



**2025  
Comprehensive Plan for the  
City of Temple Terrace  
Florida**

**Housing**

**Adopted by City Council  
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Hillsborough County  
City-County  
Planning  
Commission

**THE  
PLANNING  
COMMISSION**

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# **City of Temple Terrace Housing**

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\* These portions of the Element are required by Part II, Chapter 163, Florida Statute, to be adopted by the Temple Terrace City Council. The remainder of the Element contains background information.

# City of Temple Terrace Housing

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## INTRODUCTION

A healthy city provides for lower and modest income families and individuals at all stages in their life cycle, and enables them to be able to live and contribute to the richness, diversity, and complexity of the city. Temple Terrace must be careful to continue to explore opportunities for more, lower cost housing in the City. This is a challenge in the larger metro region, as well as nationwide. Those markets that can provide a full range of housing options are more likely to be successful in their economic, social, cultural, and civic endeavors. Means must be found to encourage or require less costly marketable housing.

The City's residents perceive and value themselves and their City as unique, particularly in terms of its positive social interconnectedness and its safe, secure, and neighborly small-town feel. Citizens want to preserve, protect, sustain, and project the City's unique identity, so that its identity is maintained, improved, and recognized into the future, both within the City and the overall metro region, and even beyond. The City's residents further want to see this positive social interconnectedness sustained and reflected in its neighborhoods, similar to the way for which it has been planned within the downtown core.

*Sustainability* is one of recognition that the City is already a distinct and unique place with a special riverside and tree-shaded natural environment, family-friendly safe and secure neighborhoods, strong community and religious organizations, a historic city layout and defining architecture, an efficient government providing good municipal services, a respect for education, an extensive recreational system, and a self- and group-empowered citizenry exercising positive social connections and networks and actively engaged in community affairs. These are values and assets which the community wants to ensure continue to be fostered and nurtured into the future. They recognize that these qualities and values make the City the special place it presently is, and need to be carefully factored and considered at all levels of public and private decision-making on a continuous basis if they are to be present in the future.

This awareness also extends to any new changes that may occur. The "good" changes must be institutionalized in a way that ensures continuity, and the "bad", or no longer useful, changes or practices from the past need to be discarded or re-addressed to make them relevant for the future. Sustainability must be applied or addressed relative to any natural resources required by the City, such as potable water or fuels for energy. The same is true for affordable housing, so the multi-generational families, cultural diversity, and healthy economic job climate that the community values can be sustained and achieved in the future.

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## INVENTORY AND ANALYSIS

The purpose of the Housing Element is to provide information and recommend standards to guide the City in developing plans and policies in accordance with Section 163 F.S., while demonstrating a commitment to eliminating identified and projected deficits in the housing supply. The Housing Element addresses government activities, and provides direction and assistance to the efforts of the private sector in meeting the housing needs of all



residents of Temple Terrace. It is important to keep in mind that the Housing Element addresses needs which have been left primarily to the private sector to fulfill. Most of the other Elements of this Plan deal with development that falls primarily in the public sector: the street and highway system, mobility and mass transit, parks, playgrounds, water and waste disposal, other utilities, and capital improvements. Housing is quite dissimilar. The City's development regulations (zoning, building codes, etc.) regulate the private sector in the development and construction of housing; but, they do not regulate the type and price range of housing to be provided. The private sector is primarily responsible for the operation and maintenance of the housing stock, whether owner-occupied or rental housing.

### GENERAL POPULATION TRENDS

- An estimated increase of over 8,482 residents, from 20,918 in 2000 to 29,400 by 2025.
- In 2000, 58.8 percent of all households were one or two person households, 31.4 percent were three or four person households, and just under 10 percent were over five person households. The proportions of households by size are anticipated to remain virtually the same through 2025.
- Median household income estimate for 1999 is \$44,508
- Seasonal housing percentage comprises less than 1% of the total housing units.
- The median age is 35.3 years
- The elderly population comprised 20.3 percent in 2000 and should increase to 32.1 percent by 2025.

## HOUSING UNITS BY TYPE, TENURE AND OCCUPANCY STATUS

- In 2000, there were 9,418 housing units within City boundaries
- Occupancy factor reached 92.5 percent in 2000.
- As of 2000, 39.5 percent of all occupied housing were rental accommodations.
- In 2000, nearly 61% of all occupied units were owner-occupied.

## HOUSING AFFORDABILITY

- The median value of owner-occupied dwelling units was \$114,100 according to the U.S. Census 2000, considerably higher than the Tampa-St. Petersburg Metropolitan Statistical Area's value of \$93,800.
- By 2005, the single family sales price for homes in Temple Terrace grew to \$238,029 marking an increase of \$91,828 since 1996.
- Nearly 30 percent of all owners and renters paid more than 30 percent of their household income on housing, thereby qualifying them as cost burdened.
- Over 73 percent of renters earning less than \$10,000 spent more than 30 percent of their income for housing.
- Of the 3,394 units tabulated, 47.5 percent fell within the \$500 to \$749 rental range.
- The median rent paid by Temple Terrace households in 2000 was \$724 per month, compared to a statewide median rent of \$641.
- Approximately 2 percent of the rental stock had rent levels below \$200 a month.
- There are few group homes in the City of Temple Terrace. However, 180 assisted housing units funded by the Low Income Housing Tax Credit program for elderly residents are within the City limits.



## QUALITY OF HOUSING STOCK

- One quarter of the housing is less than 20 years old, and built in accordance with demanding building codes; therefore, the quality of housing is relatively high. Homeowners have largely maintained this high degree of quality due in part to the 1995 adoption of the minimum housing code which includes a rental permit program with rigorous inspections administered by Fire and Housing Inspectors.
- 307 housing units (3.5 percent of all units) in Temple Terrace were overcrowded, meaning that they housed more than one person per room, compared to a statewide percentage of 6.5.

- Less than 1% percent of all units did not have complete plumbing facilities, complete kitchen, or heating equipment; the state average is 2.7 percent.

### **FUTURE HOUSING NEEDS 2005 TO 2025**

- Over 3,534 additional housing units will be needed to accommodate the anticipated growth.
- Rather than being based on historical trends, the necessary mix between single-family and multifamily units to meet projected growth is likely to evolve over time as redevelopment and annexations occur.
- Higher densities will be required for the City of Temple Terrace to meet projected growth. This implies a need for a higher proportion of multifamily, mixed-use and other higher-density development, such as cluster homes or zero-lot-line homes. In addition, accessory dwelling units may be a factor in meeting future housing needs.

The City of Temple Terrace released its *Evaluation and Appraisal Report* in April 2006. The preparation of this report incorporated an extensive public participation process conducted from October 2003 through March 2005. The intent of this process was to gain a grass roots understanding of what residents wanted to see for the future of their community. Public participation included:

- A series of public open houses bringing together the elected local government officials from Hillsborough County's four jurisdictions - the County Commission, Tampa and Temple Terrace City Councils, and the Plant City City Commission - with the Planning Commission. Workshops were held for staffs from various governmental agencies, departments of all four local governments, and those of neighboring counties.
- Seven county-wide "open house" sessions for the public throughout the County, including a session in Temple Terrace. In addition, the Planning Commission and Metropolitan Planning Organization hosted a Student Forum that brought together about 100 high school students to learn about the Comprehensive Plan updates and identify issues of concern to them. These sessions resulted in more than 3,000 public comments that were received, reviewed, and assessed.
- A series of one-hour, individual interviews with the City's top administrative staff and department heads were conducted in early 2005.
- This was followed by a series of four Study Circle sessions and a follow-up session involving 20 local citizens, who responded to a public invitation to volunteer and participate. These citizens participated in four professionally facilitated sessions; the participants roughly approximated the geographic and demographic make-up of Temple Terrace. Sessions

were held from mid-February 2005 to mid-March 2005. Other members of the public attended and observed, as did the Mayor and four City Council members, and a number of top-level City administrative staff, including the City Manager.

- The Vision 2020 process conducted in 2001 generated goals and strategies. This process was an extensive, citizen-driven, grass-roots effort.
- Public participation is part of the City Council’s annual goal-setting process.
- The City Council holds quarterly town hall and neighborhood meetings throughout the year.
- Downtown redevelopment meetings and charrettes held in 2005 and 2006 were attended by hundreds of residents - at times close to 1,000 residents - and provided detailed information about Temple Terrace citizens’ concept of their City and its future as a community.



## **STATUTORY REQUIREMENTS**

In 1985, the Florida Legislature passed the Local Government Comprehensive Planning and Land Development Regulation Act, Chapter 163, Florida Statutes. This strengthens the role of local governments in developing and implementing a Comprehensive Plan to guide and control future growth and development.

Section 163 requires local governments to prepare a Housing Element. The Goals, Objectives, and Policies included in this Housing Element were developed to correct existing problems and anticipate future housing needs through the year 2025.

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**EXISTING HOUSING CONDITIONS**

**HOUSING CHARACTERISTICS**

This section deals with the characteristics and conditions of the existing housing stock in the City. The primary source of statistical information was the 2000 U.S. Census of Population and Housing. Estimates and projections regarding demographics and housing come from the Hillsborough County City-County Planning Commission and the Shimberg Center for Affordable Housing at the University of Florida. Estimates and projections are based on data obtained from the U.S. Census Bureau, unless otherwise noted.

**A. Housing Units by Type, Tenure, and Occupancy Status**

In 2000, as shown in **Table 1**, there were 9,418 housing units in the City of which 57.6 percent were single-family homes, while nearly 42 percent were multi-family dwellings. Mobile homes were virtually non-existent.



**Table 2** Error! Reference source not found. indicates that of the City’s 8,715 occupied units, 5,533, or 60.5 percent, were owner-occupied; 3,610 or 39.5 percent were renter-occupied. By comparison, 64.5 percent of all inhabited units were owner-occupied in Hillsborough County, while the figure was more than 70 percent statewide. All of these figures are for 2000.

**TABLE 1  
HOUSING DWELLING UNITS BY TYPE, 2000**

Unit Type	Temple Terrace	% of Total	Hillsborough County	% of Total	Florida	% of Total
Single Family (Attached/Detached)	5,427	57.62%	260,157	61.08%	4,245,984	58.14%
Multi-family (2 or more)	3,964	42.09%	122,837	28.84%	2,180,148	29.85%
Mobile Home	27	0.29%	42,063	9.87%	849,304	11.63%
Other	0	0.00%	905	0.21%	27,511	0.38%
<b>Total</b>	<b>9,418</b>	<b>100.00%</b>	<b>425,962</b>	<b>100.00%</b>	<b>7,302,947</b>	<b>100.00%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 2  
OCCUPIED HOUSING UNITS BY TENURE, 2000**

Tenure	Temple Terrace	% of Total	Hillsborough County	% of Total	Florida	% of Total
Owner Occupied	5,533	60.52%	285,066	64.45%	5,016,371	70.31%
Renter Occupied	3,610	39.48%	157,243	35.55%	2,117,985	29.69%
<b>Total</b>	<b>9,143</b>	<b>100.00%</b>	<b>442,309</b>	<b>100.00%</b>	<b>7,134,356</b>	<b>100.00%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

Vacancy data presented in **Table 3** and **Table 4** include both vacant and seasonally vacant. Nearly 93 percent were occupied in 2000 with about 7.5 percent vacant. Sixty-four housing units, or about 9 percent, were seasonally vacant.

