



**City of Dunedin  
Affordable  
Housing Needs  
Assessment 2019**

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# Executive Summary

Access to safe, decent, and affordable housing is a fundamental human need. What is affordable housing? The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as, “In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.” What other factors contribute to making a home affordable? The answer relies on three common key themes: Availability, Accessibility, and Sustainability.

In March 2019, the City of Dunedin contracted with Langton Consulting, a Florida-based public affairs consulting firm with a long and successful history in conducting Housing Needs Assessments and Market Analysis’ for local governments and the State of Florida to prepare an analysis of the city’s affordable housing needs.

In order for a community to provide adequate affordable housing, it must first examine the needs and demographics of residents, analyze the current housing market and stock, and strategically plan long-term and short-term goals. The City of Dunedin, in partnership with Langton Consulting, created this Dunedin Affordable Housing Needs Assessment to illustrate current housing conditions, and draw conclusions into how Dunedin compares to compares to neighboring communities. The analysis also studies any gaps or obstacles that need to be overcome in providing affordable housing.

This assessment includes eight sections: Executive Summary, Background, Purpose, Housing Needs Assessment, Housing Market Inventory and Analysis, Findings and Conclusions, Recommendations, and Appendix.

Each section is comprised of quantitative and qualitative data compiled from reputable resources such as the U.S. Census, and Shimberg Center for Housing Studies, and HUD Community

Planning and Development Maps, in order to provide an analysis of where our community stands in the effort of furthering affordable housing opportunities for every citizen. In addition, this assessment includes an Available Funding Sources Inventory that can be used by City government and citizens alike to identify City of Dunedin and Pinellas County sponsored programs and initiatives available to encourage the maintenance and development of affordable housing and support services.

City Staff and its consultants trust you will find this Affordable Housing Needs Assessment an illustrative, informative, and a useful tool in understanding the current affordable housing conditions in Dunedin. As a result of this research, the city of Dunedin has outlined the following top three priorities to address affordable housing.

## **Priority #1: Expansion of homeownership and rental affordable housing opportunities for seniors.**

Due to the ever-increasing aging population and aging housing stock in Dunedin, and in order to enhance the quality of life for seniors, emphasis should be put on housing rehabilitation and/or redevelopment of affordable housing opportunities for seniors. Dunedin should work collaboratively with the Pinellas Housing Finance Authority and Pinellas County Community Development to expand these housing opportunities.

## **Priority #2: Creation of a local, dedicated funding revenue stream for the expansion of a broad array of homeownership and rental affordable housing opportunities.**

Explore various methods and approaches to create a funding stream that is solely dedicated to the expansion of affordable housing opportunities throughout the City.

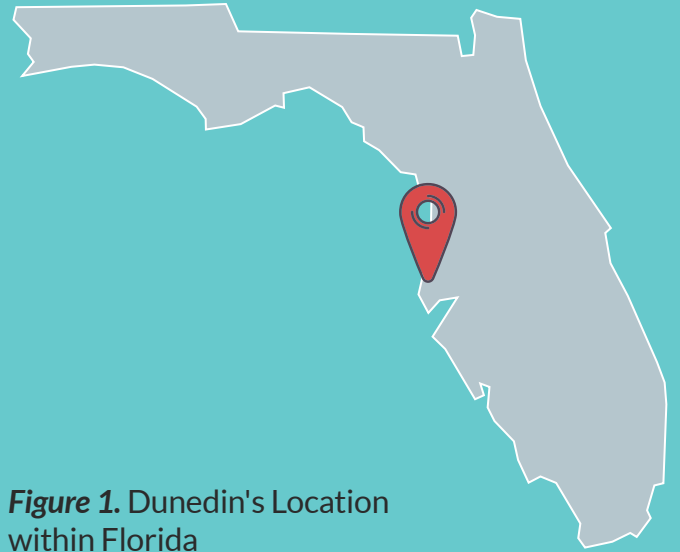
**Priority #3: Expand and market more aggressively the tool box of local incentives to build upon the success of the City's current priority to stimulate private housing developers to create new homeownership and rental affordable housing opportunities, with a focus on redevelopment of existing, designated residential land.**

The City has already proven successful with the development of affordable housing opportunities such as EcoVillage, Shady Grove Townhomes, and Creek Park Townhomes through encouraging private housing developers to create new affordable housing. Consideration of low-cost incentives such as expedited permitting, lower or eliminate site plan review fees, or impact fee rebates could strengthen partnerships with private housing developers and stimulate affordable housing opportunities for redevelopment of the aging/substandard housing stock.



# Background

The City of Dunedin is a unique coastal community located in Pinellas County, Florida nestled between Palm Harbor to the north and Clearwater to the south. It is home to Honeymoon Island State Park, a white sand beach park with picturesque views of the Gulf Coast that draws over one million visitors each year. Inland, Dunedin offers an attractive downtown with an artsy hometown feel, lined with locally owned shops and boutiques, an outdoor market, an eclectic assortment of award-winning restaurants, and several microbreweries accessible by foot, bicycle, golf-cart, or trolley. Residents and visitors alike have access to several outdoor recreation spaces including Hammock Park, Caladesi Island State Park, and the Fred Marquis Pinellas Trail. With a near perfect climate and above average sunny days, along with numerous amenities, and a laid-back Florida vibe, Dunedin has become an attractive place to live, work, and play. In turn, demand for Dunedin has created a hot real estate market pushing prices back to pre-recession prices.



**Figure 1.** Dunedin's Location within Florida

This report explores the current opportunities and challenges with housing in Dunedin for both the general population and more vulnerable members of the population. It will provide a comprehensive overview of the current market and available housing, and make recommendations for how to best serve the community's needs for housing in years to come.





## Local Amenities and Available Services

- Aquatic Complex
- 7 Craft Breweries Located in Downtown Dunedin
- Before/after-School Care for Local Students
- Causeway Beach/ Honeymoon Island
- Community Engagement
- Community Events
- Community Garden
- Development Services
- Disaster Management
- Dunedin Fine Arts Center
- Dunedin History Museum
- Dunedin Library
- Dunedin Marina
- Economic Development
- Elected Commission
- Electric Vehicle Charging Station
- Façade Grants for Business
- Fire and Emergency Medical Services (EMS)
- Golf Cart Friendly Amenities
- Golf Courses
- Honeymoon Island
- Law Enforcement
- Major League Baseball
- Parks
- Pinellas Trail, First Designated Trail Town
- Reclaimed Water Service
- Recreational Programming
- Roads, Sidewalks, Trails
- Stormwater Maintenance & Flood Mitigation
- Sustainability Efforts: Recycling, Ready for 100% Renewable Energy by 2035
- Walkable & Vibrant Downtown
- Water Wells & Distribution





# Housing Needs Assessment

The following section explores general affordable housing issues for households that are both considered and not considered low-income. These issues include current households that could be considered substandard due to housing problems, household cost burden factors, and the current number of occupied households versus current population. Langton Consulting examined several data sources including Shimberg Center for Housing Studies, U.S. Census Data, HUD Community Planning and Development (CPD) Mapping Tool, and other data sources provided by the Pinellas Housing Authority.

## Substandard Housing

An important component to consider when looking at housing availability and affordability is whether or not housing is considered standard or substandard. HUD defines standard condition

Figure 3.



3.9 in 100 houses lack complete plumbing or kitchen facilities, or has more than one person per room.

as housing that meets HUD Housing Quality Standards (HQS) and meets all state and local codes. Substandard Condition is defined as in poor condition and [it] is both structurally and financially unfeasible to rehabilitate. In the same vein, HUD also outlines four common housing problems, including (1) lacking complete plumbing facilities, (2) lacking complete kitchen facilities, (3) more than one person per room, and as discussed in the next section, (4) cost burden greater than 30%. Dunedin residents experienced less overcrowding at 0.8% of occupied units compared to Pinellas County at 1.7% of occupied units, and Florida as a whole at 3.0% of occupied units. Similarly, Dunedin experienced the lowest rate of lacking complete plumbing facilities at 0.9% versus Pinellas County at 1.5% and Florida at 1%. However, Dunedin residents experienced a higher rate of lacking complete kitchen facilities at 2.2% of occupied units versus Pinellas County at 2% and Florida at 1.5%. **Overall, the data indicates the overwhelming majority of residents in Dunedin have access to housing that is not overcrowded, and not lacking complete kitchen or plumbing facilities.**

## Cost Burden

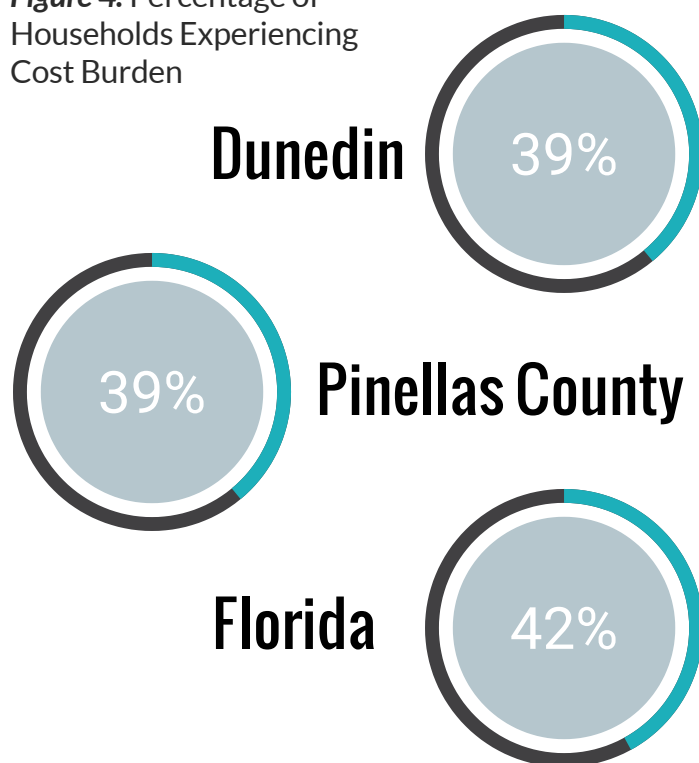
How does housing affordability in Dunedin compare to other local and regional geographic areas? A cost burden of 30% or greater is defined by HUD as one of the four common housing problems. According to HUD, families who are cost-burdened are those paying more than 30% of their income for housing and families paying more than 50% of their income are defined as severely cost-burdened. When addressing housing cost burden, it is important to consider trends not only within city limits, but trends in neighboring areas, in the county and at state level to provide some context for comparison. The most vulnerable members of the population must also be considered, specifically including households that are low-income.



