



**PLANNING COMMISSION
ZEPHYRHILLS, FLORIDA**

**Tuesday, October 21, 2025
6:00 PM**

**Zephyrhills
City Hall**

**Council
Chambers**

Call to Order-Mayor Monson
Roll Call-Carlos Maldonado
Invocation-Beth Aker

1. CONSENT ITEMS

- 1.1 Planning Commission Meeting July 15th, 2025 Minutes Approval
 1. Planning Commission Minutes July 15, 2024 (1)

2. BUSINESS ITEMS

3. PLANNING ITEMS

- 3.1 **Comprehensive Plan-Housing Element Review:**
 1. Housing Element Plan-Draft
- 3.2 **Zephyr-Knoll FLU (Future Land Use) Review :** Consideration of the draft Zephyr Knoll Mixed-Use Subarea Future Land Use Category and the draft Mixed-Use Corridor/Center PlaceType for inclusion in the City of Zephyrhills Comprehensive Plan.
 1. ZephyrKnollSubarea_FLUcategory_2025_1016_Draft
 2. PlaceType_MU_Center_Corridor_ZH_2025_1016

ADJOURN

*** PLEASE NOTE: This is a Public Meeting. Should any interested party seek to appeal any decision made by the Council with respect to any matter considered at such meeting or hearing, he or she will need a record of the proceedings, and that, for such purpose, he or**

she may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be based. F.S. 286.0105. If you are a person with a disability which requires reasonable accommodation in order to participate in this meeting, please contact the City Clerk at 813/780-0000 at least 48 hours prior to the public hearing. A.D.A. and F.S. 286.26.



Zephyrhills

Planning Commission Meeting Minutes July 15th, 2025, at 6:00 PM

I. **Call to Order**-Mayor Monson

II. **Roll Call**-Carlos Maldonado

Commission Members Present: Mayor Monson, Dr. Randy Stovall, Thomas Vanter (Absent), Clyde Bracknell, Ellen Taylor, David Armstrong, Beth Aker, Tracy Sullivan(Absent), Dr. Christa Remington.

III. **Invocation**-Beth Aker

IV. **Pledge of Allegiance**-Mayor Monson

1. Consent items

1.1 **Planning Commission Meeting Minutes Approval for June 24th, 2025.**

The minutes were motioned for approval by all members.

2. Business Items

2.1 RZ0018-25 (Advent Health): Rezone 4 parcels from OP (Office/Professional) and R-4 (Multi-Family Residential) to C-3 (General Commercial) for hospital usage. Parcel #'s: 35-25-21-0010-11800-0000, 35-25-21-0010-11800-0010, 35-25-21-0010-09100-0000, 35-25-21-0010-09100-0010.

The item was introduced by City Planner William McCaw. He gave a brief background on the project and it's location being North of Daughtery Road and East of Dairy Road. The goal is to rezone to C-3 (General Commercial) for the purpose of medical support uses for Advent Health Hospital. No official site plans have been submitted. The site is approximately 23 acres. This item was approved at last month's site plan review committee meeting. The site's primary goal could be parking related and possible used for expansion in the future. Mentions of the site plan relating to Advent Health for an expansion to a medical office building was approved this morning at site plan review committee. City roads within the project were mentioned also briefly discussed the possible improvements that could be made will be addressed in future meetings. An inquiry from the Board asked about the uses that will be allowed



via C-3 zoning? And the response was the Hospital is the only property in the city with that zoning, so the use will be primary support medical uses. The applicants' representative Rhea Hunter with RVI Planning was present and presented a power point. The power point covered the general topics of the expansion across the street on the hospital property, the parcels size and goal to convert it for medical support uses but only for parking related uses at the moment. Jeremy Fireline the Project Manager took over the discussion. He mentioned 3 main issues discussed at the site plan review committee meeting this morning such as stormwater, the projects located in the basin of special concern and Mobility aspect such as a trail that will remain. All the requirements for the site have been reviewed and will meet the city's land development code standards and comprehensive plan. Inquiry from the board was regarding the Enhancement of life power point slide mentioned significant employment opportunities? And how will the rezoning contributes to that? The applicant representative Rhea answered with requesting to rezone to C-3 to have Hospital Support uses for future medical related opportunities, if the hospital chooses to use the site to expand it could create employment opportunities. The tree ordinance that is currently being updated was mentioned to the client to make them aware of their future site plan submittal. The staff recommended approval.