**TABLE 3  
OCCUPIED AND VACANT HOUSING, 2000**

Occupancy Status	Temple Terrace	% of Total	Hillsborough County	% of Total	Florida	% of Total
Occupied	8,715	92.54%	391,357	91.88%	6,337,929	86.79%
Vacant	703	7.46%	34,605	8.12%	965,018	13.21%
<b>Total</b>	<b>9,418</b>	<b>100.00%</b>	<b>425,962</b>	<b>100.00%</b>	<b>7,302,947</b>	<b>100.00%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

Vacant includes the following seasonal units:

**TABLE 4  
SEASONAL VACANT AND TOTAL PERCENT OF VACANT, 2000**

Vacancy	Temple Terrace	Hillsborough County	Florida
Seasonal Vacant	64	7,560	514,727
% of Total Vacant	9.10%	21.85%	53.34%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**B. Age of Housing**

**Table 5** indicates the age of Temple Terrace’s year-round housing stock as captured in 2000. More than 31 percent of the community’s dwelling units were constructed between 1980 and 1989, which represents the largest proportion of the housing stock. Nearly 25 percent of the City’s housing stock was built before 1969 these units will increasingly be in need of major repair and rehabilitation perhaps even eventual replacement.



**TABLE 5  
AGE OF HOUSING STOCK, TEMPLE TERRACE, 2000**

Year Built	Temple Terrace	% of Total
1999 to 2000	592	6.30%
1990 to 1998	1,501	15.94%
1980 to 1989	2,952	31.30%
1970 to 1979	2,064	21.90%
1960 to 1969	1,010	10.70%
1950 to 1959	1,118	11.90%
1940 to 1949	45	0.50%
Earlier than 1939	136	1.40%
<b>Total</b>	<b>9,418</b>	<b>100.00%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**C. Quality of the Existing Housing Stock**

The quality of the City’s housing stock in 2000 is presented in **Table 6**. The criteria used to evaluate housing quality are those employed by the U.S. Bureau of the Census. Measures such as the lack of complete bathroom facilities, kitchens or heating equipment, the lack of a water system or means of disposing of sewage are all indicators of substandard housing conditions.



Generally, the quality of housing in the City is high. Less than one percent of all units did not have complete plumbing, a complete kitchen, or heating fuel. Housing quality in the City had proportionally fewer incidences of substandard conditions than the Unincorporated Hillsborough County.

**TABLE 6  
QUALITY OF OCCUPIED CURRENT HOUSING STOCK, 2000**

Housing Condition	Temple Terrace	Hillsborough-Unincorporated
<b>House Heating Fuel</b>		
No Fuel Used	43	1,930
Share of Occupied Units (%)	0.50%	0.80%
<b>Kitchen Facilities</b>		
Lacking Complete Kitchen Facilities	14	919
Share of Units (%)	0.10%	0.30%
<b>Plumbing Facilities</b>		
Lacking Complete Plumbing Facilities	21	1,119
Share of Units (%)	0.20%	0.40%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

According to the U.S. Bureau of the Census, a substandard condition exists if more than 1.01 persons per room live in a dwelling unit. In making these computations, a “room” is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded areas include bathrooms, open porches, balconies, halls, and utility rooms. **Table 7** shows that only 307 dwelling units, or three and a half percent, of the occupied homes in Temple Terrace, are considered to be overcrowded.

**TABLE 7  
OVERCROWDED HOUSING CONDITIONS, 2000**

Persons Per Room	Temple Terrace	Hillsborough-Unincorporated
1.01 or More Persons per Room	307	13,760
Share of Occupied Units (%)	3.50%	7.40%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

## **HOUSING AFFORDABILITY**

### **A. Owner-Occupied Dwelling Units**

Across the State of Florida, housing affordability is becoming an increasingly serious problem. The State Department of Community Affairs (DCA) estimates that as many as two million Floridians face critical housing problems associated with unaffordable or substandard dwelling units. It is one thing to

say that the deteriorating housing stock in Temple Terrace must be brought up to minimum building code standards; if the people living in these homes and apartments cannot afford to make any improvements, how will this happen? And, who will make these improvements? It is estimated that 84 percent, or 223,000 of the lowest income renter households in Florida spend more than 35 percent of their income for rent. The generally accepted standard for determining housing affordability in 1980 was that housing costs should not exceed 25 percent of family income. By 1987, this figure had been raised to 30 percent; the 30 percent rule currently remains the standard benchmark for determining level of cost burden of households. These costs include the principle and interest payments on a mortgage, plus taxes and insurance.

In 2000, according to the U.S. Bureau of the Census, it was estimated that in Temple Terrace the estimated median monthly owner costs for occupied mortgaged and not mortgaged units were respectively \$1,051 and \$366. Costs were higher in Temple Terrace than Hillsborough County (at \$1,000 and \$301, respectively) and the Metropolitan Statistical Area (\$938 and \$285, respectively).

**B. Owner Market**



In 2000, 5,533 dwelling units, or nearly 61 percent of all occupied units in the City, were owner-occupied. An assessment of cost burden provides information on the impact of housing costs on a household. A household’s cost burden is the percentage of household income devoted to housing costs. Housing is generally considered to be affordable if it requires no more than 30% of household income to cover the cost.

Households spending more than this amount are deemed “cost burdened.”

**Table 8** and **Table 9** shows that of the 4,674 homeowners analyzed in 2000, 1,022, or 21.9 percent, paid more than 30 percent of their income on housing. Of those earning less than \$10,000 per year, 88.4 percent, or 122 households, had to allocate more than 30 percent of their income for housing costs. Comparatively, 375 households, or 10.6 percent, earning \$35,000 or more paid more than 30 percent of their income on housing.

**TABLE 8  
COST BURDEN AND OWNERHOUSEHOLD INCOME, DETAILED,  
TEMPLE TERRACE, 2000**

Owner Household Income	Temple Terrace	
<b>Less Than \$10,000</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	0	0.00%
30 - 34.9%	17	12.32%
35% or More	105	76.09%
Not Computed	16	11.59%
Total	138	100.00%
<b>\$10,000 to \$19,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	106	31.93%
30 - 34.9%	14	4.22%
35% or More	212	63.86%
Not Computed	0	0.00%
Total	332	100.00%
<b>\$20,000 to \$34,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	351	54.00%
30 - 34.9%	71	10.92%
35% or More	228	35.08%
Not Computed	0	0.00%
Total	650	100.00%
<b>\$35,000 to \$49,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	532	70.09%
30 - 34.9%	48	6.32%
35% or More	179	23.58%
Not Computed	0	0.00%
Total	759	100.00%
<b>\$50,000 to \$74,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	857	90.78%
30 - 34.9%	57	6.04%
35% or More	30	3.18%
Not Computed	0	0.00%
Total	944	100.00%
<b>Greater Than \$75,000</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	1,784	96.38%
30 - 34.9%	34	1.84%
35% or More	27	1.46%
Not Computed	6	0.32%
Total	1,851	100.00%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 9  
COST BURDEN AND OWNER HOUSEHOLD INCOME, SUMMARIZED,  
TEMPLE TERRACE, 2000**

Owner Occupied	Cost-Burdened Households	% of Total
Less than 30%	3,630	77.7%
30% or More	1,022	21.9%
Not Computed	22	0.5%
<b>Total</b>	<b>4,674</b>	<b>100.0%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

The fact is that individuals and families at the lower end of the economic spectrum must pay more for their housing. And, in Temple Terrace, where housing costs can be expected to continue to rise as more and more of the land becomes developed, this problem will grow.

The median value of owner-occupied dwelling units in 2000 was \$114,100, considerably higher than that for Hillsborough County’s figure of \$97,700 or the Tampa-St. Petersburg Metropolitan Statistical Area’s figure of \$93,800. **Table 10** shows the number of homes in a given value range. Only 2.1 percent of all owner-occupied housing was valued below \$50,000. The greatest proportion of homes (41.1 percent) was valued at \$50,000 to \$99,999 in the year 2000.

**TABLE 10  
VALUE OF SPECIFIED OWNER-OCCUPIED HOUSING,  
TEMPLE TERRACE, 2000**

Value of Owner Occupied Units	Number	% of Total
Less than \$50,000	98	2.1%
\$50,000 to \$99,999	1,920	41.1%
\$100,000 to \$149,999	1,263	27.0%
\$150,000 to \$199,999	723	15.5%
\$200,000 to \$299,999	465	10.0%
\$300,000 to \$499,999	183	3.9%
\$500,000 to \$999,999	12	0.3%
More than \$1,000,000	10	0.2%
<b>Total</b>	<b>4,674</b>	<b>100.0%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**C. Renter-Occupied Dwelling Units**

In 2000, almost 30 percent of all of Florida’s residents lived in rental units, according to the U.S. Census 2000. The 2000 Census revealed that in Temple

Terrace, 3,610 units, or 39.5 percent of all occupied housing, were rental accommodations. Since the rental market constitutes such a significant component of the total housing picture both in the state and Temple Terrace, the issue of affordability is as important in this sector as it is for owner-occupied housing.

**D. Rental Market**

The range of monthly gross rents paid by households in 2000 is presented in **Table 11**. Gross rent is defined as the contract rent plus an estimated monthly cost for utilities. In 2000, the median monthly gross rent in Temple Terrace was \$724, considerably higher than the Tampa-St. Petersburg Metropolitan Statistical Area’s figure of \$608. Of the 3,394 units tabulated, 1,612, or 47.5 percent, fell within the \$500 to \$749 rental range. Only about two percent of the rental stock had rental levels below \$200 a month.

**TABLE 11  
GROSS RENTAL RATES, TEMPLE TERRACE, 2000**

Gross Rent	Number	% of Total
Less than \$200	70	2.1%
\$200 to \$299	43	1.3%
\$300 to \$499	156	4.6%
\$500 to \$749	1,612	47.5%
\$750 to \$999	1,160	34.2%
\$1,000 to \$1,499	287	8.5%
\$1,500 or More	7	0.2%
No Cash Rent	59	1.7%
<b>Total</b>	<b>3,394</b>	<b>100.0%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

The situation regarding lower income renters spending higher proportions of their earnings for housing is similar to that of low income homeowners, as seen in Table 12 and **Table 13**. Nearly 73.6 percent of the renters in Temple Terrace earning less than \$10,000 spent more than 30 percent of their income for housing accommodations. Overall, almost 40 percent of renters were cost burdened in the year 2000.

**TABLE 12  
COST BURDEN AND RENTER HOUSEHOLD INCOME, DETAILED,  
TEMPLE TERRACE, 2000**

<b>Renter Household Income</b>	<b>Temple Terrace</b>	
	<b>Number</b>	<b>% of Total</b>
<b>Less Than \$10,000</b>		
Less than 30%	36	8.13%
30 to 34.9%	14	3.16%
35% or More	312	70.43%
Not Computed	81	18.28%
Total	443	100.00%
<b>\$10,000 to \$19,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	51	9.50%
30 to 34.9%	7	1.30%
35% or More	458	85.29%
Not Computed	21	3.91%
Total	537	100.00%
<b>\$20,000 to \$34,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	353	40.90%
30 to 34.9%	237	27.46%
35% or More	273	31.63%
Not Computed	0	0.00%
Total	863	100.00%
<b>\$35,000 to \$49,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	631	92.79%
30 to 34.9%	33	4.85%
35% or More	9	1.32%
Not Computed	7	1.03%
Total	680	100.00%
<b>\$50,000 to \$74,999</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	661	98.07%
30 to 34.9%	0	0.00%
35% or More	0	0.00%
Not Computed	13	1.93%
Total	674	100.00%
<b>Greater Than \$75,000</b>	<b>Number</b>	<b>% of Total</b>
Less than 30%	189	95.94%
30 to 34.9%	0	0.00%
35% or More	0	0.00%
Not Computed	8	4.06%
Total	197	100.00%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 13  
COST BURDEN AND RENTER HOUSEHOLD INCOME, SUMMARIZED,  
TEMPLE TERRACE, 2000**

Renter Occupied	Cost-Burdened Households	% of Total
Less than 30%	1,921	56.6%
30% or More	1,343	39.6%
Not Computed	130	3.8%
<b>Total</b>	<b>3,394</b>	<b>100.0%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**SPECIAL HOUSING TYPES**

To provide a complete overview of the City’s housing inventory, an assessment of a wide range of special housing types must be made. These types include government subsidized rental housing, group homes, mobile home parks, and historically significant housing.