First, using HUD CPD Mapping, we compared data for census tracts within the City of Dunedin with census tracts in a five-mile radius of Dunedin City Limits. The Median Household Income within the 5-mile buffer was \$50,419, whereas the Median Household Income within the City of Dunedin is \$46,703. As for cost burden, on average the census tracts within the 5-mile buffer experienced 37.50% cost burden. Comparatively, the census tracts within the City of Dunedin experienced 39.38% cost burden. These findings indicate there is only a marginally greater housing cost burden in the City of Dunedin compared to the 5-mile buffer area as a whole.

Second, Langton Consulting compared data for the City of Dunedin with Pinellas County and Florida to provide some context using data from Shimberg Center for Housing Studies. This analysis showed 41.68% of all Florida households spend more than 30% of their income on housing. In both Pinellas County and Dunedin, the percentage was lower at 38.94% and 38.52% respectively. This means fewer families in Pinellas County and Dunedin experience housing cost burden than Florida families as a whole.

**Figure 4.** Percentage of Households Experiencing Cost Burden



**Figure 5.** Percentage of low-income Households Experiencing Cost Burden in Dunedin

**27.66%**  
of low-income households spend more than 30% of their income on housing

What about those families with low incomes? HUD defines low-to-moderate income households as those earning between 31% and 80% of the area median income (AMI) and very low-income as those earning less than 30% of AMI. The report found in Florida as a whole, that 29.67% of low-to-moderate income households spend more than 30% of their income on housing. Both Pinellas County and Dunedin figures were lower, at 25.00% and 27.66% respectively of low-income households spending more than 30% of their income on housing.

When we looked at the most vulnerable subset of households, those who are both low-income and severely cost-burdened across these data sets, we found the lowest percentage of households affected in Dunedin to be at 14.86%, followed by Pinellas County at 16.18%, and Florida at 18.92%. We can conclude from this information that though housing cost burden is an affordability problem that exists throughout Florida, and nationwide, Dunedin as a whole is in better shape than both Pinellas County and Florida. Still, demand for Dunedin has made affordability and housing cost burden an issue for many members of Dunedin's population.

# Availability

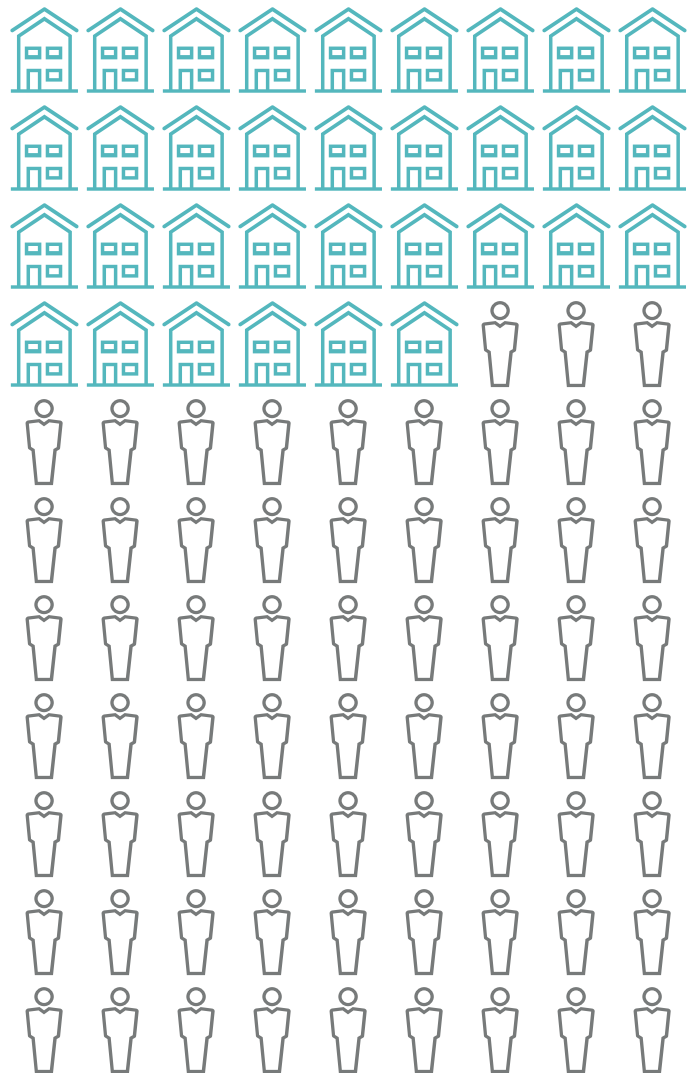
Though not considered a common housing problem by HUD, an important question to ask when assessing housing need is whether there is enough available housing stock to meet population demands. According to 2018 Census Bureau data estimates, the Dunedin population in 2018 36,580, with 17.7% of the population being under 18 years of age. According to the American Community Survey 2013-2017 Five-Year Estimates, there are an estimated 20,585 total housing units in Dunedin. The average household size is 2.06 persons. The owner occupied housing unit rate is 63.9% and current renter occupied housing unit rate accounts for 36.1% of the total number of housing units. There is an estimated 17,256 occupied housing units and 3,329 vacant housing units. Since 2010, an average of 60 new units per year have been built or redeveloped in Dunedin. **It can be assumed that newly constructed housing units will range in size and price based on market conditions and type of housing, but the additional housing units have an overall positive impact on efforts to further affordable housing.**

# Public Housing Need

The Pinellas County Housing Authority currently participates with several voucher programs including Housing Choice Voucher, Public Housing, Homeownership Voucher, Family Self-Sufficiency and Veterans Affairs Supportive Housing. Currently, there are 3,497 vouchers in use, 178 of which are project-based, 2,840 of which are tenant-based, and 479 are Veterans Affairs Supportive Housing (VASH). For Pinellas County overall, there is substantial need for more vouchers. Currently there are 1,237 families on the waiting list for vouchers. Of these, 526 are project-based, and the remaining 711 are tenant-based. Regarding available HUD assisted housing units, there are currently 695 available units, 676 of which are currently occupied. Presently, there are 1,389 waiting list applicants for these housing units.

**These findings, including the number of families on waiting lists and long wait times for HUD assisted housing as discussed in the market inventory and analysis section, indicate there is significant demand for public and assisted housing in Pinellas County.**

*Figure 6.* Available Public Housing Units Versus Applicants on Waiting List in Pinellas County