Recommendation: Motioned approval by all board members.

Issue: Consideration of the proposed rescission of the Public School Facilities Element (PSFE) from the City of Zephyrhills Comprehensive Plan and recommendation to City Council.

Attachments:

1. Draft Ordinance No. 24-XXXX rescinding the PSFE
2. Adopted PSFE Goals, Objectives, and Policies (for reference)
3. Public Schools Interlocal Agreement between the Pasco County School Board and the City of Zephyrhills, pursuant to Section 163.31777, Florida Statutes

Analysis:

In 2005, the Florida Legislature mandated the inclusion of a PSFE in all local government comprehensive plans. The element's purpose was to ensure adequate coordination between local governments and school boards to address school capacity needs through comprehensive planning.

In 2011, the Florida Legislature passed HB 7207 making the inclusion of this element optional. Since that time, coordination with the Pasco County School Board has continued effectively through an Interlocal Agreement and joint planning processes. These mechanisms ensure that school capacity, infrastructure, and growth management concerns are adequately addressed without the need for a standalone element in the Comprehensive Plan.

Rescinding the PSFE will streamline the City's planning efforts by removing an element that duplicates coordination efforts already addressed in other ways. The elimination of this element will not diminish the City's ability to collaborate with the Pasco County School District on school capacity issues, as the Interlocal Agreement will remain in force.

Key points of consideration:

- The PSFE is no longer required under state law
- The City and School Board maintain a robust Interlocal Agreement ensuring continued coordination and cooperation on school planning
- Pasco County has eliminated the PSFE from its comprehensive plan

Staff Recommendation:

Based on the legislative changes, the continued effectiveness of the Interlocal Agreement with the Pasco County School District, and the desire to streamline the City's Comprehensive Plan, staff recommends that the Planning Commission recommend approval of the proposed Comprehensive Plan amendment and its transmittal to the State Land Planning Agency for review, in accordance with statutory requirements. The Comprehensive Plan amendment would formally rescind the PSFE.

DISCUSSION DRAFT

PLANZephyrhills2045

Housing Element

OCTOBER 2025

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List of Acronyms and Abbreviations

This element contains a variety of acronyms and abbreviations used throughout the text. For clarity and ease of reference, all acronyms and abbreviations are listed below, along with their full forms.

ACS	American Community Survey, U.S. Census Bureau
ADU	Accessory Dwelling Unit
ALF	Assisted Living Facility
AMI	Area Median Income
BEBR	Bureau of Economic and Business Research, University of Florida
CDBG	Community Development Block Grant
CDC	Community Development Corporation
CPA	Community Planning Act
CRA	Community Redevelopment Agency
CRH	Community Residential Home
DOC	Florida Department of Commerce
ESG	Emergency Solutions Grant
FAC	Florida Administrative Code
FBC	Form-based Code
FHA	Federal Housing Administration
FHFC	Florida Housing Finance Corporation
FLUM	Future Land Use Map
FMR	Fair Market Rent
FS	Florida Statutes
H+T	Housing + Transportation Affordability Index
HCV	Housing Choice Voucher (Section 8)
HOME	HOME Investment Partnerships Program
HUD	U.S. Department of Housing and Urban Development
LDC	Land Development Code
LIHTC	Low-Income Housing Tax Credit
LOS	Level of Service
NSP	Neighborhood Stabilization Program
PHA	Public Housing Authority
PSH	Permanent Supportive Housing
PUD	Planned Unit Development
RAD	Rental Assistance Demonstration Program
SAIL	State Apartment Incentive Loan Program
SHIP	State Housing Initiatives Partnership Program
STR	Short-Term Rental
TND	Traditional Neighborhood Development



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DRAFT

HOUSING ELEMENT

1. Introduction

Purpose and Scope

The Housing Element is a chapter of PLANZephyrhills 2050, prepared pursuant to the Community Planning Act (Chapter 163, Part II, F.S.). It establishes the City's strategy to: (1) expand housing choice and affordability, (2) preserve residential character and quality, and (3) guide future development consistent with local priorities and state requirements. The element addresses an interim both a 10-year timeframe and a horizon and emphasizes resilience, accessibility, and housing security for vulnerable households.

