE 7
HOUSEHOLD INCOME IN 1999 BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF INCOME**

OWNER COSTS- TO-INCOME RATIO	ANNUAL HOUSEHOLD INCOME RANGE											
	LESS THAN \$10,000		\$10,000 TO \$19,999		\$20,000 TO \$34,999		\$35,000 TO \$49,999		\$50,000 TO \$74,999		\$75,000 OR MORE	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
City of Dunedin												
Less than 20 percent	8	1.87	207	22.82	647	39.91	676	41.17	1,424	65.93	1,654	79.37
20 to 24 percent	0	0.00	139	15.33	164	10.12	312	19.00	336	15.56	273	13.10
25 to 29 percent	7	1.64	65	7.17	191	11.78	265	16.14	206	9.54	89	4.27
30 to 34 percent	8	1.87	75	8.27	193	11.91	158	9.62	112	5.19	52	2.50
35 percent or more	357	83.41	421	46.42	426	26.28	231	14.07	82	3.80	16	0.77
Not computed	48	11.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	428		907		1,621		1,642		2,160		2,084	
Pinellas County												
Less than 20 percent	257	2.35	4,405	22.40	14,097	36.35	17,219	45.31	28,209	61.01	42,700	78.73
20 to 24 percent	324	2.96	2,238	11.38	4,392	11.32	7,449	19.60	8,724	18.87	6,063	11.18
25 to 29 percent	544	4.97	1,718	8.74	4,629	11.94	5,327	14.02	4,547	9.83	2,877	5.30
30 to 34 percent	448	4.09	1,655	8.42	4,417	11.39	3,392	8.93	2,389	5.17	1,164	2.15
35 percent or more	7,499	68.46	9,648	49.06	11,241	28.98	4,617	12.15	2,367	5.12	1,332	2.46
Not computed	1,882	17.18	0	0.00	7	0.02	0	0.00	0	0.00	99	0.18
Total	10,954		19,664		38,783		38,004		46,236		54,235	

Source: 2000 US Census



TABLE 8 STATISTICS RELATING TO THE CONDITION OF THE HOUSING STOCK				
REPRESENTATIVE HOUSING UNIT CONDITION (OCCUPIED)	CITY OF DUNEDIN		PINELLAS COUNTY	
	NUMBER	PERCENT	NUMBER	PERCENT
Lacking Complete Plumbing ¹	40	.20	1,770	.37
Lacking Complete Kitchens ¹	136	.68	3,152	.65
Lacking Heating Fuel ²	81	.47	2,946	.71
Overcrowding (Over 1 person/room) ²	205	1.18	11,276	2.72
¹ Percent is of total housing units ² Percent is of occupied housing units				
Source: 2000 US Census				



Royal Stewart Arms, a condominium, is the only residential development on a barrier island within Dunedin's jurisdiction.

TABLE 9 2007 STRUCTURAL CONDITION OF HOUSING						
HOUSING CATEGORY	NO. OF UNITS	NO. OF STRUCTURES	STANDARD	CONDITIONAL	SUB-STANDARD	WARRANTS CLEARING
Single Family	11,560	11,560	11,510	39	3	8
Multi-Family	6,927	722	721	1	0	0
Duplex	734	367	366	0	1	0
Triplex	N/A	N/A	N/A	N/A	N/A	N/A
Mobile Home	1,720	1,720	1,717	3	0	0
Total	20,941	14,369	14,314	43	4	8
Source: Dunedin Planning & Development, 2007						

In assessing the preceding tables, several patterns emerge, among them the following:

- Σ Most houses in both the county and City were built before 1980.
- Σ The monthly contract rent is slightly lower for Dunedin than the county.
- Σ The value of owner-occupied housing units is a bit lower for Dunedin than countywide.
- Σ The median mortgage payments are nearly the same for both entities.
- Σ For Pinellas County, the lower the income range, the greater the percentage of those paying 35% or more of their income for rent. The trend is similar for Dunedin but it drops slightly between the \$10,000-\$19,999 category and the Less than \$10,000 category.
- Σ For the owner costs, the lower the income range the greater the proportion there is paying 35% or more.
- Σ There are very few substandard units relative to plumbing, kitchen, heating fuel or overcrowding conditions.

In addition to the assessment of general housing, special situations also exist. Table 10 below lists the Mobile Home Developments located within the City; their locations are shown in Figure 3. Tables 11 through 13 and Figure 4 display information on subsidized housing in Dunedin. The situation has changed significantly since the previous comprehensive plan update. Highlander Village was demolished in phases during 2005 and late 2006 due to lead-based paint and asbestos concerns. Although it is anticipated that many of these units will be built back, precisely when and to what density is uncertain. As the tables show, there are still 654 units whose rent is augmented by non-occupant funds.

As delineated in Table 14 and Figure 5, there are 32 facilities that provide special assistance to disabled persons. These come in the form of assisted living facilities, nursing homes and residential centers. Finally, Table 15 and Figure 6 display information on the historically significant housing.

Marina Tower is a large condominium development on Ward Island near the Dunedin Causeway.





HOUSING

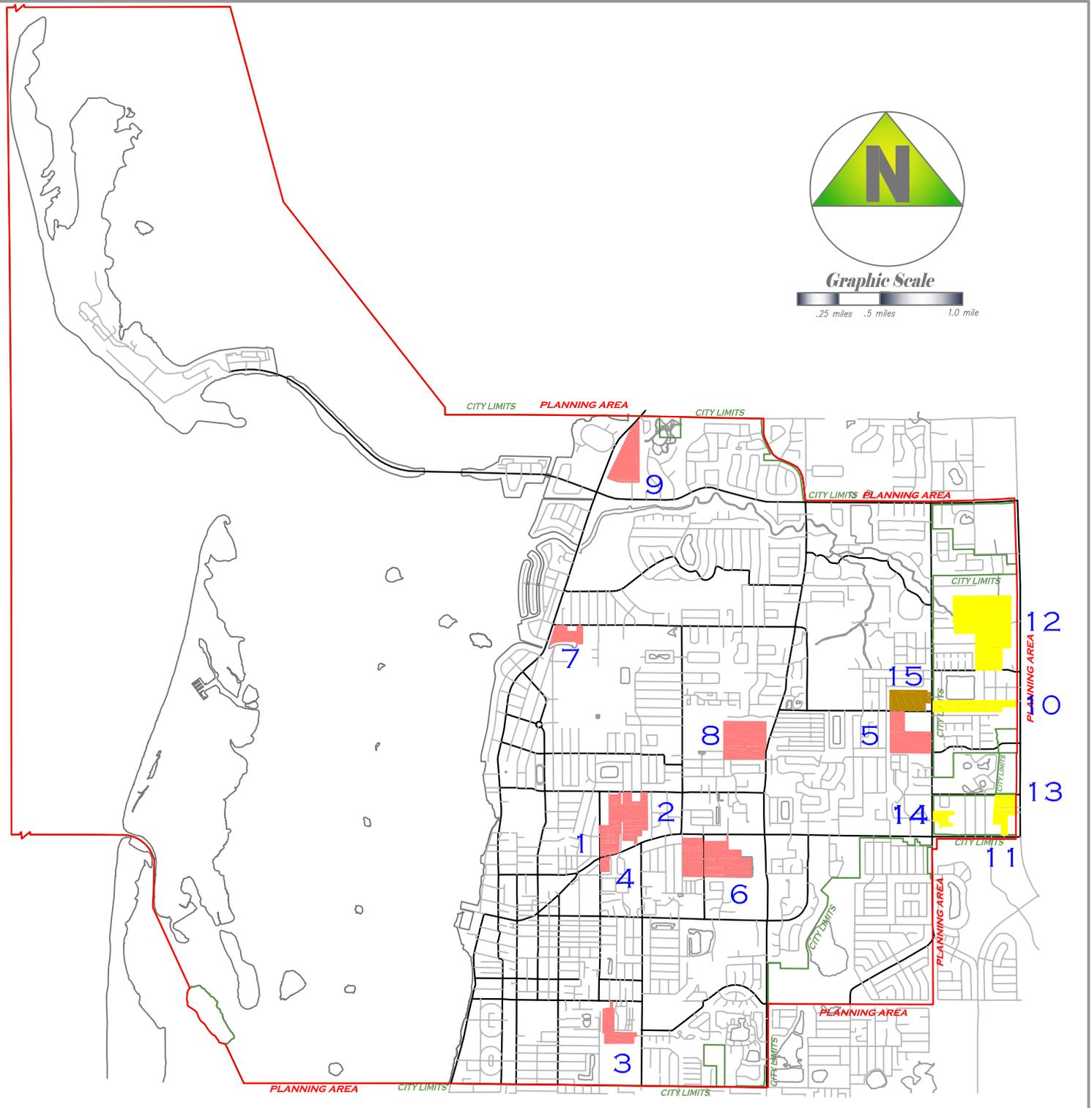
FIGURE 3

MOBILE HOME DEVELOPMENTS

LEGEND

-  MOBILE HOME PARKS
-  MOBILE HOME PARKS IN PLANNING AREA
-  MOBILE HOMES ON PLATTED LOTS (IN PLANNING AREA)

- 1 GOLDEN CREST
- 2 GOLDEN ACRES
- 3 DUNEDIN MOBILE MANOR
- 4 OAK BEND
- 5 LONE PINE
- 6 LAKE HAVEN
- 7 CEDAR CREEK
- 8 LAKE HIGHLANDER
- 9 HONEYMOON
- 10 SILK OAK
- 11 COUNTRYSIDE ESTATES
- 12 DORAL VILLAGE
- 13 BELL HAVEN
- 14 BELL HAVEN B
- 15 NEW ATHENS CITY