**A. Subsidized Housing**

The housing choice voucher program in Temple Terrace is administered by Hillsborough County. The rental assistance program administered by Hillsborough County offers rental assistance payments to a limited number of low income households. This payment is the difference between what the household can pay in rent (up to 30 percent of adjusted income) and the fair market rental cost. The units must be in standard condition.

The federally assisted rental housing stock by location, federal program and number of units is listed in **Table 14**. Two programs, Low Income Housing Tax Credits and the State Apartment Incentive Loan (SAIL), combine to provide 180 units for elderly persons. The assisted housing development was constructed in 1998.

**TABLE 14  
ASSISTED HOUSING INVENTORY, TEMPLE TERRACE**

Development Name	Street Address	City	Zip Code	County	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Population or Target Area
Nantucket Bay	11800 Sophia Drive	Temple Terrace	33637	Hillsborough	180	180	Ready for Occupancy	Housing Credits 9%;SAIL	Elderly

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**B. Group Homes and Elderly Care Facilities**

Currently, there are no group homes in the City. Temple Terrace has three nursing home facilities within the City (**Table 15**). The three homes combine to



provide service for 18 residents. No assisted living facilities exist within the City, however.

**TABLE 15  
NURSING HOMES INVENTORY, TEMPLE TERRACE**

License Number	Name	Location	Capacity
9397	Murray Manor of Tampa, INC.	13106 N. 53RD Street Temple Terrace, FL 33617	6
10380	Murray Manor of Tampa, INC. #2	710 Grand Circle Temple Terrace, FL 33617	6
10174	Sunrise Villa	8718 Beverly Drive Temple Terrace, FL 33617	6

Source: The Florida Agency for Health Care Administration, 2008

**C. Mobile Homes**

Mobile homes in Temple Terrace are virtually non-existent. In fact, there are no mobile home parks existing in the City. According to the 2000 census, 27 mobile homes were located in Temple Terrace (**Table 16**). As of 2007 no permits relating to the demolition or movement of mobile homes within Temple Terrace had changed this count. This suggests that there is little to no demand for this type of housing in the City. Other reasons for this lack of demand may include demographics (relatively high incomes) and high land costs.

**TABLE 16  
MOBILE HOMES, TEMPLE TERRACE, 2007**

2000 Census Tract	Number of Mobile Homes
104.01	8
107.01	6
107.02	13

Source: Hillsborough County City-County Planning Commission

Therefore, in providing for and satisfying the needs of lower income families, Temple Terrace’s housing assistance should come from programs such as CDBG, the Florida Housing Finance Agency, and the Hillsborough County Housing Finance Authority. The Florida Housing Finance Agency, administratively attached to the Department of Community Affairs, has the ability to provide more affordable housing through the provision of loans to both developers of rental housing as well as to individual home buyers. These loans are financed through the sale of tax-exempt revenue bonds.

**D. Historic Housing**

At present, there are no sites in the City on the National Register of Historic Places, however a number of structures have been listed on the Florida Master Site File.

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida historical and archaeological sites known as the Florida Master Site File (FMSF). This is an inventory of “reported sites” (not documented), and, thus, they may not actually be of historical significance.

**Table 17** lists those sites in Temple Terrace that have been identified as Historic Sites of Local Significance. As of 2008, 64 structures have been identified as historical and locally significant.

**(TABLE 17 begins on next page)**

**TABLE 17  
HISTORICAL SITES OF LOCAL SIGNIFICANCE, TEMPLE TERRACE**

Site ID	Location
HI00141	BAT TOWER GLEN ARVEN GV
HI00149	TEMPLE TERRACE MUNICIPAL CENTER 113 GLEN ARVEN
HI03399	313 BELLEVIEW AVE
HI03400	405 BELLE VIEW AVE
HI03401	312 ST AUGUSTINE AVE
HI03402	332 ST AUGUSTINE AVE
HI03403	304 BRENTWOOD DR
HI03404	407 ISLAND RD
HI03405	407 BELLE CLAIRE AVE
HI03406	308 BELLE CLAIRE PL
HI03407	219 S GLEN ARVEN
HI03408	105 S LOCKMOOR AVE
HI03409	414 BON AIRE AVE
HI03410	216 SUNNYSIDE RD
HI03411	210 SUNNYSIDE RD
HI03412	234 BULLARD PKWY
HI03413	306 BULLARD PKWY
HI03414	204 GREENCASTLE AVE
HI03415	218 WILLOWICK AVE
HI03416	215 WILLOWICK AVE
HI03417	227 WILLOWICK AVE
HI03418	228 WILLOWICK AVE
HI03419	304 MIDLOTHIAN AVE
HI03420	406 MISSION HILLS AVE
HI03421	410 MISSION HILLS AVE
HI03422	418 MISSION HILLS AVE
HI03423	411 GLEN RIDGE AVE
HI03424	407 GLEN RIDGE AVE
HI03425	406 GLEN RIDGE AVE
HI03426	404 PARK RIDGE AVE
HI03427	409 PARK RIDGE AVE
HI03428	413 PARK RIDGE AVE
HI03429	410 FOREST PARK AVE
HI03430	405 DEER PARK AVE
HI03431	415 DEER PARK AVE
HI03432	407 DRUID HILLS RD
HI03433	312 PARK RIDGE AVE
HI03434	201 AVONDALE AVE
HI03435	408 BELLE TERRE AVE
HI03436	SUNNINGDALE & KINGSWAY
HI03437	210 INVERNESS AVE
HI03438	109 N RIVERHILLS DR
HI03439	121 N GLEN ARVEN AVE
HI03440	117 N GLEN ARVEN
HI03442	215 N BANNOCKBURN AVE
HI03443	615 BANNOCKBURN AVE
HI03444	313 SLEEPY HOLLOW AVE
HI03445	317 SLEEPY HOLLOW AVE

Site ID	Location
HI03446	318 SLEEPY HOLLOW AVE
HI03447	319 SLEEPY HOLLOW AVE
HI03448	322 SLEEPY HOLLOW AVE
HI03449	310 GLEN BURNIE AVE
HI03450	312 N GLEN ARVEN AVE
HI03451	306 N GLEN ARVEN AVE
HI03452	212 N GLEN ARVEN AVE
HI03453	208 N GLEN ARVEN AVE
HI03454	914 N RIVER HILLS DR
HI03455	937 RIVERHILLS DR

Source: Florida Master Site File, 2008

**E. Farmworker Households**

The provision of rural and farm worker housing in the City is not applicable. According to the U.S. Census 2000, in 2000 out of 10,958 Temple Terrace employees only 44 were agriculture, forestry, fishing and hunting, and mining employees. Additionally, the Planning Commission determined in its study of existing land uses that there were not any agricultural lands in the City. Therefore, it has been determined that the minimal population of this subgroup does not warrant special housing needs consideration.

**HOUSING DEVELOPMENT SINCE 2000**

From 2000 to 2007, building permits were issued for 1,015 residential units. Permit information provides a gauge of housing construction activity and should not be used as a precise representation of the number of units added to the housing supply, as some units permitted may never be built or may not be completed for several months or even years.

**Table 18** presents information on the type of units being constructed. Data indicates that for the period 2000-2007, over 31 percent of the permits issued were for the construction of multi-family residential units. It should be noted, however, that multi-family permits were issued only in 2000, 2003, and 2004. Building permits for apartment units outnumbered building permits issued for single family (both detached and attached combined) only in 2000 and 2003. This analysis suggests that single-family is the prevalent type of unit being constructed in the City. Also, the building permit data indicate single family detached housing units are more common than single family attached units.

**(TABLE 18 begins on next page)**

**TABLE 18  
RESIDENTIAL UNIT BUILDING PERMIT ACTIVITY, TEMPLE TERRACE,  
2000-2007**

Year	Single Family Detached	Single Family Attached	Apartment	Mobile Home	Total
2000	18	0	144	0	162
2001	170	0	0	0	170
2002	18	22	0	0	40
2003	38	22	80	0	140
2004	55	50	92	0	197
2005	128	66	0	0	194
2006	42	55	0	0	97
2007	4	11	0	0	15
<b>Total</b>	<b>473</b>	<b>226</b>	<b>316</b>	<b>0</b>	<b>1,015</b>

Source: Hillsborough County City-County Planning Commission

**HOUSING COSTS**

As of 2005, average home sale prices in Temple Terrace reached \$174,138 according to the Hillsborough County Property Appraiser as compiled by the Florida Housing Data Clearinghouse. Temple Terrace’s average single family home prices outpaced those in Hillsborough County, which averaged \$168,137 in 2005 (a difference of \$6,001). Within the original City limits, only a few vacant parcels remain available for development; and the general consensus is that any growth in the housing stock will be from construction in newly annexed areas, redevelopment within the downtown core and site specific infill.

Single family home sales prices have followed a growth trend since the mid-1990s (**Table 19**). Hillsborough County experienced the same pattern. By 2005, the median single family sales price for homes in Temple Terrace grew to \$238,029 marking an increase of \$91,828 since 1996. The median home sales prices reflect 2006 dollars.

**(TABLE 19 begins on next page)**

**TABLE 19  
SINGLE FAMILY REAL SALES PRICE IN 2006 DOLLARS, TEMPLE  
TERRACE AND HILLSBOROUGH COUNTY, 1996-2005**

Year	Temple Terrace	Hillsborough County
2005	\$238,029	\$217,240
2004	\$186,451	\$180,433
2003	\$172,109	\$165,710
2002	\$162,547	\$156,848
2001	\$154,831	\$149,096
2000	\$150,305	\$145,589
1999	\$148,655	\$140,126
1998	\$152,561	\$134,503
1997	\$145,136	\$125,847
1996	\$146,201	\$123,236

Source: Hillsborough County Property Appraiser Tax Rolls, compiled by Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, 2005

Sales prices, combined with other housing related costs such as taxes and insurance, translate to monthly costs for homeowners. In 2000, monthly housing costs ranged from \$200 to \$299 to over \$3,000 for households with a mortgage (**Table 20**), and \$100 to \$149 to over \$1,000 for households without a mortgage (**Table 21**). For households with a mortgage, the most common range of monthly housing costs was \$1,000 to \$1,249 (18.4 percent of the population). For households without a mortgage, the most common range of monthly housing costs was \$300 to \$349 (20.1 percent of the population). Clearly, households with a mortgage have generally higher costs to bear each month.

