



Housing Inventory and Data: Unincorporated Pinellas County

BACKGROUND AND HOUSING DATA SOURCES

Data presented in the Housing Element is obtained from a variety of sources, including, but not limited to, the U.S. Census Bureau (including the American Community Survey), the Florida Housing Data Clearinghouse (FHDC) and the Affordable Housing Needs Assessment, the Housing Nexus Analysis for Pinellas County, Clearwater, Largo & St. Petersburg, Florida – (January 24 2007), and the Pinellas County Planning Department.

U.S. Census Bureau

Data presented in the Housing Element is obtained from a variety of sources, including, but not limited to, the U.S. Census Bureau (including the American Community Survey). Data depicting data from the year 2000 is generally from the U.S. Census Bureau. The Florida Housing Data Clearinghouse (FHDC) and the Affordable Housing Needs Assessment (AHNA) both utilize U.S. Census data as a starting point for both existing and projected data.

The Florida Housing Data Clearinghouse (FHDC) and the Affordable Housing Needs Assessment (AHNA)

In 1993, the Legislature revised Chapter 163 of the Florida Statutes to establish a uniform method of data collection and preliminary analysis for the Housing Element. The result was creation of the Florida Housing Data Clearinghouse. The idea for a Florida Housing Data Clearinghouse, or the FHDC, originated with the state's Affordable Housing Study Commission and was brought into being by a workgroup that included representatives from local governments, regional entities, housing advocates, the Florida Home Builders Association, the Florida Association of Realtors, and state agencies.

Today, the Florida Housing Data Clearinghouse is jointly funded by the Florida Housing Finance Corporation (Florida Housing Trust Fund) and the Shimberg Center for Affordable Housing at the University of Florida, and managed by the Shimberg Center.

Sources of the data available from FHDC include the U.S. Census, other federal population and housing surveys, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture Rural Housing Service, Florida Housing Finance Corporation, local housing finance authorities, Public Housing Agencies, the Florida Association of Realtors, the Florida Department of Revenue, the Florida Agency of Workforce Innovation, and the Bureau of Economic and Business Research at the University of Florida.

One of the major responsibilities of the FHDC is preparing an Affordable Housing Needs Assessment, or AHNA, for local governments to use in their comprehensive plans. The AHNA

provides data on housing supply and demand, household demographics, etc., based on U.S. Census data and current information (e.g., building permit activity and property appraisal data) where available. Housing demand and demographic data includes estimates and projections of households by age, tenure, size, and income based on 2000 Census data. The AHNA data also includes population projections and inventories of public housing and rental housing receiving state or federal subsidies. Essentially, the AHNA provides local governments with a common starting point for updating and evaluating the Housing Elements of their Comprehensive Plans, and provides State agencies with a consistent database with which to analyze housing needs at the State level..

The Housing Nexus Analysis

In 2006, in association with consideration of adoption of an inclusionary housing ordinance, Pinellas County hired a consultant to conduct a special Housing Nexus Analysis for Pinellas County, Clearwater, Largo & St. Petersburg, Florida. The study was published in January of 2007 and its results presented to the Board of County Commissioners in April 2007. The study acknowledges that Pinellas County is facing an affordable housing crisis and provides data and analysis for addressing potential solutions such as inclusionary housing and linkage fees. Information from this study is also used as supporting data in the Housing Element.

The Pinellas County Planning Department

The Pinellas County Planning Department generates a number of reports, data and documents used in the Housing Element, all of which are discussed in greater detail throughout the Housing Element. These include, but are not limited to, the *Population & Employment Projections: Pinellas County, 2005 – 2030*, the *Pinellas County 2004 Socioeconomic Report*, the *Pinellas County, Florida Permanent Population Estimates and Projections by Jurisdiction* report, the *Pinellas County, Florida Dwelling Unit Estimates and Projections by Jurisdiction* report, and the *Annual Housing Report*.

In certain projections of housing characteristics, Pinellas County uses its own population projections applied to the AHNA percentage distribution utilized in the AHNA and Florida Housing Data Clearinghouse data for unincorporated Pinellas County. This will be explained in more detail in association with individual Tables, but is generally done where the County has more current data than is available in the AHNA, and is necessary to better reflect current housing market trends and conditions.

EXISTING HOUSING SUPPLY BY TYPE, TENURE AND AGE – UNINCORPORATED PINELLAS COUNTY

This section of the Housing Element inventories the existing housing supply by type, (i.e. single-family, multi-family, mobile homes / manufactured homes), tenure (owner-occupied or renter-occupied) and age for unincorporated Pinellas County.

Single-Family Housing

As depicted in **Table 1**, single-family housing, as of 2005, there were approximately 140,596 housing units in unincorporated Pinellas County. Of this total, 82,449 (or 59 percent) were single family, making single family housing the predominant housing type in unincorporated Pinellas County.

Multi-Family Housing

Multi-family housing refers to structures containing more than one housing unit and includes apartments, duplexes, triplexes and condominiums. As of 2005, and as depicted in **Table 1**, there were a total of 39,132 multi-family housing units in unincorporated Pinellas County out of the total of 140,596 unincorporated housing units. This means that multi-family housing comprised approximately 28% of the total number of housing units in unincorporated Pinellas County. Note that of all the types of multi-family housing units, condominiums, at 24,688 units, comprise the largest percentage at 18 percent.

