

The Housing Plan

The Vision

To provide residents living in the Pasco County Housing Authority and surrounding communities safe, decent, and affordable housing that is energy efficient and high-quality, reflecting the Lacoochee-Trilby-Trilacoochee area's historic qualities, and instilling pride in the community as a result.



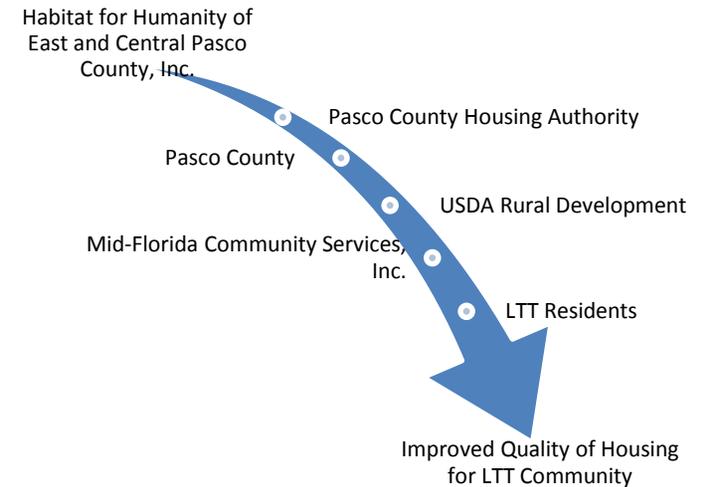
The Housing Lead

The Housing Plan was a collaborative effort completed by Pasco County, the Pasco County Housing Authority and Gorman and Associates (Gorman). Gorman served as the housing lead/developer that worked in collaboration with the Pasco County

Housing Authority management and residents to develop the comprehensive rehabilitation plan for the Cypress Villas I and II, Cypress Farms, and Cypress Manor Communities. Pasco County, through its Planning and Development Department and Community Development Division, developed the housing plan for the private housing stock, including architectural design principles, strategies to increase homeownership opportunities, and housing preservation strategies.

Housing Implementation Partners

While the housing leads developed many of the comprehensive strategies listed above, the plan cannot be implemented without many crucial implementation partners:



Background and Plan Development

The housing plan was resident-driven, focusing on many of the basic needs identified through the resident engagement interviews, focus groups, and meetings, as well as addressing resident opinions the quality of housing they believe they deserve.



Housing conditions in the Lacoochee-Trilby-Trilacoochee area vary dramatically depending on the area in which you are traveling. The Trilby area is set up like a traditional small-town; the center part of town consists of smaller houses, where the outskirts are reflective of the rural lifestyle with small ranches and larger lots. Many areas in Lacoochee and Trilacoochee consist of houses initially built for employees of the Cummer Saw Mill site, built with pecky cypress and other woods. Many of these homes have aged significantly, and are dilapidated in nature. In the center of Lacoochee stands four communities owned and managed by the Pasco County Housing Authority: Cypress Villas I, Cypress Villas II (targeted site), Cypress Farms, and Cypress Manor. Each of these communities has

its own unique set of challenges and rehabilitation needs.

Two assessments were completed that evaluated the housing conditions of the Lacoochee-Trilby-Trilacoochee community: the Comprehensive Needs Assessment and the Housing Market Analysis. The Comprehensive Needs Assessment focused primarily on perceptions of housing conditions, length of residency, and satisfaction with housing. The Housing Market Analysis evaluated the housing conditions throughout the Lacoochee-Trilby-Trilacoochee community. It compiled Census data and provided data related to housing affordability and needs, foreclosure activity, and the viability of the housing market.

Additionally, individual physical needs assessments were completed for the Pasco County Housing Authority (PCHA) owned communities, identifying improvements necessary to completely rehabilitate the properties.



Extensive data was also received through stakeholder interviews,

roundtable discussions, and working group conversations. This dialogue provided extensive background information as to the unique circumstances that must be addressed to benefit the tri-community area, including longstanding family ownership of properties, criminal history and re-entry program needs, the social and architectural disconnect between the PCHA residents and the remainder of the community, and the lack of information related to services and opportunities that exists.

Comprehensive Needs Assessment

Residents were asked questions both about their satisfaction with their current housing conditions as well as the quality of the housing itself. The answers seemed to be in conflict with one another as 71.5 percent of the respondents reported being satisfied or very satisfied with their housing, even as 58.5 percent classified the condition of their housing as fair, poor, or very poor. This data reflects what many residents feel, which is that they do not deserve better quality housing.¹

Housing Market Analysis

The Housing Market Analysis, completed by Ernest Swiger and Associates, focused on the Lacoochee-Trilby-Trilacoochee area, with specific attention to the housing conditions within the three census block groups in the community: 324.01-1, 324.02-1, and 324.02-2. The three census block groups are very different and distinct, and speak to the varying housing types and conditions that exist in the tri-community area.