**(TABLES 20 and 21 appear on next page)**

**TABLE 20: SELECTED HOUSING COSTS FOR HOUSEHOLDS WITH A MORTGAGE, TEMPLE TERRACE, 2000**

Owner Costs with a Mortgage	Number	% of Total Mortgaged
Less than \$200	0	0.00%
\$200 to \$299	6	0.17%
\$300 to \$399	34	0.98%
\$400 to \$499	87	2.52%
\$500 to \$599	166	4.80%
\$600 to \$699	266	7.70%
\$700 to \$799	276	7.99%
\$800 to \$899	362	10.47%
\$900 to \$999	400	11.57%
\$1,000 to \$1,249	637	18.43%
\$1,250 to \$1499	458	13.25%
\$1,500 to \$1,999	517	14.96%
\$2,000 to \$2,499	95	2.75%
\$2,500 to \$2,999	114	3.30%
More than \$3,000	38	1.10%
<b>Total Mortgaged</b>	<b>3,456</b>	<b>100.00%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 21: SELECTED HOUSING COSTS FOR HOUSEHOLDS WITHOUT A MORTGAGE, TEMPLE TERRACE, 2000**

Owner Costs Not Mortgaged	Number	% of Total Not Mortgaged
Less than \$100	0	0.00%
\$100 to \$149	7	0.57%
\$150 to \$199	53	4.35%
\$200 to \$249	87	7.14%
\$250 to \$299	163	13.38%
\$300 to \$349	245	20.11%
\$350 to \$399	173	14.20%
\$400 to \$499	184	15.11%
\$500 to \$599	139	11.41%
\$600 to \$699	93	7.64%
\$700 to \$799	56	4.60%
\$800 to \$899	10	0.82%
\$900 to \$999	8	0.66%
More than \$1,000	0	0.00%
<b>Total Not Mortgaged</b>	<b>1,218</b>	<b>100.00%</b>

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

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## EXISTING AND FUTURE POPULATION TRENDS

### METHODOLOGY FOR ANALYSIS

Data used throughout the Housing Element comes from several sources including the U.S. Census 2000. Within this section on Existing and Future Population Trends, data comes primarily from two sources, the Hillsborough County City-County Planning Commission and the Florida Housing Data Clearinghouse (which incorporates findings from the U.S. Census) based at the Shimberg Center for Affordable Housing. Further details on the methodology used are presented within the applicable subsections to ensure compliance with meeting the regulatory standard of professionally accepted techniques for the estimation and projection of data.

### POPULATION ESTIMATES AND PROJECTIONS

Population estimates and projections are required for each locality submitting Comprehensive Plans in compliance with Chapter 163 Florida Statutes. These estimates and projections are essential for various housing, and the various infrastructure-related Elements. The importance of population projections to the Housing Element is that it relates to the need for an approximate total of dwelling units needed to serve the projected new population.

#### A. Population Trends

Data indicates that Temple Terrace is a modern post-World War II suburban community which had a population of 433 in 1950. The City grew to over 3,800 by 1960 and to more than 7,300 by 1970. After 1970, the City entered into a somewhat slower growth phase with just under 11,100 by 1980. During the 1980s, the community matured and much of its new growth occurred due to annexation. By 1990, the City had a population of 18,960. The population was estimated by Hillsborough County to be 21,830 in 2004. Further projections show the City will continue to grow to over 29,000 by 2025.

#### B. Population Projections

Population projections for this Housing Element are based on projections made by the Planning Commission. Projections are developed using the methodology described as follows. A housing inventory is the sum of the Census 2000 housing counts by type and the net change in Hillsborough County's housing inventory by type. Certificates of Occupancy issued to new residential units by the four building departments in Hillsborough County (Tampa, Plant City, Temple Terrace and Unincorporated County) are matched with the Planning Commission's database of residential building permits.

The Certificate of Occupancy issue dates are used to time the addition of new housing units to the housing inventory. The "date of issue" of a residential demolition permit is the date used to subtract a housing unit from the housing inventory. The net housing unit change is combined with the 2000 Census housing unit count to create the housing inventory by type for each of the 249 census tracts within Hillsborough County.

Households, defined as occupied housing units, are estimated by multiplying the number of housing units times the occupancy rate. The detailed housing type occupancy rates for each census tract in Hillsborough County are available from the 2000 Census Summary File 3. The tract occupancy rate by housing type is multiplied by the estimated housing unit increase by housing type to establish the number of new households by housing type in each census tract.

The Planning Commission summarizes household estimates by the following housing types: single family detached, single family attached, apartment and mobile home. Apartment households are calculated by using the Census 2000 apartment occupancy rates for all units completed after 2000, with the exception of tracts with 50 or more apartment units completed during the current estimate year. These are assigned an occupancy rate of 60 percent, if normally a higher rate is used. This exception is applied only the first year after completion.

The Census 2000 persons per household by housing unit type for each census tract is multiplied by the household unit change by type and by census tract to calculate the household population change. The Census 2000 household population is added to the population change figure resulting in total household population.

The final step to create total population is to add group quarter population to household population. Major group quarter entities in Hillsborough County are surveyed annually to update their population count. Newly permitted group quarter entities are surveyed and added upon completion. The Census 2000 group quarter population counts by census tract are used in lieu of any updates.

The population projections were developed with a "top -down" approach. Countywide control totals are provided by the University of Florida's Bureau of Economic and Business Research (BEBR) medium projection for 2015 and 2025. (The publication date for the countywide projection used in this methodology is January 2003, Florida Population Studies, Bulletin 134.)

Planning Commission staff involved staff from the four jurisdictional governments and all the agency's internal planning teams. There were several different methods used to project jurisdictional control totals. Linear regression was used projecting each jurisdiction's share of the total county's population using 1970-2002, 1980-2002, and 1990-2002 as the reference time periods. Logistic curve and other ratio methods were also employed. After discussion, it was decided that the Linear Regression of each jurisdiction's share of the county's population from 1980-2002 produced the most reasonable results. The population projections were converted to dwelling units using 2000 occupancy rates and persons per household to the projected population.

Estimates and projections of the Temple Terrace population indicate continued growth through the year 2025 (**Table 22** and **Table 23**). Over the period of 2000 to 2025, Temple Terrace is projected to have an increase in population of 8,482, or 40.6 percent.

**TABLE 22  
PROJECTED POPULATION, TEMPLE TERRACE,  
2000 TO 2025**

Year	Population
2000	20,918
2004	21,830
2015	26,650
2025	29,400

Source: Hillsborough County-City Planning Commission

**TABLE 23  
PERCENTAGE CHANGE IN PROJECTED POPULATION, TEMPLE TERRACE,  
2000 TO 2025**

Time Period	Percentage
2000 to 2004	4.4%
2004 to 2015	22.1%
2015 to 2025	10.3%
2000 to 2025	40.6%

Source: Hillsborough County-City Planning Commission

**C. Seasonal Population and Housing**

Housing data from the 2000 Census indicated that the City was a year-round residential suburban community. The City had 9,418 total housing units in the 2000 Census. Only 64 of these units could be classified as seasonal. This seasonal housing percentage was statistically insignificant comprising less than one percent of the total housing units. It is anticipated that the community will continue to be a year-round residential suburb of Tampa.

**D. Group Quarter Population**

The City of Temple Terrace has some group quarter population due mainly to the presence of Florida College. Four hundred of the college’s 500 students lived on campus in 2006, , there has been limited student growth at the college and thus in this segment of the population. There are few other group quarter facilities in the community at this time. Group quarter population is expected to only marginally increase during the planning period.

The other component of the group quarter population projection is based on the percentages of the population by age cohort likely to reside in a group setting. This was derived from national data compiled by the U.S. Bureau of the Census. The percentage of the population likely to reside in a group setting is generally very small except for the elderly age groups. Even among the elderly age groups it should not exceed ten percent except for the “frail elderly” over 80 years old. Therefore, potential group quarter population, including that of Florida College, is not expected to exceed 600 by 2025. Excluding the college, those living in group quarters are expected to number approximately 100, with 70 percent of that population concentrated in the elderly age groups.



Temple Terrace is located in a large and fast growing county (Hillsborough) and metropolitan area (Tampa-St. Petersburg-Clearwater), and the need in the region as a whole for group housing will be more significant. However, given the limited amount of vacant residentially-zoned land in Temple Terrace, it is unlikely that it can accommodate group housing needs beyond its own future population.

**E. Household Size and Projections**

The projections of households by size range originate from the Florida Housing Data Clearinghouse (FHDC) and incorporate the methodology described for the calculations of households available at the Shimberg Center for Affordable Housing.

Building on the calculations of households, the FHDC followed a two-step process to project the number of households by size. First, the FHDC determined the household formation rate for the base year 2000. The household formation rate uses the equation of Household Count of Tenure multiplied by Age, Size, Income, and Cost Burden, then divided by Age. Second, the projection of households of a given size or income range uses the

following equation of Household Formation Rate multiplied by Population of persons for a given age in the projection year.

Temple Terrace appears to be oriented toward one- or two-person households. These households comprised over 58 percent of all households in 2000. Projected distributions indicate that this group will increase their share of households marginally by 2015 to almost 59 percent, to 59.3 percent by 2025 (**Table 24**). Over the 25 year period, the proportional shares of the population of three to four person households and over five persons households will remain closely intact like the one to two person households, with roughly 31 percent of households containing three to four persons and roughly 10 percent of households containing over five persons.

**TABLE 24  
PROJECTED HOUSEHOLDS BY HOUSEHOLD SIZE, TEMPLE TERRACE,  
2000 TO 2025**

Projected Years	1 to 2 Persons	3 to 4 Persons	Over 5 Persons	Total
2000	5,097	2,725	849	8,671
% of Total	58.8%	31.4%	9.8%	100.00%
2005	5,379	2,870	894	9,143
% of Total	58.8%	31.4%	9.8%	100.00%
2010	5,936	3,145	987	10,068
% of Total	58.9%	31.2%	9.8%	100.00%
2015	6,480	3,417	1,072	10,969
% of Total	59.1%	31.2%	9.8%	100.00%
2020	7,022	3,681	1,164	11,867
% of Total	59.2%	31.0%	9.8%	100.00%
2025	7,512	3,920	1,244	12,676
% of Total	59.3%	30.9%	9.8%	100.00%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**F. Age Composition Projections**

Estimates and projections of population by age originate from the Florida Housing Data Clearinghouse and follow the same process described in the Household Size and Projections section, with the calculations designed for age rather than size.

Temple Terrace had a relatively young population with a median of 35.3 years in 2000, when compared to the Tampa-St. Petersburg-Clearwater Metropolitan Area where the median age was 40.0 years.

Over the period of 2000 to 2025, a trend emerges in the age distribution of the population (**Table 25**). The percentage share of the population aged over 65 will increase while the percentage shares of the 15 to 34 population and the 35 to 64 population will decrease. As the population ages, the community must plan for providing the necessary services, including appropriate housing options, to meet the needs of the elderly. Despite the aging trend, the population of 35 to 64 year olds remains the predominate age group within Temple Terrace, comprising 54.5 percent of the population in 2000 and 46.6 percent of the population in 2025. This age distribution may be advantageous in terms of the community’s housing affordability. This is due to the fact that as the population generally moves into the middle-age brackets and has more years working in the labor force, their earning power increases. These age distribution projections indicate that a large percentage of the City’s population may be able to afford somewhat more expensive housing in the future.

The young adult age groups (15 to 34) constituted over 25 percent of the population in 2000. This share is expected to decrease to just over 21 percent by 2025. The largest decrease in the share of the total population is anticipated in the 35 to 64 age group (from 54.5 percent in 2000 to about 46.6 percent in 2025).