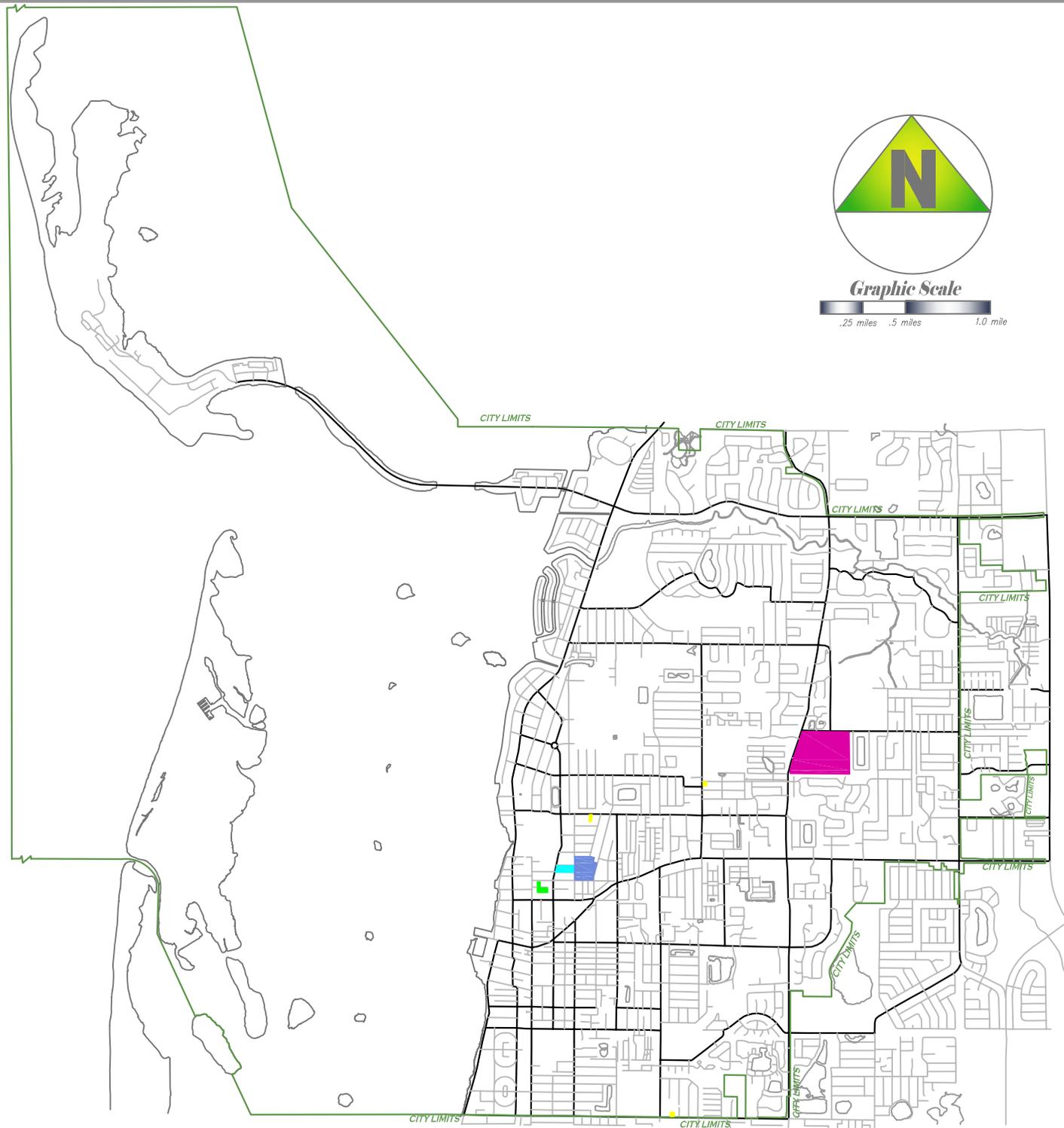


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FIGURE 4 PUBLIC AND SUBSIDIZED HOUSING

LEGEND

-  PINELLAS COUNTY HOUSING AUTHORITY MANAGED UNITS
-  PROPOSED REPLACEMENT FOR DEMOLISHED SUBSIDIZED HOUSING
-  CITY-INITIATED AFFORDABLE HOUSING PROJECTS
-  CONCENTRATION OF SECTION 8 ASSISTANCE (MORE THAN 10% OF UNITS)
-  CONCENTRATION OF SECTION 202 ASSISTANCE (MORE THAN 10% OF UNITS)





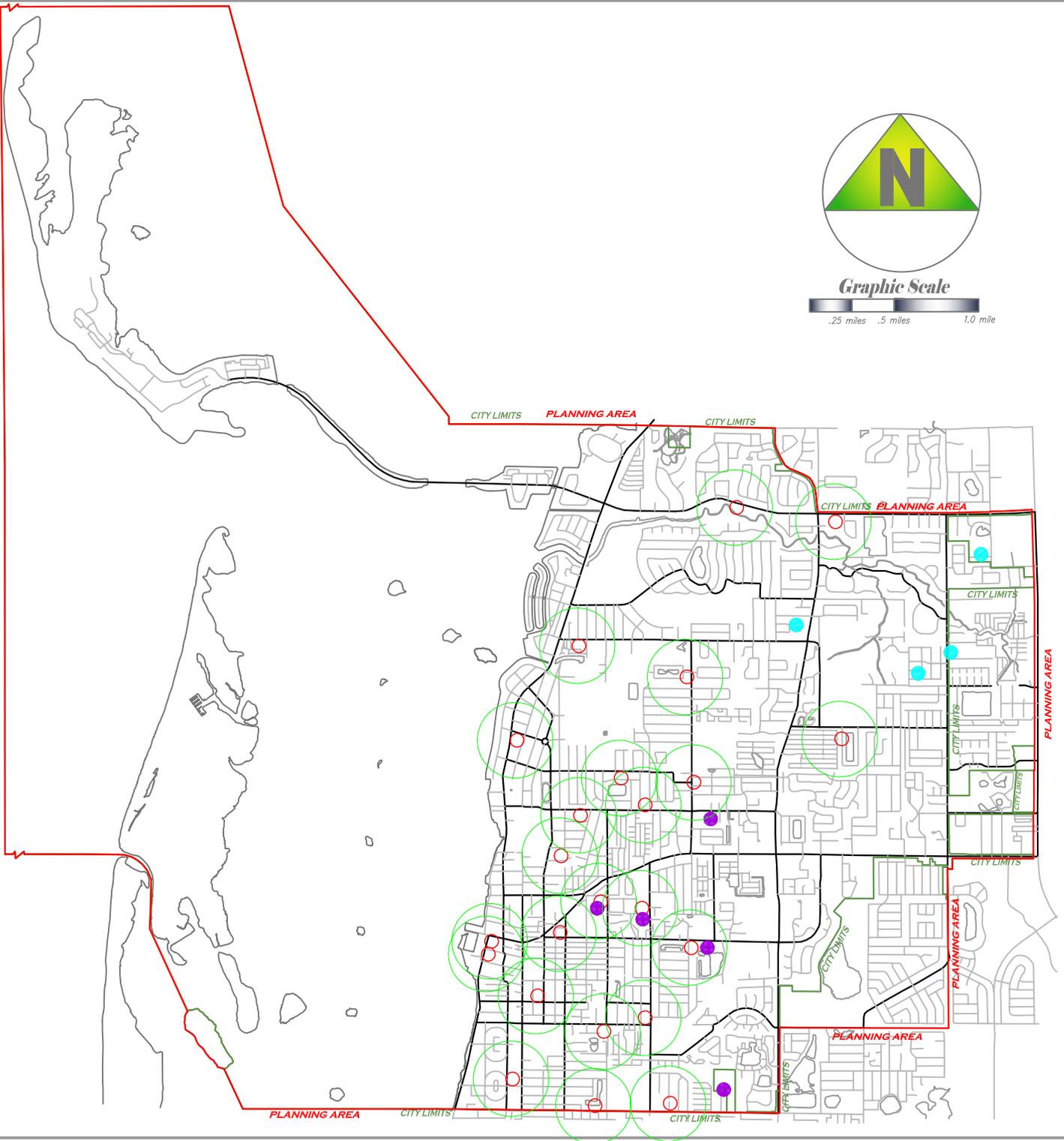
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FIGURE 5

GROUP HOMES

LEGEND

-  GROUP HOME OR RESIDENTIAL CENTER
-  1,200 FOOT RADIUS SEPARATOR
-  NURSING HOME
-  GROUP HOME IN ENCLAVE OR PLANNING AREA



