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I. INTRODUCTION

The city of Oldsmar, one of the oldest cities in Pinellas County, is a coastal community located on Old Tampa Bay and Safety Harbor. The city was originally laid out in a fan-shaped plan of boulevards emanating from the Safety Harbor waterfront. Oldsmar is located within easy driving distances of the cities of Clearwater, St. Petersburg, and Tampa. Its present character is a family orientated primarily white-collar community. Oldsmar's location on north Old Tampa Bay places it in one of the Tampa Bay Region's current high growth areas.

The purpose of the Housing Element is to identify existing conditions in the city's housing supply, present housing trends, identify goals and objectives, develop alternative approaches to meet housing needs and goals, and evaluate housing alternatives.

The Housing Element is based upon the existing comprehensive plan (Oldsmar Comprehensive Plan, 1996). The Housing Element is specifically designed to meet the needs of the city of Oldsmar while adhering to the requirements set forth in Chapter 163, F.S. and Rule 9J-5, F.A.C.

Since the city of Oldsmar is not directly involved in the building and maintenance of housing, the responsibility lies with the private sector for both owner-occupied and rental housing. By ordinance, the city has adopted the Florida Building Code, but beyond this guideline, its role is minimal. The private sector remains the main provider and preserver of the housing stock.

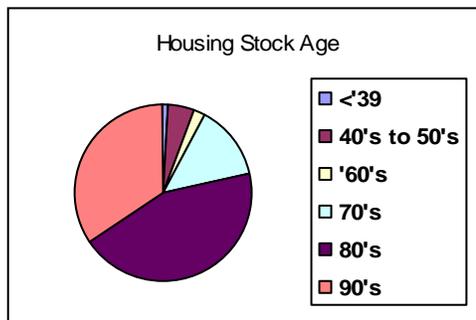
The source of the data in the Housing Element is calculated by the Pinellas County Planning Department and based off the Florida Housing Data Clearinghouse (FHDC). The FHDC under the Shimberg Center for Affordable Housing, University of Florida was founded in 2000 to provide public access to data on Florida's housing needs and supply, subsidized rental housing, and household demographics. Sources of the data available from FHDC include the U.S. Census, other federal population and housing surveys, and the Florida Housing Finance Corporation. The Pinellas County Planning Department provided population projections, by County and City for incorporation into the Comprehensive Plans by utilizing a double exponential growth model.

II. INVENTORY - [9J-5.010(1)(a - h), 9J-5.005(2)(e)F.A.C.]

A. Characteristics of the Existing Housing Stock

1. The Age of the Housing Stock

Approximately 81% of the housing units in the City of Oldsmar were built after 1980. Table 1 shows the distribution of units by year constructed for the City of Oldsmar and Pinellas County.



2. Type of Dwelling Units

Based on data from the U.S. Census Bureau, Table 2 is an inventory of housing units by type. Approximately 68% of the city's housing stock is single family or mobile/manufactured homes.

3. Owner-Occupied and Renter-Occupied Dwelling Units

Table 3 outlines the U.S. Census Bureau 2000 report on the tenure of occupied housing units in Pinellas County and the City of Oldsmar. Approximately 78% of the city's housing stock is owner-occupied compared to 71% in Pinellas County.

4. The Cost of Housing: Rent, Value and Monthly Cost

a. Monthly Gross Rent

The median monthly gross rent for renter-occupied housing units in Oldsmar was \$787, as reported in the 2000 U.S. Census. Pinellas County median monthly gross rent was \$616. It is evidenced by data presented in Table 4 that the orientation of the rental market in Oldsmar is more toward mid priced units than in Pinellas County. Table 4 shows the monthly gross rent of the city's rental housing market.

b. Value of Owner-Occupied Housing

The median value of owner-occupied housing units for the city was \$103,600 as reported in the 2000 U.S. Census. This figure is seven percent higher than the price of the average home in Pinellas County (\$96,500). Table 5 inventories the range of housing values in the city.

c. Monthly Cost of Owner-Occupied Housing

According to the 2000 U.S. Census 48.1% of the city's residents paid less than \$1,000 per month for housing compared to 55.1% of Pinellas County residents. Table 6 depicts the monthly costs of owner occupied units.

5. Cost-to-Income Ratio for Owner-Occupied Housing Units

The level of household income serves as a determining factor in the choice of decent affordable housing. The Shimberg Center for Affordable Housing estimated the number of households with affordability problems by measuring how many pay 50% or more of their incomes for housing. According to the National Low Income Housing Coalition, a household is considered to be paying an excessive percentage of their annual income for housing if the cost-to-income ratio exceeds 30%. Similarly, the level of household income also serves as a determining factor in the choice of owned housing. Mortgage qualification is difficult if the projected costs including mortgage, taxes, insurance, and utilities exceed 30% of the household's income.

According to the Shimberg Center, 68.3% of the households in Oldsmar whose annual income was less than \$35,000 spent 30% or more of their income for housing. Table 7 demonstrates the cost-to-income ratio for owner-occupied units.

B. Condition of the Housing Stock

The Affordable Housing Study Commission estimates that a 30 to 40 year old housing unit normally requires rehabilitation and remodeling to maintain the life of a unit. According to the 2000 U.S. Census, 78% of the city of Oldsmar housing units are less than 20 years old. A windshield survey was conducted in 2006 of the neighborhoods with housing units built prior to 1950 or 6% of the city.

During this survey no house within the city limits evidenced the existence of substandard housing conditions. The neighborhoods that the windshield survey targeted were located primarily in the Community Redevelopment District and the surrounding area and in the Residential Urban area along Shore Drive. Some of these homes suffered from aging roofs or were in need of paint, but none of the houses exhibited structural decay such as roof damage or wall decay. Any houses that had the potential to be structurally unsound were in the process of renovation. The location of these neighborhoods is displayed in the Housing Stock Prior to 1950 Map in the Plan Appendix. While there are additional homes scattered throughout the city that are in need of minor repair, painting and general yard maintenance, the city's housing stock is basically in good condition.

The following criteria were used to identify housing conditions in the 2006 windshield survey:

STANDARD: Good condition, structurally sound, maintained with no major maintenance needed. Possible painting may be required.

SUBSTANDARD: Deteriorating condition, poorly maintained, homes of inadequate original construction or advanced age, exhibiting signs of sagging roof lines, porches, walls or other indicators of structural decay. Possible demolition necessary.

The City in response to the aging housing conditions has implemented a Painted-Up-Fix-Up Grant program for eligible homesteaded properties within the Community Redevelopment District.

Other measures of interior housing conditions considered to be substandard are identified in the 2000 U.S. Census. These measures include a lack of complete plumbing for exclusive use, lacking complete kitchen facilities for exclusive use, lacking central heating, and overcrowding. More than one of these conditions may appear in the same housing unit. According to 2000 U.S. Census Bureau data there are 83 units in the city described as overcrowded (1.01+ persons per room) and 7 units lacking central heating. As defined by the U.S. Census Bureau, a dwelling containing more than 1.01 persons is overcrowded. In comparison Pinellas County data indicates 11,276 overcrowded units, 2,946 lacking central heating.