**TABLE 25  
PROJECTED HOUSEHOLDS BY AGE OF HOUSEHOLDER, TEMPLE  
TERRACE, 2000 TO 2025**

Project Year	15 to 34	35 to 64	65 and Older	Total
2000	2,182	4,721	1,761	8,664
% of Total	25.2%	54.49%	20.3%	100.0%
2005	2,307	4,918	1,918	9,143
% of Total	25.2%	53.79%	21.0%	100.0%
2010	2,532	5,213	2,326	10,071
% of Total	25.1%	51.76%	23.1%	100.0%
2015	2,627	5,484	2,861	10,972
% of Total	23.9%	49.98%	26.1%	100.0%
2020	2,631	5,717	3,520	11,868
% of Total	22.2%	48.17%	29.7%	100.0%
2025	2,697	5,911	4,069	12,677
% of Total	21.3%	46.63%	32.1%	100.0%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**G. Median Household Income and Income Distribution Projections**

Two of the most important housing-related demographic indicators are median household income and income distribution. Temple Terrace is a relatively affluent suburb of Tampa. This suburban community had a median household

income of \$44,508 in 1999 compared to \$34,415 for Tampa, \$40,663 for Hillsborough County and \$37,406 for the entire Tampa-St. Petersburg Standard Metropolitan statistical Area (MSA) (**Table 26**). Temple Terrace also has, as might be expected, a larger percentage (16.4 percent) of households in the over \$75,000 income categories than Tampa (10.5 percent), Hillsborough County (11.4 percent), and the metropolitan area (9.4 percent).

**TABLE 26  
HOUSEHOLD INCOME COMPARISONS, 1999**

Income in 1999	Temple Terrace		Tampa		Hillsborough County		MSA	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Less than \$10,000	590	6.8%	16,582	13.3%	35,368	9.0%	91,066	9.0%
\$10,000 to \$14,999	389	4.5%	9,866	7.9%	24,512	6.3%	72,512	7.2%
\$15,000 to \$24,999	1,048	12.0%	18,838	15.1%	52,531	13.4%	155,233	15.4%
\$25,000 to \$34,999	1,155	13.2%	17,835	14.3%	54,563	13.9%	151,138	15.0%
\$35,000 to \$49,999	1,595	18.2%	20,206	16.2%	68,321	17.5%	179,284	17.8%
\$50,000 to \$74,999	1,715	19.6%	19,671	15.8%	75,433	19.3%	182,652	18.1%
\$75,000 to \$99,999	817	9.3%	8,457	6.8%	36,350	9.3%	83,020	8.2%
\$100,000 to \$149,999	1,002	11.5%	6,760	5.4%	27,833	7.1%	58,692	5.8%
\$150,000 to \$199,999	221	2.5%	2,586	2.1%	7,638	2.0%	16,679	1.7%
\$200,000 or more	208	2.4%	3,793	3.0%	8,875	2.3%	19,516	1.9%
<b>Total Households</b>	<b>8,740</b>	<b>100.0%</b>	<b>124,594</b>	<b>100.0%</b>	<b>391,424</b>	<b>100.0%</b>	<b>1,009,792</b>	<b>100.0%</b>
Median Household Income (dollars)	\$44,508		\$34,415		\$40,663		\$37,406	

Source: U.S. Census 2000

Estimates and projections of household income were made for Temple Terrace for 2000, 2005, 2010, 2015, 2020, and 2025. The estimated median household income in 1999, according to data provided by the U.S. Census, was \$44,508.

Household income distribution has been analyzed using two approaches. The first has been to use the income ranges from the 2000 Census (refer to Table 26). The second method uses five income groups based on the percentages of household income from the metropolitan area’s median.

The second method of determining future income distribution is presented in **Table 27** and Error! Reference source not found.. The numbers of projected households within Temple Terrace are divided by income groups that are based on a percentage of Area Median Income (AMI). The AMI is the amount at which half of the households in an area have lower incomes and half have higher incomes. AMI is calculated annually and adjusted for household size. The figures in **Table 27** and Error! Reference source not found. refer to a family of four. Income ranges are created that represent a percentage of AMI. The income groups include extremely low (less than 30% AMI), very low (30-50% AMI), low (50-80% AMI), moderate (80-120% AMI) and above moderate (120%+ AMI). It shows a slightly increasing percentage of extremely low, very low, and low income households in Temple Terrace. Although the changes are slight, approximately one-third of the population will be categorized as lower income households residing in the community during the planning period and to the year 2025. The lower income population will comprise between 34 and 37 percent of the total population throughout this period. The fastest rate of growth based on projections throughout 2025 occurs within the very low income group, followed by the extremely low income group.

**TABLE 27  
PROJECTED HOUSEHOLDS BASED ON INCOME CATEGORY, TEMPLE  
TERRACE, 2000 TO 2025**

Year	Extremely Low (≤ 30% AMI)		Very Low (30.01 to 50% AMI)		Low (50.01 to 80% AMI)		Moderate (80.01 to 120% AMI)		Above Moderate (120.01+% AMI)	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
2000	726	8.4%	854	9.9%	1,423	16.4%	1,868	21.6%	3,793	43.8%
2005	769	8.4%	909	9.9%	1,506	16.5%	1,972	21.6%	3,987	43.6%
2010	864	8.6%	1,023	10.2%	1,671	16.6%	2,171	21.6%	4,342	43.1%
2015	954	8.7%	1,144	10.4%	1,833	16.7%	2,362	21.5%	4,679	42.6%
2020	1,051	8.9%	1,277	10.8%	1,995	16.8%	2,546	21.5%	4,999	42.1%
2025	1,135	9.0%	1,392	11.0%	2,142	16.9%	2,717	21.4%	5,291	41.7%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 28**



**PERCENTAGE CHANGE OF PROJECTED HOUSEHOLDS BY INCOME CATEGORY, TEMPLE TERRACE, 2000 TO 2025**

Time Period	Extremely Low (<= 30% AMI)	Very Low (30.01 to 50% AMI)	Low (50.01 to 80% AMI)	Moderate (80.01 to 120% AMI)	Above Moderate (120.01+% AMI)
2000 to 2005	5.92%	6.44%	5.83%	5.57%	5.11%
2005 to 2010	12.35%	12.54%	10.96%	10.09%	8.90%
2010 to 2015	10.42%	11.83%	9.69%	8.80%	7.76%
2015 to 2020	10.17%	11.63%	8.84%	7.79%	6.84%
2020 to 2025	7.99%	9.01%	7.37%	6.72%	5.84%

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**H. Housing Tenure Projections**

Additional projections created by the Florida Housing Data Clearinghouse at the Shimberg Center for Affordable Housing include data on housing tenure. The same methodology employed for projections on household size, age and income applies to tenure projections. Tenure is the measure of the population that own versus rent their housing unit.

As demonstrated in Error! Reference source not found., the majority (60.5 percent) of the population of Temple Terrace owned their housing unit in 2000. The proportion of owners will gradually increase throughout 2025 to 62.6 percent, according to projections. A decreasing renter population implies a decreasing need for rental accommodations; therefore future development may be directed away from rental units and toward owner units to some extent. Important to note, however, is that the change in population is small and other considerations for development must be taken into account. Given the limited quantity of developable land in the City, it is particularly important to recognize the need for higher density development to accommodate Temple Terrace’s projected growth. Homeownership opportunities that include multifamily units, cluster homes, and zero-lot-line homes can contribute to a successful growth process.

**TABLE 29**

**PROJECTED HOUSEHOLDS BY TENURE IN TEMPLE TERRACE,  
2000 TO 2025**

Year	Owner		Renter		Year Total
	Number	% of Year Total	Number	% of Year Total	
2000	5,249	60.5%	3,422	39.5%	8,671
2005	5,534	60.5%	3,609	39.5%	9,143
2010	6,102	60.6%	3,966	39.4%	10,068
2015	6,713	61.2%	4,256	38.8%	10,969
2020	7,365	62.1%	4,502	37.9%	11,867
2025	7,933	62.6%	4,743	37.4%	12,676

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**I. Future Uncertainties**

The projections derived from the housing demand model are based on estimates of projections of certain demographic data which is not radically different from the City for the 2000 Census.

The cost of land for development escalated rapidly between 2000 and 2007; further, the City of Temple Terrace is close to build-out. Therefore, the City’s redevelopment efforts will be particularly important in meeting future housing need. Infill housing and some limited annexation activity are also likely to provide additional locations for residential development.

**J. Projected Housing Needs**

Housing needs for the City have been projected for 2005, 2010, 2015, 2020, and 2025 by the Florida Housing Data Clearinghouse at the Shimberg Center for Affordable Housing. - Calculations are based on the cross tabulation of data projections using size, age, income and tenure to determine the number of new households in the future, and subsequent new housing need.

The projected number of households and additional housing units needed for the time period of 2005 to 2025 are displayed in Table 30 and Table 31. The number of households is expected to grow from 9,143 in 2005 to 12,677 in 2025, resulting in an increase of 38.7 percent. To accommodate the projected growth in households over the 20-year period, 3,534 new housing units are needed. The increase in households equates to a need for approximately 900 new housing units in each five-year period.

**TABLE 30  
PROJECTED NUMBER OF HOUSEHOLDS, TEMPLE TERRACE  
2005 TO 2025**

Households	2005	2010	2015	2020	2025
Projected Households	9,143	10,071	10,972	11,868	12,677

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 31  
ADDITIONAL HOUSING UNITS NEEDED, TEMPLE TERRACE,  
2005 TO 2025**

Households	2005 to 2010	2005 to 2015	2005 to 2020	2005 to 2025
Additional Housing Units Needed	928	1,829	2,725	3,534

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

Specific projections of affordable housing need are displayed in **Table 32** and **Table 33**. Projections originate from the Shimberg Center for Affordable Housing’s Florida Housing Data Clearinghouse and are based on the projected number of households by income category. The analysis of affordable housing need encompasses the income groups of extremely low, very low, and low income (referred to cumulatively as lower income groups) due to the inherent difficulty of these populations in their ability to pay for housing without carrying a cost burden.

Throughout the 2000 to 2025 time period, the number of affordable housing units needed to support the lower income populations grows to a projected 1,666 new, affordable units. The low income group is projected to grow in the greatest absolute number, followed by very low, then extremely low. On the average, approximately 17 extremely low income housing units are required annually to accommodate the projected number of extremely low income households in the time period of 2000 to 2025, approximately 22 are needed yearly for very low income housing units, and approximately 29 low income housing units are required annually. On the whole, approximately 187 extremely low, very low and low income housing units are required annually to accommodate the projected number of extremely low, very low, and low income households in the time period of 2000 to 2025. Over the projected 25 years, 36.9 percent of the 12,677 total new housing units needed will be for lower income households.

