

7 HOUSING ELEMENT

Introduction

The Town of Oakland is committed to preserving a diverse, healthy, and prosperous community. The purpose of the Housing Element is to provide guidance to the Town of Oakland to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate income, low income, and very low income households, as well as special needs populations. These plans and policies shall address government activities as well as provide direction and assistance to the efforts of the private sector.

COST OF HOUSING AND AFFORDABILITY

According to the 2000 Census, the cost of housing was significantly higher than Orange County with the median cost being \$121,400 (\$21,100 higher than that of Orange County). More recent numbers reflect a continued higher housing cost in the Town of Oakland. According to the Florida Housing Data Clearinghouse at the Shimberg Center for Affordable Housing, the average value for a single family home in the Town of Oakland was \$288,971 compared with \$152,829 for a single family home in Orange County. The average sales price for a single family home in Oakland was \$388,477 in 2005 compared with \$212,073 in Orange County during the same year according to the Shimberg Center. Similarly, rents were also higher. In Oakland renters paid on average one third of their income on housing. Figure 17 shows the housing values for all parcels within the Town based on the latest available Orange County Property Appraisers data (Summer 2006). A breakdown of these categories is provided in Table 25.

Table 25 – Just Market Value of Housing Units

JUST MARKET PROPERTY VALUES	NUMBER OF UNITS
\$5,500 - 75,000	63
\$75,000 – 150,000	106
\$150,001 – 300,000	329
\$300,001 – 600,000	309
\$600,000 – 1,400,000	30

Source: Orange County Property Appraiser

Affordable housing may be classified as housing that does not require more than 30 percent of a household's income. As the average price of a home in the Town of Oakland is nearly \$300,000, this means that in order to spend less than a third of a person's income and live in the Town of Oakland, a household would have to have an annual household income of well over \$100,000.

Due to these high sales prices and a lack of rental housing in the Town, only a small percentage of the housing stock can be classified as affordable for low income families. Household income levels are defined according to the Federal Department of Housing and Urban Development (HUD) where extremely low income is below 80 percent of the median income, very low income is below 50 percent of the median income and low income is below 30 percent of the median income.

The Shimberg Center estimates that a quarter of households in the Town of Oakland were paying more than 30 percent of their monthly incomes for housing in 2005.

Although more recent estimates are not available, this number has likely greatly increased due to the rapid increase in housing and rent costs in the Town and region.

HOUSING FOR SPECIAL POPULATIONS

There are no Section 8 housing units in Oakland. Section 8 housing is defined as those rental households receiving public assistance from the US Department of Housing and Urban Development (HUD). The absence of Section 8 housing in the Town is directly correlated to no multifamily units in Oakland. As of December 2006, there were two group homes. There are currently no nursing homes or assisted living facilities within the Town limits. Although the Town was originally built around citrus, there is no significant farm worker or rural populations in Oakland

HOUSING DENSITY

The density of housing is very low within the Town of Oakland. This reflects a large number of vacant lots as well as the fact that the highest future land use density currently developed within the Town is 3.5 units per acre. While this is the maximum density allowed, the average densities of developments are much lower. The density in the new subdivision of Johns Landing is 2.5 units per acre. The density of the Trailside subdivision is 3.3 units per acre and the density of the Johns Cove subdivision is only 1.0 unit per acre. Low densities are preferred by most developments in the town due to the need for septic drainfields for each dwelling unit. Existing densities within the western portion of the original plat of the Town are slightly higher as the lot sizes are smaller. This allows for more affordable housing in this portion of the Town. As one strategy for affordable housing, the Town is amending its future land use map to Low-Medium Density Residential (LMDR) to reflect the existing platted lots in this area. This will enable housing to be built without owners being forced to purchase two or more lots to build one home.