**695**

available public housing units with 97% occupancy

**1,389**

waiting list applicants for public housing

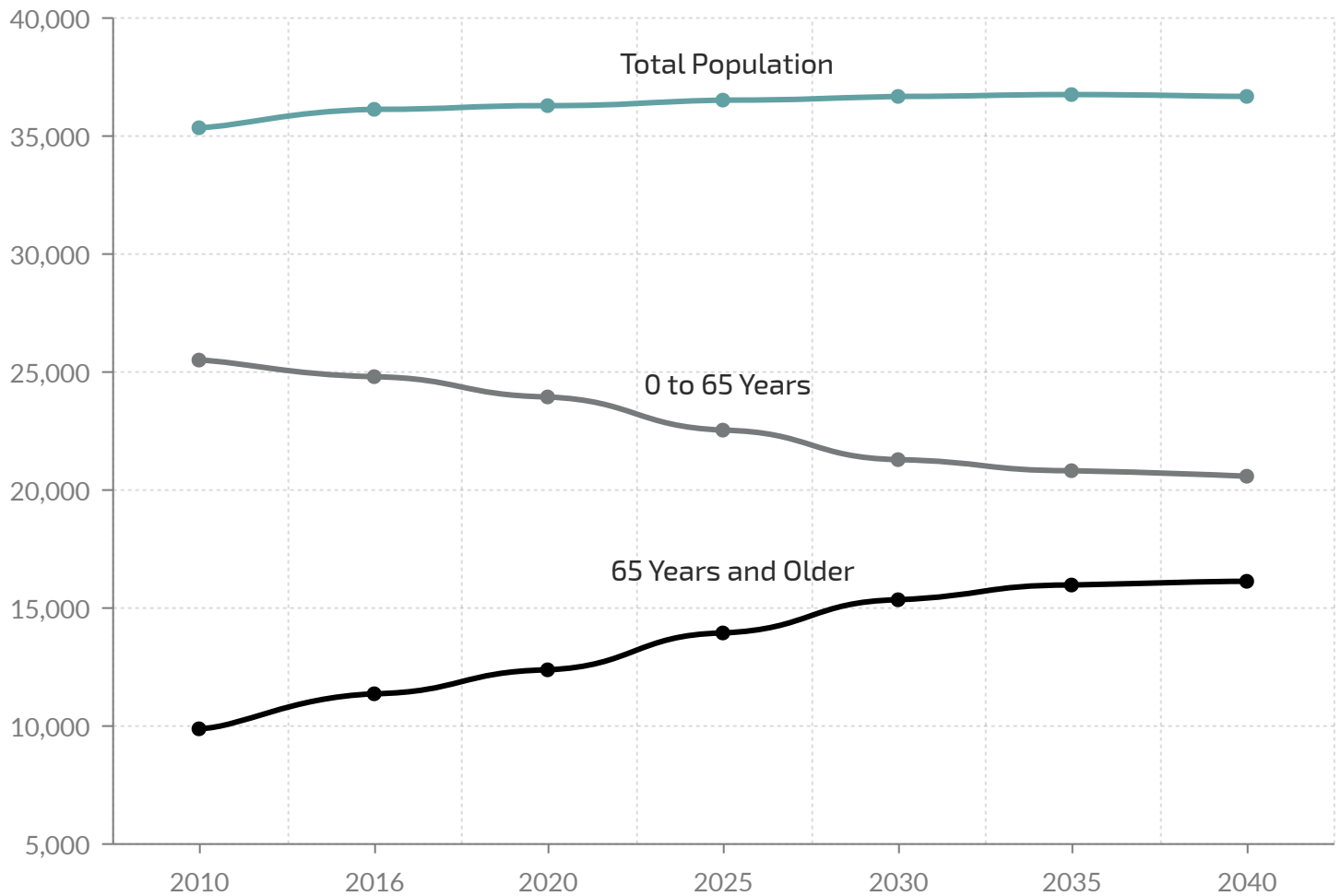
# Senior Population Needs

Meeting existing and future housing needs of seniors is an important consideration when determining the overall needs of a community. According to HUD, by 2050 the portion of the population 65 years and older in the United States is expected to double. A similar trend is anticipated for Dunedin with the current population of individuals 65 years and older growing from 11,316 or 31% in 2016 to 16,085 or 44% by 2040 according to projections by Shimberg Center for Housing Studies.

Of the 11,316 number of residents that are 65 years and older, 7,841 are head of household based on 2016 data. Within this subset, 3,358 or 43% are considered low income at 80% area median income or less. Twenty-four, 24% or 1,847 of these households are considered both low-income and cost burdened. **Based on these findings, there is significant demand for affordable and assisted housing for seniors.**

**Figure 7.** Projected Percentage Increase of the Senior and Elderly Population in Dunedin from 2016 to 2040

## Population by Age Projections, 2010-2040



**Data Source:** Shimberg Center for Housing Studies



# Impacts of STVR's on Affordable Housing

Dunedin defines Short-Term Vacation Rentals (STVRs) or transient uses as, the occupancy of a living unit of any type for a period of less than ninety (90) days or three (3) calendar months. Vacation or short-term rentals, such as Airbnb, VRBO and the like are then considered transient uses if the rental period is less than ninety (90) days or three (3) calendar months. The trend of tourists choosing STVRs has greatly expanded in the last decade. A 2017 national study completed by Host Compliance, LLC., a company that assists local governments with regulating the use of STVRs, concluded that the annual usage of STVRs versus more traditional rentals, such as hotels, has grown by a 45% annual rate over the last five years. With over 125 websites offering STVR listings nationwide, it's no wonder that tourists are choosing to utilize these convenient and strategic pricing models.

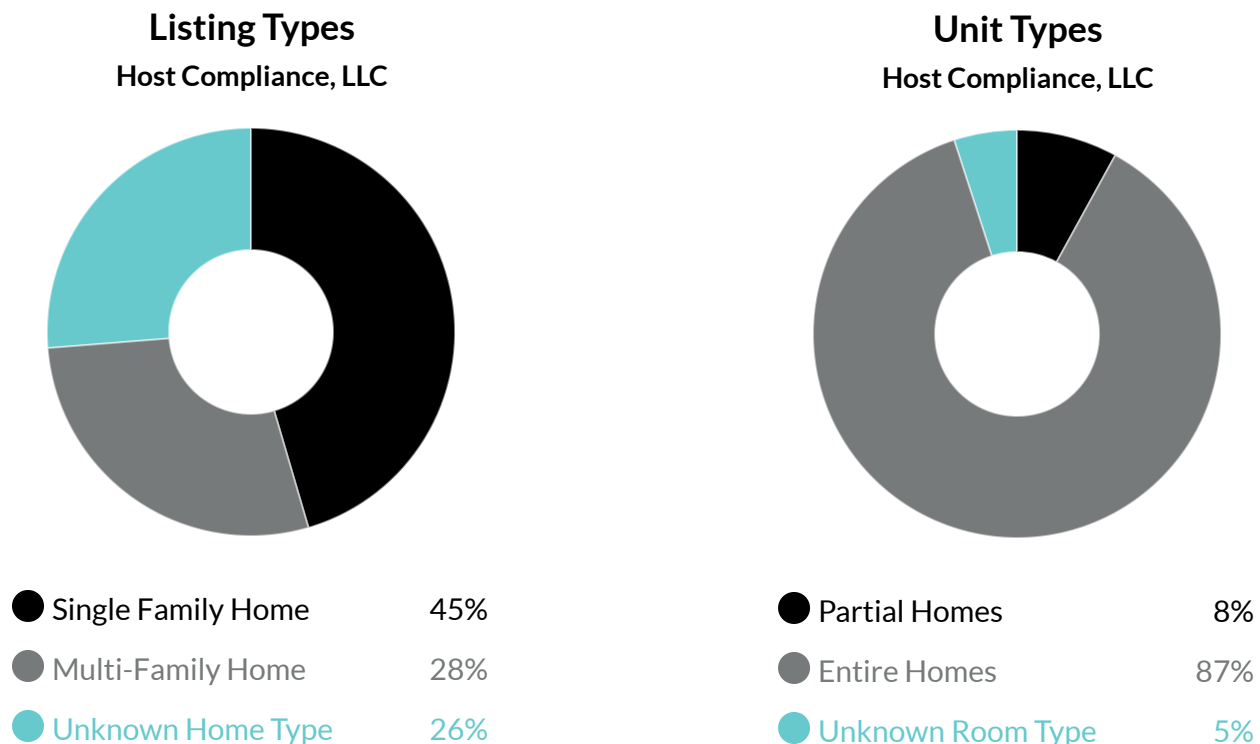
How does this affect affordable housing? Two ways are clear: 1) more residential units being converted into STVRs that result in a decrease in availability of affordable housing units, and 2) STVRs can increase rents for long-term renters in a community. In order to determine whether an issue exists, you have to examine the type of housing unit being utilized as STVRs.

In April 2018, Dunedin began contract negotiations with Host Compliance, LLC to assist in enforcing existing STVR regulations. Host Compliance uses a proprietary algorithm including, but not limited to, websites from AirBnb, Vrbo™, HomeAway®, and FlipKey® to identify existing legal and illegal STVRs. On three separate occasions, Host Compliance has reported the number of STVRs in Dunedin.

Date	No. of STVRs
APR 2018	202
FEB 2019	293
JUN 2019	289

These numbers show the potential impact on affordable rental units being removed from the inventory. Eliminating illegal STVRs will help with more affordable housing stock.

Figure 8 & 9. Current STVR listing type and unit type



**What does this mean for the affordable housing market in Dunedin?** In order to determine whether or not a potential issue exists, the number and type of housing units being utilized at STVRs. According to the data collected during the independent study, 22 listings were found to be non-owner occupied single-family housing units. This could mean one of two things: If the non-owner occupied single-family housing units are located in neighborhoods that are also considered “affordable neighborhoods” and are commonly priced to target low- to moderate-

STVRs are considered a celebrated asset in the Florida tourist lodging choice industry by consumers, and the public benefit outweighs the potential negative impacts. However, prior to the 2011 legislation, the City of Dunedin chose to regulate STVRs and transient uses, in Section 103-14 of the Land Development Code, by only allowing them to exist in certain zoning districts throughout the city. STVRs and transient uses are prohibited in residential zoning districts in an effort to protect the integrity of existing residential



The assumption here is that STVRs are considered a celebrated asset in the Florida tourist lodging choice industry by consumers, and the public benefit outweighs the potential negative impacts.

income families, this results in a decrease of affordable housing stock. However, if the non-owner occupied single-family housing units are located in neighborhoods that are not considered affordable, the impact does not result in a decrease of affordable housing stock. In addition to the potential impact of a decrease of affordable housing stock, studies show that STVRs have the potential to raise prices for long-term renters. Past studies conducted in major cities, showed a slight increase in rent prices. However, census tracts where STVRs outnumbered long-term rental properties show a larger increase in rent prices, sometimes as much as \$100 per month city-wide.

Can Florida local governments choose to regulate or restrict the conversion of permanent housing units to STVRs? The ability to do so is seriously limited since 2011 when the Florida Legislature passed legislation (Chapter 2011-119) limiting local governments rights to change land use regulations in order to restrict the use of vacation rentals, prohibit vacation rentals or regulate vacation rentals, because of their classification, use, or occupancy. The assumption here is that

neighborhoods. Chapter 2011-119 contains a grandfather clause that allows this type of prohibition for local governments that were put into place prior to the passing of the legislation.