SOURCE: FLORIDA DEPARTMENT OF HHS; DUNEDIN PLANNING & DEVELOPMENT, 2007

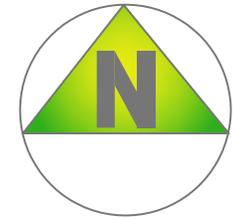
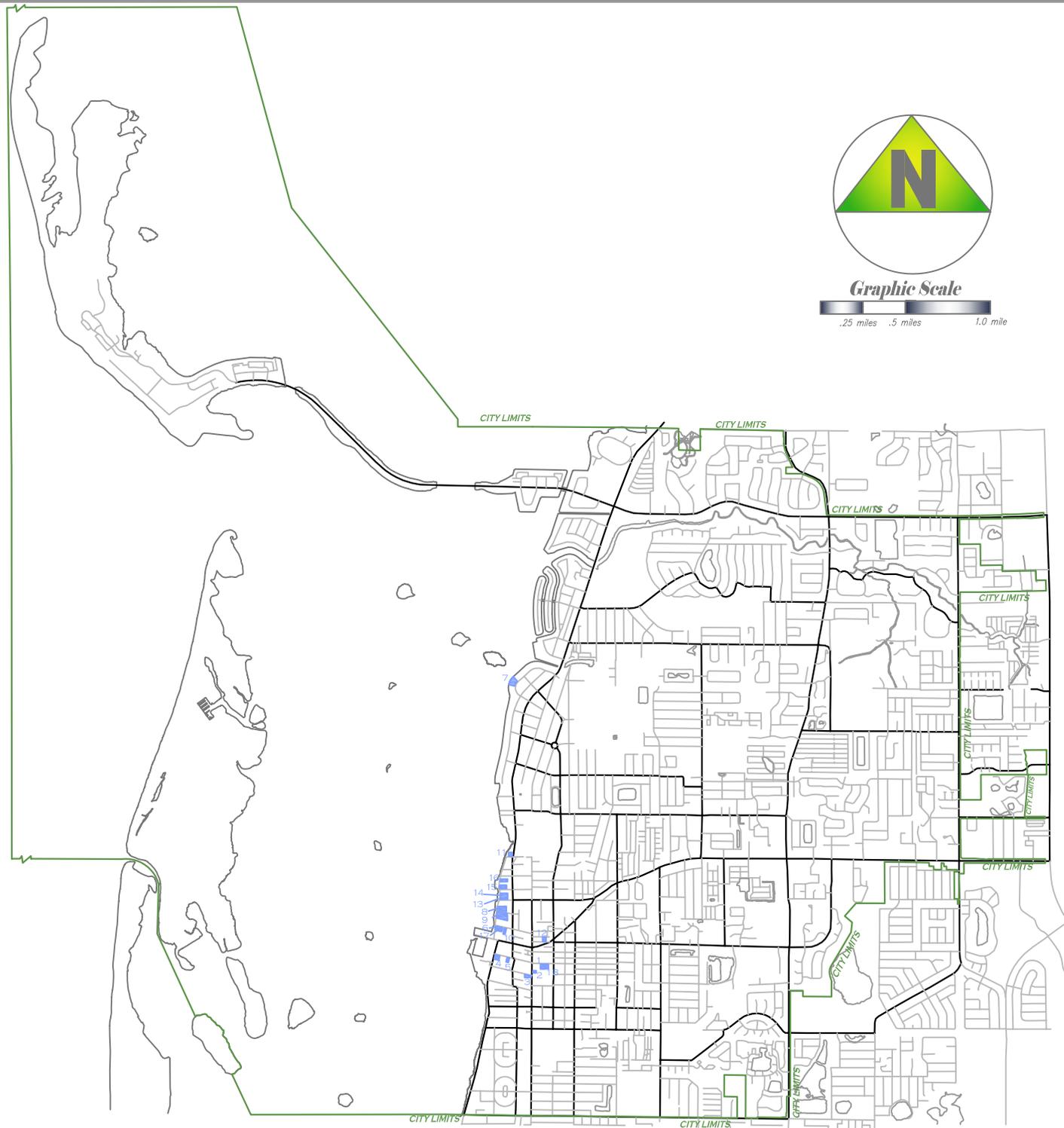


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FIGURE 6 HISTORICALLY SIGNIFICANT HOUSING

LEGEND

- 1 MANGET HOUSE
- 2 W.Y. DOUGLAS COTTAGE
- 3 BURN'S HOUSE
- 4 J.O. DOUGLAS/WILLIAMSON HOME
- 5 OCTAGON HOUSE
- 6 DR. BADEAU RESIDENCE
- 7 FRISCHKORN/KELLOGG HOUSE
- 8 J.S. & E.T. MALONE HOME
- 9 N.S. & C.B. BOUTON HOME
- 10 LELAND HOME
- 11 BLATCHLEY HOUSE
- 12 THARIN-MEASE HOME
- 13 TOD HOUSE
- 14 D.K. MUSSEY HOUSE
- 15 F.L. SKINNER HOUSE
- 16 B.C. SKINNER HOUSE
- 17 H.P. & C.O. MALONE HOME
- 18 ZIMMERMAN HOUSE



Graphic Scale



TABLE 10 MOBILE HOME PARKS			
NAME	LOCATION	LOTS	OWNERSHIP
Golden Crest	800 Main Street	176	Group of owners; out-of state
Golden Acres	1040 Main Street	226	Lots individually owned
Dunedin Mobile Manor	130 Patricia	121	Lots individually owned
Oak Bend	801 Oak Bend	53	Single-owner; out-of-town
Lone Pine	77 Lone Pine	128	Single-owner; in-town
Lake Haven	1415 Main Street	379	Single-owner; out-of-state
Cedar Creek	605 Michigan	114	Lots individually owned
Lake Highlander	1500 CR 1	293	Lots individually owned
Honeymoon	1100 Curlew	230	Single-owner; out-of-state
Silk Oak	28488 US 19 North (Planning Area)	182	Single-owner; out of-state
Countryside Estates	27466 US 19 North (Planning Area)	100	Lots individually owned
Doral Village	29250 US 19 North (Planning Area)	527	Single-owner; residents asso- ciation
Bell Haven	27544 US 19 North (Planning Area)	87	Single-owner; in-town
Bell Haven B	1275 Belcher Road (Planning Area)	58	Single-owner; out-of-town
New Athens City*	Solon Avenue at Belcher Road (Planning Area)	92	Lots individually owned
*Not a mobile home park. Source: Dunedin Planning & Development, 2006			



Lake Haven Mobile Home Park sports not only newer models but also landscaping and visual cues that provide for a certain sense of place.



TABLE 11 AFFORDABLE HOUSING INVENTORY														
DEVELOPMENT NAME	STREET ADDRESS	TOTAL UNITS ¹	ASSISTED UNITS ²	OCCUPANCY STATUS	RHS/HUD RENTAL ASSISTANCE UNITS	NUMBER OF 0 BR	NUMBER OF 1 BR	NUMBER OF 2 BR	NUMBER OF 3 BR	NUMBER OF 4 OR MORE BR	HUD FUNDED	APPROX. YR. BUILT OR YR. OF FUNDING ³	HOUSING PROGRAM(S)	POPULATION SERVED
Whispering Hills	612 Bass Court	160	160	Ready for Occupancy		N/A	N/A	N/A	N/A	N/A	x	1974	Section 236	Family
San Christopher II Group Home	664 San Christopher Dr	7	7	Ready for Occupancy	6	-	6	-	-	-	x	1990	Rental Assistance/ HUD Section 202	Persons with Disabilities
Union Group Home	920 Union St	5	5	Ready for Occupancy	5	-	5	-	-	-	x	1987	Rental Assistance/ HUD Section 202	Persons with Disabilities
Uparc Housing II Group Home	1545 Pinehurst Rd	7	7	Ready for Occupancy	6	-	6	-	-	-	x	1990	Rental Assistance/ HUD Section 202	Persons with Disabilities

¹Total units in the development.
²For RHS and HUD properties, number of assisted units equals total units. For FHFC and LHFA properties, this is the number of units that receive financial assistance.
³For HUD and LHFA developments, this is the approximate year that the development was originally constructed; for FHFC developments, this is the funding year of the earliest program that currently assists a property, which may be the year of new construction or year of rehabilitation; data for RHS developments are not available.
Source: Shimberg Center



Harbor Oakes is one of over 50 apartment complexes of different styles and sizes.



TABLE 12 WHISPERING HILLS APARTMENTS							
General	TOTAL UNITS	% OF UNITS OCCUPIED	HOUSEHOLDS REPORTED ON AS % OF OCCUPIED UNITS ¹				
	160	96	59				
Household Composition and Age, 2000	HOUSEHOLD COMPOSITION				HOUSEHOLD HEAD OR SPOUSE HAS DISABILITY		% OF ALL PERSONS WITH DISABILITY
	% 2 OR MORE ADULTS WITH CHILDREN	% 1 ADULT WITH CHILDREN	% FEMALE HEAD	% FEMALE HEAD WITH CHILDREN	% OF HOUSEHOLDS OF AGE 61 AND YOUNGER	% OF HOUSEHOLDS OF AGE 62 AND OLDER	
	9	49	76	51	8	0	6
	AGE OF HOUSEHOLD HEAD/SPOUSE						
	% 24 OR LESS	% 25 TO 50	% 51-61	% 62 OR MORE	% 85 OR MORE		
	15	57	13	14	0		
Race and Ethnicity, 2000	HOUSEHOLDS BY RACE				HOUSEHOLDS BY ETHNICITY		
	% MINORITY	% BLACK	% NATIVE AMERICAN	% ASIAN OR PACIFIC ISLANDER	% HISPANIC		
	22	12	0	1	9		
Income, 2000	ANNUAL HOUSEHOLD INCOME (IN \$000'S)	PERCENT OF HOUSEHOLDS IN INCOME RANGE					
		\$1-\$4,999	\$5,000-\$9,999	\$10,000-\$14,999	\$15,000-\$19,999	\$20,000 OR MORE	
	15	0	10	38	44	8	
	SOURCE OF HOUSEHOLD INCOME ²			HOUSEHOLD INCOME CATEGORIES			
	MAJORITY OF INCOME IS WAGES (%)	MAJORITY OF INCOME IS WELFARE (%)	MAJORITY OF INCOME IS OTHER (%)	% VERY LOW INCOME	% EXTREMELY LOW INCOME	HOUSEHOLD INCOME AS % OF LOCAL MEDIAN FAMILY INCOME	
	73	0	27	64	12	44	
Wait, Rent and Turnover, 2000	AVERAGE MONTHS ON WAITING LIST	AVERAGE MONTHLY RENT WITH UTILITIES (\$)	AVERAGE UTILITY ALLOWANCE (\$)	% OF HOUSEHOLDS WITH UTILITY ALLOWANCE	AVERAGE MONTHS SINCE MOVED IN	% MOVED IN PAST YEAR	
	Not Applicable	355	82	100	33	42	
Area Characteristics, 2000	% OF POPULATION IN POVERTY IN CENSUS TRACT	MINORITY AS % OF POPULATION IN CENSUS TRACT	% OF HOUSEHOLDS OWNING SINGLE FAMILY DETACHED HOME IN CENSUS TRACT				
	11	11	19				

¹ Figures in the table are for reported households.