C. Subsidized Housing Developments

There is one HUD risk sharing subsidized multi family housing location, Westminster with 270 assisted units located within the corporate limits of the city of Oldsmar.

The East Lake Club Apartments is a 240 unit apartment complex financed with assistance through a local government program. To qualify for assistance a person must not earn more than 80% of the Area Median Income (AMI). The 80% of the AMI is a traditional measure of eligibility for programmatic housing assistance.

The location of Westminster and the East Lake Club Apartments are identified on the Housing Map of the Plan Appendix.

D. Group Homes

Sites for group homes are available throughout the City. Currently, there is no Florida Department of Children and Family Services, formerly Department of Health and Rehabilitative Services, licensed-group homes located within the corporate boundaries of the city.

E. Mobile Home Parks/Subdivisions

One mobile home subdivision, Gull Aire Village, is located within the corporate boundaries of the city. Gull Aire Village contains 626 mobile home lots. The location of Gull Aire Village is shown on the Housing Map of the Plan Appendix.

F. Historically Significant Housing

The city has no listings in the National Historic Register, and no nominations are pending at this time. The Florida Master File State Site within the Division of Historical Resources lists 73 historical structures. There are two historically significant houses listed on the Florida Master Site File as eligible for the National Historic Register. They are the James Thompson House located at 313 Park Boulevard and the Oldsmar Bank, located at 105 W. State Street, which previously housed the library which are both located in the Community Redevelopment District. R.E. Olds Park, an archaeological site, is also listed.

G. Housing Construction Activity

Based on data obtained from the Florida State of the Cities Data System and the city of Oldsmar Building Department, Table 8 is an inventory of housing construction activity from 2000 to 2006 and Table 16 is an inventory of current residential and mixed use projects in process of development.

H. Seasonal, Recreational or Occasional Use

In 2000, the City of Oldsmar had 76 vacant units held for seasonal, recreational or occasional use compared to 34,111 units in Pinellas County, based on data from the U.S. Census Bureau. The City has four motels/hotels with over 270 units within the City limits.

III. ANALYSIS

A. Availability of Data

Due to the varying complexities, sizes, growth rates and other factors associated with local governments in Florida the Department shall consider the following factors with regard to the detail of data, analysis, and the content of the goals, objectives, policies and other graphic or textual standards required [9J-5.002(2), F.A.C.]:

- The geography and size of the local government's jurisdiction, and the extent or existence of undeveloped land.
- The local government's existing and projected population and rate of growth.

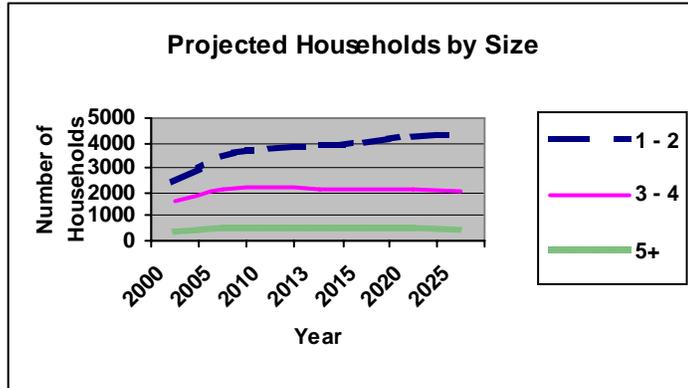
Analysis of the city of Oldsmar's future housing needs is strongly influenced by these factors. Geographically, Oldsmar covers approximately 5,817 acres. In terms of population, the Bureau of Economic and Business Research (BEBR) estimated the city's 2005 population to be 13,884. The city's permanent population is projected to reach 14,958 by the year 2010 and 16,261 by the year 2025. Oldsmar experienced a 42% growth in population between 1990 and 2000 and is forecasted to grow at a moderate rate, remaining similar in size and character through the remainder of this century.

Table 9 shows population projections for the city of Oldsmar. These population projections will assist in determining the future number of households in the city and therefore the future housing needs and were calculated by Pinellas County Planning Department as of February 2007.

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

In accordance with Rule 9J-5.005(4), two planning time frames are included in the population analysis, "one for at least the first five-year period subsequent to the plan's adoption and one for at least an overall ten-year period." Pursuant to the Rule, the time frames of 2005 and 2010 have been selected. The years 2013, 2015, 2020 and 2025 are also included in the projections. The 2000 U.S. Census figures are used as a baseline for the projections.

In 1990 there were 3,514 households in the City of Oldsmar with an average household size of 2.63. In 2000, the number of households rose to 4,536 and the average household of 2.60. Table 10 depicts the projected number of households by the number of persons per household. Table 11 shows the projected number of households in the city of Oldsmar by income range.



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

The population projections were primarily developed by the Pinellas County Planning Department and approved by the Florida Department of Community Affairs based on actual 2000 Census Bureau data and existing dwelling unit data that was available for the County and Transportation Analysis Zones (TAZ) which relate to the City of Oldsmar. To determine the number of units over time, a Double Exponential Growth Model was used for each of the 14 Planning Sectors within the County due to varying growth curves. The projections are spread over time in 5 year intervals. The year 2013 is projected based on the five year average of 2015 and 2010. For example, to derive the number of persons, the 2000 Census persons per household of the corresponding census tracts is applied.

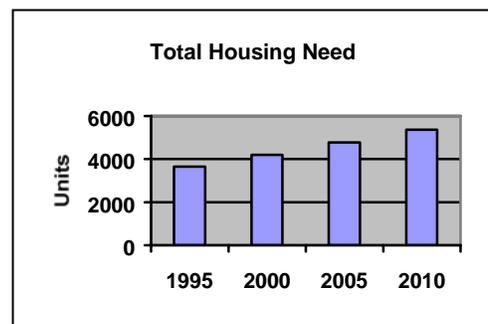
Projections for units that are tenure or income range based are derived from the Shimberg Center for Affordable Housing. The vacant supply is based on the U.S. Census 2000 vacancy rate that was 4.2% in the city of Oldsmar.

Due to the type of sample taken from the 1990 U.S. Census information, housing needs may not have the same totals when compared. According to the Shimberg Center, the reason for this occurrence is that housing data is taken from a weighted sample of information rather than a 100% count of responses.

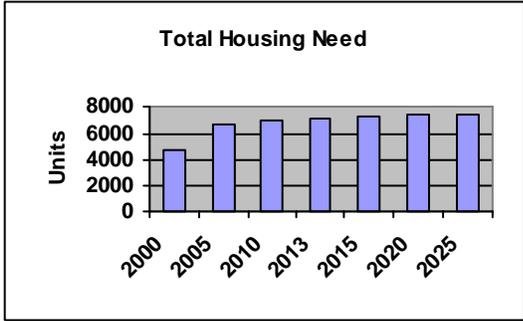
Housing supply numbers are updated to 1995 only; no projections are made of the additional supply that may be built between 1995 and 2010. The housing demand numbers for total units by type, tenure, value and rent are projected through the year 2010. Because the housing needs increase over time, reflecting projected population growth, the need numbers may overstate the projected need likely to exist in the jurisdiction.