According to the independent study conducted by Langton Consulting, there are approximately 14 current listings, of the four companies sampled, that are attached or detached accessory dwelling units (ADUs) available for rent. Section 107-21 of the Land Development Code allows ADUs to exist on any lot with one single-family detached home, and may be attached or detached to the principal dwelling on the same parcel. ADUs are permitted to exist in all single-family residential zoning districts, but must be used as a permanent residence and not short-term occupancy. This regulation coincides with Section 103 of the Land Development Code, which prohibits ADUs from being used as STVRs in residential zoning districts.

**In conclusion, the City of Dunedin is taking the necessary steps to protect residential neighborhoods while allowing these types of short-term rentals for tourist use without compromising efforts to further impact on affordable housing.**

# Housing Market Inventory and Analysis

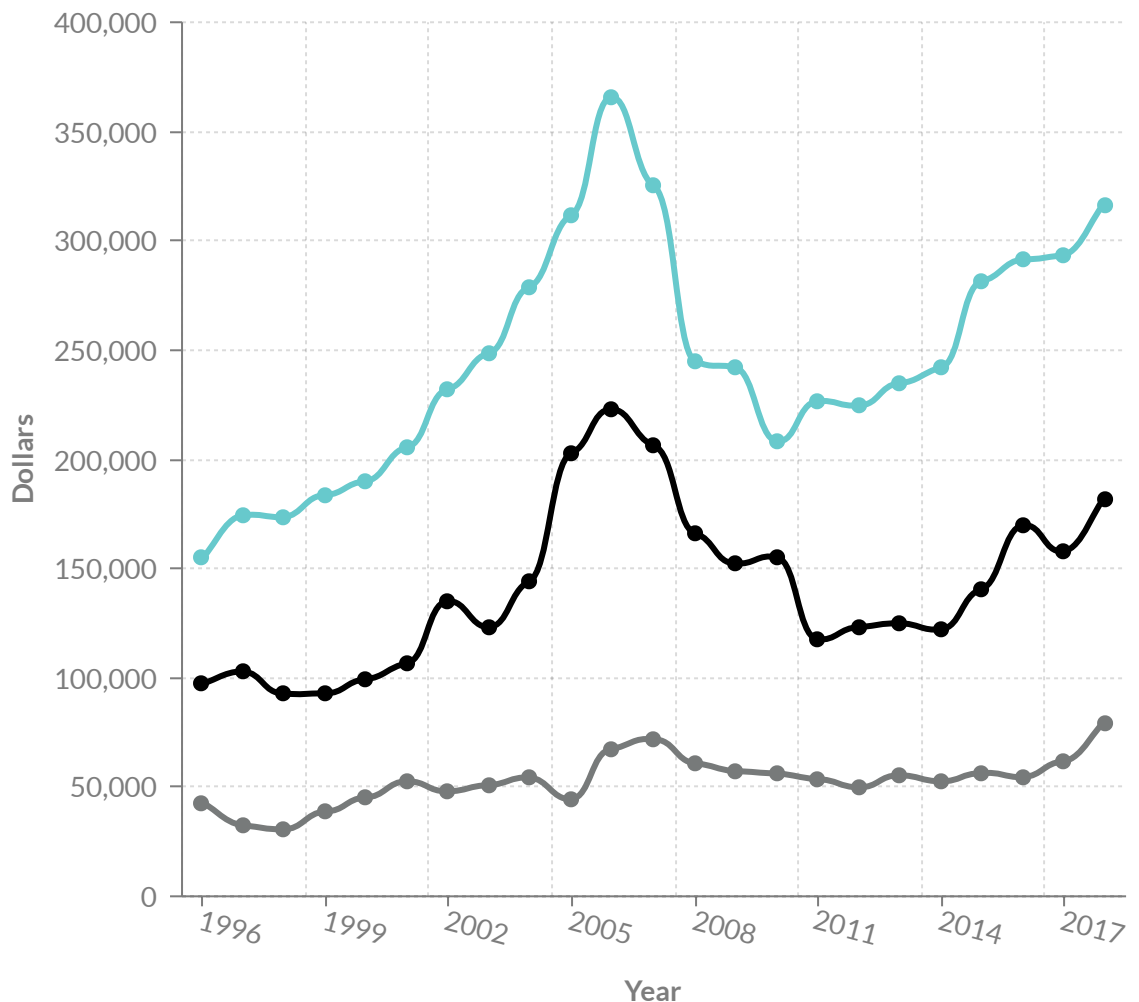
The purpose of the housing market inventory and analysis is to provide an overview of the general characteristics of the current housing stock, availability, cost, condition of housing, inventory of available public and assisted housing, inventory of senior housing, and potential barriers to affordable housing.

## Cost of Housing

According to Shimberg Housing Data, the average single-family house in Dunedin cost \$316,207 in 2018 based on the 409 houses sold. The median home value in 2018 was \$275,000. Single-family housing prices have steadily increased over a 22-year period from 1996 to 2018 at a rate of 3.8% per year on average, for a total increase in price of 104.1% U.S. dollars in 2018. Mobile homes experienced a similar yearly increase at 4.1%, though the total increase since 1996 was slightly lower at 85.9%. Similarly, average condominium prices saw a total increase in price of 86.1% from 1996 to 2018, with a yearly increase of 3.9% in price. This data indicates the housing market has recovered since the 2008 recession and foreclosure crisis.

Figure 10. Dunedin Average Home Prices in 2018 Dollars

Cost of Housing, Average Price Real (2018\$)



Data Source: Shimberg Center for Housing Studies



Demand for real estate in Dunedin has increased significantly in recent years with average single-family home prices increasing by 12.7% from 2015 to 2018. The average mobile home prices increased by 40.4% and condominium prices increased by 29.1% during this time in 2018 dollars. Comparatively, Pinellas county single-family home prices increased 17.9% during the same timeframe, indicating strong demand for single-family homes in the county as a whole. However, mobile home and condominium prices did not appreciate in value as steeply as Dunedin, with their increases being 10.8% percent and 6.8% respectively. This could be an indicator that housing that is conventionally more affordable, such as mobile homes and condominiums versus single-family homes, is in greater demand in Dunedin than Pinellas County. The state of Florida showed a much more modest increase in single-family home prices with an increase in values of merely 3% from 2015 to 2018. Mobile home prices increased by 18.1% during this timeframe and condominiums actually lost value at an average price decrease of 6.4%.

For most individuals and families, the cost of housing tends to be their largest regular expense. In Dunedin, 63.9% of households are owner-occupied and 36.1% are renter-occupied according to U.S. Census Bureau Five-Year estimates 2013-2017. Though the housing prices have seen a rapid increase in recent years, household earnings have only slightly increased creating a potential gap in affordability.

According to the Shimberg Center for Housing Studies, the area median income (AMI) in Dunedin is \$46,453. A household with this annual income could afford a house priced up to \$254,667 with a 10% down payment and 4.5% interest rate resulting in a \$1,161.32 monthly mortgage payment. This means that in order to avoid cost burden, the average household would need to spend \$1,161.32 or less per month on housing costs.

According to Environmental Systems Research Institute (ESRI) data, the average household earnings increased by \$1,757.00 from 2016 to 2018. In 2018, the average earnings per household was \$45,859 in Dunedin. According to the same data set, the average earnings per household increased to \$46,665 in 2017 and up to \$47,616 in 2018.

These challenges are not unique to Dunedin, however. A recent article by Forbes asserted that the housing affordability crisis in the United States will only get worse. The NAHB/Wells Fargo Housing Opportunity Index showed only 56% of home sales were affordable in Q3 2018 and NAHB's projections show that percentage to drop below 50% in 2019. **These trends, along with findings regarding cost of housing and affordability in Dunedin, suggest a need for affordable housing in Dunedin.**