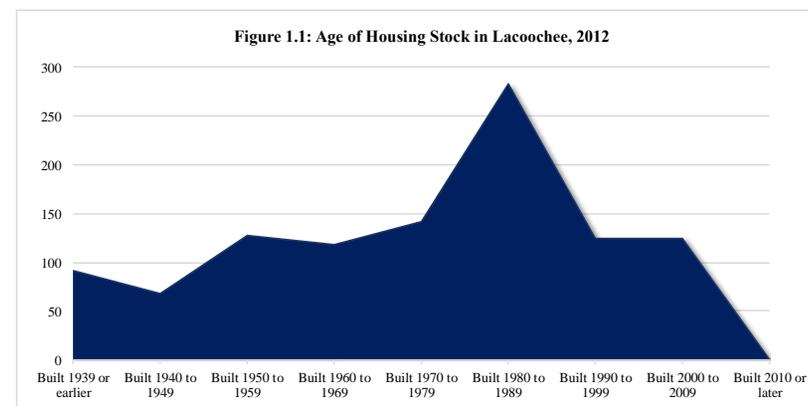
According to the 2008-2012 Five-Year American Community Survey (ACS) estimates, there are 1,080 total housing units in the Lacoochee-Trilby-Trilacoochee area, of which, 846 (78 percent) are occupied. Owner-occupied units comprise 58.5 percent of the

¹ The Comprehensive Needs Assessment is available as Exhibit A to the Transformation Plan.

occupied units in the study area. The following table shows the total units, occupancy status, and whether the units are owned or rented by Census Block Group.

| Occupancy Status | Total Units | Occupied Units | Owner Occupied | Renter Occupied | Vacant Units |
|----------------------|-------------|----------------|----------------|-----------------|--------------|
| Total | 1080 | 846 | 495 | 351 | 234 |
| CT324.01, BG1 | 576 | 445 | 209 | 236 | 131 |
| % Total | 53.3% | 52.6% | 42.2% | 67.2% | 56.0% |
| CT324.02, BG1 | 151 | 151 | 144 | 7 | 0 |
| % Total | 14.0% | 17.8% | 29.1% | 2.0% | 0% |
| CT324.02, BG2 | 353 | 250 | 142 | 108 | 103 |
| % Total | 32.7% | 29.6% | 28.7% | 30.8% | 44.0% |

The housing inventory is primarily comprised of single family detached houses. These houses are 64.5 percent of the area’s total housing inventory. Mobile homes are the next largest share of units (170 units/16 percent) followed by duplex structures (102 units/9.4 percent).



The housing supply is relatively old with 50.6 percent of the housing built prior to 1980 (Table 1.5 and Figure 1.1). Only 125 units (11.5 percent) have been built since 2000. Significantly, 288 units (26.6 percent) in the area are now 50 years of age and older. The oldest housing supply is found in CT 324.01-1 where the median year

of housing structures built is 1973.

Homeowners with a mortgage (291 owner units/58.7 percent) in the Lacoochee-Trilby-Trilacoochee area equal 58.7% of the total units in the community.

105 (36 percent) of the LTT area's owner households with a mortgage are cost burdened. In addition, 22 (14.3 percent) of owner households without a mortgage pay in excess of 30 percent.



There are 351 occupied housing units in the area paying rent (41.5 percent of all occupied units). 54.7 percent (192 households) of the study area's renter households are paying in excess of 30 percent of their incomes on housing costs.

Significant affordability gaps exist for extremely low income households. There are also gaps in the supply of owner units within the price range of all household income categories. Affordability gaps within the "extremely" and "very low" household income categories are fairly normal as ownership opportunities within these lower income levels is cost prohibitive. However, the gaps in the supply of owner units within the "low" to "upper" household

income price ranges is significant and points to the general unavailability of owner units in the study area to accommodate the price points of households with the greater financial wherewithal for home ownership.



The housing supply and demand analysis for renter units in the study area shows the most significant gap in the supply of affordable renter units for "extremely" low income households, but small gaps also within the price ranges of "middle" and "upper" household income categories.

The gap analysis demonstrates there is the potential need for over two hundred ownership units for low- to upper-income households and the potential for a dozen rental units for moderate- and upper-income households. While the housing for the low-income households may require the use of some assistance programs, much of this potential development could be market rate.²

² The Housing Market Analysis, completed by Ernest Swiger and Associates, is available as Exhibit B to the Transformation Plan. All data referenced in the plan refers to the 2008-2015 5-Year American Community Survey Results utilized to generate the factual data and findings in the Market Analysis

Physical Needs Assessments

Physical Needs Assessments were completed for each of the Pasco County Housing Authority communities, addressing the site, building, and unit conditions individually for each community. While each community has specific rehabilitation needs, each community has significant renovation needs to improve the overall housing quality for residents in the Lacoochee community.³

TRANSFORMATION PLAN GOALS

Pasco County and the Pasco County Housing Authority have identified multiple goals that need to be addressed to improve the overall quality of housing, access to housing mobility, and improve the quality of the neighborhood as a result of pride in the community. These goals have been broken out below, with specific objectives, measurement tools, and action strategies associated therein.

Goal: Improve Housing Quality – Pasco County Housing Authority Communities

Each of the communities owned by the Pasco County Housing Authority was evaluated to determine the total cost estimate for complete rehabilitation. Each of the sites has a clear objective with the total probable cost of construction identified.

³ Findings from the Physical Needs Assessments were summarized and included in the final report produced by the Housing Lead/Developer Gorman and Associates, included as Exhibit D to the Transformation Plan.