1. Projected Total Need

As projected by the Pinellas County Planning Department, total housing demand for years 2005, 2010, 2013, 2015, 2020 and 2025 are 6,623, 7,007, 7,134, 7,219, 7,337 and 7,403 units respectfully. To meet this demand the city's current housing supply will need to increase by 1,932 units in 2005, 384 by 2010,

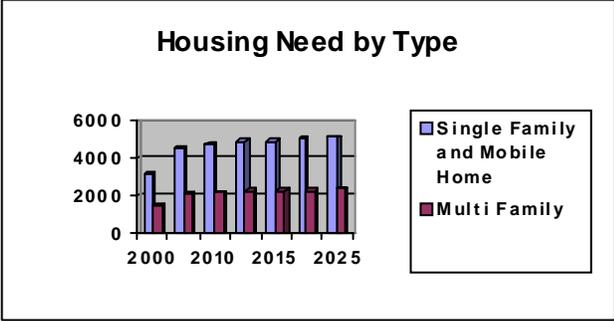


212 units by 2015, 118 units by 2020 and 66 units by 2025. These increases are based on a 2000 actual inventory of 4,691 housing units.



2. Projected Number of Housing Units by Type

According to United States Census Bureau estimates, in 2000, there were 3,195 single-family and mobile/manufactured homes and 1,496 multifamily units in the city of Oldsmar. Based on Pinellas County Planning Department population projections, Table 12 shows the projected housing need by type.



3. Projected Need by Income and Cost

Chapter 420, Florida Statutes, State Housing Initiatives Partnership, establishes income ranges that define affordability groups. These income ranges are defined in Table 13.

Table 14 shows the estimated and projected households by housing costs as a percentage of income. The data reflect projected households with income less than 80 percent of the median and paying 50% or more of their income for housing costs which is more indicative of today's environment. Historically a rental unit was considered affordable if it is less than 30% of a household's annual income.

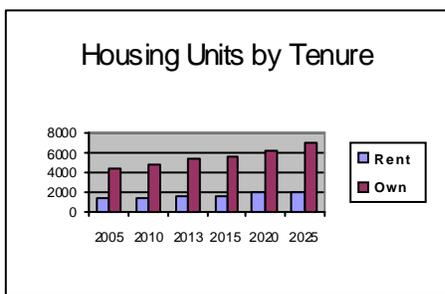
In 2000, the median household income of Pinellas County was \$37,111 and in Oldsmar it was \$50,354. Based on the Income Range Definitions in Table 13, in 2000 a very-low income household would earn less than \$18,556 and \$25,177 annually in the county and city. A low-income household would yield a \$29,689 and \$40,283 annual income. A household classified as having moderate income would have an annual adjusted gross income of not more than \$44,533 and \$60,425. 2000 U.S. Census data shows that 37% of the households in the city of Oldsmar earned under \$40,000 per year. This figure indicates that more than a third of the city can be classified as being in very-low or low income ranges.

There are two main factors that lead to the 37 percent of households earning under \$40,000 per year. The primary contributor to this situation is the large percentage of young families in

the city. According to the 2000 U.S. Census, nearly 35% of the residents of Oldsmar are between 25 and 44 years old. A second factor is that more than 14% of the population is over 60 years old. These data lead to the conclusion that the majority of households that fall into the very-low or low income ranges are most likely young families or retired citizens.

4. Projected Number of Housing Units by Tenure

Pinellas County Planning Department population projections were used to determine the number needed for owner and renter occupied units from 2005 through 2025. Results are presented in Table 15.



D. Replacement of Housing Units

Replacement of housing units due to deterioration is not a problem in the city of Oldsmar. The Affordable Housing Study Commission estimates that a 30 to 40 year old housing unit normally requires rehabilitation and remodeling to maintain the life of a unit. According to the 2000 U.S. Census 78% of the city of Oldsmar housing units are less than 20 years old. This conclusion is also supported by the windshield survey, discussed earlier in this element, which identified no homes with substandard conditions. As mentioned in the windshield survey discussion, some neighborhoods showed signs of aging roofs or required painting of the structure. This kind of deterioration only requires that repairs be made to the existing structure and not replacement of the unit.

E. Vacancy Rates

According to 2000 U.S. Census information, there were 303 vacant units in the city of Oldsmar. 76 of the 303 units were used for seasonal use. As discussed earlier in this element, vacancy data from the Census is not an adequate source, based upon the Bureau of the Census definition of a "vacant" housing unit. A further complication in determination of vacancy rates is the fact units may be owner-occupied part of the year and renter-occupied for part of the year. Still other units are occupied part of the year and held vacant for part of the year. A visual inspection of the city showed that only one unit was "vacant" in the sense that the unit was deteriorated and abandoned.

F. Land Requirements for Housing Needs [9J-5.010(2)(c), F.A.C.]

According to the Pinellas County Planning Department, it is projected that the total number of year round housing units in Oldsmar will reach 7,007 by 2010 and 7,403 by 2025. This is an increase of 384 units and 780 from the 2005 total housing estimate of 6,623 units. If the needed homes were constructed at the maximum allowable density of 15 units per acre, approximately 25.6 and 52.0 acres would be necessary to meet the need in 2010 and 2025. There is limited vacant residential land within the City limits. The only means of providing additional housing units is through redevelopment of

existing structures or sites in order to increase density within permissible limits. It is anticipated that some of this need will be met by redevelopment in the Community Redevelopment District, as the maximum allowable density is 30 units per acre in the Town Center.

Since 2000 a number of new housing projects have been identified or started which will add to the number of housing units, including mixed use units. The City is also in the process of annexing properties located within the West Oldsmar area, including an over 10 acre property for a proposed multi-unit condominium development. These developments will provide adequate housing for the city through 2025. No land is available to expand the amount of residential land so therefore a forecast of land requirements for housing does not apply. Pursuant to Section 166.0451 F.S. the City identified two City owned properties that are appropriate for use as affordable housing. Table 16 identifies these projects and their capacity that have submitted Site or Conceptual Plans on the limited vacant land that is available or redevelopment of existing properties.

G. Private Sector Provision of Housing - [9J-5.010(2)(d), F.A.C.]

It is expected that all of the future housing needs identified in this analysis can and will be met by the private sector. The high demand for homes in the community makes construction or renovation/redevelopment of such homes economically attractive to builder/developers. The future needs will also be met by the Community Redevelopment District as it continues to develop, shown on the Housing Map in the Plan Appendix. Changes in market conditions, such as an increase in interest rates, could affect the private sector housing delivery system.