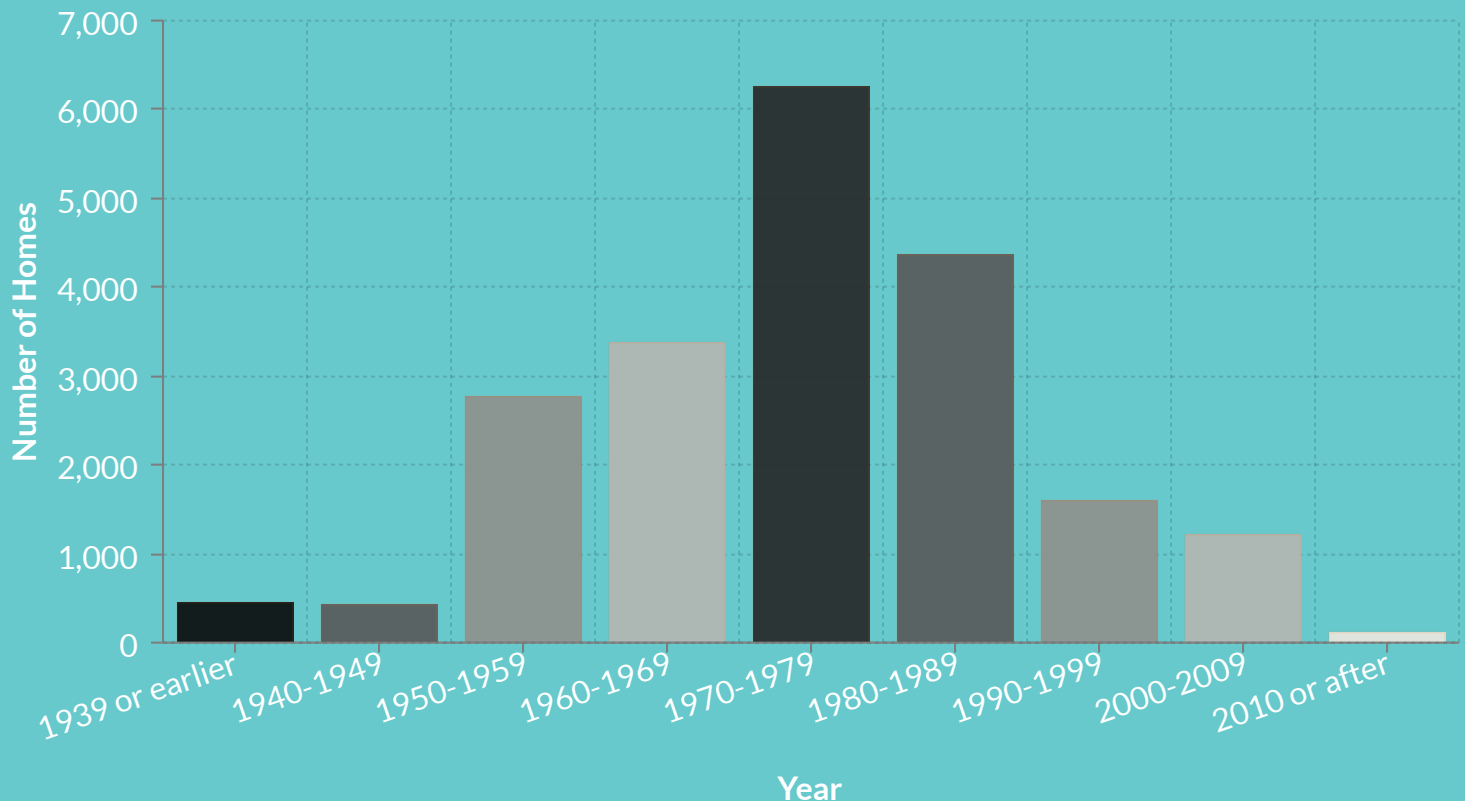
# Condition of Housing

According to Shimberg Center for Housing Studies specifically, 2013-2017 five-year estimates, 853 or 4.4% of the 17,256 occupied households in Dunedin are considered substandard, either having overcrowding (1.01 or more persons per room), using no fuel, or lacking complete plumbing or kitchen facilities. According to Shimberg Center for Housing Studies 2013-2015 five-year estimates, 13,283 or 64.53% of houses in Dunedin were built in 1979 or earlier, and only 1,337 or 6.5% were built in the year 2000 or later. **Though substandard housing percentages are relatively low, the number of homes built before 1979 is indicative of an aging housing stock.**

“...the number of homes built before 1979 is indicative of an aging housing stock.”

Figure 11. Number of Housing Units Built in Dunedin by Year

## Year Housing Built 2013 to 2017 Five Year Estimate



Data Source: Shimberg Center for Housing Studies



# Public Housing Inventory

The Dunedin Housing Authority, managed by the Clearwater Housing Authority, does not provide Section 8 Housing Choice Voucher and Public Housing Programs like traditional housing authorities. However, they do offer affordable housing to residents of Dunedin. The San Christopher Apartments is a 10-unit multi-family rental development that offers affordable rents without income limit restrictions or income certification requirements. An application process is used to qualify potential residence.

According to the information provided by the Pinellas County Housing Authority, there are currently five HUD-assisted, public housing developments – outside of Dunedin but located in Pinellas County. These include Lakeside Terrace, Rainbow Village, Pinellas Heights, Norton Apartments, and the Landings at Cross Bayou. In total, these represent 695 units, of which 676 or 97.3% are currently occupied. There are currently a total of 1,389 waiting list applicants for these public housing developments, and on average, the wait time ranges between 6 and 48 months. **These findings indicate strong demand for public housing in Pinellas County.**

# Affordable Housing Inventory

The City of Dunedin has in recent years successfully executed the development of several affordable housing communities resulting in the creation of 55 housing units. These include the Shady Grove Townhomes, the Creek Park Townhomes, and EcoVillage. Through various federal, state, and local programs, these units are made to be affordable to eligible low-moderate income households. Similarly, both Shady Grove Townhomes and EcoVillage provide a pathway to homeownership for low to moderate-income households. EcoVillage, Dunedin's most recent development, has received national praise for the first affordable, LEED-certified, net-zero energy townhome development. The city also works with Habitat for Humanity on building affordable homes on smaller in-fill lots.

Figure 12. San Christopher Apartments



Figure 13. EcoVillage



Figure 14. Shady Grove Townhomes



Figure 15. Creek Park Townhomes





# Senior Housing Inventory

With the population of senior persons anticipated to grow in Dunedin by 4,769 persons or 13% through the year 2040, and 24% of which are currently considered low-income and cost burdened, the question, “Is there adequate public and assisted housing for the low-income senior population?” should be explored. There currently is one affordable housing facility for seniors in the City of Dunedin. Palm Lake Village is a 55 and over community offering 475 one and two bedroom apartments. At Palm Lake Village Housing Choice Vouchers are accepted and amenities at the complex include swimming pool with American Disabilities Act (ADA) compliant access ramp, six laundry facilities, community center with library, television, pool table and computer center, and easy access to public transportation. Currently, all units are occupied and there are 173 applicants on the waiting list. The wait time for a unit is approximately 12 to 24 months.

Though affordable senior rental housing is somewhat limited in Dunedin, there are over 200 privately operated Assisted Living Facilities (ALF's) in Pinellas County. Lakeside Terrace, in as mentioned in the previous section, is also reserved for the special needs population, including the elderly, families, and persons with disabilities.

Similarly, for senior persons that desire to age in place and are considered low-income (household income less than 80% AMI), Dunedin works in partnership with Pinellas County to provide an Independent Living Program, which offers eligible applicants up to \$7,000 to homeowners to improve the accessibility of their homes. Additionally, there are several agencies for the elderly in Pinellas County that offer non-medical assistance to those who wish to reside in their own homes.

**With the senior population expected to grow to 44% of the total population in Dunedin by 2040 according to Shimberg Center for Housing Studies, demand for affordable senior housing and aging-in-place opportunities will continue to increase.**

*Figure 18.* Palm Lake Village



# Potential Barriers to Affordable Housing

When analyzing the existing housing stock of a community, one of the crucial elements to examine is the identification of potential barriers to affordable housing. Both the public sector and the private sector can have negative or adverse effects on the goal of expanding and maintaining affordable housing.

Public sector policies can influence the cost of housing, as well as the development, maintenance, and improvement of affordable housing. Some examples of common public sector barriers that many local governments face include:

- Limited supply of affordable housing due to Zoning restrictions
- Increased property taxes
- Community NIMBYism (Not In My Back Yard)
- Development land use regulations and high land costs
- High Impact fees imposed by a local government
- Availability and accessibility of transportation and other public services
- Limited amount of vacant land

On the other side of the equation, private sector trends can also influence the availability and accessibility of affordable housing. Some common examples of private sector barriers include:

- Predatory lending practices (i.e., red lining)
- Restrictive loan servicing
- Strict credit requirements
- High insurance costs
- Demand for larger homes and higher profit margins

This study examines such critical elements as city regulatory policies, transportation access, access to quality healthcare, access to childcare, nutritional program availability, and lending

practices. The next pages review the availability and accessibility of these services in Dunedin and determine whether any potential public or private sector barriers to affordable housing are negatively impacting Dunedin residents.

## Public Sector Policies

In order to determine whether any of Dunedin's public policies are having negative or adverse effects on the affordable housing market, we conducted a thorough review of current City policy documents to determine whether or not any of the common public sector barriers exist. Please note that the following policies were undergoing updates during the time of this review, as a part of the development process of the Strive for 2035: Dunedin Comprehensive Plan due for completion in June 2019.

- City of Dunedin Comprehensive Plan – Housing Element (to be updated)
- City of Dunedin Comprehensive Plan – Future Land Use Element (to be updated)
- City of Dunedin Zoning District Use Matrix (to be updated)
- City of Dunedin Land Dedication Ordinance (LDO)

## Impact Fees and City Ordinances

The City of Dunedin currently imposes impact fees for new residential development. Tables 1 and 2 on the following page provide a breakdown of the types of impact fees currently charged to homeowners or housing developers.

**High impact fees can be a potential public sector barrier to affordable housing.** However, the collection of impact fees are a vital source of income that local governments use to maintain critical infrastructure that supports the development of new dwelling units. In most cases, local and State regulatory policy does not allow for impact fees to be waived. However, local governments have the ability to be creative about how they incentivize the creation of new affordable housing development, without



Figure 17. Dunedin Impact Fees

**Table 1**  
Impact fee rates for uses outside of the designated downtown area.

IMPACT FEES	Single Family	Multi-Family	Condominium/ Townhome	Mobile Home
Multimodal	\$2,066.00	\$1,420.00	\$1,248.00	\$1,076.00
Law Enforcement	\$94.73	\$94.73	\$94.73	\$94.73
Fire Department	\$270.00	\$270.00	\$270.00	\$270.00
Sewer Service	\$1,781.00	\$1,781.00	\$1,781.00	\$1,781.00
Water Service	\$2,097.00	\$2,097.00	\$2,097.00	\$2,097.00
<b>TOTAL (Per Dwelling Unit)</b>	<b>\$6,308.73</b>	<b>\$5,662.73</b>	<b>\$5,490.73</b>	<b>\$5,318.73</b>

**Table 2**  
Impact fee rates for the designated downtown area.

IMPACT FEES	Single Family	Multi-Family	Condominium/ Townhome	Mobile Home
Multimodal	\$1,529.00	\$972.00	\$924.00	\$796.00
Law Enforcement	\$94.73	\$94.73	\$94.73	\$94.73
Fire Department	\$270.00	\$270.00	\$270.00	\$270.00
Sewer Service	\$1,781.00	\$1,781.00	\$1,781.00	\$1,781.00
Water Service	\$2,097.00	\$2,097.00	\$2,097.00	\$2,097.00
<b>TOTAL (Per Dwelling Unit)</b>	<b>\$5,771.73</b>	<b>\$5,214.73</b>	<b>\$5,166.73</b>	<b>\$5,038.73</b>

eliminating a revenue stream. In order to address this potential barrier to affordable housing, the City of Dunedin could look to create a dedicated funding stream toward affordable housing programs. This fund could be drawn upon to pay the impact fees for qualified, low- to moderate-income homeowners and/or as an incentive program for housing developers interested in creating new affordable housing. This type of incentive could alleviate the burden on the homeowner or housing developers, while also ensuring that the City is collecting the impact fees needed to sustain the new development.