**TABLE 32  
PROJECTED AFFORDABLE HOUSING NEED BASED ON INCOME  
CATEGORY, TEMPLE TERRACE, 2000 TO 2025**

Year	Extremely Low (<= 30% AMI)	Very Low (30.01 to 50% AMI)	Low (50.01 to 80% AMI)	Total Lower Income Households
2000	726	854	1,423	3,003
2005	769	909	1,506	3,184
2010	864	1,023	1,671	3,558
2015	954	1,144	1,833	3,931
2020	1,051	1,277	1,995	4,323
2025	1,135	1,392	2,142	4,669

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**TABLE 33  
PROJECTED CUMULATIVE AFFORDABLE HOUSING BASED ON INCOME  
CATEGORY, TEMPLE TERRACE, 2000 TO 2025**

Time Period	Extremely Low Income Households	Very Low Income Households	Low Income Households	Total Lower Income Households
2000 to 2005	43	55	83	181
2000 to 2010	138	169	248	555
2000 to 2015	228	290	410	928
2000 to 2020	325	423	572	1,320
2000 to 2025	409	538	719	1,666

Source: U.S. Census 2000 and Shimberg Center for Affordable Housing, University of Florida, 2008

**K. Replacement of Housing Units Removed**

Very few housing unit demolitions are anticipated in Temple Terrace. Any demolitions would be only a fraction of a percent of the total housing stock. Therefore, there is no anticipated impact on housing opportunities within Temple Terrace that would result from demolition.

**L. Land Requirements to Meet Future Housing Needs**

The Housing Element for the City of Temple Terrace addresses estimated housing need within the City limits, since it does not have authority to plan for development on contiguous, unincorporated lands. Temple Terrace does work closely, however, with Hillsborough County on housing issues, including affordable housing need. Among other means of coordination with the County, Temple Terrace was represented on the Hillsborough County Affordable Housing Task Force that deliberated from March 2005 to October 2006. Further, Temple Terrace continues to be represented in county-wide deliberations in the permanent Affordable Housing Advisory Board that succeeded the Task Force.

Temple Terrace is over 90 percent developed with few remaining large parcels available. (See the Future Land Use Element for the Land Use Allocation Analysis). This is true for single-family as well as multi-family development. Infill development can only fulfill about 11% of the City’s new housing needs. Other development opportunities may arise through Temple Terrace’s downtown redevelopment efforts, limited annexation activities, increased densities on existing developable land, and introduction of accessory dwelling units.

## EXISTING AND FUTURE NEEDS

### SHORT-TERM HOUSING NEEDS: – THROUGH 2010

The most critical housing needs over the short-term (the present through 2010) are for housing units affordable to those in lower-income groups. These groups are most likely to experience housing cost burden; housing cost burden typically translates into an inability to afford other necessary living expenses such as food, child care, transportation and health care. Thus, addressing this need in both the short- and long-term horizon is particularly important.

Table 33 provides information on projected new lower-income households. Between 2000 and 2010, an estimated 555 households with lower incomes are estimated to be present in Temple Terrace. Lower-income households are typically served through multiple sources, including older market-rate residences (especially multifamily units), publicly assisted or subsidized units such as those produced with federal Low Income Housing Tax Credits, or tenant-based rental assistance such as the Housing Choice Voucher program (formerly known as Section 8 vouchers and certificates).

Temple Terrace’s downtown redevelopment efforts provide one opportunity for meeting the need for housing affordable to lower-income households. However, these needs are best met through mixed-income housing opportunities. In other words, it would be inappropriate to foster a redevelopment effort that included only low-income housing options. Rather, a proportion of residential units produced as a result of redevelopment could be made affordable to lower-income households through public-private partnerships, including funding provided by the State of Florida’s State Apartment Incentive Loan (SAIL), the federal Low Income Housing Tax Credit (administered by the Florida Housing Finance Corporation), tax-exempt municipal bonds such as those issued by the Hillsborough Housing Finance Authority and the State of Florida (through the Florida Housing Finance Corporation), and federal entitlement grants such as HOME and the Community Development Block Grant program.

### LONG-TERM HOUSING NEEDS: 2011-2025

### AREA HOUSING TRENDS

The housing market has changed dramatically since the first Housing Element for the City of Temple Terrace was prepared in the 1980s. Rapidly escalating housing prices and limited rental vacancies were cited by the Hillsborough County Affordable Housing Task Force in its report, *Attainable Housing for Hillsborough County’s Growing Economy*, released in October 2006. While the price of housing for sale has declined since late 2007, home purchase

continues to be out of reach for many households. In addition, rents for properties in good condition are also out of reach for many residents.

Further, the largest segment of Temple Terrace’s single-family housing stock was built in the 1980s. Many of these homes may be in need of rehabilitation at some level in the near future. Maintenance of the existing housing stock while simultaneously providing housing opportunities for new residents at all income levels will be of primary importance for the City of Temple Terrace in fulfilling its goals regarding community and quality of life.

### **HOUSING CODE ENFORCEMENT**

The City of Temple Terrace has an active housing code enforcement program. This code is an effective tool in ensuring the preservation of Temple Terrace’s housing stock. The City’s 1995 adopted housing code partially administered by the Risk Reduction / Housing Division of the Fire Department encompasses both voluntary compliance and formal code enforcement of minimum housing standards. This code also includes a mandatory rental registration and inspection program as well as housing rehabilitation tools utilized to keep what is becoming an aged housing stock in compliance.

### **LAND AVAILABILITY**

The community is over 90 percent developed with few remaining large parcels available. The downtown redevelopment area will provide additional opportunities for residential development. Infill development is also expected to provide some additional opportunities, as will limited annexation activity. Increased densities for redeveloped, infill, and undeveloped parcels will be necessary for Temple Terrace to meet the needs of anticipated growth.

### **INFILL HOUSING DEVELOPMENT**

Traditionally, infill housing has occurred in areas which were close to residential build-out. This has evolved with vacant parcels that were bypassed during the normal course of urbanization due to odd shapes, poor access, ownership problems, changes in zoning and subdivision regulations requirements, conflicts with surrounding land uses, or land damage by some pre-urban use. Infill housing strategies and programs are part of the Goals, Objectives, and Policies within this Housing Element.

### **HOUSING PROGRAMS FOR ELDERLY RESIDENTS**

Elderly residents tend to be homeowners at higher rates than the general population within Temple Terrace, Hillsborough County, the State of Florida, and the nation as a whole. Many elders wish to remain in their homes and can be successful in this life strategy through tapping into an array of home-based

services that may be appropriate for different people at various stages of the aging process.

A supply of rental housing targeted to lower-income seniors is also part of a healthy community. Some elders may eventually wish to sell their homes, for instance, and live in a rental community. This not only benefits elders by providing them with what may be a more manageable living environment for their individual circumstances, it also can provide new residents opportunities to purchase existing single-family homes that would otherwise be unavailable.

Group homes and assisted living facilities will be a limited housing type for Temple Terrace and will be confined to a rather small number of people. Future housing programs should concentrate on innovative methods for assisting the elderly population by supporting them in an independent living environment. Much of this effort can be performed by the City in conjunction with Hillsborough County, and possibly, a non-profit organization charged with assisting the housing needs of the elderly. The City's role will involve education, regulatory reform, and technical assistance to the elderly portion of the population. The following supportive programs should be considered.

#### **A. Accessory Dwelling Units**

Accessory dwelling units (ADUs) are completely independent living units constructed on land occupied by a single-family residence. ADUs allow elders an independent living arrangement, but with family or others in close proximity.

ADUs can also create housing opportunities for single professional people, persons with disabilities, and students. ADUs can assist Temple Terrace in increasing its density to keep pace with anticipated population growth, while making the best use of local infrastructure, including transportation.

The Temple Terrace Zoning Ordinance should be modified to explicitly permit accessory dwelling units for various areas of the City. The ordinance should include a minimum square footage requirement and a maximum limit. It should also require full kitchen and bathroom facilities.

#### **B. Shared Housing Program**

Another concept which assists the elderly to maintain an independent living environment is "shared housing". This is an innovative living arrangement where two or more unrelated individuals live in the same residence, each having separate bedrooms. The major difference between shared housing and the other elderly programs is that under this concept, the individuals share common areas. Two such developments are currently located in Temple Terrace and cater to University of South Florida students.



Shared housing programs can involve either a government agency or a private, non-profit housing corporation. The agency or corporation provides assistance in structuring this communal living environment and assumes the ultimate responsibility for the arrangement.

Temple Terrace should study the most appropriate organizational form in considering this program. One option would be to develop a program under the jurisdiction of Hillsborough County or in a joint venture with the County. Another option for the City would be to form a community-based non-profit housing services corporation.

Necessary modifications to the Zoning Ordinance would be minor compared to the other programs listed previously. These modifications would include additions to the definitions for households and shared housing. A maximum number of individuals allowed in shared housing would have to be specified.

### **C. Tenant-Homeowner Match Program**

A closely related assistance program similar to shared housing is the “tenant-homeowner match program”. The principal difference is that in this program the services to be rendered by the tenant to the elderly homeowner are more formalized than in shared housing. This is generally stated in an official contract between the two parties. Another difference is that in shared housing, the two parties are usually elderly individuals while the tenant-homeowner match program normally involves either a young single person or a young couple and an elderly homeowner. The tenant, in return for paying a minimum rent to the homeowner, provides such services as yard work, home maintenance, errand running, housecleaning, and sometimes cooking free of charge.

This program would seem to be especially appropriate for Temple Terrace. Since there are many younger householders in the 18-24 age group, they could take advantage of this program by paying almost no rent in return for their services.

The organizational framework for this program would include the same options discussed earlier for the shared housing program. The same regulatory changes to the Zoning Ordinance would also have to be made.

### **D. Volunteer-Credit Program**

This program is intended to help the elderly homeowner maintain his home and independent living environment. The major difference in this program and all the programs discussed previously is that no joint living or additional housing on site would be involved.

This program involves volunteers in the local community to provide yard work, home maintenance and repair, and housecleaning in response to the needs of the elderly homeowners. Volunteers, in return, receive credits from businesses, fraternal clubs, schools, and colleges entitling them to discounts in stores, special services, reduced club membership fees and lower tuition costs. Credits awarded are based on the amount and difficulty of the work performed by the volunteers. Credits are then presented to participating local businesses and institutions in return for discounts.

This program could be organized and administered as a joint venture between the City, County, or housing services corporation and local Chamber of Commerce. No regulatory changes would be needed to implement this program.

If all or most of these housing programs were implemented by 2015, they could substantially reduce the need for institutionalizing elderly households, reduce the need for assisted living facilities, and maintain a high level of quality in the housing stock of the City.

## **HOUSING FOR PERSONS WITH DISABILITIES**

Persons with disabilities make up a segment of the market which has special housing needs. No projection has been made of the special housing needs of this population group. Advances in accessibility have been made since the introduction of the Americans with Disabilities Act of 1990, but many residential structures in Temple Terrace were built prior to this time.

The housing needs of many persons with disabilities can be met through accessibility adaptations. Lower-income persons with disabilities who are homeowners in the City of Temple Terrace may seek assistance with accessibility modifications through Hillsborough County's housing rehabilitation program. Persons with disabilities who are renters are legally entitled to request that their landlord make reasonable modifications to their dwelling.

The City of Temple Terrace can assist residents with disabilities by providing information on available assistance through Hillsborough County and on ADA compliance requirements for landlords.

## **ADEQUATE HOUSING FOR LOWER INCOME GROUPS**

The projected need for housing affordable to lower-income groups between 2005 and 2025 is an additional 1,485 units. This represents approximately 42% of the anticipated need for a total of 3,534 units to meet the City of

Temple Terrace’s projected growth during that period. **Tables 31 and 33** provide details on these figures.

Some lower-income households are accommodated in Temple Terrace by older, market-rate properties - sometimes through paying full market rent, and sometimes through use of a Housing Choice Voucher (formerly known as Section 8 vouchers and certificates). This highlights the need to continue the City’s efforts in code enforcement, as well as its rehabilitation program.