Objective: Rehabilitate the Targeted Site – Cypress Villas II

Strategy: Complete a comprehensive rehabilitation of the Cypress Villas II community, addressing exterior and interior renovations.
Probable Cost of Construction: \$535,637.34.

Objective: Rehabilitate Cypress Villas I

Strategy: Complete a comprehensive rehabilitation of the Cypress Villas I community, addressing exterior and interior renovations.
Probable Cost of Construction: \$ 1,312,390.60

Objective: Rehabilitate Cypress Farms

Strategy: Complete a comprehensive rehabilitation of the Cypress Farms community, addressing exterior, interior, and green/sustainability renovations. **Probable Cost of Construction: \$4,311,465.71**

Objective: Rehabilitate Cypress Manor

Strategy: Complete a comprehensive rehabilitation of the Cypress Manor community, addressing exterior and interior renovations.
Probable Cost of Construction: \$679,002.44⁴

⁴ Specific construction line items and associated costs are located within Exhibit D of the document, compiled by Gorman and Associates as Housing Lead/Developer on behalf of the Pasco County Authority

Goal: Create Green Building and Energy Efficiency Strategies for Cypress Villas I and II

Objective: Incorporate Green Enterprise Community criteria into the rehabilitation of the Pasco County Housing Authority Communities to the greatest degree possible, and provide a cohesive connection to the Lacoochee-Trilby-Trilacoochee community, promoting access to services, transportation, and improved quality of life for residents.⁵

Background: National Facility Consultants (NFC) completed a comprehensive energy audit. NFC analyzed over 20 different Energy Conservation Measures (ECMs) at each development. Additionally, upon review of the Green Enterprise Community criteria, multiple elements can be integrated into the rehabilitation of the properties. While it is not anticipated that the Green Enterprise Communities certification can be obtained for the rehabilitation of the four communities in Lacoochee, many of the recommendations can be implemented to improve the energy efficiency and Green nature of the communities.

The Physical Needs Assessment and results are incorporated into the Housing Lead/Developer Final Report, produced by Gorman and Associates, included as Exhibit D to this document.

Integrative Design Strategies

- **Goal Setting** – The goals have been identified for energy efficiency, including site, building, and unit improvements
- **Resident Health and Well-Being** – A Health Assessment was completed for the Lacoochee-Trilby-Trilacoochee

⁵ Green Enterprise Community criteria have been adapted from the 2015 Enterprise Communities Green Criteria Manual, produced by Enterprise Green Communities

community in 2014; data from this study has been integrated into the health service objectives. A health action plan has been developed for the Lacoochee-Trilby-Trilacoochee community, and the Pasco County Housing Authority continues to work closely with Premier Community Healthcare Group, Inc., on implementation. Case management has been proposed as part of the people strategy to ensure that PCHA residents are receiving quality health services.

- **Community Resilience** – Some Community Resiliency measures have been addressed, including additional reductions in energy use. Additional measures can be reviewed for implementation feasibility at the time of community rehabilitation.
- **Multi-Hazard Risk/Vulnerability Assessment** – To the greatest degree possible, the Pasco County Post-Disaster Redevelopment Plan and other emergency planning documents will be taken into account when rehabilitating the Pasco County Housing Authority communities to address specific risk factors in the community.

Location and Neighborhood Fabric

- **Connections to Existing Development and Infrastructure** – The Pasco County Housing Authority communities are located in the heart of Lacoochee, directly adjacent to the Lacoochee Elementary School and across the street from the Lacoochee Community Center and Stanley Park. Opportunities are being evaluated through the Safe Routes to Schools and Penny for Pasco funding sources to ensure safe sidewalk connections between the communities and these neighborhood assets.
- **Proximity to Services** – While many services are not available in the immediate Lacoochee-Trilby-Trilacoochee area, primary medical services are available through the Premier Community Healthcare Wellness Center at the Lacoochee Community Center; however services are

available once a week. Additionally, the Officer Friendly and Boys and Girls Club programs are available at the center, as well as the potential for additional social services that can provide referrals and information for Pasco County Housing Authority residents. CareerSource currently provides a mobile office for residents to apply for jobs, receive resume assistance, and other job searching support. Officer Friendly has a computer lab located on the Pasco County Housing authority property that can provide additional support for GED and other services.

- **Access to Open Space** – As the Pasco County Housing Authority communities are located immediately across the street from Stanley Park, the communities provide access to open space and recreation for residents.
- **Access to Public Transportation** – The Pasco County Public Transit system has multiple transit stops located in the Lacoochee-Trilby-Trilacoochee area; however, headways are long due to the extreme rural nature of the communities. Vehicle sharing programs have been proposed (located in the People Strategy) to increase accessibility to services and employment.
- **Improving Connectivity to the Community** – The Pasco County Housing Authority is a critical member of the Leadership Team, responsible for implementing the Lacoochee-Trilby-Trilacoochee Transformation Plan. As part of this plan, community walkers to share information and increase the social integration of the Pasco County Housing Authority residents will continue, with the expected result being increased resident engagement and ownership of transformation plan initiatives.
- **Access to Fresh, Local Foods** – The Pasco County Housing Authority is contemplating a farmers’ market at the communities in Lacoochee; additionally, community gardens have been proposed at the Lacoochee Community Center that will provide access to fresh and healthy foods. Additional opportunities may be available

through business incubation services as economic development opportunities grow in the Lacoochee-Trilby-Trilacoochee community.