H. The Private Sector Housing Delivery Process - [9J-5.010(2)(e), F.A.C.]

The private sector housing delivery process essentially functions the same throughout the Tampa Bay Region. A home builder will face many of the same conditions while building a house in Oldsmar as would be encountered when building a home in one of the other three counties in the Tampa Bay Region. For this reason, the private delivery process in this element will be discussed on a region-wide basis.

1. Finance

Financing affects purchaser and builder cost. Due to the limited amount of vacant land, the city of Oldsmar does not participate in any housing finance programs that would facilitate financing for private purchases in lower income ranges.

2. Services

All services are provided by the city, including potable water and sewer. A detailed description of the services provided is in the Infrastructure Element.

Solid waste is disposed of at the Pinellas County Refuse-to-Energy Plant site in accordance with an ordinance requiring all generated refuse to go to the plant unless the county has issued a permit for another disposal means.

The following list have fees that may be charged for residential construction on vacant property.

- Permit
- Water
- Sewer
- Landscape
- Public Safety - Residential
- Radon

- Park Facility
- Transportation
- Infrastructure–Residential

3. The Impact of Government Regulations

During the last two decades, governmental authority over residential development has greatly expanded in response to heightened concern for the quality of the urban environment. These increases in federal, state and local regulations are partly responsible for the rise in housing costs.

The following regulatory tools are governmental programs which have an effect on housing costs in the region:

- Environmental Regulations
- Development Regulations
- Building Codes
- Development Exaction (Impact Fees)

The relationships between these requirements and increases in housing costs are discussed below.

a. Environmental Regulations

The administration of environmental regulations, which are intended to minimize the destruction of the natural physical environment, can also delay residential construction and increase the cost of housing. Balancing the desirable goal of preserving the environment with the equally important need for affordable housing is not easily accomplished and should be thoroughly examined.

Coastal Construction regulations require that all new seawalls must have filter systems; repair of seawalls due to erosion or storm damage require a permit; new construction in Zones I and II require engineers certified by the state.

b. Land Development Regulations (LDRs)

As required by Chapter 163.3202, F.S., all municipalities within Florida must adopt and enforce LDRs that are consistent with the Comprehensive Plan within one year after submission of the comprehensive plan for review. Among other things, LDRs ensure that adequate public facilities and services are available, natural resources are protected and incompatible land uses are separated. Specifically, LDRs must, at a minimum:

- Regulate the subdivision of land,
- Regulate the use of land and water, ensure compatibility of adjacent uses and provide for open space;
- Provide for the protection of potable water well fields,
- Regulate areas subject to seasonal and periodic flooding and provide for drainage and storm water management,
- Ensure the protection of environmentally sensitive lands designated in the Comprehensive Plan,
- Regulate signage,
- Provide that public facilities and services meet or exceed the standards established in the capital improvements element required by s. 163.3177 and are

available when needed for the development, or that development orders and permits are conditioned on the availability of these public facilities and services necessary to serve the proposed development. Not later than 1 year after its due date established by the state land planning agency's rule for submission of local comprehensive plans pursuant to s. 163.3167(2), a local government shall not issue a development order or permit which results in a reduction in the level of services for the affected public facilities below the level of services provided in the comprehensive plan of the local government. Ensure safe and convenient onsite traffic flow, considering needed vehicle parking.

The city has an adopted Land Development Code that meets these requirements.

c. Building Codes

Residential construction is regulated by a set of structural, electrical, plumbing, heating, mechanical, energy, and fire safety codes. These local building codes are established to protect the health, safety and welfare of the occupants, and to ensure the quality of construction and durability of the buildings. Increasingly higher standards and strict requirements have contributed to the rising cost of housing. The Florida Building Code, adopted in 2002, is used throughout the Tampa Bay region, and is designed to provide standardization of construction requirements.

I. Special Topics in Housing - [9J-5.010(2)(f)(1-5), F.A.C.]

Rule 9J-5.010(2)(f) requires local governments to address each of the five following special topics in housing:

1. *The provision of housing with supporting infrastructure for all current and anticipated future residents of the jurisdiction with particular emphasis on the creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.*

The infrastructure currently in place is adequate to meet all current and projected population. To meet the future needs of city residents in an effective and economical manner the city conducts scheduled maintenance and repair of infrastructure facilities for which the city is responsible. The city also maintains an appropriate millage rate to pay for services provided to city residents. The city provides the same level, amount, and quality of infrastructure to all city residents in all areas of the city without regard to resident income levels. The City has minimum vacant land within its boundaries which restricts the creation of additional affordable or workforce housing, although opportunities exist as redevelopment occurs in the CRD and the annexation of properties in the West Oldsmar area. For additional information refer to the Infrastructure Element of this Comprehensive Plan.

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

A windshield survey conducted in 2006 of neighborhoods with housing stock built prior to 1950 within the city limits did not identify any substandard housing units. For purposes of this non-obtrusive windshield survey, a substandard housing unit was defined as a poorly maintained home of inadequate original construction or of advanced age; exhibiting signs of sagging roof lines, porches, walls or other indicators of structural decay.

The city of Oldsmar has a Code Enforcement Division whose function is to locate and notify property owners of structure and aesthetic code violations. The property owners have to upgrade the existing structures to meet code. The maintenance of structurally sound housing

as well as aesthetic improvements for housing is provided primarily through private maintenance practices.

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

The city has a good selection of lower priced homes and apartments that meet the economic requirements of very-low, low, and moderate-income residents. The city has one mobile home subdivision that contains 626 lots.

The city's Community Redevelopment District is intended to provide mixed-uses which include the availability of affordable homes and rental units.

Opportunity for additional affordable or workforce housing may be available as West Oldsmar properties are annexed into the City. Pursuant to F.S. 166.0451, the City inventoried City owned properties appropriate for use as affordable housing in 2007. Two parcels of land were identified during this process. In other areas of the City there is no vacant land of a size and cost suitable for development of new construction for affordable housing, for the City of Oldsmar. A means for providing affordable housing is available through coordination with the Pinellas County Community Development Department.

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

Sites for group homes are available throughout the City. Currently, there is no Florida Department of Children and Family Services, formerly Department of Health and Rehabilitative Services, licensed-group homes located within the corporate boundaries of the city. Strategies to address the location of group homes are further addressed in the goals/policies/objectives section of this element.

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

The Florida Master File State Site within the Division of Historical Resources lists 73 historical structures. There are two historically significant houses listed on the Florida Master Site File as eligible for the National Historic Register. They are the James Thompson House located at 313 Park Boulevard and the Oldsmar Bank, located at 105 W. State Street, which previously housed the library. The Oldsmar Bank location is currently being renovated and it is anticipated that the City Council Chambers, the Upper Tampa Bay Regional Chamber of Commerce and the City of Oldsmar Historical Society will be located in this two story historic building. In June 1997 a study conducted on behalf of the city by Stevenson Architects, Inc. identified 75 housing units that have historic characteristics. The homes were all located in the Community Redevelopment District, formerly the old downtown area. The study also identified this area as a potential National Historic Register District.