One Low Income Housing Tax Credit property serving elderly residents is within the City limits. This is a modern, well-maintained property built in 1998. Additional development with Low Income Housing Tax Credits can be fostered by both the City and County through outreach to foster appropriate private-sector participation in the creation of this type of rental housing opportunity.

The City’s focus on redevelopment and infill housing with a limited amount of annexation activity through the year 2025 provides a prime opportunity for creation of mixed-use, mixed-income areas. These areas would be close to the employment centers provided by the University of South Florida and the surrounding medical centers, as well as numerous office parks to the north and east of the City, thereby reducing transportation costs for individuals and impact on local infrastructure such as streets and roads. Further, it would enhance Temple Terrace’s efforts to foster a walkable, sustainable community. Thus, it is anticipated that housing for lower-income groups will primarily occur through rehabilitation of older developments, redevelopment efforts, infill housing, and possibly some limited annexation activity that would allow for new construction of units such as those funded by the Low Income Housing Tax Credit.

### **THE PRIVATE-SECTOR HOUSING DELIVERY PROCESS: REMOVING IMPEDIMENTS**

There have been a number of advances in the removal of impediments to private-sector housing delivery since the City of Temple Terrace created its first Housing Element in the 1980s. One impediment continues to be the relative scarcity of developable land within the City limits. Temple Terrace’s concerted redevelopment effort will provide a partial remedy to this impediment, as will an aggressive effort to foster infill housing. Limited annexation activity with higher densities than found in past annexations would also contribute to overcoming the impediment of land scarcity. A carefully crafted ordinance permitting accessory dwelling units can assist the City by increasing density and the number of small, affordable rental units in select areas of the City.

The private sector has broad access to a number of programs available through Hillsborough County that facilitate new construction and rehabilitation of multifamily rental units. Further, extensive down payment assistance options exist at the County level to overcome barriers to homeownership among young households pursuing first-time homeownership.

Density bonuses extended to private-sector developers may also assist in overcoming impediments to private-sector delivery of housing. Density bonuses would not only help the City of Temple Terrace meet the anticipated growth in households projected through the year 2025, it would also further the goal of housing affordability. Higher-density housing typically can be priced lower than housing situated on large lots due to lower costs for land. This regulatory solution requires no public expenditure but has the potential to contribute to the City's goals.

### **FINANCING HOUSING NEEDS**

Numerous options for financing both single-family and multifamily development have been introduced since the 1980s. Many of these options are offered through Hillsborough County's programs, as well as through programs administered by both the Hillsborough Housing Finance Authority and the Florida Housing Finance Corporation. Housing finance options are available to both developers and individuals.

The primary challenge at the present time may be the escalation of foreclosure rates within Hillsborough County, the State of Florida, and the nation as a result of subprime lending activities undertaken in the first decade of this century. The City of Temple Terrace's Housing Compliance Officer works to preserve the quality of the community by making available information on County and other foreclosure prevention programs. In addition, code enforcement activities will assist the City in monitoring any changes in neighborhoods that arise from problems associated with vacant properties undergoing foreclosure. Likewise, aggressive and creative efforts by the City to ensure such properties remain secure and maintained during the transition will minimize the impact to surrounding properties and their value. Early identification of potential problem areas will allow Temple Terrace to take appropriate action to maintain neighborhood quality throughout the City.

### **RESIDENTIAL ZONING**

Temple Terrace must increase density in the coming years to meet housing needs based on projected growth. A re-examination of existing zoning with the intent of making revisions consistent with the City's need for increased density is recommended for implementation in the near future.

The downtown redevelopment effort provides an opportunity for a concerted effort to increase density within the City. Further, efforts to foster infill housing and accessory dwelling unit development will also assist the City in meeting its future growth. Finally, limited annexation activities with higher-density zoning than past annexations will also contribute to the City’s successful growth and maintenance of a high quality of life for its residents.

## GOALS, OBJECTIVES AND POLICIES

A successful city is one that understands how interconnectedness, sustainability, and regeneration applies to such things as public places, transportation choices, housing, a healthy economy, and a healthy environment; and then develops or supports strategies and actions reflective of their application.

### **Aiming for Success – Housing**

#### ***The Temple Terrace Asset***

Temple Terrace is an older, suburban, predominately single family-detached residential community. Its historic original city layout and distinctive Mediterranean revival architecture remain relatively intact.

Traditional suburban values are important – a good place to raise a family; clean neighborhoods; well maintained housing; safe city. The City is becoming more diverse culturally, ethnically, racially. Those people share the same values but they may use space differently, based on their backgrounds. Elderly people want to be able to stay in Temple Terrace when they leave their single family homes and young people who grew up and left the area want to be able to return to their roots. Different housing types and price levels (affordability) are needed and the mix of housing will change in the future. Downtown redevelopment and redevelopment of the major road corridors are the best areas to introduce different housing types.

These changes are opportunities for the City. There may be a latent demand for housing by elderly and young people. The City can build on that for competitive advantage. For example, the downtown redevelopment project may provide a new urbanism niche that is not available anywhere else in this area of the county.

#### ***Building Our Assets for the Competitive Edge: Underlying Ethics of Success***

***Know What You Have*** – Asset building requires accurate knowledge about what you have. (e.g. residential housing conditions) It's also knowing how much those assets are worth to the community (e.g. the total property tax value of all the residential housing stock) It's important to know that an asset can have many different kinds of 'worth' (e.g. higher valued residential housing provides more taxable worth than lower valued housing but lower valued housing has more worth for attracting younger people into a community because the homes are more affordable.) It's difficult to make informed decisions if you don't know how it will affect the value of your assets.

**Nurture the Asset** – Assets are affected by many different influences and forces. Ongoing monitoring and making careful and proactive decisions are vital components for nurturing. The long-term health and value of the assets must be protected and increased.

**Heritage Matters** – The City’s character is defined, in part, by its heritage and the physical form that is part of it (e.g. Mediterranean Revival architecture; the historic golf course). This adds value to the city. Understanding that value, how to protect it and build it, and how to leverage it for spin-off value is critical (e.g. the homes around the historic golf course have added market value, in part, because of they are located next to a golf course that has prestige, and that prestige is, in part, based upon the heritage of the course.) Look for ways to play off the heritage asset wherever possible.

By using the above **Aiming for Success**, as understood through Interconnectedness, the City can assess and tell its “story” as it grows, thereby creating the future it wants to be in 2025 and beyond. That story is one that recognizes the City as a complex and rich set of interrelated subsystems of the larger urban system, with assets unique and distinctive to Temple Terrace; the following recognizes the importance of sustainability, regeneration, and interconnectedness in improving and projecting forward those subsystems within the City.

**GOAL 1:** Provide a variety of adequate housing for all present and future residents in order to serve the community’s population in an orderly fashion and promote the “vision” of Temple Terrace.

**Objective 1.1:** Assist the private sector to provide 3,534 new dwelling units of various types, sizes, and costs by 2025 to meet projected growth in the number of the City’s households and include housing opportunities affordable to low- and moderate-income households.



**Policy 1.1.1:**

Work with the private sector to ensure that overbuilding for any housing type does not occur in the future while ensuring that a diversity of housing types necessary to accommodate a variety of households will be built.

**Policy 1.1.2:**

A full range of services will be provided to assist developers and builders to successfully “infill” housing on vacant parcels.

**Policy 1.1.3:**

The City shall review periodically (at least every five years) building codes, zoning ordinances, and land subdivision regulations to eliminate excessive requirements and add requirements to encourage private sector participation in meeting housing needs. Special attention should be devoted to creating zoning districts and development standards that provide for innovative residential development built upon walkable, transit oriented sustainable principles where appropriate.

**Policy 1.1.4:**

The City shall utilize the Building Permit Inventory and Tracking System to monitor new construction, conversions, replacements, and demolitions.

**Policy 1.1.5:**

The City shall consider the Affordable Housing Needs Assessment prepared by the Shimberg Center for Affordable Housing at the University of Florida for current and future planning to meet affordable housing needs within its boundaries. The City shall also consider results of the Hillsborough County Affordable Housing Task Force’s deliberations during the period 2005-2006 as reflected in its report *Attainable Housing for Hillsborough County’s Growing Economy*.

**Policy 1.1.6:**

The City shall explore ways to increase density through its zoning code such as vertical mixture of uses and permitting accessory dwelling units in appropriate areas.

**Policy 1.1.7:**

The City shall seek out areas appropriate for higher density infill development, such as downtown, commercial centers and corridors, and newly annexed areas.

**Policy 1.1.8:**

The City shall create incentives to spur infill opportunities provided by both the public and private sectors.

**Policy 1.1.9:**

The City shall make provisions in its zoning code for Accessory Dwelling Units (ADUs), such as “granny flats” and “garage apartments”, to better enable families to house its young adults and elderly, provide for in-home assisted living, enable the preservation of historic housing, enable



homeowners on fixed incomes or limited or declining means to remain in their homes, or to serve such other community need identified by the City.

ADUs shall not count toward the computation of density in any land use category in the Comprehensive Plan, in which single-family detached housing is permitted, and zoning provisions shall establish a minimum and maximum square footage compatible with its neighborhood’s housing types and sizes.

**Objective 1.2:** By 2010, and no later than 2015, implement a policy that will guide future annexation efforts necessary to accommodate the City’s projected growth through 2025.—(See **Future Land Use** and **Intergovernmental Coordination Elements** concerning annexations.)

**Policy 1.2.1:**

Develop an annexation policy consistent with the City’s need for increased density to meet projected growth in the number of households.

**Policy 1.2.2:**

Coordinate with Hillsborough County to provide a smooth transition during the annexation process by requiring either the necessary infrastructure being in place or programmed to coincide with the development of these areas. Public facilities should be provided to meet the minimum levels of service set in the Comprehensive Plan.

**Objective 1.3:** The City shall protect existing neighborhoods and maintain housing standards, promote rehabilitation when necessary, and encourage demolition of those housing units that are not worthy of rehabilitation.

**Policy 1.3.1:**

The City shall continue to implement and enforce the minimum housing code as well as other neighborhood conservation regulations that serve as primary tools for maintaining the existing housing’s high quality.



**Policy 1.3.2:**

In conjunction with the minimum housing code, continue to refine a code enforcement program tailored to neighborhood housing issues.

**Policy 1.3.3:**

In conjunction with Hillsborough County and area financial

institutions, the City will continue to provide a loan program to assist owners of all multi-family housing complexes to upgrade their properties.

**Policy 1.3.4:**

Continue to develop district overlay zones to maintain, preserve and enhance established and planned residential, commercial and mixed-use areas.

**Policy 1.3.5:**

The City shall systematically and regularly inspect the housing exterior to maintain a minimum level of quality in the housing stock. Interior housing inspections should be conducted where exterior deficiencies and other code violations have been observed.

**Policy 1.3.6:**

The City shall encourage a greater variety of housing types, occupancy standards, and sizes to diversify, yet maintain compatibility with, single family neighborhoods.

**Policy 1.3.7:**

The City shall continue to improve the zoning ordinance to establish clear development standards, and approval procedures for a variety of housing types.

**Objective 1.4:** The City shall maintain a program for systematic code enforcement that will target a minimum of 25 substandard homes per year for full-scale inspection.

**Policy 1.4.1:**

Continue to implement the minimum housing code to ensure that properties are maintained to at least the minimum City standards contained in the Land Development Code.