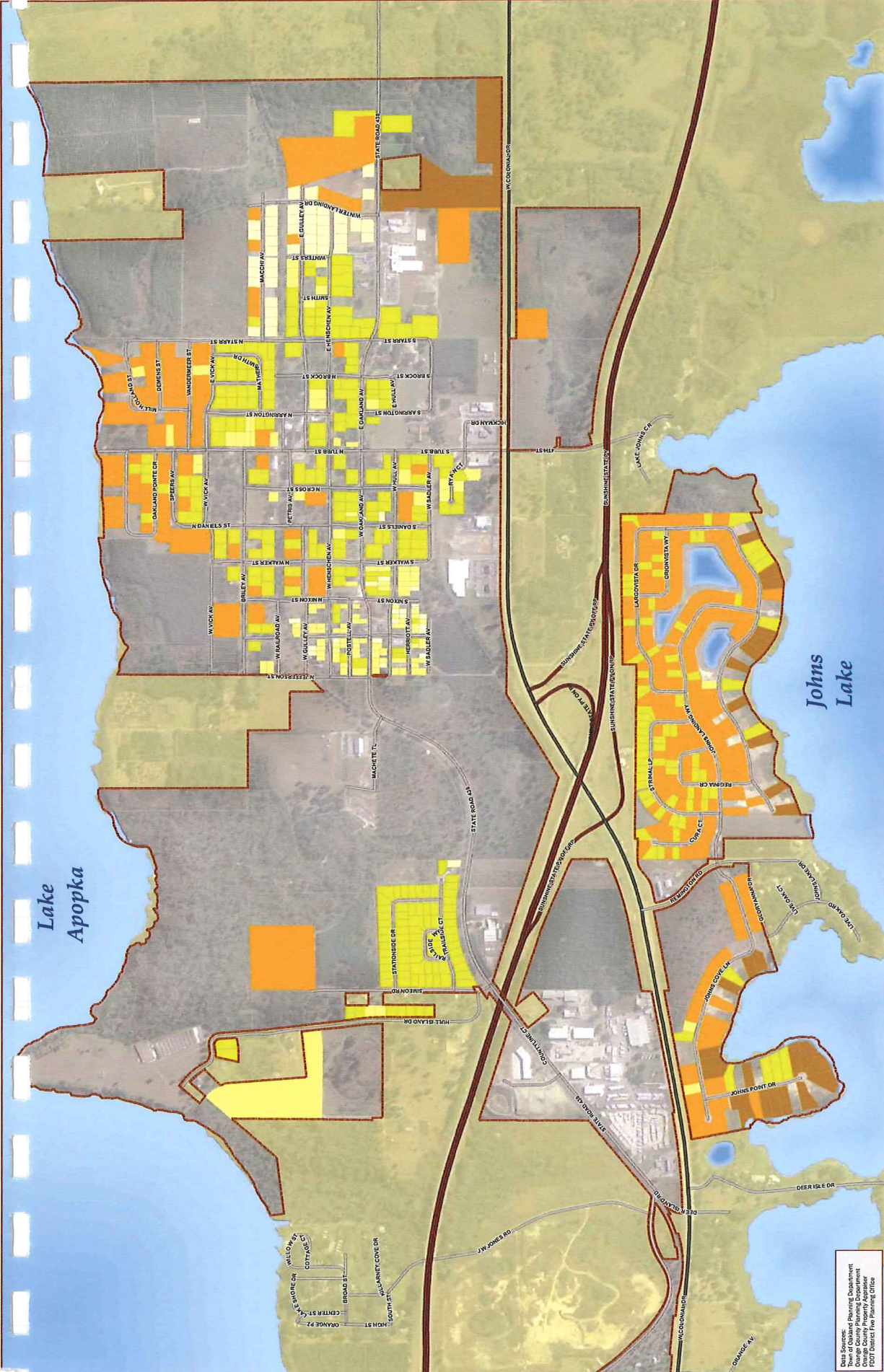
HOUSING PROJECTIONS

Based on the population projects presented in the Future Land Use Element, the Town will eventually reach 7,441 people if all available agricultural and residential parcels are developed at the currently allowed densities. According to the data in the Future Land Use Element, the total number of additional dwelling units needed would be 1,529. The total number of acres needed for these additional units is 338.