- **Local Economic Development and Community Wealth Creation** – The Family Self-Sufficiency Program (more detailed in the People Section) is a comprehensive effort by the Pasco County Housing Authority to encourage residents to become more self-sufficient, less reliant on public resources, and increase their economic opportunities.

Site Improvements

- **Erosion and Sedimentation Control** – To the greatest degree possible, erosion and sedimentation control mechanisms will be put into place as the Pasco County Housing Authority communities are rehabilitation.
- **Landscaping** – Landscaping shall be Florida-friendly and native to the region

Water Conservation

- **Water-Conserving Fixtures** – To the greatest degree possible, water conserving fixtures will be installed as they are due for replacement and rehabilitation occurs.

Energy Efficiency

- **Sizing of Heating and Cooling Equipment** – Heating and Cooling equipment will be evaluated to ensure that proper sized systems are used for each individual unit.
- **Energy Star Appliances** – As appliances are in need of replacement, if possible they will be replaced with Energy Star appliances to reduce total energy usage.

- **Lighting** – To the greatest degree possible, lighting fixtures will be upgraded to high efficacy lighting during rehabilitation.
- **Electricity Meter** – All units are currently metered for electricity usage, and will continue to be metered after rehabilitation.

Materials

- **Low/No VOC Paints, Coatings, and Primers** – If feasible, low/no VOC paints, coatings, and primers will be used while rehabilitating buildings and units.
- **Low/No VOC Adhesives and Sealants** – If feasible, low/no VOC adhesives and sealants will be used while rehabilitating buildings and units.
- **Mold Prevention: Surfaces** – To the greatest degree possible, durable, cleanable materials will be installed in bathrooms and kitchens in individual units, as well as shared laundry facilities.
- **Mold Prevention: Tub and Shower Enclosures** – Moisture-resistant backing materials will be used to the greatest degree possible to reduce the potential for mold development in bathrooms.

Healthy Living Environment

- **Mold Prevention: Water Heaters** – To the greatest degree possible, as water heaters are replaced, special attention will be paid to their location as well as the flooring underneath to assist in mold remediation strategies.
- **Integrated Pest Management** – The Pasco County Housing Authority has an integrated pest management plan that will continue after any rehabilitation is completed.
- **Active Design: Promoting Physical Activity Within**

Building – All multi-story buildings within the Pasco County Housing Authority communities are designed with staircases; those staircases will remain after any rehabilitation is completed.

Operations, Maintenance, and Resident Engagement

- **Building Operations and Maintenance Manual and Plan** – Upon the completion of the rehabilitation, a comprehensive operations and maintenance manual for every community shall be compiled and available for resident and staff use.
- **Emergency Management Manual** – Pasco County Housing Authority will contemplate the development of an emergency management manual that incorporates recommendations from the Pasco County Post-Disaster Redevelopment Plan and other emergency preparedness documents as well as internal policies to ensure resident and staff safety, and building security.
- **Resident Manual** – Pasco County Housing Authority will consider the development of a resident manual that details rehabilitation features, Pasco County Housing Authority responsibilities, and resident responsibilities.
- **Resident and Property Staff Orientation** – Once rehabilitation is completed, the Pasco County Housing Authority will develop a systematic orientation and training program for its staff and residents, educating them about safety, green building, and energy efficiency mechanisms in place.
- **Project Data Collection and Monitoring System** – Upon the completion of the rehabilitation, the Pasco County Housing Authority will consider utility releases as a mechanism for benchmarking and tracking resident utility usage and energy efficiency effectiveness.

Financing Strategies and gaps: Pasco County Housing Authority Community Rehabilitation

Available Funding Sources: PCHA Community Rehabilitation

A thorough analysis was completed on all funding available for the renovation, demolition, reconstruction or relocation for Cypress Farms, Cypress Manor, Cypress Villas I and Cypress Villas II.

STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM (SHIP):

Florida Housing Finance Corporation (FHFC) administers the State Housing Initiatives Partnership Program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to serve very-low, low and moderate income families.

SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for Federal housing grants and programs, and homeownership counseling. SHIP funds may be used to assist units that meet the standards of Chapter 553.

Funding Assessment- Last year, the approved State budget included a significant SHIP budget (96 million dollars), of which Pasco received \$2,183,628.00. Pasco County Community Development has budgeted at least \$50,000.00 annually pending Board of County Commissioners approval.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME):

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households.

HOME funds are awarded annually as formula grants to participating jurisdictions (PJs).The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits. The program was designed to reinforce several important values and principles of community development: HOME's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities. HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.

Participating jurisdictions may choose among a broad range of eligible activities, using HOME funds to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses.

Funding Assessment: Pasco County receives \$900,000.00 of HOME funding annually. They have committed funding from the

HOME program for current and last program year for the renovations of the one of the Authority's Section 8 New Construction communities. Funding may go to other projects in the future.

ATLANTA-FEDERAL HOME LOAN BANK AFFORDABLE HOUSING PROGRAM:

Federal Home Loan Bank of Atlanta's Affordable Housing Program (AHP) supports the acquisition, construction, rehabilitation, and development of affordable rental and ownership housing. Up to \$500,000 in real estate equity will be awarded per project to Federal Home Loan Bank of Atlanta's member financial institutions and their community housing partners through a competitive application process.