Mobile Homes / Manufactured Housing

Also according to **Table 1**, as of 2005, mobile homes, manufactured housing and modern manufactured housing made up approximately 13 percent, or 18,936 units, out of the total number of housing units in unincorporated Pinellas County.

Other Housing Units

While not a large percentage, there are a certain number of housing units (typically apartments) associated with existing retail or office uses. According to **Table 1**, in 2005, there were only 79 such units accounted for, totaling less than one percent of the total number of unincorporated housing units.

**TABLE 1
Existing Housing Units by Type
Unincorporated Pinellas County - 2005**

Type	Land Use	Land Use Description	Total 2005 Units	2005 %
Single Family (1 unit) Att./Detach.	233.01	SINGLE-FAMILY ATTACHED HOUSING ON INDIVIDUAL LOTS (includes single and multi-story units)	8,309	6%
	210.01	SINGLE-FAMILY DETACHED HOME	72,877	52%
	210.08	SINGLE-FAMILY DETACHED (more than one house parcel)	1,263	1%
Multi-Family (2 or more units)	220.03	TRIPLEX	1,406	1%
	220.08	DUPLEX	3,190	2%
	222.08	APARTMENT HOUSE - BOARDING House (4-9 Units)	943	1%
	310.03	APARTMENTS - (50 units or more)	7,457	5%
	311.03	APARTMENTS - (10 to 49 units)	1,468	1%
	230.04	CONDOMINIUMS	24,668	18%
Mobile Homes	314.28	MOBILE HOME PARKS – TRAILER PARKS (No individual lots)	13,889	9%
	260.02	MOBILE HOME (Lot owners, Co-ops, and Condominiums)	5,047	4%
Other	327.12	STORES OR OFFICES WITH APARTMENTS ABOVE OR IN THE REAR	79	0%
Total Unincorporated Units (2005)			140,596	100%

Source: Pinellas County Planning Department, March 2008 (based on 2005 housing data).

Note: Excludes Group Homes and Assisted Living Facilities. Annexations may affect historical comparisons.

Existing Dwelling Units by Tenure (Owner-Occupied versus Renter-Occupied)

The Florida Housing Data Clearinghouse (FHDC) defines owner-occupied housing as “a housing unit in which the owner or co-owner lives, even if the unit is mortgaged or not fully paid for. Identical to the number of owner households. [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.]” The FHDC defines a rental housing unit as “all occupied housing units that are not owner occupied, whether they are

rented for cash rent or occupied without payment of cash rent. Identical to the number of renter households. [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.]”

The Florida Housing Data Clearinghouse (FHDC) estimates for 2000 that owner-occupied housing units made up approximately 99,896 of the total number of occupied housing, or 79 percent of the total number of year-round occupied households, while occupied renter housing made up about 26,219 of the total occupied housing units, or 21 percent (see **Table 18**). Using these percentages, County staff extrapolated the data using 2005 housing unit counts generated by the Pinellas County Property Appraiser. As depicted in **Table 18**, this resulted in 99,544 owner-occupied dwelling units and 26,429 renter-occupied dwelling units out of a total number of year-round occupied unincorporated units of 125,974.

Existing Dwelling Units by Age

Table 2, below, lists the age distribution and numbers of housing units by age, as of 2006, based on data from the Pinellas County Planning Department (Note that the total number of housing units in this 2006 table is slightly less than the total number of housing units depicted in **Table 1** due to differences in the type of housing unit categories included for each table). Based on this data, it implies that 83 percent of the total number of unincorporated housing units were built by 1990.

**TABLE 2
Housing Units by Age
Unincorporated Pinellas County
(2006)**

Year Built	Number of Housing Units	Percent of Total Units*
1940 or Earlier	1,011	1%
1940 – 1949	1,712	1%
1950 – 1959	17,309	13%
1960 – 1969	17,695	13%
1970 – 1979	36,215	26%
1980 – 1989	39,665	29%
1990 –1999	17,653	13%
2000 – 2006	6,203	5%
Total	137,463	100%

Source: Pinellas County Planning Department GIS, 2006.
*Subsequent addition does not total 100% due to rounding.