Table 26 – Dwelling Unit Projections

BUILD OUT POPULATION SCENARIOS	EXISTING DWELLING UNITS	FUTURE DWELLING UNITES	TOTAL BUILD OUT POPULATION	ASSUMPTIONS
A. Current Town Limits	895	1,640	4,494	1. A current population estimate of 2,452 based on existing 895 dwelling units. 2. Based on average household size = 2.74.
B. Joint Planning Area	1,187	2,716	7,441	3. For agricultural/rural parcels, developed acres = 75% of total acres (i.e. acreage – infrastructure).

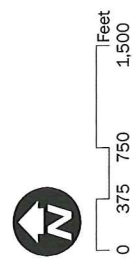
Sources: *Town of Oakland and Orange County, 2006*



Town of Oakland Housing Valuation

- Just Market Property Values (\$) *
- 5,500 - 75,000
 - 75,001 - 150,000
 - 150,001 - 300,000
 - 300,001 - 600,000
 - 600,001 - 1,400,000
- Oakland Municipal Boundary
 - Roadway Network
 - Florida's Turnpike
 - SR 50

Figure 17



Data Sources:
 Planning Department
 Orange County Planning Department
 Orange County Property Appraiser
 FDOT District Five Planning Office

* Orange County Property Appraisers August, 2006

HOUSING CONDITIONS AND STANDARDS

A survey assessing the exterior housing structure conditions was conducted for the previous Comprehensive Plan in 1996. Housing conditions were defined in the survey as either standard, sub standard, or dilapidated. Definitions of each condition follow:

Standard: Housing has no defects or only slight defects which would normally be corrected by regular maintenance (i.e. lack of paint, slight cracks).

Sub-standard: Housing needs more repair than would be provided under regular maintenance in order to provide safe and adequate shelter (e.g. shaky or unsafe porch, holes in structure, cracks or missing materials in floors, walls or roods, rotted window sills or frames).

Dilapidated: Housing does not provide safe and adequate shelter because of defects requiring extensive repair or rebuilding or because of inadequate original construction (i.e. critical defects such as holes, open cracks, or missing materials over a large area of the floor, sagging floor, walls or roof, or damage by storm or fire).

The inventory found the following percentages of each condition in the Town of Oakland's housing stock (note: numbers do not equal 100 due to rounding):

- Standard housing: 89 percent
- Substandard: 10 percent
- Dilapidated: 2 percent

As this survey is currently 10 years old, the Town should conduct a survey of existing housing units within the Town.

The Comprehensive Plan determines the regulations for eliminating substandard housing by enforcing current codes and building standards. The Orange County Community Development Department (OCCD) and the state housing initiatives partnership (SHIP) are available to provide financial assistance to homeowners to assist with the rehab of properties. This program is managed by Orange County.

In recent years progress has been made to assist homeowners in rehabbing their homes. The Town has worked to make sure that many dilapidated structures have also been demolished. In 2006, the Town received a \$600,000 Community Development Block Grant to rehabilitate run-down homes. The Town will continue working with county

and state agencies to secure funds to assist homeowners in improving substandard or dilapidated homes.

AFFORDABLE HOUSING NEEDS

According to the Florida Housing Data Clearinghouse, in 2005 a quarter of households in Oakland spend more than 30 percent of their income on housing. Over the past 10 years, the Town of Oakland has become an increasingly more expensive place to live. It is now one of the wealthiest communities in Orange County. Consequently, home prices have greatly increased and will likely continue along this trend. This makes it difficult for low to middle income households to move to the community. It also discourages families currently renting or first time home buyers from remaining in the community and not move to more affordable areas of the region. A very real concern is that families that have lived in Oakland for generations, especially those from the historically lower and middle income and African American areas will no longer be a part of the community. Multifamily units are difficult to build in the Town due to septic drain field requirements restricting the ability to provide affordable housing options. In order to restrict the loss of affordable housing, the Town will proactively seek homeowners' assistance grants and other funding opportunities and review its development regulations to encourage the production of affordable housing. Attainable housing opportunities for long time residents should be provided to maintain Oakland's diversity and small town feel.

