HOUSING ELEMENT
DATA, INVENTORY, AND ANALYSIS REPORT

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HOUSING ELEMENT
DATA, INVENTORY, AND ANALYSIS

Local governments are required to have a Housing Element in the Comprehensive Plan that is consistent with the provisions of Chapter 163, Part III of the Florida Statutes. The Housing Element provides data regarding the existing and projected future conditions needed to develop the housing goal, objectives and policies for the City's Comprehensive Plan. Data from multiple sources is used in the analysis, including from the US Census, the Florida Housing Data Clearinghouse (Shimberg Affordable Housing Institute), and additional local, state and federal agencies.

EXISTING HOUSING DATA REQUIREMENTS

[Rule 9J-5.010(1)]

Housing and Household Characteristics. Housing and Household characteristics for the existing units within the City are summarized using the 2000 Census and more recent data from the Florida Housing Data Clearinghouse. There is a significant mixture of both single-family and multi-family housing units in the City. Approximately 40 percent of the housing stock is multi-family units. The age of housing units in the City is diverse, with the largest percentage of units (25.3 percent) built between 1980 and 1989. The data is summarized in Tables 3-1 and 3-2.

Housing and Residential Development. According to the 2000 US Census, the City contained an estimated total 15,481 housing units consisting of:

- 9,535 single-family units
  - 8,708 single-family detached
  - 827 single-family attached
- 5,347 multiple-family units
- 593 mobile home units
- 6 boat/RV/van

Single-family attached and detached homes accounted for approximately 61.5 percent of the housing stock in 2000. The Florida Housing Data Clearinghouse (FHDC) has household data from 2005. That year, the number of housing units in the County increased to 18,522. No breakdown by unit type is provided by the FHDC.

Table 3-1
Units in Structure – Year 2000

Units in Structure	Total Units	Percent
One Detached	8,708	56.2%
One Attached	827	5.3%
Two	858	5.5%
Three to Four	837	5.4%
Five to Nine	1,202	7.8%
Ten to Nineteen	1,138	7.4%
Twenty or More	1,312	8.5%
Mobile Home	593	3.8%
Boat, RV, Van, etc.	6	0.0%
Totals	15,481	100.0%

Source: U.S. Bureau of the Census, 2000, Table DP-4, Profile of Selected Housing Characteristics

The number of housing units within City constituted a significant share of the Seminole County total, comprising approximately 10.5 percent of the 147,079 year-round units reported by the 2000 US Census. By 2005, Sanford's housing stock was nearly 12 percent of the County's 159,502 housing units.

The City housing stock, by age of structure, is summarized in Table 3-2. The average age of homes in the City of Sanford is similar to Seminole County, both of which contain the highest percentages of homes built in the 1970 to 1979 and 1980 to 1989 time periods. Based on the increase of approximately 3,000 housing units from the 2000 Census to the 2005 data provided by the Florida Housing Data Clearinghouse, it can be inferred that a significant percentage of the City's housing stock was built after the year 2000.

Table 3-2
Housing Units by Age

Year Structure Built	Sanford		Seminole County	
	Number of Units	Percentage of Total	Number of Units	Percentage of Total
1995 to 2000	1,668	10.8	18,522	12.6
1990 to 1994	1,259	8.1	19,258	13.1
1980 to 1989	3,919	25.3	48,832	33.2
1970 to 1979	2,851	18.4	36,071	24.5
1960 to 1969	1,712	11.1	12,865	8.7
1950 to 1959	1,947	12.6	7,192	4.9
1940 to 1949	729	4.7	1,820	1.2
1939 or earlier	1,396	9.0	2,519	1.7
Total Units	15,481	100.0	147,079	100.0

Source: U.S. Bureau of the Census, 2000, Table H34, Year Structure Built

Table 3-3 lists the time period that housing units were constructed, as of the 2000 Census. The majority, approximately 55 percent, of housing units were built between 1960 and 1989. More than one-quarter of the housing stock had been built prior to 1960, making those structures at least 48 years old. Since the data only includes up to the year 2000, Table 3-4A has been included to show the number of housing building permits which were issued between 2000 and 2007. There was a significant increase in the number of permits issued in 2005 and 2006, correlating to the peak of the last housing cycle.

Table 3-3
Age of Housing Stock

Year Built (Age)	Units	Percent
1990-March 2000 (< 18 years)	2,927	18.9%
1960-1989 (19-48 years)	8,482	54.8%
Before 1960 (> 48 years)	4,072	26.3%
Total	15,481	100.0%

Source: U.S. Bureau of the Census, 2000, Table H34: Year Structure Built

Table 3-4
Single-Family New House Construction Building Permits

Year	Permits
2000	327
2001	132
2002	125
2003	524
2004	686
2005	1,011
2006	825
2007	287
Total	**3,917**

Source: City of Sanford

Household Characteristics. Characteristics of housing within the City, including type, tenure, rent, value, monthly cost, and cost-to-income ratio are examined in this section. Each quantitative measure is compared to the countywide values. The most current statistics available for an inventory and analysis of this type are presented in the 2000 Census and the Florida Housing Data Clearinghouse.

The City had a housing vacancy rate of 8.9 percent in 2000, compared to 5.1 percent for Seminole County. Table 3-5 provides a summary of the housing tenure by type of home in comparison to the County. Vacancy statistics by unit type are also provided.

Table 3-5
2000 Housing Tenure Characteristics

Characteristics	Sanford		Seminole County	
	Units	Percent	Units	Percent
Owner Occupied	7,847	50.7	96,956	65.9
Renter Occupied	6,249	40.4	42,616	29.0
Vacant For Rent	447	2.9	3,018	2.1
Vacant For Sale	258	1.7	1,500	1.0
Vacant Rented or Sold, Not Occupied	122	0.8	689	0.5
Vacant Seasonal, Recreational or Occasional Use	197	1.3	1,183	0.8
Vacant For Migrant Workers	0	0.0	0	0.0
Other vacant	361	2.3	1,117	0.8
Total Vacant	*1,385*	*8.9*	*7,507*	*5.1*
Total Occupied	*14,096*	*91.1*	*139,572*	*94.9*
Total Units	15,481	100.0	147,079	100.0

Source: Florida Data Clearinghouse, 2000

Table 3-6 displays the monthly gross rent of specified renter-occupied units for the City and County as of 2000. Median rent was less expensive in the City than the County, $605 and $731, respectively. Both the City and County had the largest proportion of monthly gross rent in the $500 to $749 range.

Table 3-6
2000 Monthly Gross Rent of Specified Renter-Occupied Units

Gross Monthly Rent Range	Sanford		Seminole County	
	Units	Percent	Units	Percent
Less than $200	371	5.9	685	1.6
$200 to $299	325	5.2	650	1.5
$300 to $499	1,207	19.4	3,591	8.4
$500 to $749	2,958	47.4	17,148	40.3
$750 to $999	1,077	17.3	13,194	31.0
$1,000 to $1,499	144	2.3	4,863	11.4
$1,500 or more	20	0.3	1,060	2.5
No cash rent	135	2.2	1,359	3.2
Totals	6,237	100.0	42,550	100.0
Median rent per month	$605		$731	

Source: U.S. Bureau of the Census, 2000, Table H62: Gross Rent

Tables 3-7 and 3-8 list the value of specified owner-occupied housing units in the City and County from 2000. Similar to gross monthly rent, owner-occupied housing units had higher values in Seminole County than in Sanford. The median home value in Sanford was $72,800, approximately $20,000 below the State median and more than $40,000 below the County median. No home value data is available post-2000, but Table 3-7 provides the average home sales price for the years 2000 through 2006.