OVERVIEW OF PINELLAS COUNTY HOUSING COSTS

Housing Sale Price Increases Between 2000 and 2005

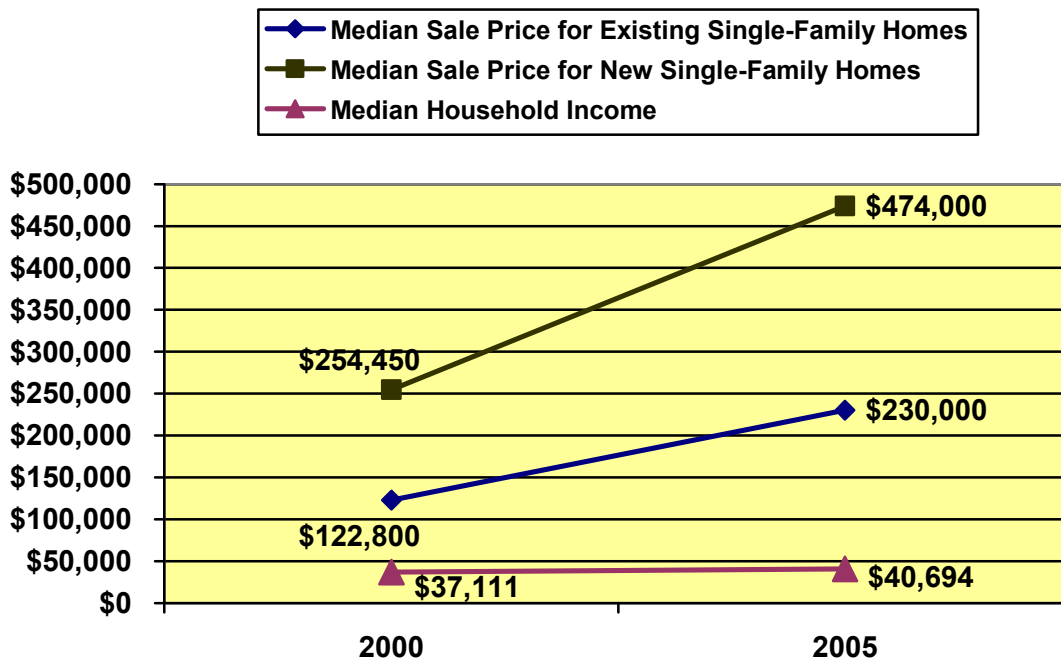
One measure of housing value is what a buyer is willing to pay a seller for a dwelling unit. According to sales data in the Pinellas County Planning Department's Housing Reports for 2000 and 2005 (see **Appendix A**), the median sale price of new single-family units, countywide, was \$182,150 in 2000. This increased to \$356,400 by 2005. In 2000, the median sales price of new single-family homes in the unincorporated County was 254,450, and rose to 474,000 in 2005.

At the same time, countywide, the median sales price of an existing home was \$95,000 in 2000 and \$200,000 in 2005, while existing homes in unincorporated Pinellas County sold in 2000 at a median sale price of \$122,800, and increased to \$230,000 in 2005

Figure 1 below depicts this increase in housing prices from 2000 to 2005 compared to the relatively flat increase in income in unincorporated Pinellas County. Note also that these prices and figures do not reflect the more recent downturn in the housing market.

Tables 3 and 4 provide a more detailed look at unincorporated housing sales in 2005, based on Pinellas County's locally-generated data from the Property Appraiser's Office.

FIGURE 1
Comparison Between Increase of Income and Increase of the Median Sale Price of Single-Family Homes Sold Between 2000 and 2005 in Unincorporated Pinellas County



Sources: The Pinellas County Property Appraiser's Office, "Housing Data Report" (2000 and 2005), U.S. Census, and the 2005 American Community Survey.

**TABLE 3
EXISTING: MULTI-FAMILY, SINGLE-FAMILY,
TOWNHOUSE AND CONDOMINIUM HOUSING
SOLD IN UNINCORPORATED PINELLAS COUNTY IN 2005**

Price Range	Multi-Family		Single-Family		Townhouse		Condominium	
	# of Units	% of Total Units	# of Units	% of Total Units	# of Units	% of Total Units	# of Units	% of Total Units
Less than \$60,000	0	0%	2	0%	7	0.9%	117	5%
\$60,001 - \$80,000	2	25%	22	25%	2	0.3%	261	12%
\$80,001 - \$100,000	2	6%	71	2%	26	3%	336	15%
\$100,001 - \$130,000	7	19%	320	7%	64	8%	505	22%
\$130,001 - \$200,000	12	33%	1453	31%	319	41%	743	33%
\$200,001 - \$300,000	7	19%	1487	31%	241	31%	210	9%
\$300,001 - \$400,000	1	3%	645	14%	89	11%	48	2%
\$400,001 - \$500,000	0	0%	310	7%	20	3%	16	0.7%
\$500,001 - \$750,000	2	6%	292	6%	14	2%	18	0.8%
\$750,001 - \$1,000,000	2	6%	88	2%	0	0%	9	0.4%
\$1,000,001 or More	1	3%	66	1%	2	.3%	7	0.3%
Quantity	36	100.0%	4,756	100.0%	784	100.0%	2,270	100.0%
Median Sale Price	\$160,000		\$230,000		\$198,000		\$127,350	
Median EMV*	Not Applicable		Not Applicable		Not Applicable		Not Applicable	
Median Sale & EMV*	Not Applicable		Not Applicable		Not Applicable		Not Applicable	
Totals	36	100.0%	4,756	100%	106	100.0%	2,270	100.0%

Source: Pinellas County Appraiser's Office, "Housing Data Report" and the Pinellas County Planning Department, 2005.
Notes: EMV* = Estimated Market Value. Subsequent addition may not total 100% due to rounding.