With these concerns in mind, the goals, objectives, and policies outlined in this Element address the need for affordable housing through a number of methods.

Rehabilitation of Existing Housing – In addition to providing new housing for working class families, the Town strongly desires to preserve its existing historic housing stock. The policies of this Element provide for the Town to work with households within Oakland through grants and other assistance to rehabilitate and improve existing homes.

Requiring a Mixture of Housing Types - One method to promote different housing types is requiring affordable housing to be built with more expensive units. New development can be required to ensure 15 percent of their units be affordable to people with moderate and low incomes. Based on the dwelling unit projections previously outlined, this policy will ensure that 230 affordable housing units are provided in the Town by 2017. Developers may establish a land bank in lieu of this requirement that will ensure the creation of the same number of units elsewhere within the Town.

Integrating Housing Types within the Site - The policies in this element also call for developments to be mixed income and not be designed in a way that separates income levels whether through walls, gates, or other such physical divisions intended to segregate the populations of Oakland.

Accessory Dwelling Units - Accessory dwelling units are also allowed in the low density residential future land use category if the lot size is one and a half (1/2) times the minimum lot size to encourage the development of affordable housing. These units are excellent opportunities for housing for elderly individuals. All units would still be required to meet other regulations including septic drainfield requirements. Planned developments may also include accessory dwelling units as these require central wastewater.

Allowing Densities of Historically Platted Lots – The western portions of Oakland were originally platted as smaller lots down to 3,250 sq. ft. Current zoning code requires a minimum lot size of 7,500 sq. ft. A prospective home builder must aggregate two or more lots in order to build in this area of Town. This has led to few affordable homes being built in the Town and to a number of vacant and unsightly lots. With this Comprehensive Plan, the Town is designating this area as low-medium residential density in accordance with the already platted lots. This will allow more affordable homes in the Town of Oakland. With the next update of the land development regulations, the Town will amend the R-1 zoning designation to bring these into compliance with the new future land use designation.

Density Bonuses – As this Element has noted, the existing and permitted densities within the Town of Oakland are extremely low. To encourage the production of housing for low income and middle class families, the policies of this Element provide density bonuses for provision of affordable housing over the 15 percent already required. The highest possible density increase still represents a relatively low density. Developers shall ensure that the units developed under this option remain affordable to the income households they were built to serve for a period of no less than 50 years through deed restrictions or other legally binding instruments. Developments must maintain all other requirements outlined within the Comprehensive Plan and land development regulations including septic drainfield requirements.

Goals, Objectives and Policies

GOAL 1.0

To provide for a full range of housing choices within Oakland for all incomes, ages and lifestyles with an emphasis on meeting the needs of low and moderate income households.

OBJECTIVE 1.1

The Town of Oakland will provide very low, low and moderate income housing opportunities needed to ensure affordable housing for current and future residents.

Policy 1.1.1 HOU

By December 1, 2009, the Land Development Code shall be updated to include zoning standards to promote affordable housing by changing setbacks, vacating right of way when feasible, clustering development, allowing zero lot line in certain cases and other regulations.

Policy 1.1.2 HOU

A density bonus program for projects providing housing for very low, low, and moderate income households shall be implemented. These categories shall follow the established HUD definitions for income levels. The bonus program shall include the following provisions:

1. Developers shall ensure that the units developed under this option remain affordable to the income households they were built to serve for a period of no less than 50 years through deed restrictions or other legally binding instruments.
2. Developments must maintain all other requirements outlined within the Comprehensive Plan and land development regulations including septic drainfield requirements.
3. The Town of Oakland will provide density bonuses for developments containing over 15 percent affordable housing as follows:
 - Extremely low-income households –a 50% increase of units/acre
 - Very low-income households –a 25% increase of units/acre
 - Low Income households: 15% increase in units/acre.