Table 3-7
2000 Value of Specified Owner-Occupied Housing Units

Value Range	Sanford		Seminole County	
	Units	Percent	Units	Percent
Less than $50,000	906	13.3	2,238	2.6
$50,000 to $99,999	4,594	67.6	27,828	32.4
$100,000 to $149,999	1,001	14.7	28,313	33.0
$150,000 to $199,999	225	3.3	13,404	15.6
$200,000 to $299,999	66	1.0	9,583	11.2
Greater than $300,000	6	0.1	4,443	5.2
Totals	6,798	100.0	85,809	100.0

Source: U.S. Bureau of the Census, 2000, Table H74: Value for Specified Owner-Occupied Housing Units

Table 3-8
Average and Median Home Value

Value	Sanford	Seminole County	Statewide
Average Value	$78,457	$140,383	$127,405
Median Value	$72,800	$115,100	$93,200

Source: U.S. Bureau of the Census, 2000, Table H76: Median Value for Specified Owner-Occupied Housing Units

Table 3-9 provides median sales prices of single-family and condominiums between 2000 and 2006. The sales data clearly identifies the peak of the housing market, when prices reached record high levels in 2005 and 2006. Single-family units had the highest median sales price in 2006 while condominiums saw the peak occur in 2005. Between 2000 and 2005, the median

sales price of a condominium increased from $59,550 to $218,863, a nearly 268 percent increase. Between 2000 and 2008, the median sales price of single-family units rose from $106,111 to $232,003, an increase of nearly 119 percent. Data was not provided for 2007, but it is likely that sales prices were lower than the previous year.

Table 3-9
2000-2006 Median Sales Price

Year	Single-Family		Condominium	
	Number of Sales	Price	Number of Sales	Price
2006	1,619	$232,003	173	$193,676
2005	1,863	$205,184	182	$218,863
2004	1,512	$157,742	99	$84,746
2003	1,007	$134,022	60	$77,342
2002	648	$111,831	53	$62,827
2001	727	$106,814	53	$63,856
2000	820	$106,111	67	$59,550

Source: Florida Housing Data Clearinghouse, 2008

Monthly owner costs of occupied units for the City and Seminole County are presented in Table 3-10. As of the 2000 Census, the median cost of owner-occupied housing with a mortgage was $798. The median cost for units without a mortgage was $238. These costs are significantly lower than the median for the County, which was $1,102 for units containing a mortgage and $317 for those without.

Table 3-10
2000 Monthly Owner Costs of Owner-Occupied Units

Mortgage Status and Selected Monthly Owner Costs	Sanford		Seminole County	
	Units	Percent	Units	Percent
Mortgaged Units				
Less than $300	73	1.4	285	0.4
$300 to $499	451	8.7	2,098	3.0
$500 to $699	1,172	22.5	6,609	9.3
$700 to $999	2,290	43.9	20,327	28.6
$1,000 to $1,499	1,038	19.9	25,439	35.8
$1,500 to $1,999	131	2.5	9,868	13.9
$2,000 or more	59	1.1	6,534	9.2
Totals	5,214	100.0	71,160	100.0
Median per month	$798		$1,102	
Units Without a Mortgage				
Less than $200	544	34.3	1,928	13.2
$200 to $399	896	56.6	8,653	59.1
$400 to $599	116	7.3	2,863	19.5
$600 to $799	28	1.8	811	5.5
$800 to $999	0	0.0	205	1.4
$1,000 or more	0	0.0	189	1.3
Totals	1,584	100.0	14,649	100.0
Median per month	$238		$317	

Source: U.S. Bureau of the Census, 2000, Table H91: Median Selected Monthly Owner Costs (Dollars) for Specified Owner-Occupied Housing Units by Mortgage Status

According to the Department of Community Affairs (DCA), it is recommended that no more than 30 percent of a household's income should be spent on housing costs. Costs exceeding 30 percent are considered to be cost burdened and those exceeding 50 percent are considered severely cost burdened. In 2000, 12.8 percent of households had housing costs that exceeded 30 percent, compared to 9.5 percent countywide. In 2005, 17 percent of households in the City housing costs between 30 and 50 percent of income and an additional 10.9 percent exceeding 50 percent. These figures for the County were 15.8 percent and 9.6 percent, respectively. Tables 3-11 and 3-12 present detailed information regarding housing costs and cost burdened households.

Table 3-11
1999 Comparative Cost Burden Characteristics
(Specified Units)

Gross Rent as a Percentage of Household Income	Sanford		Seminole County	
	Units	Percent	Units	Percent
Less than 15 percent	1,095	21.0	15,594	23.3
15 to 19 percent	957	18.4	15,416	21.7
20 to 24 percent	902	17.3	12,585	17.7
25 to 29 percent	618	11.9	8,408	11.8
30 to 34 percent	413	7.9	5,412	7.6
35 percent or more	1,168	22.4	12,456	17.5
Not computed	61	1.2	289	0.4
Totals	5,214	100.0	71,160	100.0
Selected Monthly Owner Costs as a Percentage of Household Income (units with a mortgage)				
Less than 15 percent	1,103	69.6	10,648	72.7
15 to 19 percent	123	7.8	1,338	9.1
20 to 24 percent	95	6.0	738	5.0
25 to 29 percent	27	1.7	402	2.7
30 to 34 percent	72	4.5	337	2.3
35 percent or more	131	8.3	1,050	7.2
Not computed	33	2.1	136	0.9
Totals	1,584	100.0	14,649	100.0

Source: U.S. Bureau of the Census, 2000, Table H94: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in 1999

Table 3-12
2005 Housing Cost as a Percent of Income

Household Costs Pay Range	Sanford		Seminole County	
	Units	Percent	Units	Percent
Households Pays < 30 Percent	13,363	72.1	118,988	74.6
Household Pays 30 – 50 Percent	3,157	17.0	25,201	15.8
Household Pays > 50 Percent	2,022	10.9	15,313	9.6
Totals	18,542	100.0	159,502	100.0

Source: Florida Housing Data Clearinghouse, 2008

Household and Personal Income Characteristics. Household income statistics for the City and County from the 2000 Census are presented in Table 3-13. As of 2000 (1999 household income data), there was a large disparity between household incomes in Sanford and Seminole County. The median household income in the County was $49,326, compared to $31,163 in the City, a difference of more than $18,000. Approximately two-thirds of households in the City earned between $15,000 and $74,999. For the County, approximately two-thirds of households earned between $25,000 and $99,999. Thirteen percent of households in the City had incomes of less than $10,000, compared to only 5.7 percent in the County. Approximately 16 percent of households in the County had incomes above $100,000 compared to 4.8 percent in the City.

Table 3-13
1999 Annual Household Income Distribution

Income Range	Sanford		Seminole County	
	Households	Percent	Households	Percent
Less than $10,000	1,822	13.0	7,895	5.7
$10,000 to $14,999	1,100	7.9	5,945	4.3
$15,000 to $24,999	2,471	17.7	14,354	10.3
$25,000 to $34,999	2,351	16.8	16,937	12.1
$35,000 to $49,999	2,442	17.5	25,617	18.3
$50,000 to $74,999	2,322	16.6	29,545	21.2
$75,000 to $99,999	1,147	8.2	17,175	12.3
$100,000 to $149,999	509	3.6	14,292	10.2
$150,000 to $199,999	86	0.6	3,869	2.8
$200,000 or more	78	0.6	4,002	2.9
Totals	13,974	100.0	139,631	100.0
Median	$31,163		$49,326	

Source: U.S. Bureau of the Census, 2000, Table P52: Household Income in 1999

Table 3-14 presents the 2005 distribution of households by income group and the amount of income paid for housing. For households earning less than 30 percent AMI, nearly two-thirds were paying more than 50 percent of their household income to housing costs. More than ninety percent of households earning more than 80 percent AMI were paying less than 30 percent of their income to housing costs. Those earning between 30 and 50 percent AMI and 50 and 80 percent AMI had a greater distribution across the various percentages of income paid for housing costs.