IV. GOALS, OBJECTIVES AND POLICIES

A. Introduction

Pursuant to Section 163.3177(6)(f), F.S. and Section 9J-5.006(3), F.A.C., the following represents the Housing Goals, Objectives, and Policies of the city of Oldsmar. The Goals, Objectives, and Policies are intended to address the establishment of a long-term end towards which the housing programs and activities of the community are ultimately directed.

B. Non-applicable Items

Section 9J-5.010(2)(b): Pinellas County and its municipalities are fully urbanized. There are no existing rural area nor farm worker households in the City and there is no future need for those households. Therefore, this requirement does not apply.

Section 9J-5.010(3)(c)(5): Establishment of principles and criteria guiding the location of homes for rural and farm worker households. There is no agricultural land in the city.

C. Local Goals, Objectives and Policies

GOAL 1

THE CITY SHALL SUPPORT, IN COOPERATION AND ASSISTANCE WITH PRIVATE AND NON-PROFIT AGENCIES, THE PROVISION OF DECENT, SAFE AND SANITARY HOUSING IN SUITABLE NEIGHBORHOODS AT AFFORDABLE COSTS TO MEET THE NEEDS OF THE PRESENT AND FUTURE RESIDENTS OF THE CITY, FREE FROM ARBITRARY DISCRIMINATION BECAUSE OF RACE, SEX, HANDICAP, ETHNIC BACKGROUND, AGE, MARITAL STATUS OR HOUSEHOLD COMPOSITION.

Objective 1.1

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

Policy 1.1.1

The city shall provide information and technical assistance to the private sector to maintain a housing production capacity sufficient to meet the need for additional housing units in a manner that is consistent with the Future Land Use Element.

Policy 1.1.2

The city shall review ordinances, codes, regulations, and the permitting process, for the purpose of updating and amending, in order to increase private sector participation in meeting the housing needs of the city, while continuing to ensure the health, welfare, and safety of the residents.

Policy 1.1.3

The city shall review ordinances, codes, regulations, and the permitting process, for the purpose of eliminating or modifying conflicting and excessive requirements.

Policy 1.1.4

The city shall continue to actively assist owners of extremely low, very-low, low, and moderate income residential units, or interested persons, with the various agencies in the county and state that administer various housing programs, such as the Pinellas County Community Development Department which administers the county's rental improvement programs under the Community Development Block Grants, Federal HOME Program and the State Housing Initiative Partnership Program and with the U.S. Department of Housing and Urban Development, and the Florida Housing Finance Corporation which administers the federal low income housing credit program.

Measure

Maintain suitable mixture of housing types to meet the city's housing needs.

Objective 1.2

The city shall increase the opportunity for all citizens of the city and surrounding areas to purchase or rent decent, safe, and sanitary housing which they can afford, free from arbitrary discrimination because of race, sex, handicap, ethnic background, age, marital status or household composition by enforcing the Land Development Code.

Policy 1.2.1

The city shall enforce Fair Housing regulations as promulgated by federal and state authorities.

Policy 1.2.2

The city will facilitate the notification of enforcement agencies whenever housing discrimination is encountered by code enforcement.

Policy 1.2.3

The city will continue to prepare an inventory of all real property to which it holds fee simple title that may be appropriate for use as affordable housing.

Measure

Enforcement of Fair Housing laws.

Objective 1.3

Sites for group homes shall be made available at suitable locations to ensure that the needs of the city residents requiring such housing are met.

Policy 1.3.1

The city shall establish non-discriminatory standards and criteria addressing the location of group homes and foster care facilities.

Policy 1.3.2

The city shall review, and amend if warranted, the Land Development Code so that different classes of group homes will be permitted in appropriate residential neighborhoods where the class of group homes is necessary to meet the needs of city residents.

Measure

The availability of group homes in Oldsmar.

Objective 1.4

The city shall continue to eliminate and monitor all substandard housing and improve the condition of existing affordable housing and neighborhoods within its boundaries. .

Policy 1.4.1

The city shall continue code enforcement activities, through regular annual inspections of the housing stock.

Policy 1.4.2

The city shall use all reasonable federal and state funding, or otherwise provide local public funds for the rehabilitation or demolition of substandard housing.

Measure

The elimination of substandard housing.

Objective 1.5

The City Manager's office shall ensure uniform and equitable treatment for persons and businesses displaced by state and local government programs be provided consistent with Sec. 421.55 F.S. as of the effective date of this plan.

Policy 1.5.1

The city shall assure that reasonably located, standard housing at affordable costs is available to persons displaced through public action prior to their displacement by arranging new housing in the early planning stages of a project.

Measure

Relocation of displaced persons or businesses.

Objective 1.6

The city shall ensure that adequate affordable and workforce housing for low, very low and moderate income households, including households with special needs, continue to be available.

Policy 1.6.1

The city shall coordinate with the county agencies; and advance information on the housing programs available in the County to interested parties.

Policy 1.6.2

The city shall consider the feasibility of establishing incentives for the construction or rehabilitation of very-low, low, and moderate income housing, such as impact fees waivers or density bonuses to encourage the construction of affordable housing projects.

Policy 1.6.3

The city shall develop and implement its own programs to ensure that its citizens have affordable and equal housing opportunities.

Policy 1.6.4

As redevelopment occurs within the Community Redevelopment District, the City shall ensure that affordable housing will continue to be available in this district.

Measure

Availability of affordable and workforce housing.

Objective 1.7

The useful life of the existing housing stock will be conserved and extended, and neighborhood quality will be improved.

Policy 1.7.1

The city shall continue to stabilize and maintain existing neighborhoods by enforcing its land use regulations and housing codes.

Policy 1.7.2

The city shall encourage individual homeowners to increase private reinvestment in housing by providing information and technical assistance programs.

Policy 1.7.3

The city shall, when economically feasible, continue to offer the Paint-Up, Fix Up grant program within the Community Redevelopment District and pursue similar programs within other needed areas of the City when financially feasible.

Measure

The number of housing units that are improved.

Objective 1.8

The city shall preserve and protect historical and architecturally significant housing with the effective date of the adoption of this Local Comprehensive Plan.

Policy 1.8.1

The city shall encourage property owners of historically or architecturally significant housing to apply for and utilize state and federal assistance programs.

Policy 1.8.2

The city shall assist the rehabilitation and adaptive reuse of historically significant or architecturally significant housing through technical assistance and economic assistance programs.

Policy 1.8.3

The city shall implement guidelines for conservation, rehabilitation and demolition of its historical and architectural significant housing.

Measure

The preservation of historically significant or architecturally significant housing.

Objective 1.9

The city shall identify areas for housing very low, low and moderate income families for affordable and workforce housing in order to assist the private sector in meeting these housing production needs.

Policy 1.9.1

The city shall pursue any state or federal funds earmarked for very-low, low, or moderate income housing through the Pinellas County Housing Authority.