**City Ordinances that create revenue streams or set-aside funds that can be reviewed for reducing or paying in lieu of are:**

1) The City of Dunedin’s Public and Private Development Art Ordinance (Ordinance 18-14) which established a 0.5% Percent for Art Fund set-aside for public art enhancement in municipal development of all above ground Capital Improvement Projects (building permit valuation) including projects new and renovated. This ordinance requires private owners and developers to contribute 0.5% of the total

project costs for public art enhancement in private development. The public art requirement may be satisfied by the financing of on-site artwork OR the developer may elect to deposit 0.5% in the City’s Public Art Fund account to be used for the public art enrichment of the public spaces.

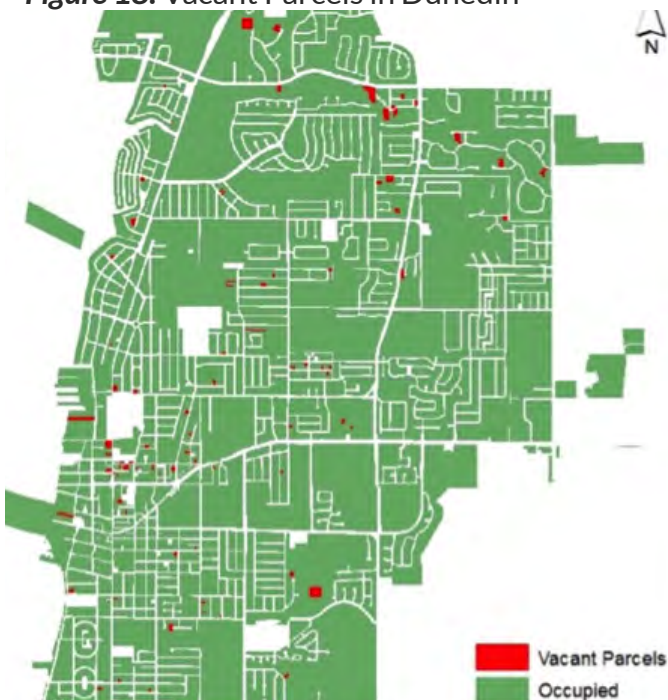
2) The City of Dunedin’s Sustainability Ordinance (Ordinance 105-28.4) promotes sustainable development for compact, mixed-use development patterns and encourages solar and other alternative energy sources. Each new private development project application includes a Sustainability worksheet and is reviewed and scored by a Design Review Committee based on the type of sustainable features proposed. Private developers can receive a maximum of thirty (30) points for design and incorporation of on-site renewable energy generation technologies such as solar, wind, geothermal, or biomass. **Promoting development projects that utilize solar energy technology is a big priority in Dunedin.** The success of the EcoVillage development has raised a lot of awareness about the sustainability that solar energy provides, and promotes its utilization for future private commercial and residential development.

## Land Development and Zoning Restrictions

According to the latest Dunedin Comprehensive Plan – Future Land Use Element, much of Dunedin is composed of residential acreage where existing or new housing can be located. In fact, as you can see in the map below, there is little vacant and undeveloped land remaining in Dunedin. **This is a limiting factor in the development of additional affordable housing currently zoned or earmarked for future development.**

After thorough review of the latest *Dunedin Comprehensive Plan – Future Land Use and Housing Elements*, both elements promote the use of vacant and undeveloped land to be used for the purposes of creating new affordable housing development. Due to near built-out conditions, the City has considered and identified undeveloped areas and determined the densities are suitable for residential redevelopment. The small amount of limited vacant land left has led the City to consider more in-fill housing or redevelopment of dilapidated residential properties, rather than new construction. It is anticipated that the City will continue in this direction through the goals, objectives and policies included in the *Strive for 2035: Dunedin Comprehensive Plan*.

**Figure 18.** Vacant Parcels in Dunedin



**Source:** City of Dunedin Planning Department

## Availability of Public Transportation

Another important factor to consider when analyzing potential barriers to affordable housing is the availability and accessibility of public transportation. With an estimated current population of 36,545, one can assume that a portion of the population work outside of the city limits of Dunedin, and therefore must secure reliable means of transportation to and from their place of employment. Furthermore, the U.S. Census Bureau 2013-2017 five years estimates report that the mean travel time for residents who work outside the city limits of Dunedin is twenty-seven (27) minutes.

In order to determine whether or not the availability of public transportation for residents of Dunedin is a potential barrier to affordable housing, an independent study was conducted on the types of public transportation available and the estimated use of each type.

1. Pinellas Suncoast Transit Authority (PSTA)– PSTA is the main public transit provider in Pinellas County. In 2017, an estimated 12.4 million passengers utilized the PSTA bus system. There are currently 210 buses that serve 4,752 bus stops on 43 routes in Pinellas County including 2 express routes that travel to and from Tampa, Florida.

2. Clearwater Ferry– The Clearwater Ferry provides a safe waterborne mode of transportation with 3 different lines, including the Blue Line that offers a route stop in Dunedin. The Ferry connects the cities of Clearwater and Dunedin and the incorporated area of Clearwater Beach and offers resident discounts and convenient monthly pass options for residents who utilize the ferry as a daily mode of transportation.

3. Jolley Trolley- The Jolley Trolley operates 7 days a week and runs along a coastal route with direct stops in Clearwater Beach, Downtown Clearwater, Dunedin, Palm Harbor, and Tarpon Springs. The Jolley Trolley offers residents and tourists with a safe, reliable, and cost feasible



mode of transportation with options such as daily, weekly, and monthly passes and special reduced rates for senior citizens and persons with disabilities.

**With several options of safe, reliable, and feasible modes of transportation available to residents and tourists alike in Dunedin, we can conclude that the availability of public transportation is not a barrier to affordable housing in our community.**

#### Areas of Limited Accessibility of Public Services

Residents rely on the accessibility of public services when selecting a community to live in. Access to healthcare, childcare, education, and proper nutrition are all examples of public services that can present a potential barrier to affordable housing.

In order to determine whether or not the accessibility of public services for residents of Dunedin is a potential barrier to affordable housing, an independent study was conducted on the types of public services programs available in or in the immediate area of Dunedin.

1. Adequate Healthcare – In addition to a wide-variety of private sector medical care facilities, there are 10 urgent care hospital facilities in and around Dunedin, including a newly renovated Mease Dunedin Hospital and Johns Hopkins All Children’s Hospital located in the neighboring community of Palm Harbor. Several hospitals including Tampa General Hospital, St. Joseph’s Women’s Hospital, and AdventHealth Hospital Carrollwood, Morton Plant Hospital, and Bayfront Health St. Petersburg are within 25 miles of the city limits of Dunedin.

2. Childcare and education – Access to affordable childcare and education is a major factor when choosing where to live. There are 7 public schools governed by the Pinellas County School Board, and 3 private schools in the city limits of Dunedin. In addition to traditional K-12 education facilities, there are 18 private

sector childcare facilities in and around Dunedin. The City of Dunedin Parks and Recreation Department offers a low cost before and after school program for elementary age students at Dunedin Elementary, Garrison Jones Elementary, and San Jose Elementary schools.

3. Nutrition – Food deserts are a common problem in today’s society. Limited access to major grocery chains or fresh food markets can be a potential barrier to affordable housing in large and small communities. There are currently 10 major grocery markets that offer households necessities such as fresh produce, pre-made meals, baby foods and products, and everyday staples like bread and milk in and within 5 miles of the city limits of Dunedin. Low-income residents of Pinellas County are also eligible to receive food assistance from Pinellas County supported programs such as F.E.A.S.T. and Tampa Bay Cares along with the local Dunedin Cares food pantry.

**In conclusion, research and evaluation shows Dunedin is not considered an area of limited accessibility or public services.**

#### Private Sector Trends and Methods

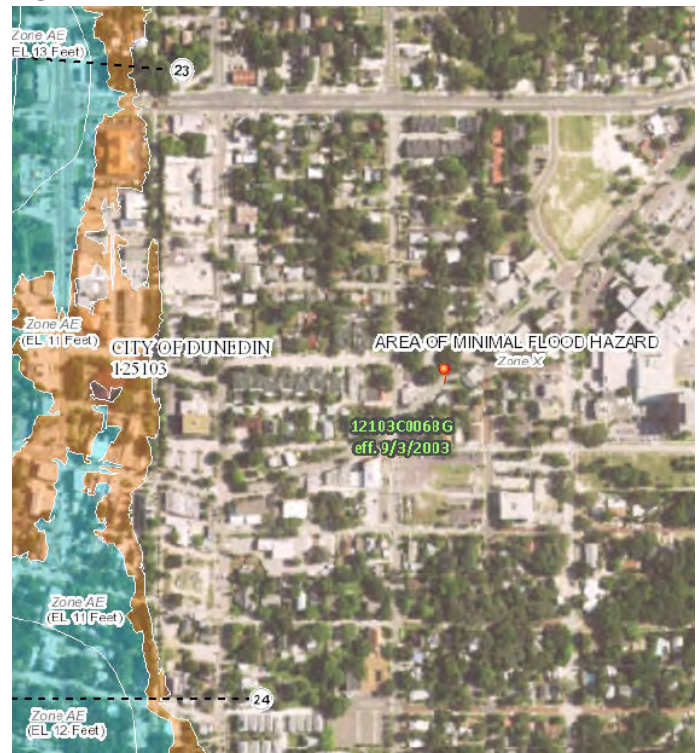
As mentioned previously in this section, common types of private sector trends and methods including lending, loan servicing, credit requirements, insurance, the real estate industry in general can all create potential barriers to affordable housing.