² Maximum period that development needs to stay affordable. If expired, owner can only end affordability if eligible for mortgage prepayment.

All properties with a Restrictive Use Period also have an RHS mortgage, but the maturity date is not available.

Source: Shimberg Center



Landscaping provides a pleasant exterior to two different group homes.



TABLE 13 PALM LAKE VILLAGE					
AGE LIMITS	NUMBER OF UNITS	NUMBER OF ONE BED-ROOM UNITS	NUMBER OF TWO BED-ROOM UNITS	RENTS	FUNDING
55 and Over	475	409	66	\$420 1 Bedroom \$475 2 Bedroom	HUD Section 8 Vouchers
Source: Dunedin Planning & Development, 2007					

ANALYSIS

The analysis should begin with population trends. The increase from 1990 to 2000 was remarkably close to what was projected in *Dunedin 2015*. The previous comprehensive plan forecast yielded an estimated permanent population in 2000 of 36,417. The actual Bureau of the Census figure was 35,691. The comprehensive plan result was only 2.03% below the Census figure. The resultant 1990s growth was 4.93% spread over ten years.

Since 2000, population has increased marginally to an estimated 37,574 permanent residents in 2006. This translates into a growth rate of 5.28% spread over six years.

Although the annexation of existing residential development in enclaves and adjoining land in Planning Area was encouraged, only 56 cases, totalling 134.97 acres, were processed for annexation between the time the comprehensive plan was adopted and the time the Evaluation and Appraisal Report (EAR) was written.

On the positive side, only X% of City's housing structures are substandard or warrant clearing

According to the Census, there was a 2000 vacancy rate of 13.5%, consisting of a 7.34% seasonal vacancy, and a 6.16% year-round vacancy.

Trends since 2000 show that an average of 124 housing units have been constructed by the private sector each year (based on the number of permits issued). Thirty-one percent were Multi-Family Dwelling Units (MFDU). A total of 573 permits were issued for new Single Family Dwelling Units (SFDU) from 2000 through 2006. Since the City does not have the resources to produce housing, the private sector will produce 100% of the housing need.

The City does continue to investigate ways to improve the housing delivery system and maintain the existing stock. The City has provided information to the private sector on infill development and land suitable for redevelopment. Staff has analyzed development review procedures and regulations slowing down housing the delivery process. For example, reduced transportation impact fees are allowed in redevelopment areas. The City has allowed impact fee deferrals for non-profit developers (such as Habitat for Humanity).

Substandard housing and zoning violations are handled through the code enforcement process. Zoning violations such as nuisance landscaping can be readily applied; the City, has no authority to enforce upgrades to mobile homes unless the owner or contractor modifies the mobile home since this requires a building permit and inspection to ensure that modifications are done to Florida Building Code specifications. Obvious structural deficiencies based on the Florida Building Code can be enforced. When mobile homes are replaced in the floodplain, the City enforces all Federal Emergency Management Agency (FEMA) requirements. This means that mobile homes are raised to the base flood elevation.

By the Zoning Code, group homes are a permitted use in all residential zoning districts ex-

**TABLE 14
GROUP HOMES IN THE CITY OF DUNEDIN LICENSED BY THE STATE OF FLORIDA, 2006**

	LOCATION	CAPACITY	TYPE OF FACILITY
Abigail Manor	1655 Bayshore Boulevard	OSS 5; Non-OSS 5	Assisted living facility
Curlew Care Home I	1722 Curlew Road	OSS 0; Non-OSS 12	Assisted living facility
Dunedin Assisted Living Facility	534 Howell Street	OSS 4; Non-OSS 26	Assisted living facility
Edinburgh Square	1059 Virginia Street	OSS 0; Non-OSS 24	Assisted living facility
Gardens at Dunedin	880 Patricia Avenue	OSS 0; Non-OSS 105	Assisted living facility
Golden Homes Corporation	787 San Salvador Drive	OSS 2; Non-OSS 4	Assisted living facility
Happy Home ALF	500 Highland Avenue	OSS 5; Non-OSS 2	Assisted living facility
Heather Haven	725 Edgewater Drive	OSS 3; Non-OSS 16	Assisted living facility
Heather Haven II	220 Scotland Street	OSS 2; Non-OSS 14	Assisted living facility
Lakeside Manor	676 Union Street	OSS 0; Non-OSS 12	Assisted living facility
Mease Assisted Living	700 Mease Plaza	OSS 0; Non-OSS 122	Assisted living facility
Mimi's Retirement Home	1442 Chesterfield Drive	OSS 0; Non-OSS 6	Assisted living facility
Nurses Helping Hands of Dunedin	1585 Curlew Road	OSS 0; Non-OSS 50	Assisted living facility
Park Place of Dunedin, Inc.	541 Park Street	OSS 1; Non-OSS 13	Assisted living facility
Seven Springs Manor II	1834 Pinehurst Road	OSS 0; Non-OSS 8	Assisted living facility
Wild Flower Inn	639 Michigan Blvd. #1500	OSS 0; Non-OSS 12	Assisted living facility
Squire Court Community Home	95 Squire Court	6	Intermediate care facility
Cross Terrace Rehabilitation Center	1351 San Christopher Drive	104	Skilled nursing facility
Edinburgh Healthcare Center	1061 Virginia Street	93	Skilled nursing facility
Manor Care Nursing Center Dunedin	870 Patricia Avenue	120	Skilled nursing facility
Mease Continuing Care	910 New York Avenue	100	Skilled nursing facility
UPARC Marjon Home	411 Marjon Avenue	7 ¹	Group Home ¹
UPARC Pinehurst Home	1545 Pinehurst Road	9 ¹	Group Home ¹
UPARC San Christopher Home #2	664 San Christopher Drive	9 ¹	Group Home ¹
UPARC Union Home	920 Union Street	10 ¹	Group Home ¹
Country Oaks	3240 CR #1 (County)	OSS 0; Non-OSS 10	Assisted living facility
Lifetides Home, Inc.	3133 Las Olas Drive (County)	OSS 3; Non-OSS 2	Assisted living facility
Rosewood House II, Inc.	3175 Belcher Road (County)	OSS 0; Non-OSS 43	Assisted living facility
Twin Lane Community Home	2281 Twin Lane Drive (County)	6	Intermediate care facility

Non-OSS: Number of beds for private pay residents.

OSS: Number of beds available for residents receiving Optional State Supplementation, a cash assistance program supplementing a person's income to help pay for costs.

¹Based on previous information; data not provided by Agency for Persons with Disabilities.

Source: Agency for Health Care Administration, 2007



**TABLE 15
HISTORICALLY SIGNIFICANT HOUSING**

LOCATION	DESCRIPTION	SOURCE
Williamson Home 209 Scotland Street	Built circa 1880 Listed on National Register of Historic Places	Florida Master Site File
Manget House 427 Scotland Avenue	Built circa 1900	Dunedin Historical Society
Zimmerman House 362 Scotland Street	Built circa 1910	Dunedin Historical Society
W.Y. Douglas Cottage 641 Douglas Avenue	Built circa 1890	Dunedin Historical Society
Burn's House 365 Albert Street	Built circa 1915	Dunedin Historical Society
Octagon House 247 Scotland Street	Built circa 1900	Dunedin Historical Society
Dr. Badeau Residence 215 Monroe Street	Built circa 1900	Dunedin Historical Society
H.P. and C.O. Malone Home 827 Victoria Drive	Built circa 1900	Dunedin Historical Society
J.S. and E.T. Malone Home 951 Victoria Drive	Built circa 1910	Dunedin Historical Society
N.S. and C.B. Bouton Home 937 Victoria Drive	Built circa 1893	Dunedin Historical Society
Leland Home 231 Monroe Street	Built circa 1880	Dunedin Historical Society
Blatchley House 232 Lee Street	Built circa 1915	Dunedin Historical Society
Tharin-Mease Home 470 Virginia Avenue	Built circa 1905	Dunedin Historical Society
Tod House 1005 Victoria Drive	Built circa 1912	Dunedin Historical Society
D.K. Mussey House 1015 Victoria Drive	Built circa 1905	Dunedin Historical Society
F.L. Skinner House 1037 Victoria Drive	Built circa 1888	Dunedin Historical Society
B.C. Skinner House 1057 Victoria Drive	Built circa 1912	Dunedin Historical Society
Frischkorn/Kellogg House 129 Buena Vista Drive	Built circa 1920	Dunedin Historical Society

Source: Florida Department of State; Pinellas County Planning Department; Dunedin Historical Society, 1996



cept Mobile Home Park and Recreational Vehicle Park. Group homes, though, are to be separated by a 1,200 foot radius.

The City developed and adopted a Historic Preservation Ordinance (HPO) in 2003. The procedure allows voluntary designation by the property owner providing that the structure meets certain criteria. Once designated, the property owner would have to adhere to certain reconstruction restrictions. There are tax incentives that would be available through the county.

The City has utilized Pinellas County Community Development Department's funds for the demolition of both residential and commercial buildings

Another special needs population is the elderly. In 2000 30% of the residents in Dunedin were 65 years of age and older. Smaller housing is often desirable for older citizens. Toward that end, the City maintains mobile home zone districts. Dunedin also encourages developers to construct or rehabilitate housing units to be barrier free since the high median age suggests housing for handicapped is needed. Finally, group homes are allowed in multi-family and single family districts.

For younger residents, though, many multi-family housing developments do not allow children. Both time and staff constraints have prohibited City from informing developers of problems families with children have, inventorying apartments not allowing children, and assisting the Pinellas Community Services Foundation in monitoring rental housing discrimination against families with children.