Policy 1.9.2

The city shall enforce guidelines for locating very-low, low, and moderate income housing including mobile homes with the current land use regulations.

Measure

Number of very-low, low, and moderate income and workforce affordable housing programs recommended and instituted.

Objective 1.10

The city shall identify areas for very-low, low and moderate income households and adequate sites for mobile homes and manufactured homes.

Policy 1.10.1

As of the effective date of this comprehensive plan the following guidelines shall be used to guide development of very-low, low, and moderate-income households:

- Close proximity to city services (i.e. City Hall, public library, and recreation areas).
- Close proximity to public transit system.
- Close proximity to private sector goods and services.

Policy 1.10.2

The city shall continue to follow its practice of making adequate areas available for the location of mobile homes by maintaining the R6 mobile home, parks, and subdivision zoning district.

Policy 1.10.3

The city shall provide for development of very-low, low, and moderate income households in the downtown redevelopment area of the Community Redevelopment District by allowing mixed use development in commercial areas.

Measure

Adequate sites for development of low-income, mobile, and manufactured housing identified.

Objective 1.11

To include any and all adopted Plans that enforces the Housing Element.

GOAL 2

THE CITY SHALL IMPLEMENT WHERE APPLICABLE THE CONCEPTS OF SUSTAINABLE DEVELOPMENT AS A MEANS TO MAINTAIN AND ENHANCE THE REGION'S ECONOMIC GROWTH, VITALITY AND QUALITY OF LIFE

Objective 2.1

Support efforts to create, recreate, and sustain areas of mixed-use development at appropriate locations to achieve the following objectives:

- Provide vibrant and safe walkable areas;
- Concentrate growth in relatively discrete areas that are compatible with the community character, local traditions, and historic heritage;
- Place housing in proximity to employment opportunities, services and amenities;
- Establish urban areas that support transportation choices other than privately-owned vehicles and that are more efficiently served by transit;
- Establish quality-designed urban environments that create vibrant, livable places;
- Provide locations that create a range of housing opportunities and choices, including the provision of affordable housing;
- Provide urban areas that incorporate well-designed public spaces;
- Encourage development at an intensity and scale that is compatible with proximate residential neighborhoods;
- Continue to provide adequate buffering and a transition gradient between non-residential and/or higher density residential development and proximate residential neighborhoods and/or less intensive nonresidential development;
- Encourage development that is compatible with the natural environment and the overall vision of the City.

Policy 2.1.1

The following criteria shall be considered in determining appropriate locations other than within the Community Redevelopment District for mixed-use development:

- a. Locations where underutilized or vacant commercial strips or centers exist;
- b. Locations that are walkable destinations for proximate residential areas; and
- c. There are transportation choices other than the automobile that service the area. At least one of the following public transit services is available to serve the mixed-use development, or is scheduled to be available within the next 5 years:
 - A bus route with a stop within ¼ mile of the center of the proposed development;
 - The area is served by a Bus Rapid Transit (BRT) route that is in operation or that has been selected for BRT service through the MPO process and there is a firm funding commitment to establish BRT service and have it operational within 5 years. The BRT stop should preferably be within the mixed-use development and not more than 500 to 1,000 feet from places of employment or more than ¼ to ½ mile from residences.
 - The area would be served by a commuter rail line or a guideway system where funding is committed for constructing the line or system and it will be operational within the next 5 years. The guideway or commuter rail terminal should preferably be within the mixed-use development and not more than 500 to 1,000 feet from places of employment or more than ¼ to ½ mile from residences.

- d. The location has direct access or is proximate to a segment of the countywide or a local multi-use path or trail system;
- e. The location can accommodate a mix of land uses, including a residential component, that are able to blend with surrounding uses without juxtaposing incompatible uses or building types.
- f. The mixed-use development will create opportunities for providing a mix of housing types in a range of prices, a certain percentage of which will meet the City's affordable housing criteria.
- g. The mixed-use development can accommodate one or more of the City's targeted industries or businesses.
- h. The mixed-use development is of sufficient size to allow a decrease in density/intensity from the center of the mixed-use development to the periphery that is compatible with the surrounding land uses.
- i. The mixed-use development will provide services (e.g. convenience groceries, dry cleaners, and personal care) and amenities within walking distance of residential development within the mixed use project or of residents in the surrounding community, if applicable.
- j. Compatibility of mixed-use development with other goals, objectives, and policies of local comprehensive plans.

Policy 2.1.2

The mixed-use development may be eligible for a density or intensity bonus, as determined by the City, if the development will create opportunities for providing a mix of housing types in a range of prices. Density/intensity bonuses should be based in part, if not entirely, on the extent to which the project meets the City's affordable housing criteria or economic development objectives related to employment and the recruitment or expansion of targeted industries.

Policy 2.1.3

Mixed-use development shall be integrated into a walkable area, which exhibits most, if not all, of the following characteristics:

- a. A pedestrian-friendly environment that results in active, walkable streets.
- b. Building setbacks are reduced.
- c. Buildings are interconnected by a continuous network of safe, convenient, comfortable, and interesting sidewalks, paths, and bicycle routes.
- d. If residential neighborhoods and other walkable destinations are located nearby, mixed-use development is interconnected with the surrounding community by a network of safe, convenient, comfortable, and interesting sidewalks, paths, and bicycle routes.
- e. Pedestrian-scale streetlights and other amenities are installed.
- f. There is safe, convenient access to public transit.
- g. The development will provide well-designed public spaces (e.g. pocket parks and plazas) and space for civic uses such as libraries and community centers.
- h. Applicable livable community characteristics identified in these objectives and policies.
- i. Building heights should be proportional to the width of the street.
- j. Sidewalk links are connected within public rights-of-way.

Policy 2.1.4

In order to promote compact and walkable development, all uses shall be within walking distance and interconnected with sidewalks.

Policy 2.1.5

In order to encourage mixed use centers, the land development regulations, shall allow for maximum parking standards.

Policy 2.1.6

Consider a future land use map category to recognize those areas of the City that are appropriate locations for mixed use development not within the Community Redevelopment District as described in these objectives and policies. The category shall be consistent with the Countywide Plan rules.

Policy 2.1.7

Implementation of policy 2.1.6 would require a special area plan approved by the City. The special area plan shall, at a minimum, address the following:

- a. Permitted uses and location criteria;
- b. Density and intensity standards;
- c. Provisions for mixed use;
- d. Design guidelines;
- e. Provisions for affordable housing and employment;
- f. Provisions that achieve a walkable area;
- g. Impacts on public services and facilities;
- h. Integration with planned and existing mobility systems;
- i. Integration and compatibility with the surrounding community;
- j. Incentives that may be offered to encourage development that has an overall community benefit; and consistency with the Plan.

Policy 2.1.8

Special area plans, as described in Policy 2.7, may require that in order to exceed an established base residential density or intensity of use, a project should provide public benefits and amenities that support Objective 2. The City shall determine what public benefits and amenities would be acceptable for receiving additional development rights, and the extent of those additional development rights.