**TABLE 4
NEW: MULTI-FAMILY, SINGLE-FAMILY,
TOWNHOUSE AND CONDOMINIUM HOUSING
SOLD IN UNINCORPORATED PINELLAS COUNTY IN 2005**

Price Range	Multi-Family		Single-Family		Townhouse		Condominium	
	# of Units	% of Total Units	# of Units	% of Total Units	# of Units	% of Total Units	# of Units	% of Total Units
Less than \$60,000	0	0%	0	0%	0	0%	12	9%
\$60,001 - \$80,000	0	0%	0	0%	0	0%	10	7%
\$80,001 - \$100,000	0	0%	0	0%	0	0%	25	19%
\$100,001 - \$130,000	0	0%	1	0.4%	0	0%	4	3%
\$130,001 - \$200,000	0	0%	46	17%	64	6%	18	13%
\$200,001 - \$300,000	0	0%	35	13%	21	20%	64	47%
\$300,001 - \$400,000	0	0%	38	14%	9	9%	2	2%
\$400,001 - \$500,000	0	0%	26	9%	11	10%	0	0%
\$500,001 - \$750,000	0	0%	58	21%	1	1%	0	0%
\$750,001 - \$1,000,000	0	0%	34	12%	0	0%	0	0%
\$1,000,001 or More	0	0%	41	15%	0	0%	0	0%
Quantity	0	0%	279	100.0%	106	100.0%	135	100.0%
Median Sale Price	\$0		\$474,000		\$186,500		\$199,900	
Median EMV*	\$0		\$372,200		\$163,700		\$101,100	
Median Sale & EMV*	\$0		\$423,100		\$175,100		\$150,500	
Totals	0	100.0%	279	100.0%	106	100.0%	135	100.0%

Source: Pinellas County Appraiser's Office, "Housing Data Report" and the Pinellas County Planning Department, 2005.
Notes: EMV* = Estimated Market Value. Subsequent addition may not total 100% due to rounding.

Monthly Costs for Housing

Monthly costs for housing are broken down by tenure, or the following two categories: Owner-occupied housing units and rental housing units.

Owner-Occupied Housing Units

The Florida Housing Data Clearinghouse defines “**Owner Costs**” as the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). They also include, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.]

The most recent data available for monthly owner costs in Pinellas County (countywide) is provided by the American Community Survey, 2006. It states that the median of selected monthly owner costs with a mortgage is \$1,389. Compared to the national median of selected monthly owner costs at \$1,402, owner costs in Pinellas County are slightly less. Conversely, the American Community Survey also shows that the median of selected monthly owner costs for homes not mortgaged is \$450 in Pinellas County and \$399 for the national average.

Renter-Occupied Housing Units

Renter-Occupied Housing Units are defined by the Affordable Housing Needs Assessment (AHNA) as all occupied housing units that are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent. The AHNA defines “rent” as “payment to owner of a housing unit for use of the unit for residential purposes. [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.]”. The most recent data available for monthly owner costs in Pinellas County (countywide) is provided by the American Community Survey, 2006. It states that the median of selected monthly renter costs is \$818 (compared to \$872 as the median monthly renter cost in Florida).

Monthly Cost-to-Income Ratio of Existing Owner-Occupied and Renter-Occupied Dwelling Units - Analysis of Existing Cost Burden

The Florida Housing Data Clearinghouse (FHDC) defines cost burden as the percentage of household income spent for owner costs or gross rent (including the estimated average monthly cost of utilities). According to the U.S. Department of Housing and Urban Development (HUD) programs, households spending more than 30 percent of income for these housing costs are considered to be ‘cost-burdened.’ Households spending more than 50 percent are considered to be ‘severely cost-burdened.’ Housing is generally considered to be affordable if the household pays less than 30 percent of income. Furthermore, the FHDC defines “income” as “The sum of receipts from the following for an individual, family, or household: wages or salaries; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; social security or railroad retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other sources. [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.] Income may be expressed in dollars or as a percentage of the area median income.”

Estimates Based Upon Florida Housing Data Clearinghouse (FHDC) Data

According to **Table 5**, as of 2005, 54% of owner-occupied households in the unincorporated county paid 30% or less of the average median income, or AMI, for mortgage costs, 14% of owner-occupied households paid between 30.01% and 50%, and 10% of owner-occupied households paid more than 50% of AMI for mortgage costs. So, a total of 24 percent of owner-occupied households were considered “cost burdened” or “severely cost-burdened,” as they were spending more than 30 percent or 50 percent, respectively, for housing.

Also according to **Table 5**, as of 2005, 9% of renter-occupied households paid 30% or less of AMI for rental costs, 7% of renter-occupied households paid between 30.01% and 50%, and 5% of renter-occupied households paid more than 50% of AMI for rent. So, 12% of renter-occupied households were considered “cost burdened” or “severely cost-burdened”, because they were spending more than 30 percent or 50 percent, respectively, for rent.

The calculations of cost burden in **Table 5** use data from the Florida Housing Data Clearinghouse (FHDC) for the year 2000, based on the U.S. Census, extrapolated to 2005 based on population figures prepared by the Pinellas County Planning Department and the percentages from 2000 of income allocated to ownership or rental costs.

**TABLE 5
Existing Cost Burden of Owner and Renter-Occupied Households in
Unincorporated Pinellas County in 2005**

	Tenure	Cost Burden	Number of Units*	FHDC Percentage of Total Units
2005	Owners	50.01+	13,038	10%
		30.01-50%	18,077	14%
		<= 30%	68,429	54%
	Owner Sub-Total		99,544	79%**
	Renters	50.01+	6,475	5%
		30.01-50%	8,780	7%
		<= 30%	11,174	9%
	Renter Sub-Total		26,429	21%
	Total Owners + Renters		125,974	100%

Source: Pinellas County Planning Department, March 2008; based on data from the Florida Housing Data Clearinghouse (FHDC) which used data from the 2000 U.S. Census, and population estimates prepared by the Pinellas County Planning Department on 08/04, rev. 02/07.