Within this scope, the Housing Element addresses the following core responsibilities:

- Assess existing housing stock (age, condition, tenure, utilization).
- Quantify current and projected housing needs by income, age, household type, and tenure.
- Identify strategies to conserve, rehabilitate, and replace substandard housing.
- Ensure adequate sites and infrastructure capacity for anticipated demand through 2050.
- Advance affordability for extremely low-, very low-, low-, moderate-, and middle-income households.
- Strengthen intergovernmental and public-private coordination to leverage funding.
- Preserve historically significant residential resources that contribute to community identity.

The element aligns local housing priorities with land use decisions and capital improvements programming.

Relationship to Other Elements

The Housing Element is closely coordinated with other elements of the Comprehensive Plan to support a balanced approach to growth, infrastructure, and quality of life. Key interrelationships include:

- *Future Land Use Element*: Establishes where and at what densities housing may be developed, thereby shaping housing supply, affordability, and diversity.
- *Transportation and Mobility Element*: Coordinate to reduce housing and transportation costs by strengthening connections between local jobs and housing opportunities.
- *Infrastructure Element*: Ensures capacity for water, sewer, stormwater, and solid waste systems to support both new and existing housing and timing of growth.
- *Capital improvements Element*: Aligns housing objectives with targeted investments (e.g., utility extensions) that unlock feasible, affordable development.

Legal and Planning Framework

State Community Planning Act

Under Section 163.3177(6)(f), Florida Statutes, local governments are required to include a Housing Element in their comprehensive plan to address existing and projected housing needs. This provision ensures that municipalities and counties plan for an adequate supply of safe, affordable, and energy-efficient housing that meets the needs of households across all income levels and for persons with special needs.

City Codes and Plans

The City of Zephyrhills integrates housing planning into its broader municipal objectives through its Code of Ordinances, Land Development Code (LDC), and adopted plans. Together, these documents provide the policy and regulatory framework for shaping housing

opportunities and ensuring quality neighborhoods.

CODE OF ORDINANCES

Establishes local laws governing property maintenance, building standards, and neighborhood quality of life. Provisions related to code enforcement, property nuisances, and minimum housing standards play a critical role in preserving safe, decent housing across the city.

LAND DEVELOPMENT CODE

Regulates land use and development standards that directly affect housing supply and diversity. The LDC also sets requirements for subdivision design, site planning, and infrastructure provision that influence housing affordability, accessibility, and flood resilience.

CITY PLANS

The Capital Improvements Plan prioritizes infrastructure investments that support housing development, including water, sewer, stormwater, and transportation facilities. Housing objectives are advanced when the CIP funds improvements to areas planned for new housing.

COMMUNITY REDEVELOPMENT PLAN

The Zephyrhills Community Redevelopment Plan provides the framework for reinvestment within the area designated by the Community Redevelopment Agency (CRA). The plan directs coordinated actions to eliminate blight, enhance neighborhood character, and attract private investment that supports revitalization and housing opportunities.

2. Planning Context

Growth Setting

Zephyrhills is a small but strategically located city in eastern Pasco County within commuting distance of the Tampa Bay metropolitan area. The city's position between major regional centers and expanding suburban areas places it at the intersection of local and regional growth dynamics. As part of

a rapidly growing region, Zephyrhills experiences housing market pressures that extend beyond its boundaries, driven by employment expansion, infrastructure investment, and regional development patterns.