Funding Assessment: The Pasco County Housing Authority is eligible to apply for \$500,000.00 per project from the Federal Home Loan Bank of Atlanta's AHP for the renovation of the public housing properties (Cypress Villas I and Cypress Villas II) and USDA properties (Cypress Farms and Cypress Manor.)

MULTI-FAMILY HOUSING PRESERVATION AND REVITALIZATION DEMONSTRATION PROGRAM:

The Department of Agriculture Rural Housing Service provides funding to preserve and revitalize existing Rural Rental Housing (RRH) project under Section 514, Section 515, and Section 516 of the Housing Act of 1949, as amended. Under the demonstration program, existing Section 515 Multi-Family Housing (MFH) loans and Sections 514 and 516 Off-Farm Labor Housing (FLH) loans will be restructured to ensure that sufficient resources are available to preserve the ability of rental projects to provide safe and affordable housing to very low-, low-, or moderate income residents. Projects participating in the program will be expected

to be revitalized to extend their affordable use without displacing tenants because of increased rents. The intent of the MPR is to ensure that existing rental projects will continue to deliver decent, safe and sanitary affordable rental housing for 20 years, the remaining term of any agency loan, or the remaining term of any existing Restrictive-Use Provisions (RUP) or prohibition, whichever ends later.

*Funding Assessment-*The Pasco County Housing Authority is eligible to apply for funding under this program for its USDA properties (Cypress Farms and Cypress Manor) only. The Consolidated Appropriation Act, 2014 Public Law 113-76 (January 17, 2014), appropriated \$20 million on budget authority, is anticipated to make approximately \$37.8 million available in program funds depending on the funding tools used. The funding remains available until expended.

RENTAL ASSISTANCE DEMONSTRATION (RAD):

Authorized by Congress under the Fiscal Year 2012 HUD appropriations act, the RAD allows public housing agencies and owners of other HUD-assisted properties to convert units from their original sources of HUD financing to project-based Section 8 contracts. The primary benefit of RAD is that properties that convert under this process are no longer restricted from securing private sources of capital financing, and the owners are therefore able to address deferred maintenance issues that have caused public housing and other HUD rental stock to deteriorate nationwide.

Under the first component of RAD, properties that are currently funded under the Public Housing and Section 8 Mod Rehab programs convert their assistance to long-term, project-based Section 8 contracts. Under the Second Component of RAD, the owners of projects funded under HUD's legacy programs (Rental Supplement, Rental Assistance Payment, and Moderate Rehabilitation) can convert the unit subsidy funding to Section 8

project-based vouchers.

By drawing on an established industry of lenders, owners, and stakeholders, RAD allows PHAs and owners of HUD-assisted housing to preserve and improve affordable housing units that could be subject to vouchers and demolition. RAD provides greater funding certainty for potential lenders and increased operational flexibility for PHAs and owners to serve their communities. RAD is a central part of the Department's rental housing preservation strategy which is designed to safeguard long-term rental housing assistance for both current tenants and future generations; improve and modernize HUD-assisted multifamily properties; and stabilize these properties by placing them on solid financial footing.

Funding Assessment: The RAD program is available to the public housing properties (Cypress Villas I and Cypress Villas II) only. Conversion rents under RAD would be \$466.00 per month per unit.

CAPITAL FUND FINANCING PROGRAM (CFFP):

Under the Capital Fund Financing Program (CFFP), the Pasco County Housing Authority (PCHA) may borrow private capital to make improvements and pledge, subject to the availability of appropriations, a portion of its future year annual Capital Funds to make debt service payments for either a bond or conventional bank loan transaction.

PHAs may anticipate a review time generally between 60 and 90 days. The overall review timeline will depend upon the completeness of the proposal and the responsiveness of the PHA team. Generally, PHAs should receive HUD comments on their initial submittal within 30 to 45 days. To the extent that a proposal is approvable, approval should occur within 30 to 45 days after HUD's comments are provided, depending upon the completeness of the initial submittal, and the responsiveness of

the PHA team. To the extent that the approval of the CFFP is needed to meet deadlines associated with the use of the CFFP proceeds (such as a mixed finance transaction that uses LIHTCs that have carryover or PIS requirements), PHAs should be conservative in projecting HUD review timelines. PHAs are advised to allow for unforeseen issues that might present themselves during the review process and challenge the PHA team's ability to resolve in a timely manner.

The loans or bonds are obligations of the PHA. HUD does not guarantee or insure these loans or bonds. The PHA obligation is subject to the availability of appropriations by Congress and compliance with statutory and regulatory requirements.

Written HUD approval is required for all Capital Fund financing transactions which pledge, encumber, or otherwise provide a security interest in public housing assets or other property, including Capital Funds, and use of Capital Funds for the payment of debt service or other financing costs. In order to receive HUD approval, a PHA must submit a financing proposal that includes a term sheet, financial documents, and a justification for the use of Capital Funds for financing.

Funding Assessment: The CFFP is available to the public housing properties (Cypress Villas I and Cypress Villas II) only. The Pasco County Housing Authority receives \$224,000.00 in Capital Funds annually and could use \$74,000.00 for renovation debt per year, or 33 percent of the Pasco County Housing Authority's current annual Capital Fund Grant.