Table 3-14
2005 Household by Income and Cost Burden

Household Income as Percentage of AMI	Amount of Income Paid for Housing		
	0-30%	30-50%	50% +
<= 30% AMI	402	159	967
30.01-50% AMI	407	561	662
50.01-80% AMI	1,197	1,379	236
80.01% + AMI	11,357	1,058	157
Total	13,363	3,157	2,022

Source: Florida Data Clearinghouse, 2008

Housing and Living Conditions. The typical conditions used to evaluate the condition of housing include the age of housing structures, lack of heating fuel, over-crowding (more than one person per room), lack of complete kitchens, and lack of complete plumbing. Households lacking any of these are often referred to as "substandard." Table 3-15 presents the housing conditions within the City. According to data obtained from the 2000 Census and FHDC, 979 households, or 6.6 percent of the 13,974 occupied units, reported occupancy of more than one person per room in the City. Less than one percent of households lacked heating fuel, complete kitchen facilities or complete plumbing. Overall, the percentage of substandard housing in the City is similar to the State.

Table 3-15
2000 Select Housing Living Characteristics

Housing Characteristics	Sanford		Statewide
	Units	Percent	Percent
Occupied housing units with more than 1 person per room	919	6.6	6.5
No fuel used	116	0.8%	1.8
Lacking complete kitchen facilities	91	0.6	0.5
Lacking complete plumbing	65	0.4	0.4

Source: Florida Housing Data Clearinghouse, 2008

Subsidized Housing. Table 3-16 presents the housing projects that have been constructed in the City of Sanford and may operate with federal, state, or local assistance. There are fifteen subsidized housing projects, totaling 2,957 units, in the City with the majority being rental communities.

Table 3-16
Subsidized Housing Units

Development Name	Unit Type (Target)	Units	Funding Source
Bram Towers	Elderly	158	HUD
Charleston Club Apartments	Family	288	FHFC, LHFA
Georgia Arms Apartments	Elderly	90	HUD
Hatteras Sound	Family	184	FHFC, LHFA
Huntington Reserve	Family	168	FHFC
Kensington Oaks	Family	20	LHFA
Lake Jennie I	Family	25	LHFA
Lake Jennie II	Family	40	FHFC, LHFA
Logan Heights Apartments	Family	360	HUD, FHFC
Seminole Garden Apartments	Family	108	HUD
Seminole Pointe Apartments	Family	336	FHFC, LHFA
Stratford Point Apartments	Family	384	FHFC
Town Centre	Family	184	FHFC
Windchase Apartments	Family	352	HUD, FHFC
Wyndham Place Apartments	Family	260	HUD, FHFC

Source: Florida Housing Data Clearinghouse, 2008

Group Facilities and Homes. The Florida Housing Data Clearinghouse provides data on congregate and homeless facilities. Based on the databases most recent information, there are no such facilities operating in the City of Sanford.

Assisted Living Facilities. Based on data provided by Florida Housing Search, there are numerous adult family care homes/assisted living facilities in the City of Sanford. Table 3-17 provides a listing of these facilities.

Table 3-17
Assisted Living Facilities/Adult Family Care

Facility	Bed Types	Facility Type
Tennyson A. Meade	Optional State Supplementation (OSS)[1] & Private	Adult Family Care Home
Gracious Age	OSS & Private	Assisted Living Facility
Sanford Manor	OSS & Private	Assisted Living Facility
Rainbow Retreat	OSS & Private	Assisted Living Facility
A Home Away from Home	OSS	Assisted Living Facility
Alleyne A.L.F.	OSS	Assisted Living Facility
The Family of Friends, Inc.	OSS & Private	Assisted Living Facility
Renaissance Retirement Center, LLC	Private	Assisted Living Facility
Guardian Home A.L.F., LLC	OSS & Private	Assisted Living Facility
Four Seasons A.L.F.	Private	Assisted Living Facility
Lake Jessup Retirement Home	Private	Assisted Living Facility
NTM Homes	Private	Assisted Living Facility
The Heritage at Lake Forest	Private	Assisted Living Facility

Source: Social Serve- Housing Provider Database
1- OSS is a cash assistance program to assist low income individuals with costs

Mobile Home and Recreational Vehicle Parks. Table 3-18 lists the mobile home parks located within the City. The three mobile home parks located in the City contain 596 units.

Table 3-18
Inventory of Mobile Home Parks

Park Name	Location	Number of Units
Carriage Cove MHP	500 Carriage Cove Way	476
Dreamwold MHP	800 Santa Barbara Drive	25
Park Avenue MHP	2545 Park Drive	95
Total		**596**

Source: Florida Department of Business and Professional Regulation

Neighborhood Redevelopment and Urban Infill. Encouraging urban infill and redevelopment was an identified major issue in the 2008 Evaluation and Appraisal Report (EAR). Due to the level of future growth expected, future development will likely be in the form of higher density infill and redevelopment. The City has designated Activity Centers to focus high density development, with some allowing up to 50 dwelling units per acre. The City has created the following activity centers/mixed use districts with the respective residential densities:

- I-4 High Intensity: A density of up to 50 du/acre
- Waterfront/Downtown Business District: A density of up to 50 du/acre

- Westside Industry & Commerce: A density of up to 20 du/acre
- Airport Industry & Commerce: A density of up to 50 du/acre
- Residential/Office/Institutional: A density of up to 20 du/acre

These densities will allow for areas to absorb the high rate of growth projected, while creating a more urban form that will further enhance conditions promoting non-automobile transportation methods.

Historically Significant Structures. Table 3-19 identifies the structures listed in the National Register of Historic Places. All of the identified structures are in the downtown area, except the Seminole County Home which is located near the Seminole Community College in southern Sanford.

Table 3-19
Identified Historic Structures

Structure	Address	Year Listed
Old Fernald- Laughton Memorial Hospital	500 S. Oak Avenue	1987
Ritz Theater	201 S. Magnolia Avenue	2001
Sanford Commercial District	Portions of 1st, 2nd, and Commercial Streets between Palmetto and Oak Avenue	1976
Sanford Grammar School	7th and Myrtle Streets	1984
Sanford Residential Historic District	Roughly bounded by Sanford Avenue, 14th St., Elm Avenue, and 3rd Street	1989
Seminole County Home	300 Bush Boulevard	1999
St. James A.M.E. Church	819 Cypress Avenue	1992

Source: National Register of Historic Places

HOUSING ANALYSIS

[Rule 9J-5.010(2)]

Housing Projections. Projections of housing growth are derived from population projections that have been formulated by the FHDC. The population projections are based on Census data and are updated using data from the Florida Bureau of Economic and Business Research. The data is summarized in Tables 3-20 through 3-23.

Table 3-20 presents population projections through 2025 that are produced by the FHDC, which projects a steady increase in population. Between 2005 and 2025, the population increase is projected to total 29,360 people, a nearly 60 percent increase. Table 3-21 presents the projected housing demand by household size for the 2005 to 2025 time period. Compared with 2005, approximately 16,000 additional households will be needed by 2025 to accommodate projected growth.