*These data are derived from the Florida Housing Data Clearinghouse's data for housing cost burden of owners and renters as a percentage of AMI for unincorporated Pinellas County in 2005 adjusted by using the Pinellas County Planning Department's own housing unit projections. Please see **Table 19** for projections of household cost burden by tenure to the year 2025.

** Subsequent addition does not result in the same percentage total due to rounding.

American Community Survey Data (2006) Estimates of Cost-Burdened Households

As a comparison, estimates by the American Community Survey (ACS) from indicate that nearly half of all occupied housing units in Pinellas County (countywide) were cost burdened in 2006. Not surprisingly, this is significantly more than the above estimates based upon U.S. Census Bureau data from 2000. Since the housing bubble bust, however, cost-burdened household statistics are likely somewhere between the above estimates based on 2000 data and the estimates below based upon 2006 ACS estimates.

Owner Cost Burden

In Pinellas County (countywide), 46% of owners with a mortgage were spending 30% or more of household income on selected monthly owner costs in 2006 according to the American Community Survey (ACS). Surrounding counties had about the same percentages: Hillsborough County was at 41%, Manatee County 45%, and Pasco 42%. In 2006, according to the American Community Survey (ACS), 45% of owners with a mortgage in Florida were “spending 30 percent or more of household income on selected monthly owner costs”. Nationally, only 37% of owners with a mortgage were spending 30 percent or more of household income on selected monthly owner costs.

Renters

According to the American Community Survey (ACS), 52% of renter-occupied units in Pinellas County (countywide) spent 30% or more of household income on rent and utilities in 2006. The percentages in surrounding counties were similar: Hillsborough 51%, Manatee County 53.5%, and Pasco 54%. Statewide, the ACS reported that 52% of renter-occupied units in Florida spent 30 percent or more of household income on rent and utilities in 2006. This is the highest percentage for any state in the continental United States. Nationally, ACS reported that 46% of renter-occupied units spent 30 percent or more of household income on rent and utilities in 2006.

EXISTING HOUSING CONDITIONS IN PINELLAS COUNTY

Existing housing conditions information is based on an estimate of the structural condition of housing within the unincorporated Pinellas County, and is generally categorized as either *standard* or *substandard*. *Standard* housing is defined as that which conforms to minimum housing standards established by Pinellas County’s Minimum Housing (including Property Maintenance) Code, and *substandard* obviously does not meet that Code.

Pinellas County’s Minimum Housing Code (Chapter 22) incorporates the Florida Building Code by reference, and includes standards for both commercial development and residential dwellings. Pinellas County’s Minimum Housing Code standards are generally intended to protect the health, safety and welfare of the residents of Pinellas County, through structural strength, stability, maintenance, sanitation, adequate light and ventilation, and safety to life and property from fire, vermin, blight and other hazards incident to the construction, alteration,

repair, removal, demolition, use or occupancy of dwellings, apartment houses, rooming houses, or buildings or structures used as such.

The most important part of the Minimum Housing Code with regard to “substandard housing”, however, is the requirement for complete plumbing facilities. The Minimum Housing Code includes standards for hot and cold water supply and sanitary facilities. Dwelling units without these facilities are considered to be substandard according to the Pinellas County Minimum Housing Code and by the U.S. Census and are listed as such in the Affordable Housing Needs Assessment.

According to U.S. Census data from the 2004 American Community Survey (ACS) for all housing units, of a total estimated 492,041 housing units *countywide*, 485,224 had complete kitchen facilities (or 99 percent of the total number of housing units) and 6,817 did not (or 1 percent). Of the total 414,140 *countywide occupied* housing units, the estimate is 411,243 (or 99 percent) with complete kitchen facilities and 2,897 (or 1 percent) lacking complete kitchen facilities.

For the unincorporated County, the latest information is that available through the AHNA. **Table 6** compares the 2000 numbers for the unincorporated County against the countywide figures for the same year. While this information is dated, it provides evidence that the overall number of substandard units in Pinellas County, and the unincorporated County, is relatively small overall. Note that there is some overlapping in the figures, as a housing unit that lacks kitchen facilities may also be counted as a unit lacking complete plumbing facilities.

TABLE 6
Indicators of Substandard Housing
Unincorporated Pinellas County and Countywide, 2000

Characteristic	Substandard Units – uninc.	Uninc. Percent of total units	Substandard Units – Countywide	Countywide Percent of total units
Lacking Complete Kitchen Facilities	366	0.3	2111	0.4
Lacking Complete Plumbing Facilities	334	0.2	1232	0.3

Source: Affordable Housing Needs Assessment and the Florida Housing Data Clearinghouse, 2000.

Note: The numbers in **Table 6** are not totaled, because of possible overlapping in that a housing unit that lacks complete kitchen facilities may also be counted as a unit lacking complete plumbing facilities.

Elimination of Substandard Housing Conditions in Unincorporated Pinellas County

Pinellas County Building and Development Review Services and Pinellas County Environmental Management's code enforcement division address substandard housing conditions through the enforcement of Pinellas County's Minimum Housing Code / Property Maintenance Code. In the case of a Community Development designated target or revitalization area, County departments might collaborate on identifying and eliminating substandard conditions in a neighborhood. For example, once identified, Community Development might use its demolition program to remove substandard structures and other blighting influences within the target or revitalization area. Funds in this program are used to demolish and clear a site, and might be provided in the form of a grant to a property owner or eligible participant. In addition, in cooperation with the Pinellas County Housing Authority, replacement housing is identified for qualifying residents displaced from substandard housing. For additional discussion of community development and revitalization programs please refer to **Chapter 3**.