Based on a one day, point-in-time survey, the Pinellas County Coalition for the Homeless (PCCH) estimated that 4,540 homeless persons resided in the county in 2005. This included 20% children and 32% women. Using the 2005 permanent population ratio of Dunedin vs. Pinellas County, there would be an estimated 183 homeless persons in Dunedin. This does presume a homogeneous distribution of homeless persons throughout Pinellas County. Pinellas County has minimal and declining number of farmworker households.

Turning to the condition of the units themselves, a Housing Element objective calls for at least ten percent of substandard housing units being improved annually. This has been met nearly every year since 1997.

In order to maintain the amount and quality of the housing stock, the City continues to perform many activities, including the following:

- Σ Condemn structurally unsound housing. Clearing, though is the last resort if the unit cannot be renovated. Infill housing onsite is promoted after demolition.
- Σ Inform citizens of low interest rehabilitation loans through Pinellas County.

**DATA POINTS:
MOBILE HOMES AND MODULAR HOMES**

Mobile homes are often referred to as "manufactured homes. They are built to the U.S. Department of Housing and Urban Development (HUD) standards and are usually installed on temporary foundations (concrete pads, dry-stacked blocks and tie-downs). Not usually considered real property, they generally depreciate in value similar to an automobile. Insurance rates will generally be higher for mobile homes, especially in Florida. The mobile home industry is regulated in Florida by the Department of Highway Safety and Motor Vehicles (DHSMV). Upon installation, a mobile home's wheels and axles may be removed, but the integral chassis must stay in place. To be acceptable in Florida, a mobile home must bear the HUD label and be installed by a mobile home installer licensed by DHSMV.

Modular homes are designed, built, permitted and inspected to the Florida Building Code (FBC), and must be installed on permanent foundations (e.g., poured footers, stem walls & poured piers or engineered slabs, just like site built homes) that are designed and built specifically for that home by a contractor licensed by the Department of Business & Professional Regulation (DBPR). To be acceptable in Florida, a modular home must bear the insignia of the Florida Department of Community Affairs (DCA) on the inside of the cover of the home's electrical panel. They are considered real property when installed on a permanent foundation, and insured as such.

Source: Florida Department of Community Affairs



- Σ Adhere to local and federal displacement policies.
- Σ Publicize the City's Historic Preservation Ordinance and the benefits of such use.
- Σ Pursue National Register of Historic Places designation for historic sites.

TABLE 16
ANNUAL INCOME BY HOUSEHOLD SIZE AS A FUNCTION OF AMI, 2005

	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS
30% of AMI: Very Low Income	\$10,950	\$12,550	\$14,100	\$15,650	\$16,900	\$18,150
50% of AMI: Very Low Income	\$18,250	\$20,850	\$23,450	\$26,100	\$28,150	\$30,250
60% of AMI: Low Income	\$21,900	\$25,020	\$28,140	\$31,320	\$33,780	\$36,300
80% of AMI: Low Income	\$29,250	\$33,400	\$37,600	\$41,750	\$45,100	\$48,450
Median Income	\$36,500	\$41,700	\$46,950	\$52,150	\$56,300	\$60,500
120% of AMI: Moderate Income	\$43,800	\$50,040	\$56,280	\$62,640	\$67,560	\$72,600

Source: Pinellas County Community Development, 2005

Any discussion of affordable housing should first define the term. Generally, affordable housing means that monthly rents or mortgage payments, including utilities, taxes and insurance, do not exceed 30% of gross household income. Exceeding this proportion results in what is called a cost burden. This cost burden is often tied to income categories, with the result that those in lower income categories have a higher percentage of cost burden.

Income categories themselves are based on Area Median Income (AMI), which in turn is derived by the US Department of Housing and Urban Development (HUD) for locations around the country. In Pinellas County, AMI in 2005 for an individual was \$36,500, and for a family of four, it was \$52,150. Table 16 shows the various income categories that have been developed for households of different sizes based on this AMI. In other words, if a household is composed of three people and the gross annual income is approximately \$14,100 that household would be considered to be 30% of AMI and in a very low income bracket. Indeed, households at 50% or less of the AMI are considered very low income households; those between 50% and 80% are considered low income; those between 80% and 120% are considered moderate income.

Making use of this concept, the Shimberg Center for Affordable Housing has developed a series of tables by municipality that show the cost burden by income category for different years. As can be seen in Table 18, over 25 percent of all households within Dunedin were paying over 30% of their gross household income for housing costs in 2000. This result is roughly the same for 2005.

Inasmuch as the affordable housing situation has worsened over the last few years, Dunedin has proffered several approaches. There are still nine mobile home parks located in the City, and thus far there have been no formal proposals submitted to convert them to other types of residential uses. Palm Lake Village, which caters to the 55-and-over population, is a viable community with 475 units managed by the Pinellas County Housing Authority (PCHA). The City's planned residential categories and downtown zoning districts allowing zero-lot line development are conducive to reduced development costs and promotion of more affordable prices.



The City did work with the Tampa Bay Community Development Corporation in assisting to construct six single family houses along Palmetto Street. In early 2006, a building height ordinance was crafted and adopted which allows for additional stories if “attainable housing options [are] integrated within the use where a minimum of 20 percent of the project is developed with attainable housing type units.” (The ordinance specifies that “the term ‘attainable housing’ means housing is attainable when a household income is at 80 to 120 percent of an area’s median income (in the case of this ordinance, the median household income for Pinellas County, as determined by the most current U.S. Census Bureau data for the County) with the household paying no more than 30 percent of their annual income for housing and utility costs.”)

On the countywide level, the Pinellas County Housing Authority provides Section 8 rental assistance to households meeting income criteria. In 2005, approximately 369 households in the City receive this subsidy, with 228 of them living at Palm Lake Village, 24 living at Whispering Pines, 13 at Scottish Towers and the remainder distributed somewhat evenly throughout the City’s many other apartment complexes.

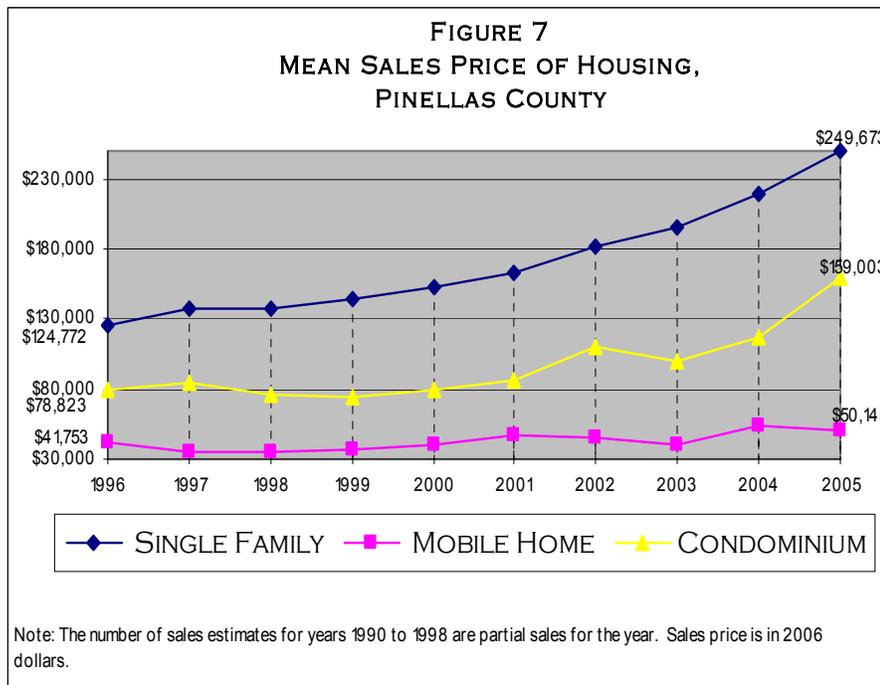
But the City has suffered from a number of circumstances, most notably the loss of Highlander Village mentioned above. And, although the City has always been willing to work with developers in order to create lower-cost housing, there is no formal program within the City that supplies housing. However, in 2007, the City created a new department called Economic and Housing Development. One of the tasks of this new department is to promote and foster affordable, or workforce, housing. The new department will continue to work with Pinellas County Community Development in the promotion of their housing programs that offer down payment assistance, first-time home buyers funds, home repair loans, and rental housing development.

Not only the City, but all of Pinellas County has experienced a spike in housing costs. Figure 7 shows how costs have risen during the period from 1996 to 2005. Additionally, Pinellas County, in a report issued in 2005 found the following:

HOUSEHOLD INCOME CATEGORIES	HOUSING COST BURDEN*	HOUSEHOLD COUNT	
		2000	2005
Less than 30% AMI	Less than 30%	466	482
Less than 30% AMI	30.01 to 50%	187	192
Less than 30% AMI	50.01% and over	834	872
30.01 to 50% AMI	Less than 30%	702	712
30.01 to 50% AMI	30.01 to 50%	545	564
30.01 to 50% AMI	50.01% and over	562	584
50.01 to 80% AMI	Less than 30%	1,975	2,038
50.01 to 80% AMI	30.01 to 50%	958	1,010
50.01 to 80% AMI	50.01% and over	243	256
80.01 to 120% AMI	Less than 30%	3,092	3,242
80.01 to 120% AMI	30.01 to 50%	506	544
80.01 to 120% AMI	50.01% and over	118	123
120.01% plus AMI	Less than 30%	6,668	7,123
120.01% plus AMI	30.01 to 50%	329	355
120.01% plus AMI	50.01% and over	59	63
Totals for 30.01 to 50% Cost Burden		2,525	2,665
Percent of all Households		14.64%	14.68%
Totals for 50% and over Cost Burden		1816	1,898
Percent of all Households		10.53%	10.45%
Totals for over 30% Cost Burden		4,341	4,563
Percent of all Households		25.17%	25.13%
*Less than 30% means that households within the respective income category are spending less than 30% of their gross household income on housing costs. 30.01 to 50% means that households within the respective income category are spending between 30.01% and 50% of their gross household income on housing costs. 50% and over means that households within the respective income category are spending between 50% or more of their gross household income on housing costs.			
Source: Shimberg Center			



- ΣThe decreasing vacant land supply means higher land costs.
- ΣConstruction costs are rising, with “some components...over 40% higher than a year ago.”
- Σ“Changes in Public Housing [and] reduction in State [and] Federal funding” have resulted in a loss of traditional “safety nets.”
- ΣThere has also been a loss of lower-end rental market housing such as mobile home units, duplexes and small apartment complexes.
- ΣThere is a high number of cost-burdened households, with “10,000 renters and 17,000 owners paying over 50% for housing.”
- Σ68,000 new jobs are expected to be created locally over the next five years, with “72% currently projected in service [and] retail sectors.”
- ΣThere has been a tremendous “disparity between housing costs [and] income growth”: between 1993 and 2003 housing prices have gone up 73% while incomes have climbed only 11%.