Table 3-20
Population Projection

	2005	2010	2015	2020	2025
Population	49,251	57,203	64,837	72,068	78,611

Source: Florida Housing Data Clearinghouse, 2008

Table 3-21
Projected Housing Demand by Household Size

Household Size	2005	2010	2015	2020	2025
1-2	10,889	12,783	14,710	16,625	18,528
3-4	5,978	7,029	8,075	9,115	10,126
5+	1,669	1,963	2,259	2,555	2,847
Total	18,536	21,775	25,044	28,295	31,501

Source: Florida Housing Data Clearinghouse, 2008

Table 3-22 provides population projections based on age groups. In 2005, 2010 and 2015 the most populous age group is projected to be 20-39 years old. After 2015, the 40-64 age group is projected to be the largest. Every age group is projected to see an increase in population. The 65 and older group is projected to more than double between 2005 and 2025. Table 3-23 provides a breakdown of projected households based on the household's income. Each income group is anticipated to see substantial population growth.

Table 3-22
Projections of Resident's Age

Age	2005	2010	2015	2020	2025
0-9	7,025	8,087	9,103	9,987	10,570
10-19	6,900	7,474	8,117	9,116	9,985
20-39	15,867	18,548	20,665	22,073	23,131
40-64	14,675	17,767	20,248	22,583	24,422
65+	4,664	5,207	6,584	8,189	10,383

Source: Florida Housing Data Clearinghouse, 2008

Table 3-23
Household Costs Based on AMI

Household Income	2005	2010	2015	2020	2025
Less than 30 percent AMI	1,528	1,784	2,070	2,361	2,669
30 to 50 percent AMI	1,630	1,892	2,218	2,556	2,937
50 to 80 percent AMI	2,812	3,288	3,802	4,320	4,860
80 to 120 percent AMI	4,269	5,017	5,751	6,467	7,159
Greater than 120 percent AMI	8,303	9,792	11,203	12,589	13,876

Source: Florida Housing Data Clearinghouse, 2008

Sanford is located within the Orlando Metropolitan area, a rapidly growing region of Florida. As identified within the population projections, it is anticipated that Sanford will continue to experience growth. Sanford does not contain significant amounts of undeveloped land, so urban infill and redevelopment will likely be the predominant forms of future development. Growth will likely be concentrated in the identified activity centers.

Land Requirements. Table 3-24 identifies existing vacant land within the residential and mixed use future land uses. If these areas were to develop at their maximum allowable density, there would be an additional 13,180 homes on 1,155 acres. In 2000, the number of existing residential units in the City was 15,481. Based on table 3-4, 3,917 units have been built since the 2000 census. Thus, the total number of existing residential units is 19,398. Based on population projections, 31,501 housing units will be needed in 2025. Therefore, 12,103 new units will be required to accommodate growth. There is ample land designated for residential use to accommodate future growth.

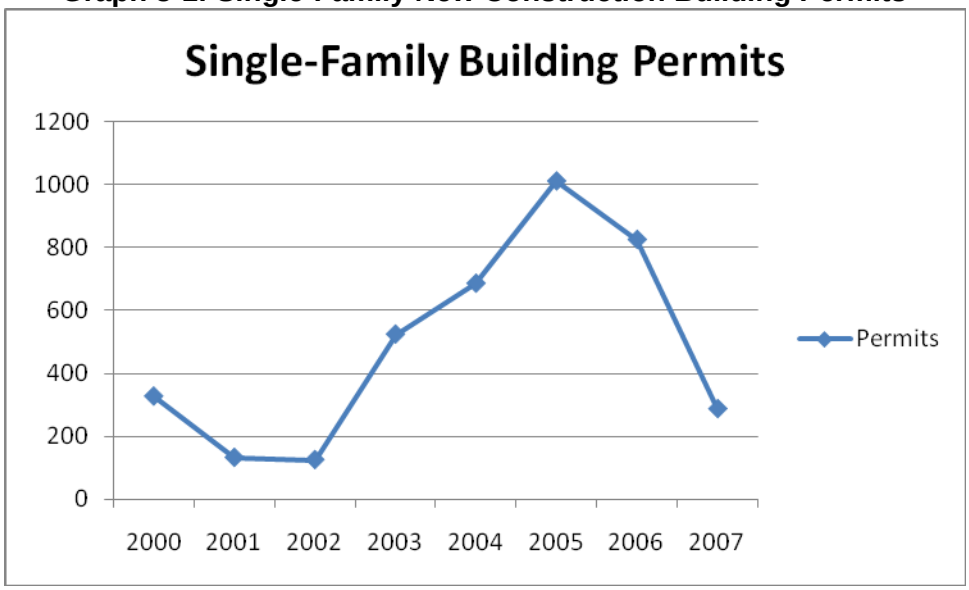
Table 3-24
Potential Housing Units Based on Future Land Use Classification

Land Use	Vacant, Developable Land (acres)	Maximum Density (du/acre)	Potential Housing Units
Low Density Residential - Single Family	11.96	6	72
Medium Density Residential - 10	112.90	10	1,129
Medium Density Residential - 15	178.23	15	2,673
High Density Residential - 20	83.12	20	1,662
Waterfront/Downtown Business District	103.91	50	2078[1]
I-4 High Intensity	39.99	50	800[1]
Westside Industry & Commerce	304.72	20	2437[1]
Airport Industry & Commerce	79.0	50	395[1]
Residential/Office/Institutional	27.08	20	217[1]
General Commercial	214.66	20	1717[1]
Total	**1,155.57**	**--**	**13,180**

Source: GIS Data provided by the City of Sanford
1: Number of units is based on maximum percent distribution for residential use in mixed use designation

Private Sector Current Market Conditions. Housing conditions have slowed over the last two to three years nationwide. The Florida housing market has been particularly affected due to the large increases in housing prices and levels of construction leading up to the beginning of the downturn.

Graph 3-1: Single-Family New Construction Building Permits



Graph 3-1 highlights the cyclical nature of the housing market. The years 2001 and 2002 saw reduced building permits, in part because of an economic downturn as well as the September 11, 2001 terrorist attacks. Subsequent to this two year period, new housing construction increased significantly, beginning in 2003, to a high of 1,011 in 2005. For the last year data is available, in 2007, there has been a nearly 72 percent drop, from 1,011 in 2005 to 287 in 2007. As demand for new housing begins to increase, it is expected the home building industry will be able to accommodate those demands.

Housing Delivery System. As demand for new housing begins to increase, it is fully anticipated that the private market will be able to deliver adequate products to meet demand. The private sector is building both multi-family units which tend to be more affordable as well as small lot single family units which are also more affordable than single family units on large lots. There are also developments of high density, which typically allow for lower per-unit costs. These products are made possible because of the land development regulations in place and the private sector's willingness to develop the product types.

To maintain an adequate supply of affordable housing, the delivery of this product type is aided through programs and agencies such as Section 8 Funding, Section 236 Funding, the Sanford Housing Authority, and the Sanford Community Development Department. Nearly 30 percent of housing units in the City are considered to be cost-burdened, higher than the percentage for the County. The City should continue to review the following issues for possible hindrance to maintaining an adequate supply of affordable housing:

- Development regulations which may drive up the price of housing, including mandatory minimum unit sizes or other similar standards which increase costs and the amount of impact fees imposed on new development.
- Limited funding available to communities for the development of affordable housing. The City should continue partnerships to help position the City positively to receive funding.
- Maintain policies that promote urban infill and redevelopment. There is minimal available vacant land of adequate acreage to support substantial new development.

Locating affordable housing in urbanized areas near mass transit aids in lowering monthly costs for households by minimizing the dependency on automobiles for travel needs.

There are some impediments to constructing housing at affordable prices that are not within the City's control. Increased fuel prices, combined with increased costs for construction materials, has significantly increased the per square footage costs on new construction. During these economic conditions it is particularly important that the City focus on measures it can control to reduce costs to at least partially offset increased construction costs.