**Policy 1.4.2:**

Continue to promote and expand opportunities for neighborhood groups to take an active role in neighborhood inspection and monitoring.

**Objective 1.5:** The City shall foster affordable housing opportunities for extremely low, very low, low and moderate income households through collaboration with Hillsborough County, non-profit housing organizations, and community-oriented for-profit development firms.

**Policy 1.5.1:**

The City shall support and cooperate with Hillsborough County on strategies, methodologies, processes, and procedures as outlined in the report, *Attainable Housing for Hillsborough County’s Growing Economy* for the provision of very low income affordable housing units where appropriate based on environmental constraints, compatibility with surrounding land uses and adequate public facilities and services.

**Policy 1.5.2:**

In conjunction with the Hillsborough County Affordable Housing Office and the Hillsborough County Housing Finance Authority and other government agencies, the City shall support programs that reduce or eliminate barriers to home ownership for first-time home buyers and low income households. Programs will focus on reducing equity requirements and closing cost fees.

**Policy 1.5.3:**

The City, in conjunction with Hillsborough County and private community based organizations, shall encourage extremely low, very low, low and moderate income first-time homebuyers to use the bond-supported, low-cost home mortgage program by publicizing the program.

**Policy 1.5.4:**

The City, in conjunction with the Hillsborough County Affordable Housing Office and the Hillsborough County Housing Finance Authority, shall pursue federal and state funding sources for the construction or rehabilitation of extremely low, very low, low and moderate income housing.

**Policy 1.5.5:**

The City shall coordinate with the Florida Housing Finance Corporation, the Department of Community Affairs’s Division of Housing and Community Development, the U.S. Department of Housing and Urban Development, and any other state or federal agency responsible for administering programs to improve housing opportunities for extremely low, very low, low and moderate income persons.

**Policy 1.5.6:**

Encourage mixed-income and mixed-use development that makes the most effective use of existing or new infrastructure as a means to facilitate community sustainability and provide affordable housing.

**Policy 1.5.7:**

The City shall support the maintenance and upkeep of affordable housing units to ensure the quality of residential structures within annexed areas.

**Policy 1.5.8:**

The City shall establish partnerships with various non-profit organizations to encourage new homeownership or rehabilitation opportunities for the extremely low, very low, low and moderate income households.

**Objective 1.6:** Provide adequate supporting infrastructure; i.e., paved streets, sidewalks, street lights, sanitary sewer, stormwater, potable water, etc. throughout the community to complement residential neighborhoods and support the “vision” of Temple Terrace.

**Policy 1.6.1:**

Expenditures for public facilities and services should be specified in an Operational Improvement Program within the annual budget of Temple Terrace.

**Policy 1.6.2:**

The availability of adequate public facilities that meet the adopted level of service standards shall be a major determinant in the timing of annexation of unincorporated areas of Hillsborough County.

**Policy 1.6.3:**

The City shall review (at least once every five years) building codes and regulations to consider new building materials, innovative housing designs and the use of construction techniques such as green building, which significantly reduce the cost of housing and energy-efficient construction while maintaining safety standards. Coordinate findings with local builders’ associations, planning entities, civic groups and other interested parties.

**Policy 1.6.4:**

The City shall review (at least once every five years) building codes, zoning ordinances, and land subdivision regulations to eliminate excessive requirements, if any, and streamline the permitting process to encourage private sector participation in meeting housing need. Special attention should be devoted to creating zoning districts and development standards that provide for innovative residential development, including smart design and community sustainability principles such as those found within New Urbanism.



**Policy 1.6.5:**

Enforce Fair Housing Laws and state and local regulations concerning infrastructure and public facilities provisions for areas throughout the City including areas with low and moderate income families, mobile homes, group homes, and foster care facilities.

**Policy 1.6.6:**

Sites for low and moderate income families will be permitted in areas with residential character in accordance with the requirements of the Land Development Code to meet the needs of the population requiring such housing with criteria to include public transportation, health, employment, recreation, and shopping facilities.

**Objective 1.7:** The City shall encourage the provision of adequate sites for assisted group homes and foster care facilities and aid, through appropriate zoning regulations, to establish facilities to meet the needs of persons requiring this type of housing.

**Policy 1.7.1:**

Support the efforts of the Hillsborough County Housing Authority related to group homes, especially for the elderly and persons with disabilities, by undertaking activities which include, but are not limited to, maintaining non-discriminatory standards and criteria addressing the location of group homes; and providing technical assistance for the establishment of small, (8 people or fewer) non-treatment-based group homes.

**Policy 1.7.2:**

The City shall adopt or amend, as necessary, ordinances to provide for the zoning of group homes, including homes for the elderly and persons with disabilities.

**Policy 1.7.3:**

Locate group homes and assisted elderly housing within the City to provide for a variety of neighborhood settings, where services and facilities are available and adequate to support this housing type and to avoid undue concentrations in individual neighborhoods.

**Objective 1.8:** Regularly assess existing public, private, non-profit, and for-profit housing programs, and identify ways to further increase access to affordable standard housing for all citizens regardless of race, sex, age, physical disability, mental disability, or income level.

**Policy 1.8.1:**

The City will provide fair housing opportunity in housing selection including provisions for full physical disability accessibility and prohibiting discrimination in multi-family rental housing for families with children, in accordance with federal and State regulations.

**Objective 1.9:** Based on the City’s identification of significant historic resources, encourage the appropriate use of these resources while protecting their historic value and character.

**Policy 1.9.1:**

Encourage the rehabilitation process and adaptive reuse, where necessary, of historically significant housing.

**Policy 1.9.2:**

Provide technical assistance to property owners of historically significant housing in applying for and utilizing state and federal assistance programs.

**Policy 1.9.3:**

The City shall work with the Hillsborough County Historic Resources Review Board to provide public information, education, and technical assistance relating to historic preservation programs.

**Objective 1.10:** The City shall continue its public/private / community dialogue to maintain the general high quality of housing for all residents within the City of Temple Terrace.

**Policy 1.10.1:**

Allow development of smaller lot sizes through the City’s zoning and land development regulations to give a greater choice in single family housing.

**Policy 1.10.2:**

The City shall seek wide acceptance and support of this Element by engaging in public education and dialogue through outreach activities aimed at the residents of Temple Terrace.

**Objective 1.11:** Encourage redevelopment activities that do not displace the existing population. When displacement occurs through public action, assure that reasonably located, standard housing is available at affordable costs.

**Policy 1.11.1:**

The City shall ensure the development and enforcement of a local displacement policy with provisions for relocation of homeowners and

renters displaced by locally funded public development/re-development projects.

**Objective 1.12:** The City will promote energy efficient and sustainable development practices.

**Policy 1.12.1:**

The City will educate builders and developers to exceed the minimum requirements for energy efficiency of the Florida Building Code by sharing information on available training, tools or literature on resource efficient development.

**Policy 1.12.2:**

The City will seek partnerships with organizations, such as the Cooperative Extension Service, University of Florida, to educate consumers about emerging practices in energy conservation and sustainable development.

**Policy 1.12.3:**

The City will start creating incentives for new homes, developments and commercial buildings to become certified under the U.S. Green Building Council’s “Leadership in Energy and Environmental Design” (LEED) program, the Florida Green Building Coalition (FGBC), or meet similar standards of development.

**Policy 1.12.4:**

The City will initiate the use of alternative energy technology for retrofitting existing and renovated City facilities and in the construction of new ones.

**Policy 1.12.5:**

The City of Temple Terrace shall comply with Energy Star certification for all newly constructed municipal buildings by 2015.

**Policy 1.12.6:**

Major modification of existing municipal buildings shall comply with Energy Star certification by 2015.

**Policy 1.12.7:**

The City will develop ways to stimulate economic growth of new business, business expansion and development of technology in alternative energy and alternative fuel.

**Policy 1.12.8:**

The City of Temple Terrace shall utilize mechanisms to stimulate the market to develop green/sustainable housing through incentives such as but not limited to:

- Streamline Development Approval / Expedite Permitting
- Density Bonuses
- Height Variances
- Setback Reduction
- Parking Reduction
- Flexible Lot Configuration

**Objective 1.13:** Assess Plan implementation success

**Policy 1.13.1:**

Annually, monitor and evaluate the implementation status of the Plan with assistance from the Hillsborough County City-County Planning Commission.



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## **STRATEGIES FOR PLAN IMPLEMENTATION AND MONITORING**

Implementing a Plan means to carry the Plan to action. Implementation occurs when the programs, activities, incentives, and regulations stated in the Goals, Objectives and Policies are established and carried out. The Goals, Objectives and Policies in the Housing Element suggest a number of programs, activities, incentives, and regulations to be developed for the purpose of addressing the housing problems and needs for the residents of Temple Terrace.

A monitoring and evaluation process is being developed in-house to be followed in the preparation of the required five-year evaluation and appraisal reports that will be consistent for all Elements of the Comprehensive Plan. The monitoring and evaluation procedure will address:

- a) Citizen participation in the process;
- b) Updating appropriate baseline data and measurable objectives to be accomplished in the first five-year period of the Plan and for the long-term period;
- c) Accomplishments in the first five-year period, describing the degree to which the Goals, Objectives, and Policies have been successfully reached;
- d) Obstacles or problems which resulted in underachievement of Goals, Objectives, or Policies;
- e) New or modified Goals, Objectives, or Policies needed to correct discovered problems; and
- f) A means of ensuring continuous monitoring and evaluation of the Plan during the five-year period.

The resultant monitoring and evaluation process will serve as a reporting mechanism to keep The Planning Commission apprised on a regular basis as to how the Plan is being implemented and updated.

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**CONSISTENCY WITH STATE AND REGIONAL POLICY  
PLANS**

The Housing Element is one of nine Elements comprising, the *2025 Comprehensive Plan for the City of Temple Terrace*. This Element corresponds and is consistent with the Future Land Use, Mobility, Conservation and Aquifer Recharge, Recreation and Open Space, Capital Improvements, Public Facilities, Public School Facilities and Intergovernmental Coordination Elements. Each Element is internally consistent in that a set format was used for all also the same population projections and planning timeframes were utilized in projecting future needs for all the elements in the *2025 Comprehensive Plan for the City of Temple Terrace*.

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## **SUPPORT DOCUMENT SUMMARY**

*Attainable Housing for Hillsborough County's Growing Economy*, October 2006. Shimberg Center for Affordable Housing, University of Florida, Gainesville, FL.

*City of Temple Terrace Evaluation and Appraisal Report*, April 2006. [Primary resource document]

*U.S. Census Bureau, Census 2000 Summary File 3, Detailed Tables*, Florida Internet datasets include data for various population and housing statistics including: total year-round housing units by type of unit; vacant housing units; household tenure; rental units by monthly rent range; household income.

*Florida Agency for Health Care Administration, Facility Locator, 2008*. Location of licensed health care facilities.

*FloridaHealthFinder.gov* was created to provide health care information and data.

*Florida Department of State, Bureau of Historical Resources, 2008*. Includes identification of Florida Master Site Files.

*Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, Affordable Housing Needs Assessment, 2008*. Datasets created for the City of Temple Terrace using the U.S. Census 2000 and data from the Bureau of Economic and Business Research include population and housing statistics and projections of the population by age, income category, household size, and tenure.

*Hillsborough County City-County Planning Commission Population Projection Report* . Identifies population projections through the year 2025.

*Shimberg Center for Affordable Housing at the University of Florida, City of Temple Terrace, Florida, Housing Element (draft) 2008*.

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