In order to develop a more comprehensive and effective approach to affordable housing, Pinellas County formed a Community Housing Workgroup in 2005 in order to assess the situation and develop methods of dealing with what has been perceived as a crisis situation. Initially composed of staff from various Pinellas County departments (County Attorney, Development Review Services, Economic Development, Human Services, Planning and Community Development) the group was expanded to include representatives from the Pinellas Planning Council,

St. Petersburg, Clearwater, Largo and Dunedin as well as private sector involvement from the banking, real estate, apartment management, land development and redevelopment communities. The Workgroup was presented with a number of policy based, regulatory and financial strategies. The Workgroup narrowed this list down to three, which will be discussed here.

The first one is a housing trust fund. According to the Workgroup,

... is a special revenue source where funds collected by the local government are dedicated to resolving community issues. The proposed Housing Trust Fund will not redirect existing housing dollars, but seeks to add new revenue. Jurisdictions will submit plans that demonstrate how Trust Fund proceeds will be optimized. Trust Fund proceeds are offered, mainly as loans, to provide housing affordable to target populations.

Sources of these trust fund dollars can come from development exactions, reapportionment of current property tax increments, adding a housing component to the Penny for Pinellas extension, a local option documentary surtax (which would require legislation), special purpose or revenue bonds or reapportionment of general government revenues (e.g., gas tax, parking fees, permit fees).

Trust funds could be used for a number of financing options, including

- ΣProduction of new housing (through land acquisition, site development loans, construction loans or conversion and adaptive reuse).
- ΣPreservation of existing housing (through purchase and renovation of existing units and preserving expiring use properties).
- ΣPromotion of housing opportunities (through down payment and closing cost assistance, interest rate buy-downs, tenant-based rental assistance programs and employer-assisted housing programs).

Based on these recommendations, in March of 2006, the BCC established a housing trust fund to be used to provide housing assistance and to leverage private funding for housing development and renovation. An FY 06/07 allocation of \$10 million was followed by an FY 07/08 amount of \$5 million. The funds come from ad valorem tax revenues. These monies are being distributed to local jurisdiction that are entitlement communities.

A program such as this is ideal for a community such as Dunedin as the staff requirements would be minimal. Dunedin staff should work with county staff, making referrals and perhaps assisting residents with their applications. But since the funding would come from countywide sources, the outlay that the City has to provide is limited.

The second concept involved development regulations. The Workgroup cited a number of findings, including the following:

Individual jurisdictions have excellent regulatory relief strategies that should be adopted communitywide.

The County should develop a model community housing ordinance that incorporates regulatory relief by right and share that model ordinance with other communities.

A policy considering regulatory relief for community housing could be incorporated into the Countywide Plan.

Adoption of the model ordinance could be a requirement for jurisdictions benefiting from the Housing Trust Fund.

Regulatory relief should include, at a minimum, impact fee relief, top-of-the-pile project review, and a process to consider how new regulations influence housing prices.

Development regulations favoring affordable housing can come in many forms, including expedited permit processing, donation of publicly owned land, alternative building materials, reduced setbacks, and zero-lot lines. While not specifically to promote affordable housing, the City has utilized the latter two concepts for years in certain zoning districts.

The Workgroup also mentioned a number of concepts brought forward in *Pinellas by Design*, a countywide redevelopment study. These include the following:

Use creative tools to facilitate community housing:

Overlay districts

Neighborhood centers and town centers



Urban density areas

Adopt codes that support redevelopment of brownfields and greyfields for community housing. Since existing buildings are a viable community housing resource, revise codes to support adaptive reuse and rehabilitation of existing buildings.

Establish tax increment financing structures as a means of financing affordable properties.

Public policy directions include targeting improvements to transportation and infrastructure in order to support community housing, creating a superior transit system and transit-oriented development, providing regional drainage retention projects, investigating a program of marketable development rights, and purchasing and assembling sites for future housing and mixed-use development.

Based on these recommendations, Pinellas County has also established a community land trust

as a mechanism to utilize public land for community housing and mixed-use development. Existing County owned property will be made available for both single family and multi-family affordable housing development. Proposals have been received and are currently being negotiated for the development of three such projects. This public and private sector partnership provides construction opportunities that result in beneficial community projects. Future land acquisitions and donations will add to the land trust inventory

The updating of the Affordable Housing section of the County’s Land Development Code and the preparation of a model ordinance that would include sections on regulatory relief that other jurisdictions could use is proceeding much more slowly. If the City were to follow the County’s lead, it would have to carefully assess the model ordinance for suitability. As noted above, the City already has certain regulations in place that can assist in creating affordable housing stock.

Although the City is nearly built out, in assessing the effects and benefits of regulatory relief, the City should also consider policies that promote affordable housing through timing, through designating areas for affordable housing and through design standards. Care should be taken, though, by not concentrating affordable housing in any one area of the City. Additionally, the use of design standards should mesh seamlessly with other policies and approaches concerning this subject.

The last set of recommendations by the Workgroup centered around inclusionary housing, a concept that effectively requires developers to set aside “a proportion of housing units in a residential development for households within targeted income ranges that are unable, or find it difficult to afford, new or existing housing units.” There were a number of findings on this subject, including the following:

Pinellas should adopt a mandatory inclusionary housing policy for development and redevelopment above a minimum size yet to be determined.

The policy should be incorporated into the Housing Element and the Countywide Planning Authority’s rules.

At a minimum, 15% of units in owner and rental housing developments should be set aside for targeted incomes.

To facilitate mixed-income development, units are to be provided on site.

As an alternative, off-site units or a monetary contribution to the Community Housing Trust Fund may be offered.

Incentives may be offered to help make the inclusionary housing economically feasible.



The ordinance developed in late 2007 included the following items:

∑The provisions shall apply to all new residential developments of 20 units or more.

∑Income requirements include the following:

Rental housing developments shall meet one of the following affordability requirements:

1. A minimum of five percent (5%) of the units shall be affordable to persons or households that have a total annual gross income that does not exceed sixty percent (60%) of the median annual income adjusted for family size.
2. A minimum of ten percent (10%) of the units shall be affordable to persons or households that have a total annual gross income that does not exceed eighty percent (80%) of the median annual income adjusted for family size.
3. A minimum of fifteen percent (15%) of the units shall be affordable to persons or households that have a total annual gross income that does not exceed one hundred percent (100%) of the median annual income adjusted for family size.

Affordable for-sale housing units shall meet one of the following affordability requirements:

1. A minimum of five percent (5%) of the units shall be affordable to persons or households that have a total annual gross income that does not exceed eighty percent (80%) of the median annual income adjusted for family size.
2. A minimum of ten percent (10%) of the units shall be affordable to persons or households that have a total annual gross income that does not exceed one hundred twenty percent (120%) of the median annual income adjusted for family size.
3. A minimum of fifteen percent (15%) of the units shall be affordable to persons or households that have a total annual gross income that does not exceed one hundred fifty percent (150%) of the median annual income adjusted for family size.

∑Inclusionary housing is to be produced before or concurrently with the market rate units, and shall be integrated throughout the residential development and “comparable to the market rate units in number of bedrooms, exterior appearance and overall quality of construction.”

∑As of October of 2007, wording in the ordinance stated that it “shall be effective in the incorporated, as well as the unincorporated, areas of the County; however, any incorporated area may elect to adopt an ordinance in conflict herewith.”

As of this writing, Pinellas County had not made a decision as to adopt the final form of the inclusionary housing ordinance. Should the County pursue this, the City should participate as well.

Finally, while not part of the Workgroup recommendations, Pinellas County is also pursuing Employer Assisted Housing. This type of program encourages businesses to help provide housing for its employees. Such housing motivates employees to stay, rebuilds communities, enhances the company’s reputation and builds relationships with motivated employees. Building company housing close to work reduces commuting time. Pinellas County would encourage this through working with employers and developers and linking them together.

As noted above, the City has already taken furtive steps in this direction by allowing for additional stories in height-restricted locations if a certain percentage of attainable housing is provided by the developer. This differs from inclusionary housing in that the height restrictions language makes attainable housing optional.



There is one last item with regard to demographics and affordable housing. As noted above, Dunedin has a large number of mobile home parks both within its City limits and in its Planning Area. Figure 3 shows the location of the developments, and Table 10 displays relevant information about each one. Combined, the mobile home parks within the City provide over 1,700 dwelling units; bringing in the Planning Area parks adds over another 1,000 units. (This includes the area known as New Athens City, which is not a mobile home park but rather a platted development composed of manufactured homes.)

The positive side of manufactured housing is that it does provide a source of affordable housing. *USA Today* suggests an average price of \$58,000 for manufactured housing, while the website mygreathome.com reports \$24,000 for a single-section house (with 1,000 square feet of living area) and \$43,000 for a double-section (with 1,600 square feet of living space).