Potential Impediments to Meeting Demand. The potential hurdles include limited funding for affordable housing, implementation of policies promoting urban infill and redevelopment, and development regulations which make housing development more expensive housing. The City Commission does have the power to waive, discount, or defer impact fees for affordable housing. These programs should be reviewed for success and potential for improvement.

Housing Resources. Resources, programs and housing providers assisting with affordable housing needs within the City include the City of Sanford, Seminole County, Section 8 Funding, Section 236 Funding, the Sanford Housing Authority, the Sanford Community Development Department, and state and federal agencies including the Florida Housing Finance Corporation and the Department of Housing and Urban Development (HUD). The City coordinates with all of these entities to address affordable housing needs in the City.

The following provides a brief summary of programs promoting neighborhood revitalization:

- **Sanford Economic Enhancement District.** This District, designated in 2007, is generally oriented north to south along French Avenue/Orlando Drive (US 17-92) through the central portion of the City. A brownfield area is defined as an area containing abandoned, idle, or underused industrial and commercial facilities where expansion or redevelopment is complicated by environmental contamination. Sanford designated this area as a brownfield area to facilitate environmental remediation, rehabilitation, and economic redevelopment in the US 17-92 Corridor.

- **Lake Monroe Waterfront and Downtown Sanford CRA.** This CRA includes the historic commercial and residential areas south of Lake Monroe and north of SR 46. This area is also a designated transportation concurrency exception area (TCEA). The focus of this CRA is to promote infill and redevelopment while protecting the character and historic nature of the district.

- **Seminole Towne Center CRA.** This CRA is located around the Seminole Towne Center Mall and Towne Center Boulevard. It is intended to provide incentives for large scale commercial development and high-density residential development.

- **US 17-92 CRA.** This is a linear CRA located along US 17-92 between 1st Street and the southern city limit. The purpose of this CRA is to redevelop parcels along this roadway that are predominantly automobile-oriented businesses and aging strip commercial shopping centers.

- **Lake Mary Boulevard Overlay District.** This overlay district includes parcels located within, or partially within, 320 feet of the centerline of Lake Mary Boulevard between the

CSX Railroad Line near Country Club Road and the intersection of SR 46 and CR 415. The purpose is to create a gateway corridor that is well landscaped, provides uniform design standards to create high quality development, prevents unplanned and uncoordinated uses, maximizes transportation function, maintains and enhances property values, and preserves natural features where feasible.

- **West SR 46/Rinehart Road Overlay District.** This overlay district includes parcels located within, or partially within, 320 feet of the centerline of SR 46 between the I-4 and Airport Boulevard Interchange and Rinehart Road. The purpose is to create a gateway corridor that is well landscaped, provides uniform design standards to create high quality development, prevents unplanned and uncoordinated uses, maximizes transportation function, maintains and enhances property values, and preserves natural features where feasible.

Annexations. The City has annexed a significant amount of unincorporated land into the City since 2000, totaling more than 2,000 acres. More than half of these annexations occurred between 2000 and 2002, and annexation during the past few years has declined. Although this provides one method for the City to continue growing, it has the potential to create conflict with Seminole County because the annexation process here and within the other municipalities is diminishing the amount of land in unincorporated Seminole County. It is likely annexations will continue, but at a slower pace. New development is likely to occur because of infill, redevelopment and higher density development within the existing City limits.

Infrastructure. The City of Sanford, other municipalities, and unincorporated Seminole County are well served by infrastructure, including water, sewer, roads, public schools and storm drainage facilities, due to the urbanized nature of much of the County. The City is currently meeting LOS standards and has projects identified in the Capital Improvements Program (CIP) to maintain adopted standards. As previously discussed, much of the future development in the City is likely to be in the form of urban infill and redevelopment projects.

Water and wastewater capacity is available to serve both current and future residents of the City. The current usage and capacities are as follows:

Water

- Design capacity – 9.58 million gallons per day (MGD)
- Current usage – 7.52 MGD

Wastewater

- Design capacity –
  - Sanford North Water Reclamation Facility (SNWRF): 7.3 MGD
  - Sanford South Water Resource Center: 2.0 MGD; Total Designed Capacity is equal to 6.0 MGD
- Current usage – 7.1 MGD

Based on current usage and design capacities, there is a significant amount of excess capacity of water and sewer to accommodate future growth. To keep up with growth and maintaining adequate water and wastewater systems, the City has budgeted funding for projects regarding water supply in the 2008 through 2012 CIP, mainly by developing alternative water sources, and projects to address wastewater issues. More than $52 million has been budgeted for water and wastewater projects.

Pursuant to Florida Statutes, cities and counties must show how adopted LOS standards will be met. This requirement means before a proposed development can receive approval, it must identify if all adopted LOS standards will be met, and if not, what capital improvement projects are needed to maintain these standards. Due to the urbanized nature of Sanford, future development could be impacted by the level of traffic on roadways. The City has implemented a Transportation Concurrency Exception Area (TCEA) to assist with redevelopment and urban infill by allowing development that would otherwise be restricted due to the failure to meet adopted roadway LOS standards. The TCEA puts an emphasis on multimodal transportation.

AFFORDABLE HOUSING ASSESSMENT

[Rule 9J-5.010(2)(b)]

Florida Statutes, Chapter 9J-5.010(2)(b) requires that an affordable housing assessment be performed using a methodology established by the Florida Department of Community Affairs. Data for the Affordable Housing Assessment for the City was provided by the Florida Housing Data Clearinghouse (FHDC), using the best data currently available. The FHDC provides the most detailed data on projected affordable housing needs. To remain consistent with this data, population projections used in the housing element are provided by the FHDC.

According to the FHDC, while summary indicators can provide a measure of the overall housing need, targeting housing assistance appropriately often requires a more detailed analysis on the income variation within the total number of low-income, severely cost-burdened households. The FHDC provides the following two reasons why it is important:

1) If needs are to be addressed through construction of new units, income variation within low-income households means that not all new rent or price-restricted units will be affordable to all households. For example, a household at 30 percent area median income (AMI) would still pay more than half of its income for rent in an apartment with rent set for households with incomes of 60 percent AMI.

2) A number of housing programs, such as the Low Income Housing Tax Credit and, in most cases, Section 8 Housing Vouchers, set income limits below 80 percent of area median.

FHDC projects housing needs based on the number of households that are cost burden where the cost of housing exceeds 50 percent of their income and thus is not affordable. Table 3-25 presents the number of affordable homes needed over time for both owners and renters. Table 3-26 provides a summary of the severely cost burdened units with incomes less than 80 percent of the AMI.

Table 3-25
2010-2025 Cost Burden Housing Needs Projections

	2010	2015	2020	2025
Owner Units	729	850	980	1,114
Renter Units	1,450	1,671	1,892	2,122

Source: Florida Housing Data Clearinghouse, 2008

Table 3-26
Severely Cost Burdened Units with Income
Less Than 80 Percent of AMI by Tenure and Income Level

Household Income as Percent of AMI				
Owner	**2010**	**2015**	**2020**	**2025**
Less than 30 percent	276	321	370	421
30 to 50 percent	283	331	383	438
50 to 80 percent	170	198	227	255
Total Owner	729	850	980	1,114
Renter				
Less than 30 percent	858	983	1,105	1,226
30 to 50 percent	486	565	645	735
50 to 80 percent	106	123	142	161
Total Renter	1,450	1,671	1,892	2,122
Total Owner + Renter	2,179	2,521	2,872	3,236

Source: Florida Housing Data Clearinghouse, 2008

Based on the data presented in Table 3-26, the number of severely cost burdened households is expected to steadily increase through 2025. The number of severely cost burdened households is projected to increase by approximately 65 percent, from 2,179 in 2010 to 3,599 in 2025. This rate of increase is consistent with the projected increase in the number of households in the City during this time period. The growth in severely cost burdened households is summarized in Table 3-27.