Funding Opportunities: Relocation and Reconstruction

While not contemplated by this transformation plan, there are opportunities available through tax credits if the PCHA were to relocate any of the four communities from the Lacoochee-Trilby-

Trilacoochee area and move them into areas with greater access to employment, services, and transit.

Funding Gaps: Pasco County Housing Authority Communities

While there are minor funding sources available for targeted rehabilitation of the four PCHA communities, no comprehensive funding source, similar to the Choice Neighborhoods Implementation Grant, is currently available for their rehabilitation.

A rural set-aside or competitive grant targeted at less populated rural communities would provide greater funding sources for the PCHA to not only rehabilitate units in the Lacoochee-Trilby-Trilacoochee community, but also to provide additional support for essential social and public services for its residents.

Goal: Provide essential services for the retention and stability of Pasco County Housing Authority residents during rehabilitation

Strategy: The overall housing strategy for the County and PCHA Lacoochee-Trilby Plan is centered on providing rural residential development consistent with the historic development character of traditional Florida villages. This focus will involve the use of the traditional Florida vernacular in housing design, and ensuring internal connectivity and pedestrian access to critical community features such as the Lacoochee Community Center and Lacoochee Elementary School. The targeted housing communities are Cypress Villas I and II.

Relocation and Reoccupancy: The number of families remaining and/or returning to the newly constructed Cypress Villas I and II

communities is a top priority for the County and the PCHA. Existing residents will be temporarily relocated to vacant units either within Cypress Villas I or II, or within Cypress Farms, and/or Cypress Manor, communities directly adjacent thereto, as demolition and reconstruction begins. This demolition and reconstruction will be phased in based on the number of vacant units available to allow for as limited of a disruption to residents' daily lives as possible. As new units are constructed, displaced families will be given the opportunity to relocate back to those units in the same order as they were relocated.

Right to Return: Residents are aware a revitalization effort is underway and displacement may occur. This message will continue to be communicated through the PCHA executive management and Resident Outreach Coordinator as well as community newsletters and resident meetings. The relocation procedure will be clearly articulated in all resident notices and will be detailed out within 30 days of the actual relocation to ensure all resident questions and concerns are addressed.

Counseling and Support: Through the ACT program, case managers will focus on specific segments of the population to ensure the transition from their existing unit at Cypress Villas I and II into temporary housing is smooth and effective. In addition, if residents are seeking to reoccupy units once the reconstruction is completed, ACT case managers will assist with that transition as well. Certain segments of the population will have special attention paid to ensure their specific needs and circumstances are addressed thoroughly and accurately.

Hard to House Families: ACT case managers will immediately address issues that could prevent residents living in Cypress Villas I and II from returning to the revitalized community once reconstruction is completed. As residents are assessed, Efforts to Outcomes (or a HUD approved alternative system) will be utilized to classify all active households as low, medium, or high risk. ACT case managers will focus on assisting all residents but will prioritize

by necessity and feasibility of service to ensure the most successful outcomes for residents.

Families with Children: ACT case managers will especially work with families with children to ensure any temporary relocation, even within the boundaries of the larger PCHA-owned community, does not negatively impact children. Coordinating with the District School Board of Pasco County (School Board) and other partner agencies, the ACT case manager will ensure children are impacted positively by the relocation to their temporary household and especially into their new home once reconstruction is completed.

Families with Elderly or Disabled Members: The plan has been created to minimize relocation and disruption, especially for those residents that are elderly or disabled. Special needs and elderly housing needs will be prioritized to provide early phase access for relocation and re-occupancy. The ACT case manager will ensure these residents are given priority access to essential community services such as Elderly Nutrition Meals on Wheels, medical services, and rehabilitation.



Goal: Improve Housing Quality – Lacoochee-Trilby-Trilacoochee Community

Objective: Develop architectural guidelines that preserve the historical architectural nature of the Lacoochee-Trilby-Trilacoochee community and enrich the community’s fabric by incorporating proper building design and placement, and landscaping.

The majority of Lacoochee’s neighborhoods are characterized by built forms and landscaping that is largely rural in character. Architectural quality and conditions of the existing structures also indicate the socio-economic characteristics of the area.

Careful attention to certain basic architectural guidelines for new buildings as well as for maintenance of existing structures is essential to ensure that the small town appeal and historic heritage of the Lacoochee neighborhoods is preserved. Also it is essential to introduce appropriate guidelines and landscaping strategies that help integrate the indoor environment to the outdoor environment, street edges, and the public realm. The following section describes some key architectural and landscaping guidelines that will help maintain and enhance the identity of the Lacoochee neighborhoods, and also enhance the transition from the private to the public realm. It is essential to develop an architectural review board that will ensure these design recommendations are appropriately incorporated into Lacoochee’s fabric.

Strategy: Architectural Guidelines for New Housing Construction

- The design of all new buildings should reflect the rural Florida architectural tradition in window and door openings, glazing, details and finishes, roof profile, and building materials as much as is practical.
- All existing building features such as windows and door openings, porches, canopies, etc. should be retained and

enhanced as far as possible.