Even taking the higher costs leads to the conclusion that many units may be priced around \$60,000. For the land prices, a random survey was made of the appraised value for lots within the four mobile home parks with single-lot owners. Appraised value ran from a low of \$18,000 to a high of \$76,500, with most of the values in the \$20,000s to \$30,000s. Combining the more average figures would suggest a total cost of \$90,000 for manufactured housing and the land on which it sits. Based on the 2005 AMI, this would be a very affordable house for a low income family of two.

The problem is that mobile homes are vulnerable on two fronts. First, they do not fare as well during severe storm events as housing that is attached to a foundation secured to the ground. Second, they have become targets for redevelopment.

With regard to the former issue, according to the Shimberg Center for Affordable Housing,

A team from the Manufactured Housing Institute (MHI) accompanied the HUD damage inspection team following Hurricane Charley when they inspected six manufactured housing communities near Punta Gorda. In MHI's *Just the Facts* published 23 August 2004 it was reported that the wind speeds in the six communities ranged from 100 to 145 mph depending on the location. The homes built prior to the 1976 HUD Code did not perform well in two of the communities. The damages were attributed to inadequate anchors, corroded anchors, or penetrations of the exterior walls and windows of the units by wind-borne debris. Car ports that had been attached to the units failed due to wind forces and tore off portions of the walls and roof. These wall penetrations and those resulting from wind-borne debris allowed internal pressure to increase and destruction of the home resulted. The only homes that survived without considerable damage were protected by nearby tree lines.

Most of the damage experienced by manufactured units built according to the 1976 HUD Code, but before the 1994 changes, was related to the failure of attached carports that peeled [sic] away siding and roof covering exposing the home to increased internal pressure. Windborne debris impact was also observed as a cause of damage. A small number of homes were observed to have shifted off their foundations. Many homes were saved from serious damage by being equipped with hurricane shutters. In general, it was concluded that most of the homes could be repaired and would still be livable.

Homes that were built after the 1994 HUD Code, with its wind-load updates, performed well. Most of the units had storm shutters that likely prevented buildup of internal pressure. Wind-borne debris damage was observed on siding and roofs. Where attached garages failed, collateral damage to the units was limited to small wall or roof areas. Movement on the foundation was observed in very few units and was considered to be easily repairable.

None of the homes built after the 1994 HUD Code updates and in accordance with the 1999 Florida installation standards could be found that were displaced from their foundations. The tougher

installation and tie-down safety standards for Florida’s mobile homes required the use of more tie-downs. Today, a typical manufactured home might have as many as 45 tie-downs compared with just 10 for a pre-Andrew manufactured unit. Most damage that was observed was related to the loss of attached carports, the impact of wind-borne debris, or siding failure.

The summary statements published by the MHI stated, “Overall, performance of homes built to the post-1994 HUD Code wind changes was very good. Homes built to the pre-1994 HUD Code fared [sic] well. Homes built to the 1976 HUD Code failed at an alarming rate.” Another damage assessment of the manufactured home damage related to Hurricane Charley was conducted by the Florida Department of Highway Safety and Motor Vehicles, Division of Motor Vehicles. This team visited 77 manufactured housing parks and assessed the damage to 11,800 housing units located in Polk, Charlotte, DeSoto, Hardee, Lee, Highlands, and Orange Counties. The goal of the team was to assess the effectiveness of the 1994 HUD Code with its updates to improve the wind resistance of the units. Out of all the units observed, 2,422 (20.5%) were either destroyed or damaged to the point of not being repairable. Focusing only on the 2,883 post-1994 HUD Code homes that were observed, none of the units were seriously damaged. The damage observed to these units was related to the loss of attached carports and screen rooms, siding and shingle loss, broken windows, and siding/roof damage caused by wind-borne debris or falling trees.

While it is certainly heartening that manufactured housing’s durability has improved over time, it is impossible to say how many of the existing units in Dunedin are of more recent construction. It can be expected that as mobile homes are replaced, the successor structures would be constructed to the post-1994 HUD Code. However, many of the mobile home parks have been around for decades, along with the residents’ dwelling units.

The economic vulnerability of manufactured housing sites can be traced directly to the increased cost of housing. As prices soar, developers can be assured of making back their original investment through higher asking prices for the finished product. While vacant land is certainly preferable (as it is less expensive), land not developed to its full potential becomes the next best thing. Mobile home parks are ideal in this sense as most of them offer a large amount of acreage and many of them have a single or only several owners. This scenario has been occurring throughout Pinellas County as developers are purchasing these tracts and forcing the residents off the lots they once occupied. The newly vacant land is then rebuilt with condominiums or townhouses. While the permanent structures are much safer (indeed, mobile home park residents are required to evacuate prior to the predicted arrival of all impending hurricanes or tropical storms, regardless of their location), they are also much more expensive, and are not as affordable as manufactured housing.

As noted above in Table 10, four out of the nine mobile home parks within the City have individually-owned lots; two of the manufactured home developments in the Planning Area have individually-owned lots. Doral Village, though, has an association that owns the park and looks out for the interest of the residents. This places most of the mobile home parks on the list of vulnerable sites. With a single or small group of owners controlling the park, it is much simpler for a developer to negotiate a sales price. Because of this, many park dwellers in other communities have banded together to purchase the park as part of a resident’s association before a developer does. This would require that the residents have the funds to consummate such a deal.

In an attempt to partially quell this rising tide, the Florida Legislature added Section 723.083 to the *Florida Statutes*:



No agency of municipal, local, county, or state government shall approve any application for rezoning, or take any other official action, which would result in the removal or relocation of mobile home owners residing in a mobile home park without first determining that adequate mobile home parks or other suitable facilities exist for the relocation of the mobile home owners.

While this attempts to strike a balance between property rights of mobile home park owners and housing needs, the onus is placed on the local governments to make the determination. Pinellas County has made this a requirement of their application process by stating that

The applicant shall provide with the application a plan for the relocation of the mobile home owners, along with a list of mobile home parks or other suitable facilities for relocation of the mobile home owners pursuant to F.S. ch. 723. Such information will be used by the board of county commissioners [sic] in making a finding as may be required by F.S. [Section] 723.083 that suitable mobile home parks or other suitable facilities exist for the relocation of the mobile home owners.

Further, Pinellas County Ordinance 05-92 creates a Supplemental Rental Assistance Payment Fund. Under these provisions, the applicant must deposit monies into this fund, the amount of the deposit based on various indices, including number of bedrooms, the weighted average lot rent in the subject mobile home park and the weighted average rents for similarly sized rental units in the county. These funds will be used for rental assistance payments “for qualified mobile home owners for whom affordable replacement housing has not been identified. The amount of the rental assistance payment shall be sufficient to cover the gap between the rent of the identified eligible unit and the mobile home owner’s affordability.” This rental assistance cannot exceed 24 consecutive months.

If it is accepted that manufactured homes are indeed affordable housing worth retaining, but that they are vulnerable from both an economic and weather-related standpoint, then the City should consider methods of retaining as many units as possible. Section 723.083, *FS* provides the impetus for further support of mobile home park residents.

PROJECTIONS

The housing projections shown here are based on the Affordable Housing Needs Assessment prepared by the Shimberg Center for Affordable Housing. In addition to the 2000 and 2005 estimates, the Shimberg Center created a set of spreadsheets that projected population; divided population into households based on age progression; created owner households and renter households based on the 2000 Census; derived household size, income and cost burden projections based on the 2000 Census rates.

It should be noted that the Shimberg Center estimates are based on population projections that are slightly higher than what is being projected as part of the 2025 update. The Shimberg Center utilizes population projections from the Bureau of Economic and Business Research. As detailed in the Introduction Element, the City is utilizing estimates based on figures coming from the Pinellas County Metropolitan Planning Organization. The differences in these forecasts are shown in Table 18.

Because the comprehensive plan figures are lower than BEBR’s, no modification has been performed on the Shimberg Center analysis. The predictions shown here will be considered the outside limit, or the worst-case scenario, with regard to affordable housing projections. In this manner, the integrity of the Shimberg Center efforts is retained and the City obtains the necessary projections. These estimates are shown in Table 19.

The 25% ratio of households spending more than 30% of their gross income is quite consis-



TABLE 18 PERMANENT POPULATION COMPARISON				
	2010	2015	2020	2025
Comprehensive Plan	38,626	38,973	39,214	39,381
Shimberg	38,696	39,889	41,028	42,071
Percent Difference	0.18	2.30	4.42	6.39
Source: Pinellas County MPO; Dunedin Planning & Development, 2007				

tent throughout the period up to 2025. By the target year, over 5,300 households could be expected to be occupying non-affordable housing units. This is a significant number.

The Future Land Use Element suggests limited development potential based on the remaining vacant land:

- Σ Fourteen acres of Residential Suburban (2.5 Units Per Acre [UPA])
- Σ Less than seven acres of Residential Low (5.0 UPA)
- Σ Approximately 16 acres of Residential Urban (7.5 UPA)
- Σ Less than five acres of Residential Low Medium (10 UPA)
- Σ 34 acres of Residential Medium (15 UPA)

The Future Land Use Element also estimates amount of residential land, both developed and vacant, which could be annexed:

- Σ Over 160 acres of Residential Suburban (2.5 UPA)
- Σ Sixty-nine acres of Residential Low (5.0 UPA)
- Σ Twenty-six acres of Residential Urban (7.5 UPA)
- Σ Less than four acres of Residential Low Medium (10 UPA)
- Σ Approximately three acres of Residential Medium (15 UPA)

The City is approaching physical build-out, the Future Land Use Element estimating that there are approximately 109 acres of vacant land remaining in the City. Of that, approximately 37 acres are of a single lot variety. Based on the projected population increase between 2006 and 2025, and the 2000 US Census persons per occupied housing unit figure of 2.07, approximately 3,740 dwelling units can be expected to be built or annexed by the target year.