Policy 2.1.9

Special area plans may require that development above an established base residential density or intensity of use rely upon the transfer of development rights from other properties to the subject property or properties.

Policy 2.1.10

Future land use map categories established to identify locations appropriate for mixed-use development as described in these objectives and policies shall enhance, and not compromise, the integrity and viability of existing and planned residential neighborhoods.

Policy 2.1.11

Local adoption of future land use map categories that are appropriate for mixed-use projects as described in these objectives and policies shall encourage development that creates a strong sense of community identity through consideration of such mechanisms as optional and/or required urban design and architectural design criteria, recognition of historic setback patterns and lot sizes, creation of places oriented toward pedestrians, bicyclists and transit

users, provision of green space and landscaping in public spaces, and application of other appropriate mechanisms that may be specific to a particular location.

Policy 2.1.12

When considering adoption of an amendment to designate a mixed-use future land use map category, the City shall take into consideration the following:

- a. The area's historic development pattern;
- b. The interrelationship of the proposed designation with the surrounding community;
- c. Whether the area has historically served as a community focal point;
- d. The impact that approval of the amendment would have on the surrounding traffic circulation system; and
- e. The extent to which it would encourage pedestrian activity and other non-motorized modes of travel.

Policy 2.1.13

The City will consider amendments to the land development codes to support redevelopment of commercial and employment corridors within Pinellas County that are consistent with these model objectives and policies.

Policy 2.1.14

In order to encourage the development of mixed use centers, the adoption of transportation concurrency mitigation strategies such as Transportation Concurrency Exception Areas or Multimodal Transportation Districts may be considered

Objective 2.2

Increase workforce housing opportunities, particularly within proximity to places of employment and transit facilities.

Policy 2.2.1

Workforce housing should be defined as the housing needed for people whose median household income is between 80 and 120 percent of the area's median income, with no more than 30 percent of their income spent on housing costs.

Policy 2.2.2

As a means to reduce vehicle miles traveled and vehicle hours traveled for work trips, encourage the creation of workforce housing and employment in proximity to each other where analysis of existing conditions and future growth reveals a significant disparity between the number of housing units and jobs.

Policy 2.2.3

Mixed-use development projects and mixed-use walkable areas that contain both residential units and jobs aligned with local employment objectives should be supported at appropriate locations as determined by the location criteria for mixed-use development and other pertinent policies within these objectives and policies.

Policy 2.2.4

Priority shall be given to assisting affordable work force housing projects which are proximate to employment centers, public transportation, and are easily accessible to a range of public services.

Policy 2.2.5

Density bonuses shall be considered for residential and mixed-use developments proximate to an existing or planned transit stop or station or a major employment center in accordance with locally adopted development criteria.

Policy 2.2.6

Granny flats or other accessory dwelling units may be permitted in residential or mixed use districts where compatible with the character of the neighborhood.

Table 1

<i>Dwelling Units by Year Constructed For City and County,</i>				
Year Structure built	Oldsmar	% of Total	Pinellas County	% of Total
Before 1939	54	1.0	19,753	3.9
1940-1949	16	.3	18,382	3.6
1950-1959	199	3.6	76,485	15.2
1960-1969	114	2.1	82,531	16.4
1970-1979	636	11.6	135,332	26.9
1980-1989	2,040	37.2	102,367	20.3
1990-March 2000	1,632	29.8	46,723	9.3
April 2000-April 2005	794	14.4	22,407	4.4
Total Structures	5,485	100.0	503,980	100.0

Source: U.S. Census Bureau, 2000.
 Building Permit Activity in Florida Annual Reports provided by
 The City of Oldsmar and Pinellas County, 2007.

Table 2

<i>Housing Units by Type, 2000</i>				
Unit Type	City of Oldsmar		Pinellas County*	
	Number of Units	Percent	Number of Units	Percent
Single Family	2,706	57.7	237,138	49.3
Multi-family	1,496	31.9	194,171	40.3
Mobile Home	489	10.4	50,264	10.4
Total	4,691	100.0	481,573	100.0

Source: U.S. Census Bureau, 2000.
 * Estimates for housing units by type, tenure, and value are calculated separately, and may not equal estimates for total housing units.

Table 3

<i>Tenure of Occupied Housing Units, 2000*</i>					
	Owner	Renter	Total	% Owner	% Renter
Oldsmar	3,520	1,016	4,536	77.6	22.4
Pinellas County**	293,866	121,102	414,968	70.8	29.2

Source: U.S. Census Bureau, 2000

*Includes only permanent, non-seasonal housing units.

**Estimates for housing units by type, tenure, and value are calculated separately, and may not equal estimates for total housing units.

Table 4

<i>Monthly Gross Rent of Renter Occupied Units, 2000</i>				
Gross Rent	Oldsmar		Pinellas County	
	Number	Percent	Number	Percent
<\$200	0	0	3,339	2.8
\$200-\$499	24	2.5	28,656	23.6
\$500-\$749	325	34.2	52,256	43.2
\$750-\$999	448	47.2	21,739	18.0
\$1000>	131	13.8	10,437	8.6
Other ¹	22	2.3	4,602	3.8
Total	950	100.0	121,029	100.0

¹ 2000 U.S. Census Bureau data not available.

Source: U.S. Bureau of the Census, 2000.

Affordable Housing Needs Assessment, Florida Housing Data Clearing House, 2000

Table 5

<i>Owner-Occupied Housing Values¹, 2000</i>		
Value	Oldsmar	Pinellas County
<\$50,000	47	15,836
\$50,000-\$99,999	1,224	94,495
\$100,000-\$149,999	693	48,034
\$150,000-\$199,999	449	21,655
\$200,000-\$299,999	219	15,534
\$300,000-\$499,999	47	8,624
\$500,000-\$999,999	0	3,040
>\$1,00,000	0	658

¹ Includes only owner-occupied, one family houses on less than 10 acres without a business or medical office on the property and excludes mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings..

Source: U.S. Bureau of the Census, 2000.

Affordable Housing Needs Assessment, Florida Housing Data Clearing House, 2000

Table 6

<i>Monthly Owner Cost of Owner-Occupied Housing Units¹, 2000</i>				
Monthly Mortgage	Oldsmar		Pinellas County	
	Number	Percent	Number	Percent
<\$200	0	0.0	105	.1
\$200-\$299	0	0.0	745	.5
\$300-\$399	16	.7	2,373	1.6
\$400-\$499	8	.3	5,938	4.1
\$500-\$599	97	4.1	10,254	6.9
\$600-\$699	151	6.4	15,129	10.2
\$700-\$799	293	12.4	17,043	11.5
\$800-\$899	354	14.9	16,329	11.0
\$900-\$999	222	9.3	13,671	9.2
\$1,000-\$1,249	448	18.9	24,700	16.7
\$1,250-\$1,499	322	13.6	15,006	10.1
\$1,500-\$1,999	309	13.0	14,566	9.8
\$2,000>	151	6.4	12,227	8.3
Total Units	2,371	100.0	148,086	100.0

¹ Includes only owner-occupied, one family houses on less than 10 acres without a business or medical office on the property and excludes mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings.