One of the leading causes of the 2008 housing crisis was predatory lending practices that made once affordable homes, un-affordable for low- to moderate income families, leading to displacement due to foreclosure and abandonment. Since then, the federal government has enforced new regulations under the Housing and Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act (ARRA) that penalize financial institutions for using these types of lending practices. One of the ways to determine whether or not predatory lending still exists within in a

community is to determine the percentage of high cost home purchase loans on otherwise affordable properties. According to Florida Housing Data Clearinghouse, there was a spike in high cost or subprime home purchase loans between 2013 and 2017. In 2012, there were 3 high cost home purchase loans representing about 1% of the total home purchase loans in Dunedin. In 2013, the number of high cost home purchase loans increased to 19 or 7% and hit its highest increase with 29 high cost purchase loans or 8% in 2016. Out of a total of 1,951 home purchase loans in Dunedin between 2013 and 2017, 13 high cost home purchase loans were issued for homes priced at \$150,000 or less, representing a low predatory lending ratio.

Loan servicing trends and credit requirements for homeowners can also present a potential barrier to affordable housing. In order to determine whether or not current loan servicing trends and credit requirements are having a negative impact on affordable housing in Dunedin, Langton Consulting conducted research using data that shows the number of home purchase loans originated versus the home loans denied, categorized by reason. According to Florida Housing Data Clearinghouse data collected in 2017, there were 587 home purchase loans originated in Dunedin. Of the total number home purchase loans originated, 111 loan applications were denied and 138 were withdrawn. However, the leading cause of application denial was collateral. Only 9 loan applications were denied due to credit requirements. This research shows that 57% of total home purchase loans were approved. **In conclusion, loan servicing trends and credit requirements are not currently a potential barrier to affordable housing in Dunedin.**

Figure 19. Flood Zones in Dunedin



Source: FEMA National Flood Hazard Layer FIRMeTte, 2019

Florida homeowners face a unique challenge when purchasing home insurance coverage. Completely surrounded by two major bodies of water from coast-to-coast, the Atlantic Ocean and the Gulf of Mexico, Florida presents a very high risk of experiencing 100 year- and 500 year-floods. Furthermore, homeowners located in a V flood zones and A flood zones are required to have flood insurance. This can greatly increase housing costs for homeowners who live near water, and could be a potential barrier to affordable housing. According to the Federal Emergency Management Agency's (FEMA) flood mapping system, most of the city limits of Dunedin are protected by the two neighboring islands of Caladesi Island and Honeymoon Island, which minimizes the chances of inland flooding during major storm events. In fact,



In January 2009, RealtyTrac, a company that keeps data on foreclosed properties, ranked Florida as having the second highest foreclosure rate in the nation for the entire year of 2008. Fast forward to 2019, after the implementation of \$17.8 million Neighborhood Stabilization funds over the last ten years, Pinellas County has a foreclosure rate of 1 in every 1272 homes and Dunedin has a foreclosure rate of 1 in every 1533 homes.

# Findings and Conclusions

## Condition of Housing and Substandard Housing.

Overall, the data indicates the overwhelming majority of residents in Dunedin have access to housing that is not overcrowded, and not lacking complete kitchen or plumbing facilities. Though substandard housing percentages are relatively low, the number of homes built before 1979 is indicative of an aging housing stock.

## Cost Burden

Housing cost burden is an affordability problem that exists throughout Florida, and beyond throughout the United States, however, Dunedin as a whole is in better shape than Pinellas County and Florida. Still, demand for Dunedin has made affordability and housing cost burden an issue for many members of Dunedin's population.

## Availability and Cost of Housing

The data indicates there are sufficient households for rent and purchase. However, the majority of these units tend to be market-rate with no restriction on price, making them unaffordable for many members of the population.

## Public and Affordable Housing Need and Inventory.

The number of families on waiting lists for HUD assisted housing indicate there is significant demand for public and assisted housing in Pinellas County. This trend, along with various findings regarding cost of housing and affordability in Dunedin, suggest a need for public and affordable housing in Dunedin.

## Senior and Population Needs and Inventory

With the senior population expected to grow to 43.9% of the total population in Dunedin by 2040 according to Shimberg Center for Housing Studies, demand for affordable senior housing and aging-in-place opportunities will continue to increase in Dunedin.

only beachfront homes within a half-mile radius inland from the Gulf of Mexico are located in flood zones A and V, while most of Dunedin is located in Zone X, an area of minimal flood hazard. **Therefore, we can conclude that higher insurance costs due to flood coverage requirements is not a potential barrier to affordable housing in Dunedin.**

Lastly, a community's general real estate market such as sales trends (seller's vs. buyer's market), housing costs, and buying trends can be an indicator of potential barriers to affordable housing. When evaluating the nation's current real estate market, we look first at major cities such as Los Angeles, CA and Washington, D.C. Leading up to the 2008 housing crisis, Economists studied the sales prices, market conditions, and foreclosure rates in these cities to predict when the rest of the nation would feel the effects of the impending crisis. In January 2009, RealtyTrac, a company that keeps data on foreclosed properties, ranked Florida as having the second highest foreclosure rate in the nation for the entire year of 2008. Fast forward to 2019, after the implementation of \$17.8 million Neighborhood Stabilization funds over the last ten years, Pinellas County has a foreclosure rate of 1 in every 1272 homes and Dunedin has a foreclosure rate of 1 in every 1533 homes. This points to positive strides that have been made to stabilize the current real estate market and keep people in their homes. **It can also be concluded that the current general real estate market in Dunedin is not in imminent danger of a backwards spiral and does not present a potential barrier to affordable housing.**

### **Impacts of STVR's on Affordable Housing.**

This City of Dunedin is taking the necessary steps to protect residential neighborhoods while allowing these types of short-term rentals for tourist use without compromising efforts to further affordable housing. According to this study, at this time STVRs do not appear to have a negative impact on affordable housing.

### **Potential Barriers to Affordable Housing.**

In Dunedin, the result of impact fees can be a potential public sector barrier to affordable housing. However, the City is exploring options to create a new revenue stream for affordable housing fund using surplus property proceeds and private development incentives.

### **Land Development and Zoning Restrictions**

The City is currently exploring new ways to utilize the current undeveloped land and also opportunities for redevelopment versus new construction.

### **Availability of Public Transportation**

With several options of safe, reliable, and feasible modes of transportation available to residents and tourists alike in Dunedin, it can be concluded that the availability of public transportation is not a barrier to affordable housing in Dunedin.

### **Areas of Limited Accessibility to Public Services**

With several options of safe, reliable, and feasible modes of transportation available to residents and tourists alike in Dunedin, it can be concluded that the availability of public transportation is not a barrier to affordable housing in Dunedin.

### **Private Sector Trends and Methods**

Loan servicing trends and credit requirements are not currently a potential barrier to affordable housing in Dunedin.

Higher insurance costs due to flood coverage requirements are not a potential barrier to affordable housing in Dunedin.

The current general real estate market in Dunedin is not in imminent danger of a backwards spiral and does not present a potential barrier to affordable housing.

## **Recommendations**

As a part of the Strive for 2035: Dunedin's Comprehensive Plan planning process, the City developed a detailed list of Goals, Objectives and Policies that can be implemented in an effort to support and promote affordable housing opportunities for current and future residents of Dunedin. These recommendations coincide with the Goals, Objectives and Policies that can be viewed in the Strive for 2035: Dunedin Comprehensive Plan – Housing Element. In tandem with this Housing Needs Assessment, the following is a list of recommendations that have been compiled as examples of ways for the City of Dunedin to address some of the challenges that were discovered, as well as capitalize on the strides that have been made thus far.

- Review and update City policies and plans periodically to capture the ever-changing affordable housing market;
- Research Federal, State and local funding sources that can be used towards City programs and initiatives to further affordable housing opportunities;
- Consider ways to create a dedicated funding stream for affordable housing programs;
- Continue to support local programs and organizations whose mission is to further affordable housing and prevent homelessness;
- Consider code enforcement and rehabilitation programs available to address the aging or substandard housing stock;
- Collaborate with local programs and initiatives that support and promote economic development activities, such as job training, education and employment programs; and
- Explore possible incentives for homeowners or housing developers for the creation and re-development of affordable housing.
- Strengthen relationships with Dunedin's Housing Partners



# Top 3 Priorities

**Priority #1: Expansion of homeownership and rental affordable housing opportunities for seniors.**

Due to the ever-increasing aging population and aging housing stock in Dunedin, and in order to enhance the quality of life for seniors, emphasis should be put on housing rehabilitation and/or redevelopment of affordable housing opportunities for seniors. Dunedin should work collaboratively with the Pinellas Housing Finance Authority and Pinellas County Community Development to expand these housing opportunities.