With regard to residential densities, the City looks at density increases on a site by site basis and determines the appropriateness of the request. With near built-out conditions, it may be appropriate to allow increased densities in order to provide for

TABLE 19 PROJECTED COST BURDEN BY HOUSEHOLD INCOME					
Household Income Categories	Housing Cost Burden	Household Count by Year			
		2010	2015	2020	2025
Less than 30% AMI	Less than 30%	503	527	556	587
Less than 30% AMI	30.01 to 50%	199	213	229	247
Less than 30% AMI	50.01% and over	909	946	990	1,032
30.01 to 50% AMI	Less than 30%	742	796	865	948
30.01 to 50% AMI	30.01 to 50%	588	618	651	691
30.01 to 50% AMI	50.01% and over	611	642	675	712
50.01 to 80% AMI	Less than 30%	2,128	2,243	2,382	2,534
50.01 to 80% AMI	30.01 to 50%	1050	1083	1,113	1,139
50.01 to 80% AMI	50.01% and over	267	278	290	302
80.01 to 120% AMI	Less than 30%	3,379	3,515	3,663	3,811
80.01 to 120% AMI	30.01 to 50%	566	580	592	597
80.01 to 120% AMI	50.01% and over	129	135	143	151
120.01% plus AMI	Less than 30%	7,444	7,651	7,853	7,996
120.01% plus AMI	30.01 to 50%	373	381	387	390
120.01% plus AMI	50.01% and over	67	69	72	73
Totals for 30.01 to 50% Cost Burden		2,776	2,875	2,972	3,064
Percent of all Households		14.65%	14.61%	14.53%	14.45%
Totals for 50% and over Cost Burden		1,983	2,070	2,170	2,270
Percent of all Households		10.46%	10.52%	10.61%	10.70%
Totals for over 30% Cost Burden		4,759	4,945	5,142	5,334
Percent of all Households		25.11%	25.13%	25.13%	25.15%
Source: Shimberg Center					



housing in general and affordable housing in particular. However, densities must be suitable for the area (e.g., concurrency requirements, environmental constraints). The City has only a handful of Residential High (30 UPA maximum) designated areas.

Finally, the population and dwelling unit increases were based on existing land use designations. As part of the Long Range Transportation Plan socioeconomic data, 400 additional dwelling units within the Community Redevelopment District were projected. These, in turn, became part of the population figures developed in the Introduction Element. With an emphasis on mixed use development, compactness of geographic scale, relaxation of setback requirements and higher densities, affordable housing projects would be ideal in a downtown setting. Employment opportunities would be situated near residential areas.

Because most of the developments necessary to house the projected population are of the infill variety there would be no concerns regarding the provision of services. Land development regulations require that developers construct their own infrastructure (water, sewer, roads) and then connect to the City's facilities. Much of the infill is of a single lot nature. In order to promote affordable housing, particularly for the low and very low categories, the City will ensure the following:

- ΣContinued participation in the Community Development Block Grant Program. Pinellas County Community Development Department utilizes the City's population in the grant formula. Dunedin can participate in various programs, not only mortgage reduction programs (e.g., down payment assistance) but also rehabilitation loans, demolition funding and capital improvement grants.

- ΣContinued support of Pinellas County Housing Authority and Dunedin Housing Authority. City staff would provide any assistance requested. Staff has sent information on grant opportunities to PCHA over the years. Expansion of Section 8 rental assistance vouchers would be an excellent method of reducing the affordable housing need in the lower income groups. This is contingent, though, upon federal approval of such an expansion.

- ΣContinued allowance of mobile home parks, manufactured housing and manufactured (or modular) buildings. The existing nine parks in the City provide over 1,700 units. This continued allowance must be weighed against issues of safety, particularly in the Coastal High Hazard Area and Hurricane Vulnerability Area. The City should consider a mobile home transition program similar to Pinellas County's.

- ΣContinued support of programs such as Habitat for Humanity. The City allowed a deferral of impact fees in 1994. A State Attorney General opinion allows for local governments to apply the interest on impact fees to non-profit housing projects, thus allowing impact fees to be waived for the developer.

- ΣContinued allowance of accessory structures in single family zoning districts. Such buildings, though, pursuant to the City's Code of Ordinances, should be a subordinate structure and should not have kitchens.

- ΣContinued research into reducing review time for proposed development. Dunedin must ensure that subdivisions are planned and executed properly. A balance must be maintained between safety and planning issues and reducing costs.

- ΣParticipation in Pinellas County's housing trust fund and community land trust. Both of these activities directly target the delivery of affordable housing.

- ΣShould Pinellas County adopt a countywide inclusionary housing ordinance, the City should seriously consider participating in it as long as the provisions are benefi-

cial to the City. If the county does not adopt an ordinance, or if it is not acceptable as written, then the City should investigate the possibility of adopting its own inclusionary housing ordinance or pursuing other approaches to ensure affordable, attainable and workforce housing.

The pursuit of the above cited strategies will promote affordable housing through appropriate timing, should not concentrate such residences in any one area and will continue to make the housing subject to the City’s design standards. For example, use of the housing trust fund and community land trust should distribute workforce housing throughout the City where land is available. An inclusionary housing ordinance would subject new developments to making a certain percentage of units available for households in specific income categories, again spreading attainable housing around and making it available at the same time as the other units.

PLANNING AREA ANALYSIS

Table 20 presents the estimated number of housing units in the enclaves and in the Planning Area. Unfortunately the same type of Census data that was presented for the City cannot be easily obtained for the enclaves and the Planning Area.

However, the structural conditions inventory (Table 21) suggests that most housing in the enclaves and Planning Area is in good condition.

There are five mobile home parks just outside the City limits, all of them located between Belcher Road and US 19. These comprise nearly 1,000 mobile home spaces.

With regard to forecasts, because of the complexity of the Shimberg tables, projection of affordable housing demand in the Planning Area will not be performed. Because population/dwelling unit projections take into account annexations, enclaves are assumed to be annexed by 2015. Beyond that, no projections will be made.

TABLE 20 TOTAL HOUSING UNITS (OCCUPIED AND VACANT) , ENCLAVES AND PLANNING AREA		
TYPE	WITHIN EN- CLAVES	PLANNING AREA
Single Family	364	1,629
Duplex	4	124
Triplex	0	90
Multi-Family	11	109
Mobile Home	87	954
Total	466	2,906
Source: Pinellas County GIS; Dunedin Planning & Development, 2007		



The Greenbrier area, south of SR 580 is extensively developed with over 1,000 single family residences.



HOUSING CATEGORY	NO. OF UNITS	NO. OF STRUCTURES	STANDARD	CONDITIONAL	SUB-STANDARD	WARRANTS CLEARING
Single Family	1,993	1,993	1,983	8	2	0
Multi-Family	120	11	11	0	0	0
Duplex	128	64	64	0	0	0
Triplex	90	30	30	0	0	0
Mobile Home	1,041	1,041	1,039	1	1	0
Total	3,372	3,139	3,127	9	3	0
Source: Dunedin Planning & Development, 2008						

SUMMARY

Dunedin is primarily a residential community. As such, there is a great deal of housing, running the gamut from apartments to condominiums to townhomes to single family residences. Although most of it was built prior to the 1980s, the vast majority still appears structurally sound.

Events of the last few years, though, have created a problem for lower income persons and households. As the price of housing has skyrocketed, and the cost of associated expenses (e.g., insurance, utility costs) has risen, the affordability index has gone down. More and more households are paying more than 30% of their income on housing-related expenditures.

While Dunedin does not have a specific housing program, there are tasks that the City has undertaken, or can undertake, in order to make housing as affordable as possible. These range from the liberal allowance of mobile home parks to working with Pinellas County on its housing trust fund and community land trust programs. The City recognizes the complexity of this issue and is responding in kind on a number of fronts so that the City remains a vibrant residential community.



APPENDIX

The Structural Evaluation Methodology included a windshield survey which attempted to duplicate efforts from the 1996 comprehensive plan. Appearance from the road was the greatest indicator. Staff examined walls, roof, windows, doors and frames, foundation, and general appearance. Those initially identified as appearing to be non-standard were revisited to confirm the appraisal. The worksheet was utilized to provide a subjective assessment of the structure. Staff recognizes limitations of both time and results of a drive-by survey.



**TABLE 22
STRUCTURES APPRAISAL WORKSHEET**

DESCRIPTION	STANDARD	CONDITIONAL	SUBSTANDARD	WARRANTS CLEARING
Primary				
Walls				
Wood	Serviceable	Minor Deterioration	Major Deterioration	Major Deterioration/missing
Masonry	Not Cracked	Minor Cracks	Major Cracks	Structural Cracks/Missing
Foundation	Serviceable	Minor Deterioration	Major Deterioration	Structurally Unsound
Straight and True	Level and Plumb	Partial/minor listing	Entire/minor listing	Major Listing
General Appearance	Clean	Minor Maintenance Required	Major Maintenance Required	Unserviceable
Secondary				
Roof, shingle	Serviceable	Future Replacement	Near Future Replacement	Immediate Repair/Replacement
Soffit	Serviceable	Minor Deterioration	Major Deterioration	Unserviceable
Facia	Serviceable	Minor Deterioration	Major Deterioration	Unserviceable
Windows, glass	Not broken	Cracked	Broken, cracked, missing	Broken, Cracked, Missing
Windows frame	Serviceable	Minor Deterioration	Major Deterioration	Unserviceable
Door and frames	Serviceable	Minor Deterioration	Major Deterioration	Unserviceable
Trim, wood	Serviceable	Minor Deterioration	Major Deterioration	Unserviceable
Do Not Consider: Condition of Paint Driveways and Sidewalks Outdoor Debris Landscaping and Lawn				
Source: Dunedin Planning & Development, 2007				