Source: U.S. Bureau of the Census, 2000.

Affordable Housing Needs Assessment, Florida Housing Data Clearing House, 2000

Table 7

<i>Cost to Income Ratio of Owner-Occupied Housing¹, 2000</i>			
Income	Ratio	Oldsmar	Pinellas County
<\$10,000	<30%	0	1,125
	30-34%	0	448
	35%+	66	7,499
	Not Computed	8	1,882
\$10,000-\$19,999	<30%	48	8,361
	30-24%	8	1,655
	35%+	104	9,648
	Not Computed	0	0
\$20,000-\$34,999	<30%	146	23,118
	30-34%	59	4,417
	35%+	198	11,241
	Not Computed	0	7
\$35,000-\$49,999	<30%	280	29,995
	30-34%	47	3,392
	35%+	90	4,617
	Not Computed	0	0
>\$50,000	<30%	1,518	93,120
	30-34%	40	3,553
	35%+	67	3,699
	Not Computed	0	99

¹ Includes only owner-occupied, one family houses on less than 10 acres without a business or medical office on the property. and excludes mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings..

Source: Affordable Housing Needs Assessment, Florida Housing Data Clearing House, 2000

Table 8

<i>Housing Construction Activity 2000-2006</i>			
Year	Single Family	Multi-Family	Duplex
2000	182	0	0
2001	135	0	0
2002	92	2	292
2003	43	0	0
2004	11	0	0
2005	18	0	0
2006	25	0	0
Total	506	2	292

Source: Florida, State of the Cities Data System, 2005
City of Oldsmar, Building Department, 2007.

Table 9

<i>Population Projections 2000-2025</i>	
Year	Population
2000	11,910
2005	13,884
2010	14,958
2013	15,352
2015	15,614
2020	16,015
2025	16,261

The year 2013 has been projected based on the five year average of 2015 and 2010.

Source: U.S. Census Bureau, 2000.
Pinellas County Planning Department, 2007

Table 10

<i>Projected Number of Households by Size</i>						
Persons	2005	2010	2013	2015	2020	2025
1 -2	3,529	3,840	3,984	4,080	4,252	4,326
3-4	2,146	2,189	2,169	2,154	2,109	2,099
5 +	533	540	536	533	517	513
Total	6,208	6,568	6,689	6,767	6,878	6,939

The year 2013 has been projected based on the five year average of 2015 and 2010.

Source: U.S. Census Bureau, 2000.
Pinellas County Planning Department, 2007

Table 11

<i>Estimated and Projected Households by Income Range</i>												
Income Ranges	2005		2010		2013		2015		2020		2025	
	# of Units	% of Total										
Extremely Low Income (<30% of median)	440	7%	476	7%	489	7%	498	7%	516	8%	530	8%
Very Low Income (≥30% and <50% of median)	525	8%	558	8%	576	9%	588	9%	615	9%	638	9%
Low Income (≥50% and <80% of median)	978	16%	1,057	16%	1,088	16%	1,109	16%	1,131	16%	1,157	17%
Moderate Income (≥80% and <120% of median)	1,377	22%	1,457	22%	1,490	22%	1,512	22%	1,542	22%	1,547	22%
Moderate Income (≥120% of median)	2,888	47%	3,020	47%	3,043	46%	3,059	46%	3,074	45%	3,067	44%
Total Households	6,208	100%	6,568	100%	6,686	100%	6,767	100%	6,878	100%	6,939	100%

The year 2013 has been projected based on the five year average of 2015 and 2010.

Source: Pinellas County Planning Department, 2007
 Florida Housing Data Clearinghouse, 2007

Table 12

<i>Projected Housing Need by Type 2005-2025</i>						
Unit Type	2005	2010	2013	2015	2020	2025
Single Family ¹	4,525	4,788	4,875	4,933	5,013	5,079
Multi-family	2,098	2,219	2,259	2,286	2,324	2,324
Total	6,623	7,007	7,134	7,219	7,337	7,403

¹ Single Family includes single family units, mobile homes, and other units.
The year 2013 has been projected based on the five year average of 2015 and 2010.

Source: Pinellas County Planning Department, 2007

Table 13

<i>Income Range Definitions</i>	
Extremely Low Income Person	One or more natural persons or a family whose total annual household income does not exceed 30 percent of the median annual adjusted gross income for households within the state. The Florida Housing Finance Corporation may adjust this amount annually by rule to provide that in lower income counties, extremely low income may exceed 30 percent of area median income and that in higher income counties, extremely low income may be less than 30 percent of area median income.
Very-low Income Person	One or more natural persons or a family, not including students, the total annual adjusted gross household income of which does not exceed 50 percent of the median annual adjusted gross income for households within the state, or 50 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.
Low-Income Person	One or more natural persons or a family, the total annual adjusted gross household income of which does not exceed 80 percent of the median annual adjusted gross income for households within the state, or 80 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.
Moderate-Income Person	One or more natural persons or a family, the total annual adjusted gross household income of which is less than 120 percent of the median annual adjusted gross income for households within the state, or 120 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.

Source: [Chapter 420.0004, Florida Statutes](#)

Table 14

<i>Estimated and Projected Households* by Housing Costs as a Percentage of Income</i>						
Households	2005	2010	2013	2015	2020	2025
Renter-occupied households paying 50% or more of their income for rent	168	199	215	227	249	271
Owner-occupied households paying 50% or more of their income for mortgage cost	263	297	326	346	392	437
Total Households	431	496	541	573	641	708

*Includes only households with income less than 80 percent of median.
 The year 2013 has been projected based on the five year average of 2015 and 2010.

Source: Shimberg Center for Affordable Housing, 2007
 Pinellas County Planning Department, 2007

Table 15

<i>Projected Housing Need by Tenure</i>						
Tenure	2005	2010	2013	2015	2020	2025
Own	4,267	4,892	5,277	5,534	6,199	6,803
Rent	1,230	1,411	1,521	1,595	1,787	1,962
Total	5,497	6,303	6,798	7,129	7,986	8,765

Source: Affordable Housing Needs Assessment, Florida Housing Data Clearing House, 2000
Pinellas County Planning Department, 2007

Table 16

**CITY OF OLDSMAR
Current Residential Development Projects**

Development	Housing Units submitted in Site Plans or in Concept Plans
The Estuary of Mobbly Bay	56
Adams Development (CRD)	15
Oldsmar Galleria (CRD)	19
Bungalow Bay Estates	14
Washington Park Village (CRD)	15
Kings Row (CRD)	9
Palmcrest Properties(*)	250+
Oldsmar Town Center (CRD)	TBD

*Multi-unit development on 10+ acres in recently annexed West Oldsmar.

Source: Planning and Redevelopment Department, City of Oldsmar, 2007.