Table 3-27
Growth in Severely Cost Burdened Units with Income
Less Than 80 Percent of AMI by Tenure and Income Level

Household Income as Percent of Annual Median Income (AMI)				
Owner	**2010 to 2015**	**2015 to 2020**	**2020 to 2025**	**Total**
Less than 30 percent	45	49	51	145
30 to 50 percent	48	52	55	155
50 to 80 percent	28	29	28	85
Total Below 80 percent	121	130	134	385
Renter				
Less than 30 percent	125	122	121	368
30 to 50 percent	79	80	90	249
50 to 80 percent	17	19	19	55
Total Below 80 percent	221	221	230	672
Total Owner + Renter	342	351	364	1057

Source: Florida Housing Data Clearinghouse, 2008

The FHDC defines two classes of renter households, “prime homeowners” and “prime renters”, as another useful indicator of the need for affordable housing. These two classes of renter households are important to evaluate because their age and income are at a critical place in the cycle of housing consumption. The FHDC defines the "prime homeowner" segment as those renters between the ages of 35 and 64 whose incomes are between 50 percent and 80 percent of area median and "prime renters" as those renter households aged 15 to 34 with incomes less

than 50 percent of area median. Table 3-28 presents the total households for each of these segments by year.

Table 3-28
"Prime Homeowner" and "Prime Renter" Households

Income Between 50 and 80 Percent of Area Median Income	2010	2015	2020	2025
Prime Homeowner	920	1,044	1,168	1,262
Prime Renter	890	987	1,055	1,100

Source: Florida Housing Data Clearinghouse, 2008

SUMMARY

The following provides a summary of the findings from the data collected as part of the Data Inventory and Analysis. Based on the findings, preliminary recommendations have been developed to help address the City's need to accommodate all income levels. The findings include:

- Per capita income rates and the number of cost burdened households in the City relative to residents countywide identifies the need for continuing the monitoring of affordable housing units in the City and expanding the number of these units to meet demand;
- There are few households in the City classified as substandard, with percentages similar to the County;
- Cost of rental and owner-occupied housing is lower that the County median costs. While this is consistent with and appropriate given the median income rates for the area, it indicates a need to both improve the existing housing stock as well as attempt to encourage the development housing at a higher value;
- The older age of housing stock and associated maintenance costs may have an impact on the housing cost burden of lower income residents;
- Home sales were below the median for Seminole County;
- Significant population growth is projected to continue through 2025 and there is available vacant land to accommodate project growth;
- Much of the future development is expected to occur in the form of multi-family housing, single-family housing on smaller lots and in the City's identified activity centers;
- The City is well served by needed infrastructure to accommodate future growth.

APPENDIX A
US CENSUS THEMATIC MAPS

- TM-H001. Total Housing Units: 2000
- TM-H002. Percent of Housing Units Vacant: 2000
- TM-H003. Rental Vacancy Rate: 2000
- TM-H004. Percent of Occupied Housing Units That Are Owner-Occupied: 2000
- TM-H005. Percent of Occupied Housing Units That Are Renter-Occupied: 2000
- TM-P027. Percent of Persons Living in Group Quarters: 2000
- TM-H028. Median Selected Monthly Owner Costs of Specified Owner-Occupied Housing Units With a Mortgage: 2000

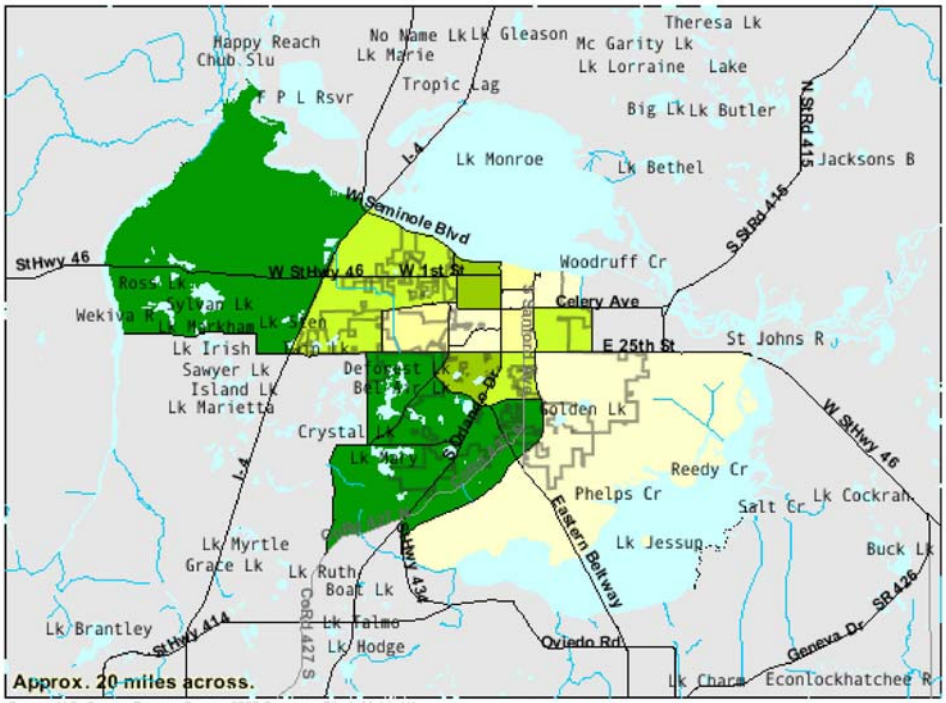
TM-H001. Total Housing Units: 2000
Universe: Housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Sanford city, Florida by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Data Classes

Total Units
- 594 - 709
- 971 - 1002
- 1172 - 1301
- 1571 - 1586
- 1973 - 2456

Features
- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrix H1

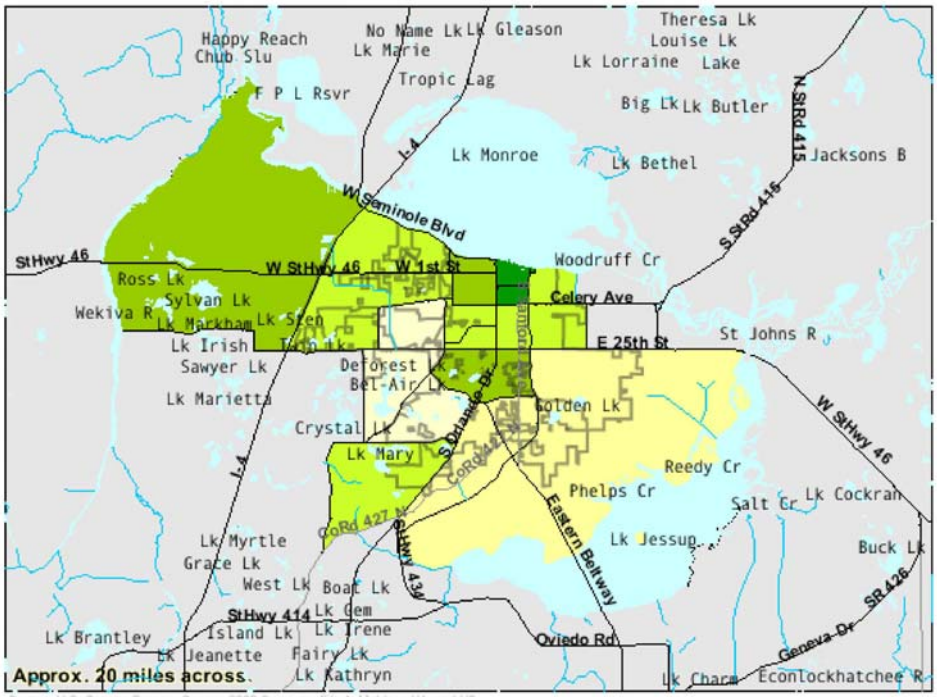
TM-H002. Percent of Housing Units Vacant: 2000
Universe: Housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Sanford city, Florida by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Data Classes