FEDERAL, STATE AND LOCALLY-SUBSIDIZED HOUSING

For a detailed inventory of renter-occupied housing developments currently using federal, state or local subsidies, please refer to **Appendix B** in this Housing Element. Appendix B is largely organized by housing authority because housing developments using subsidies (whether funded federally, by the State or by local funds) are typically administered by these local entities. In Pinellas County, these include the Pinellas County Housing Authority, Clearwater Housing Authority, Dunedin Housing Authority, St. Petersburg Housing Authority, and the Tarpon Springs Housing Authority. Please refer to Chapter three of this Housing Element for detailed descriptions of specific housing programs implemented at the local level that utilize federal, state and local funding.

Federally Subsidized Housing

Federally subsidized housing in this section and sections refer to subsidies and sections from the U.S. Department of Housing and Urban Development and its regulations.

Affordable Housing for the Elderly

As depicted in **Appendix B** in detail, these housing authorities provide federally assisted housing for low and moderate income families. The housing authorities provide federally assisted housing subsidies for the elderly under section 202. The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. There are a total of 1,770 such efficiency / one bedroom units in Palm Harbor (unincorporated), Clearwater, Largo, St. Petersburg and South Pasadena (**Appendix B**).

Rental Housing Assistance

There is a total of approximately 818 section 236 rental housing units for lower income households within Clearwater, Largo and South Pasadena and another 560 units under sections 221(d)(3) and (d)(4) rental housing for low/moderate-income families in Tarpon Springs, Clearwater and St. Petersburg (**Appendix B**). There are 254 units under utilizing funds from section 8 rental assistance for low/moderate-income families (new construction, rehabilitation projects) in Pinellas Park and St. Petersburg. Finally, under the existing units rent subsidy program (certificates and vouchers) there were approximately 995 under the Pinellas County Housing Authority (**Appendix B**). Specific section 236 housing developments that also include housing units for the elderly and handicapped are also depicted in **Appendix B**.

Public Housing

An inventory of assisted housing units totaling 1,615 are depicted in Appendix B under the “Public Housing” table. The Tarpon Springs Housing Authority had 225, the Clearwater Housing Authority had 200, the Pinellas County Housing Authority had 595, and the St. Petersburg Housing Authority had 595 units.

Sections 221(d)(3) and (d)(4)

There are a total of 683 section 221(d)(3) and (d)(4) units as depicted in the table for this topic in Appendix B. Section 221(d)(3) and Section 221(d)(4) insures lenders against loss on mortgage defaults. Section 221(d)(3) is used by nonprofit sponsors and Section 221(d)(4) is used by profit-motivated sponsors. Both programs assist private industry in the construction or rehabilitation of rental and cooperative housing for moderate-income and displaced families by making capital more readily available. The program allows for long-term mortgages (up to 40 years) that can be financed with Government National Mortgage Association (GNMA) Mortgage Backed Securities.

Section 8

Voucher and certificate programs are administered under Section 8 and the administering Public Housing Authority (PHA) inspects the housing units to make sure they comply with the U.S. Department of Housing and Urban Development’s (HUD) quality standards. The voucher program is similar to the Section 8 certificate program but gives households more choices, especially in high-demand markets where landlords may be reluctant to accept HUD’s “Fair Market Rent” level. Through the Section 8 Rental Voucher Program, the administering housing authority issues a voucher to an income-qualified household, which then finds a unit to rent. If the unit meets the Section 8 quality standards, the PHA then pays the landlord the amount equal to the difference between 30 percent of the tenant’s adjusted income (or 10 percent of the gross income or the portion of welfare assistance designated for housing) and the PHA-determined payment standard for the area. The rent must be reasonable compared with similar unassisted units. As depicted in Appendix B, there are approximately 1,670 housing units utilizing Section 8 funds for new construction and/or substantial housing rehabilitation projects. Under the certificate program, there is an estimated 3,577 housing

units receiving Section 8 federal subsidies and 603 under the voucher program for a total of 4,180 housing units benefiting from such federal subsidies.

GROUP HOMES IN PINELLAS COUNTY

The required inventory of group homes, licensed by the Florida Department of Children and Family Services, and including information on type, number, generalized location and capacity, can be found in **Appendix C** of the Housing Element.

Under 9J-5.003(53), a “group home” means a facility which houses unrelated residents who operate as the “functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents.” Adult congregate living facilities comparable in size to group homes are included in this definition. Not included are rooming or boarding homes, clubs, fraternities, sororities, monasteries or convents, hotels, residential treatment facilities, nursing homes, or emergency shelters.

In addition to the Florida Department of Children and Families (DCF), there are different state agencies that license various community based residential facilities or group homes. The Agency for Health Care Administration (AHCA) is the agency that licenses group homes for adults and the elderly. The Department of Children and Families (DCF) licenses various residential group homes for children up to age 19 years. The Agency for Persons with Disabilities (APD) also licenses group homes for the disabled.

In order to provide adequate sites for group homes and foster care facilities, particularly in a residential setting, Pinellas County allows for licensed group homes and foster care facilities in all residential districts, but encourages their location where there is adequate supporting infrastructure and medical and public facilities. Pinellas County does not allow them, however, within the Coastal Storm Area.