**Priority #2: Creation of a local, dedicated funding revenue stream for the expansion of a broad array of homeownership and rental affordable housing opportunities.**

Explore various methods and approaches to create a funding stream that is solely dedicated to the expansion of affordable housing opportunities throughout the City.

**Priority #3: Expand and market more aggressively the tool box of local incentives to build upon the success of the City's current priority to stimulate private housing developers to create new homeownership and rental affordable housing opportunities, with a focus on redevelopment of existing, designated residential land.**

The City has already proven successful with the development of affordable housing opportunities such as EcoVillage, Shady Grove Townhomes, and Creek Park Townhomes through encouraging private housing developers to create new affordable housing. Consideration of low-cost incentives such as expedited permitting, lower or eliminate site plan review fees, or impact fee rebates could strengthen partnerships with private housing developers and stimulate affordable housing opportunities for redevelopment of the aging/substandard housing stock.

# Next Steps

**1. Funds from the sale of surplus property and a portion of code enforcement payments toward the following:**

1. Acquisition of land
2. Infrastructure
3. Sustainability
4. Development fees

**2. Affordable Housing Task Force Review of the following:**

1. Additional Staff Resources
2. Zoning Density District for Micro Housing
3. Inclusionary Housing (20%)
4. Tax Abatement for new housing (5 years)
5. Rehabilitation Grant for Seniors /Disabled

# Appendix

# Glossary & Acronyms

**ADA** – American Disabilities Act

**ADU** – Accessory dwelling unit

**ALF's** – Assisted Living Facilities

**ARRA** – American Recovery and Reinvestment Act

**Cost-burdened** – As defined by HUD, families who are paying more than 30% of their income for housing.

**CPD** – Community Planning and Development

**EMS** - Emergency Medical Services

**ESRI** – Environmental Systems Research Institute

**FEMA** – Federal Emergency Management Agency's

**HERA** – Housing and Economic Recovery Act

**HQS** – Housing Quality Standards as defined by HUD

**HUD** – The U.S. Department of Housing and Urban Development

**LDO** - Land Dedication Ordinance

**LEED** – Leadership in Energy and Environmental Design

**NAHB** – National Association of Home Builders

**NIMBY** – Not In My Backyard

**Non-owner occupied housing units** – The owner's primary purpose is to rent the housing unit either short-term or long-term.

**Owner-occupied housing units** – When a unit is not occupied more than 51% of the year, also known as a “seasonal” rental.

**PSTA** – Pinellas Suncoast Transit Authority

**Section 8 Housing Choice Voucher** – Program participants pay 30% of the household's monthly income towards rent, and the rest is paid to the landlord by the housing authority that manages the household's voucher.

**Severely cost-burdened** - As defined by HUD, families who are paying more than 50% of their income for housing.

**Standard Condition** - As defined by HUD, housing that meets Housing Quality Standards (HQS) and meets all state and local codes.

**STVRs** – Short-term vacation rentals, defined by Dunedin as the occupancy of a living unit of any type for a period of less than ninety (90) days or three (3) calendar months

**Substandard Condition** – As defined by HUD, [housing] in poor condition and [it] is both structurally and financially feasible to rehabilitate.

**VASH** – Veterans Affairs Supportive Housing

# Available Funding Sources

## Local Programs

Program	Eligible Applicants	Eligibility Criteria	Award Limits	Contact Information
Down Payment Assistance Program	Homebuyers in Pinellas County	<ul style="list-style-type: none"> <li>Must meet household income guidelines</li> <li>Must be the applicant's primary residence</li> <li>Single-family detached houses, townhouses, villas, cooperatives and condominiums eligible</li> <li>Maximum purchase price is \$190,000 for exiting properties; \$228,000 for new construction</li> <li>Homebuyers must take 8-hour Homebuyer Education Class</li> </ul>	Up to \$40,000	Pinellas County Community Development Department 440 Court Street, 2nd Floor Clearwater, FL 33756 (T): 727-464-8210 <a href="http://www.pinellascounty.org">www.pinellascounty.org</a>
Affordable Housing Development-Rental and Homeownership	Builders/Developers	<ul style="list-style-type: none"> <li>Acquisition of existing units</li> <li>Acquisition and rehabilitation</li> <li>Rehabilitation New Construction</li> </ul>	Not applicable	Pinellas County Community Development Department 440 Court Street, 2nd Floor Clearwater, FL 33756 (T): 727-464-8210 <a href="http://www.pinellascounty.org">www.pinellascounty.org</a>
Home Repair Loan Program	Homeowners	<ul style="list-style-type: none"> <li>Home must be applicant's primary residence located in Pinellas County, excluding cities of Belleair Shore, Clearwater, Largo and St. Petersburg</li> <li>Single-family detached homes, townhouses, villas, cooperatives, and condominiums whose just value does not exceed \$205,000</li> <li>Household income must be less than 80% of Area Median Income (AMI)</li> </ul>	Up to \$20,000	Pinellas County Community Development Department 440 Court Street, 2nd Floor Clearwater, FL 33756 (T): 727-464-8210 <a href="http://www.pinellascounty.org">www.pinellascounty.org</a>
Independent Living Program (for accessible housing)	Homeowners	<ul style="list-style-type: none"> <li>Applicants must be homeowners currently occupying or planning to occupy the house immediately after repairs are complete</li> <li>Improvements must remove a physical barrier that enhances independent living</li> <li>Properties may be located either within the unincorporated area of Pinellas County or within the municipal boundaries of a cooperating city</li> <li>Household income must be less than 80% of Area Median Income (AMI)</li> </ul>	Up to \$7,000	Pinellas County Community Development Department 440 Court Street, 2nd Floor Clearwater, FL 33756 (T): 727-464-8210 <a href="http://www.pinellascounty.org">www.pinellascounty.org</a>



# Available Funding Sources

## Local Programs

Program	Eligible Applicants	Eligibility Criteria	Award Limits	Contact Information
Services for Seniors	Frail, elderly, and disables persons 65 or older	Benefits and eligibility requirements vary on each organizations types of programs	Not applicable	Area Agency on Aging of Pasco-Pinellas, Inc. Helpline: (800) 963-5337 Gulf Coast Community Care T: (727) 479-1800 Neighborhood Care Network Clearwater Office T: (727) 573-9444 Largo Office T: (727) 584-4846 St. Petersburg Office T: (727) 823-4442 Tarpon Springs Office T: (727) 939-8886 Pinellas Opportunity Council/ Chore Services T: (727) 327-3091
Pubic Housing Program	Very low- and low-income persons/ families; 50% or below Area Median Income (AMI)	Benefits and eligibility requirements vary on each organizations types of programs	Not applicable	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684
Housing Choice Voucher Program	Very low- and low-income persons/ families; 50% or below Area Median Income (AMI)	Benefits and eligibility requirements vary on each organizations types of programs	Not applicable	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684
Resident Opportunity and Self-Sufficiency (ROSS) Program	Very low- and low-income persons/ families; 50% of below Area Median Income (AMI) who already benefit from public housing and housing choice voucher programs	Benefits and eligibility requirements vary on each organizations types of programs	Not applicable	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684

# Available Funding Sources

## Local Programs

Program	Eligible Applicants	Eligibility Criteria	Award Limits	Contact Information
HCV Family Self-Sufficiency (FSS) Program	Very low- and low-income persons/families; 50% of below Area Median Income (AMI) who already benefit from public housing and housing choice voucher programs	Benefits and eligibility requirements vary on each organizations types of programs	Not applicable	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684
First Time Homebuyer Program	First-time homebuyers	Persons who have never owned a home, not owned a home in the last three (3) years, or veterans.	Grants range from \$1,500 to \$2,500 for down payment and closing costs.	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684
Target Area Homebuyer Program	Very low- and low-income persons/families; 50% or below Area Median Income (AMI)	<ul style="list-style-type: none"> <li>▪ Not limited to first time homebuyers</li> <li>▪ Homebuyers with higher income levels accepted</li> <li>▪ Must purchase a home in an approved target area</li> </ul>	Not applicable	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684
Development of Mixed-Income Rental Housing	Very low- and low-income persons/families; 50% of below Area Median Income (AMI) who already benefit from public housing and housing choice voucher programs	Program eligibility varies.	Not applicable	Pinellas County Housing Authority 11479 Ulmerton Road Largo, Florida 33778 T: (727) 443-7684

Regarding city, community, and economic development initiatives, the City of Dunedin adopted Five EPIC! Goals set forth by the City Commission at their 2018 Strategic Planning Sessions. The purpose of these goals is to provide the framework to advance the city's long-term strategic goals. Where appropriate these guidelines were incorporated when making recommendations to meet future community housing needs. The Five EPIC! Goals are:

# The City of Dunedin's Five EPIC! Goals



Create a vibrant, cultural experience that touches the lives of our community and visitors.

Create a visual sense of place throughout Dunedin.



Promote Dunedin as The Premier Coastal Community, protecting and improving our natural resources for the enjoyment of all.

Be the statewide model for environmental sustainability stewardship.



Enhance community and employee relationship strategies that strengthen inclusiveness, respect, transparency and collaborative engagement.

# Certificate of Regional Excellence for EcoVillage Townhomes



## CERTIFICATE OF REGIONAL EXCELLENCE

Presented to  
**Eco-Village Townhomes**  
City of Dunedin Economic Development

Presented By  
The Tampa Bay Regional Planning Council  
April 26, 2019

  
Commissioner Ronald E. Kitchen, Jr. *Chair*

  
Sean T. Sullivan, *Executive Director*