Percent
- 3.2 - 4.5
- 4.9 - 5.9
- 6.7 - 7.9
- 9.2 - 11.0
- 12.7 - 14.3

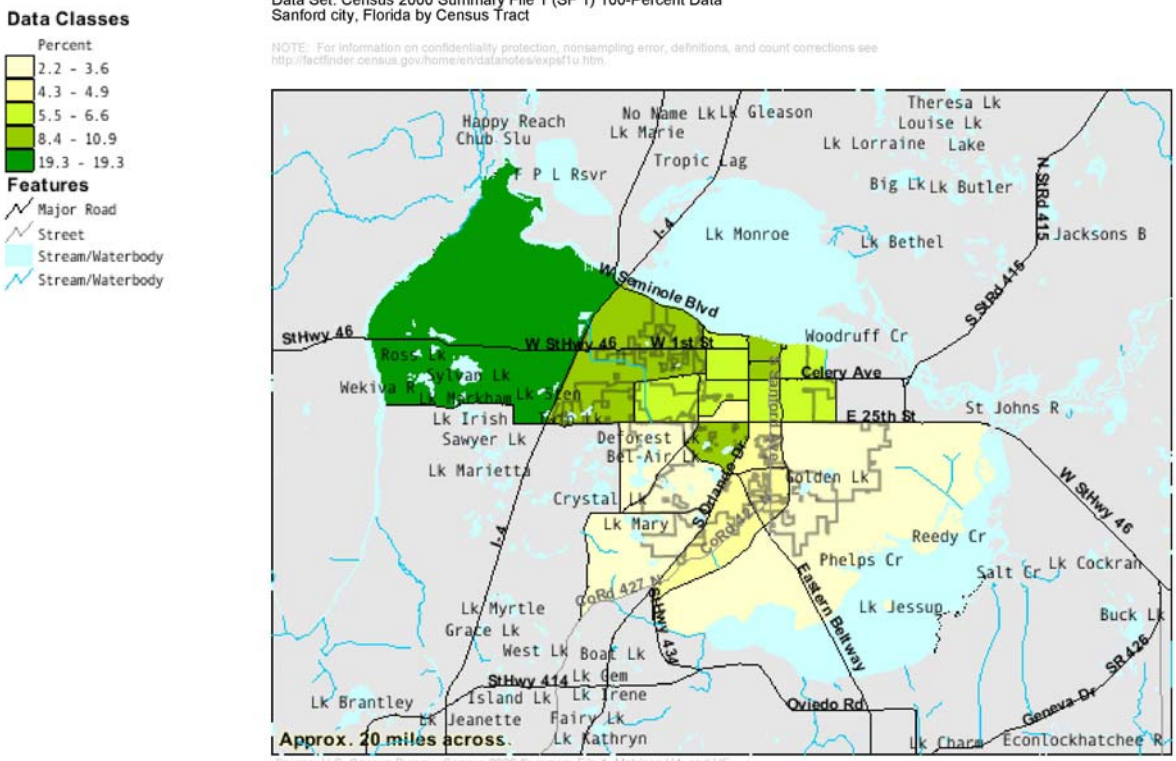
Features
- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H1, and H3.

TM-H003. Rental Vacancy Rate: 2000
Universe: Available rental housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Sanford city, Florida by Census Tract

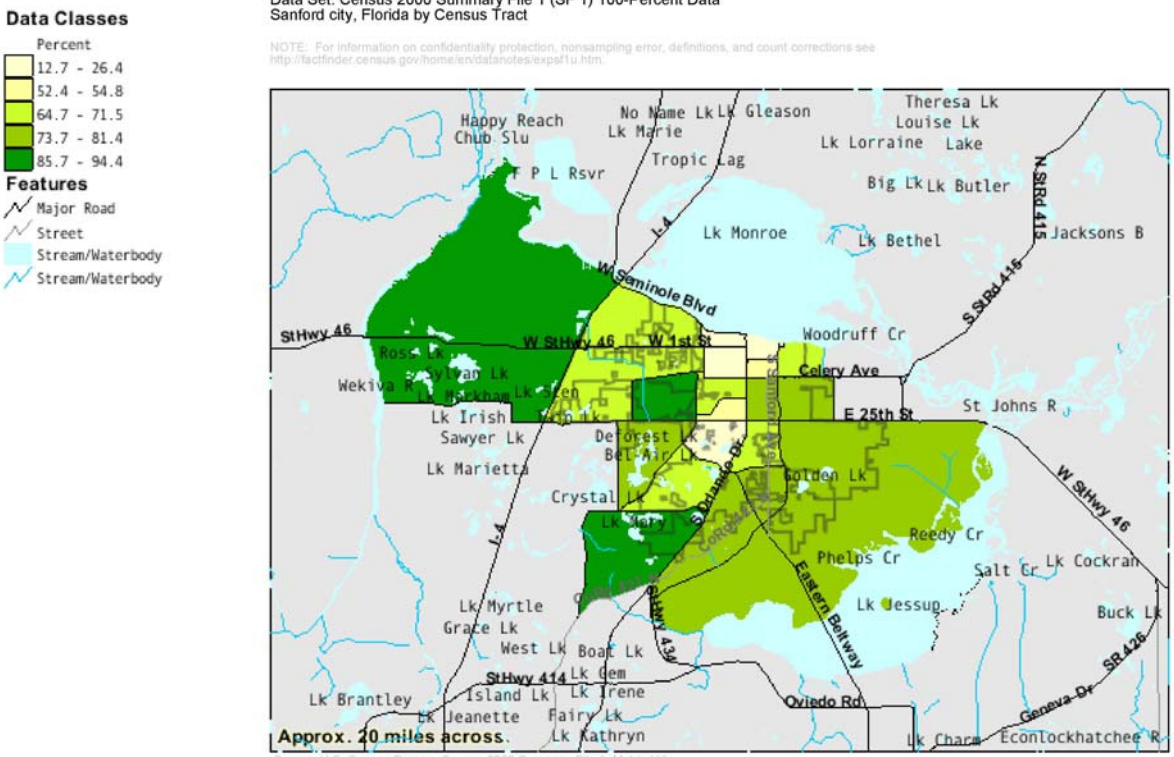
NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, and H5.