MOBILE HOMES, MANUFACTURED HOMES AND MODERN MANUFACTURED HOMES

There are important distinctions between “mobile homes”, “manufactured homes” and “modern manufactured homes”. The difference generally is based upon the time in which the unit was built and the building requirements at that time. **Table 7** summarizes those differences. A more detailed description of each can be found in the Definitions section of this Element. See **Appendix D** for the complete inventory of mobile and manufactured homes (which includes modern manufactured), as of 2008.

**TABLE 7
MOBILE HOMES, MANUFACTURED HOMES AND MODERN MANUFACTURED HOMES**

Mobile Homes	Constructed in prior to June 15, 1976 (not hurricane resistant)
Manufactured Homes	Constructed from June 15, 1976 to 1994 (minimally hurricane resistant)
Modern Manufactured Homes	Constructed in 1995 or later (<u>hurricane resistant</u>)

Source: Manufactured Housing Institute, 2002 and Pinellas County Planning Department, 2007.

Manufactured Housing in Pinellas County

Mobile and manufactured homes comprised 13 percent of the County’s housing stock as of 2005. Many of the mobile/manufactured home parks have a single owner, with each individual in the community renting a lot for the home they have purchased. This system traditionally allowed for those on a fixed income, including the retired, to enjoy the feeling of home-ownership at an affordable rate. Of a total number of 18,936 mobile/manufactured units in unincorporated Pinellas County as of 2005, approximately 6% of the homes were built since 1994, 24% were built between 1976 and 1994, and 70% of the homes were built prior to 1976. While this information shows that manufactured housing is aging, in many cases, homes are being gradually replaced with updated, manufactured housing, built to withstand hurricane force winds and floods, as old owners move out and new ones move in. In fact, in most mobile/manufactured home communities this has become a requirement for anyone bringing in a unit.

According to the Affordable Housing Study Commission, in 2003, of the 50,264 mobile and manufactured housing units in Pinellas County, only 890 of them had been built after 1995, with 25,271 of the units being constructed prior to 1980. While this data is several years ago, it still indicates that older mobile and manufactured homes are likely still greater in number than new modern manufactured homes, which presents a continued public safety concern.

Importantly though, the recent housing boom had a significant impact on the mobile and manufactured housing inventory as existing communities, where residents did not own the land, were bought by developers, vacated, and redeveloped as new homes, townhomes and retail uses. Please refer to the Section of this Element on Conversion and Loss of Existing Housing for more information.

HISTORICALLY SIGNIFICANT HOUSING IN PINELLAS COUNTY

For a complete inventory of unincorporated Pinellas County’s historic housing, please see **Appendix E**. For more information on historic structures and historic properties, including houses, please refer to the Recreation, Open Space and Culture Element.

Identification of Historically Significant Housing or Neighborhoods

Under 9J-5.010(2)(f)(5), Pinellas County is required to identify historically significant housing or neighborhoods. One of the major ways Pinellas County is able to identify such housing or neighborhoods is through the utilization of state grant money provided

HOUSING CONSTRUCTION ACTIVITY IN PINELLAS COUNTY

New Housing Construction

As depicted in **Table 8** below, and summarized by planning sector, the number of new housing units in unincorporated Pinellas County *generally* decreased during the years between 1993 and 2005, although there were also periods of increased building activity during this time. A planning sector map is included as **Appendix F** to provide an indication of the location of the individual unincorporated communities.

During the years between 1993 and 2005, an average of 1,220 new dwelling units were built per year in the unincorporated area; however, the annual figures clearly represent periods of ups and downs, reflecting changes in economic conditions, and in the more recent years a significant drop in unincorporated housing construction is evident. It is likely that municipal annexation activity had an effect on these reductions. As evidenced by **Table 8** below, new construction activity was higher for the municipalities (as a whole) and therefore for Pinellas County as a whole.

TABLE 8
TOTAL NEW HOUSING UNITS BY PLANNING SECTOR
PINELLAS COUNTY
(Unincorporated by Planning Sectors, Municipal, and Countywide Totals)

1993 – 2005

UNINCORPORATED PINELLAS COUNTY												
Planning Sectors	NUMBER OF HOUSING UNITS											
	1993	1994	1995	1996	1997	1998	1999	2000	2002	2003	2004	2005
1	19	29	26	25	17	21	30	27	18	8	6	1
2	650	720	861	1,281	763	714	322	229	351	137	62	37
3	444	321	261	170	123	100	91	534	476	121	77	87
4	-	-	2	-	1	-	-	-	1	1	3	4
5	2	3	5	3	-	-	3	2	6	6	8	6
6	166	125	171	143	139	68	112	23	71	13	18	14
7	61	34	20	16	12	19	17	21	30	24	25	29
8	356	119	76	49	58	46	14	77	42	24	9	73
9	145	252	120	200	132	85	106	129	82	49	50	55
10	62	40	44	87	94	102	205	52	37	47	12	4
11	-	-	5	-	2	-	2	1	2	15	29	139
12	27	32	80	69	79	62	65	100	44	39	2	55
13	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51	16
14	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Unincorporated Total	1,932	1,675	1,671	2,043	1,420	1,217	967	1,195	1,160	484	352	520
MUNICIPALITIES AND COUNTYWIDE												
24 Municipalities Total	1,519	1,460	1,340	1,397	978	1,455	2,327	1,646	2,999	3,156	1,791	1,976
Countywide Total	3,451	3,135	3,011	3,440	2,398	2,672	3,294	2,841	4,159	3,640	2,143	2,496

Source: Pinellas County Planning Department and Pinellas County Property Appraiser's Office, 2005.