- Retention and addition of building detailing or ornamental trim is encouraged as long as it is consistent with the overall rural character and rural architectural style of the surrounding context.
- Changes in roof lines and combination of stepped parapets and flat and sloped, or pitched roofs are encouraged.
- Placement of long blank uninterrupted stretches of walls facing the main access street or street frontages should be avoided.
- Wherever possible, rooftop equipment should be screened from the view from the street with parapets or other appropriate design elements that are well integrated into the overall facade design.
- Promote connections within and between nonresidential and residential developments to encourage vehicular, bicycle, and pedestrian movements.
- Scale all signage appropriately keeping in mind the rural character and identity of the neighborhoods.



Strategy: Building Massing and Site Placement

- Most residential neighborhoods within Lacoochee are

typically characterized by houses that have deep (35 to 50 feet) setbacks. Although this is in line with the overall rural, low-density nature of the neighborhoods, it does very little to support the pedestrian environment along the residential streets. In order to enhance the human scale and pedestrian realm, tree lines, landscaping and building features such as porches should be introduced in between the street edges and building facades.

- In residential neighborhoods, wherever possible garages and carports should be placed (minimum 20 feet) behind the plane of the primary facade. All new nonresidential buildings should be placed closer to the street edge with parking to the rear or sides of the building.
- In cases where a desirable street edge exists, all new buildings should confirm to the street edge, scale and setbacks to maintain the character and unified image Streetscapes especially on major intersections and visually prominent corners should be encouraged to be two floors wherever possible.
- The roof expanse especially on major intersections and other significant, visually prominent corners may be visually enhanced using height changes, gables, pediments, chimneys, dormers, etc.
- Wherever practical, all materials employed for buildings and facade treatment should be locally available, consistent with the rural Florida architectural tradition.



Strategy: Landscaping Guidelines

- Building design and site planning should respect, protect, and enhance the existing topography, natural features, and drainage characteristics of the area.
- All hard landscaping (human made elements such as retaining walls, fences, fountains, site furniture, etc.) and soft landscaping (site grading, trees, shrubs and ground cover) should maintain and complement the natural, aesthetic and historical character to the site and the surrounding natural context.
- All existing trees and clusters of natural vegetation should be protected and incorporated into the site design to soften the transition between the parking areas, commercial buildings, residential buildings, street frontages and public spaces.
- The type of vegetation (size and species) used should preferably include native plants that require less maintenance and water, and are compatible with the rural character and microclimate of the Lacoochee area.
- Wherever possible, use appropriate landscaping to screen visually undesirable elements and spaces such as service areas, loading /unloading areas, parking lots, and utility installations.

Objective: Increase Opportunities for Homeowners to Rehabilitate Owner-Occupied Properties

Strategy – Many of the homes in the Lacoochee-Trilby-Trilacoochee community are in need of substantial rehabilitation to alleviate electrical, mechanical, plumbing, and other necessary repairs to eliminate health and safety concerns. In order to effectively increase the number of homeowners taking advantage of homeowner rehabilitation programs, the following strategies will be implemented:



- Continue partnership with USDA and Mid-Florida Community Services, Inc., to provide multiple layers of financing that minimize the expense for homeowners.
- Consider re-evaluating credit standards for PascoFix programs to allow more homeowners the opportunity to apply for funding.
- Provide list of resources to residents struggling with expenditures of homeownership and referrals for other public and social services.
- Continue to market the PascoFix program and accept applications at Lacoochee-Trilby-Trilacoochee community events.

Measurement Tool – The number and percentage of residents that utilize homeowner rehabilitation programs.

Target Audience – All homesteaded homeowners living in the Lacoochee-Trilby-Trilacoochee communities.

Needs Assessment Data – 58.5 percent of residents responding to the Comprehensive Needs Analysis classified the condition of their housing as fair, poor, or very poor.

Expected Result – Increase the percentage of positive responses by 15% by year three.

Responsible Partner and Funding Committed – Pasco County through its Community Development Division has funds available for the PascoFix program. No additional funds are needed at this time.



Objective: Increase Homeownership Opportunities in Lacoochee/Trilby-Trilacoochee Communities

Strategy – Homeownership is the lifeblood of any community; to increase the homeownership rate in the Lacoochee-Trilby-Trilacoochee community, residents will be offered increased homeownership assistance at zero percent interest, through the PascoHome program. Additionally, assistance for Habitat for Humanity of East & Central Pasco, Inc., will continue as funding is available. Special attention will be made to residents living in the

PCHA communities seeking to become homeowners.

Measurement Tool – Number and percentage of new homeowners in the Lacoochee-Trilby-Trilacoochee community.

Target Audience - Residents seeking homeownership opportunities in the Lacoochee-Trilby-Trilacoochee area.

Needs Assessment Data - 58.5 percent of residents classified the condition of their housing as fair, poor, or very poor.

Expected Result – Increase the percentage of positive responses on future Comprehensive Needs Analyses by five percent year over year.

Responsible Partner and Funding Committed – Funding is currently available for the PascoHome program through the Community Development Division; any increase to this assistance will be reviewed based on funding availability.

Objective: Affirmatively Further Fair Housing in Lacoochee-Trilby-Trilacoochee Communities

Pasco County and the Pasco County Housing Authority will continue to affirmatively further fair housing in the Lacoochee-Trilby-Trilacoochee Communities by implementing the following policies, consistent with the Pasco County Fair Housing Plan and other planning efforts.