TM-H004. Percent of Occupied Housing Units That Are Owner-Occupied: 2000
Universe: Occupied housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Sanford city, Florida by Census Tract

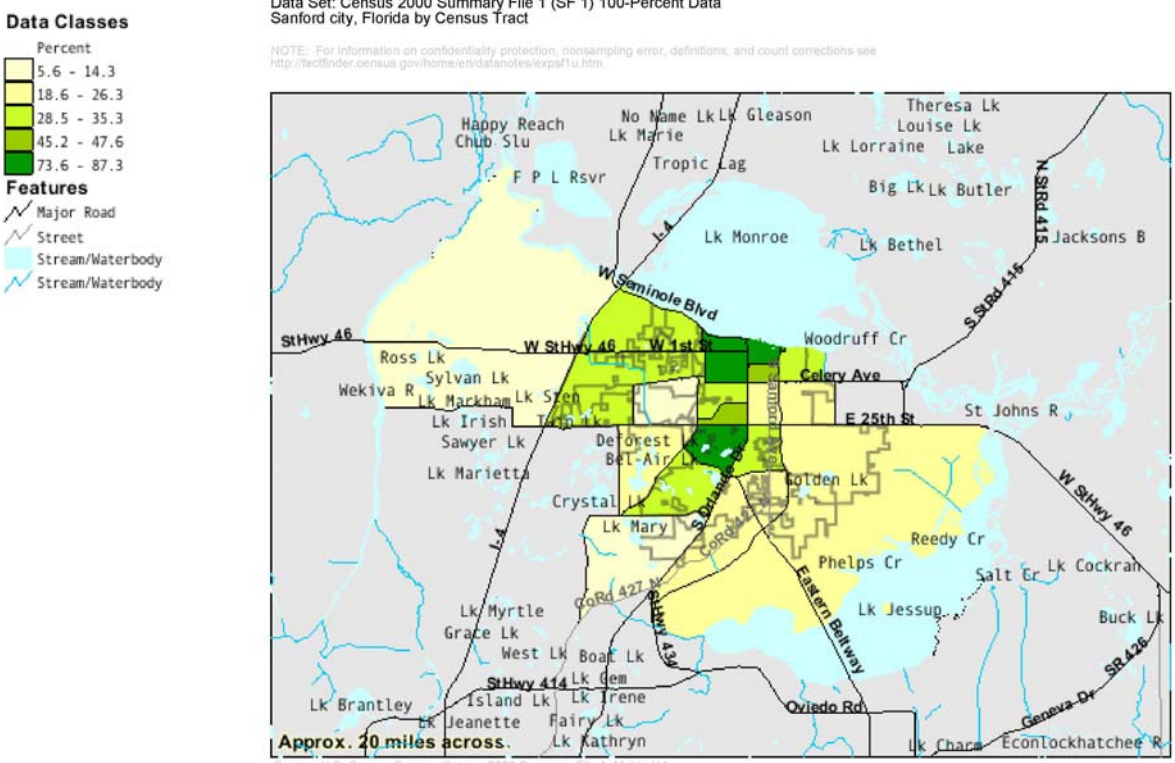
NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrix H4.

TM-H005. Percent of Occupied Housing Units That Are Renter-Occupied: 2000
Universe: Occupied housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Sanford city, Florida by Census Tract

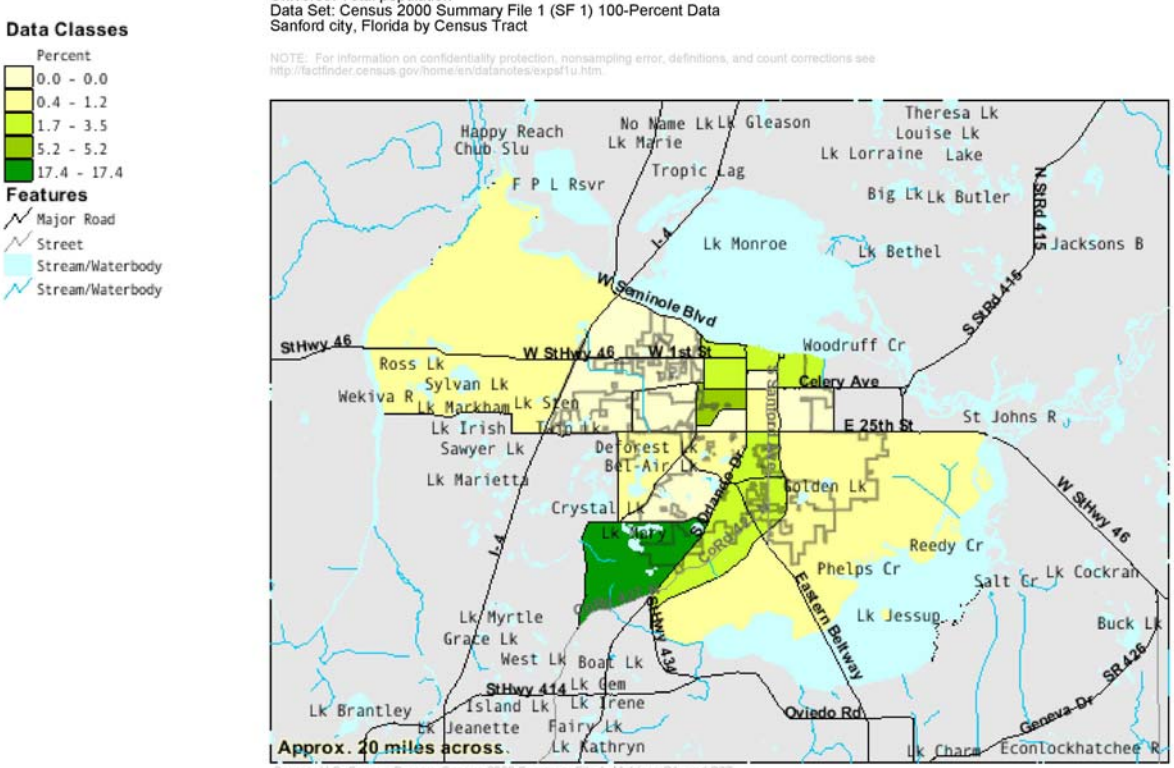
NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrix H4.

TM-P027. Percent of Persons Living in Group Quarters: 2000
Universe: Total population
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Sanford city, Florida by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, and P37.

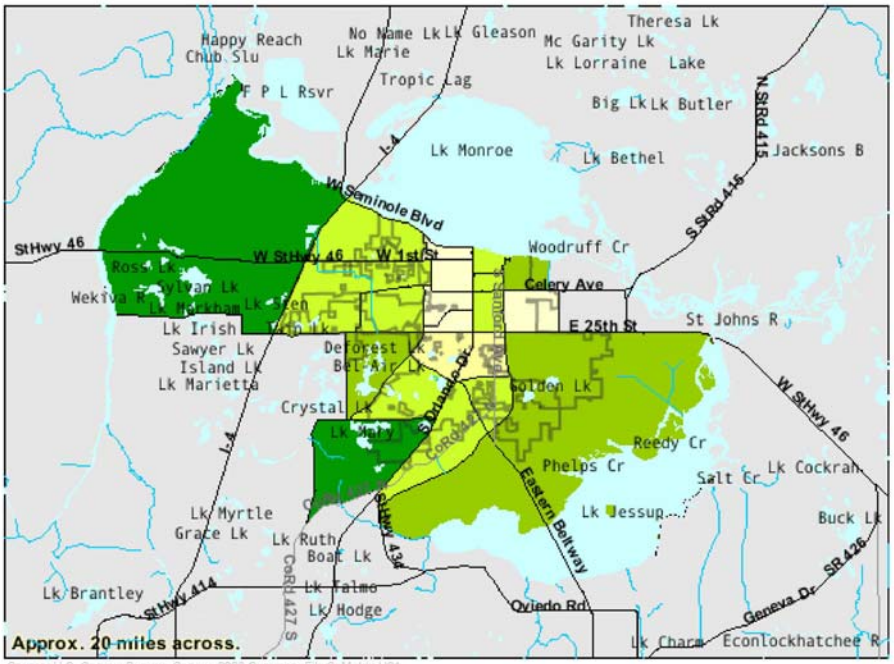
TM-H028. Median Selected Monthly Owner Costs of Specified Owner-Occupied Housing Units With a Mortgage: 2000
Universe: Specified owner-occupied housing units with a mortgage
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Sanford city, Florida by Census Tract

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

Data Classes

Dollars
- 673 - 694
- 710 - 725
- 807 - 895
- 938 - 1035
- 1331 - 1460

Features
- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody



Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrix H91.