Note: Data for 2001 is considered unreliable and has been eliminated from this report.

In 2004 Planning Sectors were realigned to include two additional sectors.

Conversion and Loss of Existing Housing

Reduction in Mobile and Manufactured Homes

As indicated in **Table 9**, mobile/manufactured homes have been reducing steadily in number. A major reason for the reduced number of mobile homes is redevelopment, driven by the housing boom that peaked in the mid 2000s. With little vacant land left for development, mobile home parks where residents did not own the underlying land became targets for redevelopment, with mobile home parks being purchased by developers, who subsequently displaced the residents. Unfortunately, most residents found they could not move their mobile home, as most communities would not accept their older units. Local governments were often unintended partners in this process as they approved the land use changes that made such conversions financially viable.

Table 9
Mobile Home Communities
Closed or Redeveloped - Countywide
2003 - 2008

Municipality*	Number of Units or Spaces Closed or Redeveloped Since 2003
Largo	73
Clearwater	902
Seminole	670
St. Petersburg	2,015
Tarpon Springs	333
Redington Shores	336
Pinellas Park	219
Palm Harbor	756
Total	5,304

SOURCE: Pinellas County Planning Department, 2008.

*Unincorporated areas are included, because "Municipality" refers to the mailing address and not necessarily the municipal jurisdiction.

Since mobile homes and manufactured homes represent some of the most affordable housing in Pinellas County, redevelopment of these communities is reducing the number of affordable housing units available for extremely low, low and moderate-income residents. As evidenced by **Appendix D**, between 2003 and 2008, a total of approximately 5,304 mobile home / manufactured home housing units were closed or redeveloped countywide. Many of these communities will be redeveloped into townhome and condominium housing developments that are not affordable to those who were displaced.

At the local level, in response to the displacement of so many mobile/manufactured home residents, the Mobile Home Transition Program was established by Pinellas County to help mobile home and manufactured home owners secure affordable housing when their parks are rezoned for other use. The program offers one-on-one counseling to develop an individualized replacement housing plan based on the specific housing needs of the displaced mobile home owner. The program can provide up to two years of rental assistance if affordable housing cannot be located.

At the state level, the Florida Mobile Home Relocation Trust Fund was created by the Florida Statutes for the purpose of funding the administration and operations of the Florida Mobile Home Relocation Corporation. The Florida Mobile Home Relocation Corporation (FMHRC) is a public corporation that was formed in 2001 by an act of the Florida Legislature, which also created the Florida Mobile Home Relocation Trust Fund (Trust Fund). The statutes governing the FMHRC and the Trust fund are Sections 723.0611, 723.06115, 723.06116 and 723.0612, Florida Statutes. The Legislature established the Trust Fund to provide a source of funds to compensate eligible manufactured home owners who are displaced when their manufactured home communities close due to a change in the use of the land. In order to apply to FMHRC for compensation, a homeowner must complete an application and submit it to the FMHRC Board of Directors for approval. Any homeowner who owns a mobile home in a qualifying park and leases the land can apply. The purpose of this private corporation is to make payments to mobile home owners who are required to move due to a change in use of the land comprising their mobile home park. These payments are designed to help offset the expense of the homeowner's cost of relocating.

Today, however, the pace of redevelopment has slowed down as of 2008 and the housing boom that drove so many conversions appears to be over for now. In some of the redevelopment projects, new townhomes and apartments even sit empty, while the old park residents moved on. Hopefully, a slower more deliberate pace of redevelopment will allow now for better analysis of affordable housing assets and needs.

Apartment Conversions

Another trend during the housing boom was the conversion of rental apartment units to condominiums. With the high demand for ownership housing that occurred between 2003 and 2006, apartment buildings became an attractive and quick way to make a profit, by converting the rental apartment unit to a condominium and hoping for a fast sale. Often the buyers and sellers were investors. During this period, the pace of conversion from apartments to condominiums made affordable rental housing units scarce, and the scarcity of apartments led to increased rents. As demand tapered off in 2006, many speculative investors who

purchased condominiums to re-sell for a profit eventually found themselves unable to sell. As the housing market slowed down, these investors rented out their dwelling units, and rents adjusted accordingly as the supply came back on the rental market to meet the rental demand.

Conclusion

The conversion of mobile home parks to other uses significantly affects the housing market in Pinellas County. Pinellas County is concerned about providing affordable housing for its residents. Mobile homes are an effective form of affordable housing. Yet, mobile home parks are being rezoned and redeveloped for other uses at an alarming rate. In the instances where the redevelopment still provides for residential housing units, the resulting units are generally not affordable. Pinellas County has, and will continue to respond to this issue, by implementing policies that support the provision of mobile homes such as the Mobile Home Transition Program.

With regard to apartment conversions, the problem corrected itself as the housing market changed from a boom to a bust economy. Because demand tapered off in 2006, units are being rented out once again. This may, however, become a problem once again in the long term when the market is booming again. Meanwhile, Pinellas County will look into possible solutions to solve this problem in the long term.