Affirmative Marketing: To ensure that the individuals least likely to apply for housing receive assistance, affirmative marketing will be completed by focusing on the areas of greatest need, targeting populations in both English and Spanish, engaging community walkers and the Pasco County Housing Authority resident outreach coordinator as appropriate, and utilizing community partnerships such as the Boys and Girls Club, Lacoochee Elementary School,

Premier Community Healthcare Group, Inc., and local churches for assistance. Once targeted assistance campaigns begin, tracking will be completed to determine where individuals were made aware of programs; determining the most and least successful programs and tweaking further efforts based on those results will provide for a continual reflective process of these initiatives.

Assisting Residents with Limited English Proficiency: As the LTT community has a significant Hispanic population, targeting marketing materials as well as providing resources in English and Spanish will be critical to any fair housing program. Homebuyer education workshops will continue to be offered in Spanish on a quarterly basis; additionally, all educational materials will be made available in English and Spanish as necessary to ensure residents have complete access to housing materials.

Accessibility Standards: To the greatest degree possible, living environments shall be accessible and usable by all persons.

Compliance with Civil Rights Provisions: Title VIII of the Civil Rights Act of 1968 made it illegal to discriminate against any person in the sale, rental, or refinancing of dwellings because of race, color, religion, or national origin. Gender was added as a protected class in 1974, and in 1988, two additional protected classes: families with children and the handicapped were added.

Not only are realtors and brokerage service providers called upon to be fair in their daily trade because it is the moral thing to do, it is mandated by government and enforced through the Florida Real Estate Commission and Department of Professional Regulation. The Florida Association of Realtors supports this in many ways. It has made available to all realtors a small business card size statement regarding "Equal Opportunity in Housing." The card reads as follows: "Please do not ask, or expect, to be steered from or to a home because of race, color, religion, sex, handicap, familial status or country of origin." Company policy and Federal law prohibits characterization of neighborhoods, owners, or occupants

based upon these protected classes. Realtors are instructed to post fair housing notices in a prominent place in their offices. Furthermore, should someone ask a realtor to discriminate, he/she must immediately advise that person that he/she cannot work with them. These rules are very clear and vehemently enforced. The realtors' ethics are held in high regard and it behooves realtors to act accordingly or risk losing their license.

Zoning: The Pasco County Comprehensive Plan shall be used as a tool to make explicit goal and promote housing choice for all people. However, the cost of land and density restrictions makes affordable housing economically feasible in some areas over others. The reduction of future land use conflicts will continue to be promoted with the adoption and implementation of the Land Use Plan and subsequent amendments.

Land Development and Site Planning: Site planning and land development represent major areas of cost reduction that can enhance the production of affordable housing. The modification of development standards, including street widths, off-street parking requirements, site improvement requirements, and landscaping can reduce development costs.

Infrastructure: Land cannot be used for housing unless it is accessible by roads and meets other basic infrastructure needs such as water and wastewater facilities. These needs must be addressed in a comprehensive and coordinated manner in order to offset the impact on the production of affordable housing. Pasco County has implemented a concurrency method for both residential and non-residential growth, which requires that development proposals not be approved if sufficient infrastructure (i.e., sewers, water, solid waste, and drainage) is not available or programmed for simultaneous construction in the Capital Improvements Element of the Comprehensive Plan. Impact fees, such as water/sewer, are the charges imposed on developers and homebuilders to finance the public infrastructure needs that are linked to their development.

Levels of Segregation: According to the "Analysis of Housing Segregation," housing segregation is thought to be the result of three general conditions: discrimination, choice, and income. Discrimination results in adversely affecting the provision of housing to persons of a particular race, color, religion, sex, national origin, disability, or familial status. Choice is seen as the result of free and open choice made by both majority and minority households. Segregation will exist to the degree that households desire to live in homogeneous racial and/or ethnic neighborhoods, and therefore do not pursue options in majority Non-Hispanic white neighborhoods. Income focuses on the differences in the costs of housing across a jurisdiction and the differences in the abilities of minority households to afford this housing. This type of segregation does not result from racial/ethnic causes.

Many of the black households are historically established communities, which developed near railroad lines and close to the orange groves. While there is no longer discrimination to mandate the concentration of black households, custom and a sense of community that bind people together now influences the housing preference of some black persons who wish to stay where they grew up. Another contributing factor to the current disproportionate residency of black households was the placement of some of the public housing developments in established black neighborhoods. Historically, public housing has been located in older, lower property value areas of the County, thus exacerbating racial and ethnic segregation.

Standards developed by HUD prohibit "undue concentration" of assisted households in poor neighborhoods and requires assisted housing projects to be built outside "areas of minority concentration" unless "sufficient and comparable" housing opportunities are not available in non-minority neighborhoods or there is an "overriding need" for assisted housing in the minority neighborhoods. The PHA shall continue to implement policies and procedures consistent with the requirements of Federal, State, and

local laws and HUD regulations and guidelines.

Private Sector – Lending Policies and Practices: The Community Reinvestment Act is intended to encourage certain regulated financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Rebuilding and revitalizing communities through sound lending should benefit both the communities and the financial institutions. The Act encourages lenders to give particular attention to local housing and economic development needs in urban and rural areas. Increased lender sensitivity to such lending needs can help preserve, rehabilitate, and revitalize such neighborhoods.