Policy 1.1.3 **HOU**

All new developments within the Town of Oakland must ensure at least 15 percent of their dwelling units are affordable to people with qualifying incomes according to the HUD definitions of low income. In lieu of this requirement, developments may work with the Town of Oakland to establish an affordable housing land bank and donate the equivalent of the cost of the units including land required by this policy.

Policy 1.1.4 **HOU**

All new development shall not isolate and separate income levels either spatially or through community design techniques including walls, gates, or a poorly connected street network.

Policy 1.1.5 **HOU**

All new commercial and industrial developments within the Town shall make an effort to hire residents from the local community.

Policy 1.1.6 **HOU**

The Town may provide property acquired through the code enforcement process to affordable housing providers or to an affordable housing land bank for the purpose of constructing new housing.

Policy 1.1.7 **HOU**

The Town will work with Orange County to utilize its portion of the William Sadowski Affordable housing Act and any future state housing funding to develop new or maintain affordable housing units.

Policy 1.1.8 **HOU**

The Town shall allow manufactured housing and modular housing in all designated residential land use categories, provided the housing meets the Town's building, site development, and architectural requirements, and is consistent with state standards.

Policy 1.1.9 **HOU**

The Town shall continue to work with the Orange County Community Development Department and non-profit agencies, such as Habitat for Humanity in providing affordable housing for low income households.

OBJECTIVE 1.2

To improve the Town's neighborhoods by improving the housing stock through code enforcement, rehabilitation, and condemnation and removal of vacant structures according to the policies listed below.

Policy 1.2.1 HOU

The Town shall research and utilize mechanisms to provide low interest rehabilitation loans and grants.

Policy 1.2.2 HOU

The Town shall enforce all existing housing ordinances and amend current ordinances as needed.

Policy 1.2.3 HOU

The Town shall develop regulations for providing relocation housing in necessary cases within one year of this plan's adoption.

OBJECTIVE 1.3

Create housing opportunities for special needs and citizens in all stages of their life-cycles within the Town of Oakland.

Policy 1.3.1 HOU

The Town shall permit assisted living facilities and group homes within the Low, Low Medium Density Residential, Commercial Mixed Use, and Residential Mixed Use future land categories and amend the land development regulations by December 1, 2009 to reflect these changes. The Land Development Regulations may regulate the over-concentration of these uses through spacing requirements.

Policy 1.3.2 HOU

The Town shall permit accessory dwelling units in the low density residential future land use category if the lot size is one and a half (1/2) times the minimum lot size. These units must meet all other development regulations including septic drain field requirements. Planned unit development areas do not need to meet the extra lot size requirement because central wastewater is required for these developments.

Policy 1.3.3 **HOU**

The Town shall coordinate with the Florida Department of Health and Rehabilitative Services to aid in the integration of appropriate foster homes and group homes into the community as the need arises.

OBJECTIVE 1.4

Protect the Town's historic and community character through innovative funding mechanisms.

Policy 1.4.1 **HOU**

The Town shall pursue a grant or other funding for a survey of historic houses and landmarks by January 1, 2009. To be considered for inclusion as a historic resource a structure, location, or property shall meet one or more of the following criteria:

1. Is or is likely to be archeologically significant;
2. Represents a distinct characteristic of a period or time in the history of the Town;
3. Is associated with the lives of persons significant in Oakland's past;
4. Is associated with events that have made a significant contribution to the history of Oakland; or
5. Be more than 50 years old.

Policy 1.4.2 **HOU**

The Town shall work to establish a community redevelopment area for the protection and revitalization of its historic town center.