Land Use and Affordable Housing

Affordable Housing Workgroup

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Osceola County
Land Use and Affordable Housing

• Affordable housing in Osceola
  • Understanding need (who and what)
  • What the market is building
• Why land use matters
• What Osceola is doing
Cost Burden

Cost Burdened in Osceola

- 41,000 households
- 44% of all households
Cost Burdened Households

Percent of Household Income Paid for Housing

- **Annual income**
  - Less than $20,000
  - $20,000 to $35,000
  - $35,000 to $50,000
  - $50,000 or more

- **Affordable payment (30% income)**
  - Up to $500
  - $500 to $875
  - $875 to $1,250
  - $1,250 or more

- **Cost Burdened Households**
  - Less than 30%
  - 30% to 49%
  - 50% or more
Housing Affordability

Cost burdened households

- Less than $35,000: 27,030 (65%)
- $35,000 to $50,000: 8,672 (21%)
- More than $50,000: 5,610 (14%)

Does not include families living in motels
### Households with Income under $35,000

**Who are they?**
- Tourist sector workers
- Elderly households
- Younger households
- One-person households
- Single-parent households
- People living in motels

**What do they need?**
- Housing near jobs
- Housing near schools, stores, medical facilities, etc.
- Smaller housing
- Roommates
- Support services
- Education and training
## Households and the Housing Market

### Households

1- or 2-person households: 

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<td></td>
<td>52%</td>
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### Housing

Zero- and 1-bedroom units:

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<td>8%</td>
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<tr>
<td>Last year: 83% single family (mostly 3 or more bedrooms)</td>
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### Median income:

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<tr>
<td>All hhs:</td>
<td>$44,254</td>
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<tr>
<td>1-person hhs:</td>
<td>$25,488</td>
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### Median rent:

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<td>1 bedroom:</td>
<td>$788</td>
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<tr>
<td>2 bedrooms:</td>
<td>$941</td>
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National Housing Survey

Consumer Preference / Current Production

- **Suburban residential**
  - Consumer Preference: 25%
  - Production: 88%

- **Suburban mixed use, urban neighborhood, downtown**
  - Consumer Preference: 75%
  - Production: 12%
Growth Management

Land Use and Zoning

• Minimizing impacts of development
• Making new growth pay its own way
• Ensuring adequate infrastructure/service capacity
• Consistency and compatibility
County Housing Strategies

How we’ve historically addressed housing issues

- Comprehensive Plan
- Land development code
- Streamlined permitting
- Consolidated Plan
Market-Based Housing Strategies

Decrease housing costs
- Diversify housing product
- Provide for a mix of uses
- Allow many housing types by right
- Attract developers who build diverse product types
- Build developer capacity here
- Provide incentives for certain types

Increase income/ability to pay
- Education, training, job placement
- Diversify job base
- Reduce other household costs
- Encourage house-sharing options
Decrease Housing Costs

Encourage housing types that meet demographics

Missing Middle in Osceola
Density

15 du/acre

5 du/acre
NIMBY

Concerns

• New development will make traffic, school overcrowding, etc worse
• Fear of eventual residents (especially with different housing types)
• Lower property values
NIMBY

- Density/scale: in auto-oriented, heavily residential areas, residents will oppose adding more homes because they perceive it will make their problems worse.
- They’re not wrong.
- Vince Graham, President of I’On (New Urbanist community in SC).
  - When you sell privacy and exclusivity, every new home is a degradation of that asset.
  - When you sell community, each new home enhances the asset.
Diversify Housing Products

Current types:
- Single family
- Garden apartments
- Townhomes
Diversify Housing Products

- Cottage Homes: 12 units/acre
- 24 units/acre
- 33 units/acre
Diversify Housing Products

- Provide for a mix of uses
- Allow many housing types by right
- Attract developers who build products we want
- Build developer capacity here
- Provide incentives for certain types
Mixed Use Districts

• Mix of uses
• Homes, jobs, services
• Walkable
• Multimodal
• In the Comp Plan
Mixed Use Districts

New Urbanist Communities

• Celebration
• Baldwin Park
Decrease Other Expenses

Transportation

1 worker = 1 car
2 workers = 2 or more cars
3 workers = 3 or more cars

How
• Increase proximity
• Increase walkability
• Make transit viable

Housing and Transportation Costs as a Percent of Income

- Osceola Co
- Montgomery Co
- New York City
- Austin
- Portland

1 worker = 1 car
2 workers = 2 or more cars
3 workers = 3 or more cars
Encourage House-Sharing Options

Intergenerational solutions

On any given night, more than 50 million bedrooms sit empty across the U.S. Many of these spare rooms belong to older homeowners whose large houses have become a burden as they age. At the same time, millions of young renters struggle to afford the high prices in areas near schools and jobs. Nesterly targets both of these issues by connecting older people with extra rooms to those seeking affordable rents through unique task-sharing arrangements. Renters can now pay part of their rent by helping around the house, and owners gain stability, security, and support to stay in their homes.
Housing Recommendations

Decrease housing costs

• Amend the Comp Plan to ensure there’s enough land
• Amend the Land Development Code to allow many housing types
• Identify builders who build diverse housing types
• Arrange “boot camps” for local developers/builders
• Consider incentives for certain types of housing (different fees, exactions)
Housing Recommendations

Increase income/ability to pay

- Partner with schools and agencies on:
  - Education
  - Training
  - Job placement
- Diversify job base (NeoCity)
- Reduce other costs
  - Transportation
  - Child care
  - Utilities
  - Health care
Housing Recommendations

Be ready for new ideas/housing types

- Wiki House – open source home plans
- 3-D printed house
- Flat pack homes