Local Growth

Historically, Zephyrhills has been known for its retirement-oriented character and strong appeal to seasonal residents. Recreational vehicle and mobile home communities remain a defining component of the local housing stock. These seasonal patterns contribute to higher vacancy rates and availability of housing for year-round residents. Employment gains in the health care and industrial sectors in the city are increasing demand for workforce, family, and executive housing.

Potential city expansion within the City–County Joint Planning Area (JPA) presents opportunities to accommodate future housing demand while maintaining the character and livability of existing neighborhoods. Coordination of land use, infrastructure, and utility planning will be essential to ensure that growth is supported by adequate water supply, transportation, and public services.

Regional Growth

At the regional level, two major master-planned developments will significantly influence the city's long-term growth:

TWO RIVERS

Two Rivers is a master-planned community encompassing approximately 3,400 acres along the SR 56 corridor in southeastern Pasco County. The project is approved for up to 6,400 residential units and 1.8 million square feet of nonresidential uses, including schools, parks, and neighborhood-scale commercial areas. The approved residential mix includes 4,047 single-family homes, 514 townhomes, 108 villas, and 1,878 multifamily units. This addition of new residential capacity

is expected to influence housing demand and mobility patterns in the greater Zephyrhills area.

VILLAGES OF PASADENA HILLS

The Villages of Pasadena Hills (VOPH) is a county-adopted Mixed-Use Overlay Area encompassing approximately 54 square miles (about 34,000 acres) northwest of Zephyrhills. The development plan provides entitlements for up to 42,000 dwelling units, 3 million square feet of commercial space, and 1 million square feet of office space, along with civic uses and open-space components. Development is organized within a village-based framework that integrates residential, employment, and service uses with supporting infrastructure and transportation systems.

Built Form and Development Pattern

The built form of Zephyrhills reflects its origins as an early 20th century Florida community characterized by traditional grid streets, compact downtown blocks, and successive waves of suburban expansion.

The city's overall population density is approximately 1,800 residents per square mile. In 2010, the density was 1,497 residents per square mile, and in 2020 it was 1,809 residents per square mile.

Within the City incorporated area are distinct neighborhoods and districts that reflect varying development eras and character. Newer neighborhoods exhibit moderate suburban densities, while older downtown and in-town areas maintain a finer-grained street grid and smaller lot pattern.

The Community Redevelopment Area and adjoining established neighborhoods offer opportunities for reinvestment through higher-density residential infill, mixed-use projects, and adaptive reuse consistent with the Reimagine Gall Boulevard vision and

Form-Based Code for a more walkable urban corridor. The city's (FBC US 301 (Gall Boulevard) establishes a clear framework for context-sensitive, mixed-use, and pedestrian-oriented development. The code defines key districts to guide building scale, street relationships, and transitions between uses.

Residential development is predominantly single-family detached housing interspersed with mobile home communities, with clusters of low-rise multifamily and townhome development located along major corridors such as US 301 (Gall Boulevard) and Eiland Boulevard. These corridors function as the city's primary spines, accommodating a mix of residential, commercial, and civic uses that serve both local residents and regional travelers.

Within the incorporated area, the city encompasses a series of distinct neighborhoods and districts that exhibit varying development eras and character, from the original downtown and in-town neighborhoods, to late 21st century subdivisions and master-planned communities with curvilinear street patterns. Newer master-planned neighborhoods have been developed at moderate suburban densities. Older in-town areas maintain a finer-grained street grid and smaller lot patterns.

The city has less than 300 acres of land available for new housing development. As a result, future growth will depend heavily on infill development, redevelopment, and strategic upzoning, particularly within the urban core and along major corridors.

Population Trends

Recent Growth and Projections

Between 2010 and 2024, the City of Zephyrhills experienced rapid population growth, expanding from 13,288 residents in 2010 to an estimated 19,666 in 2024 (Bureau of Economic and Business Research, University

of Florida, April 1, 2024). The 2019–2023 American Community Survey provides a higher population estimate for July 1, 2024, at 22,304 residents. Taken together, these estimates indicate a population increase of approximately 48% to 68% over 14 years, well above Pasco County’s 36% growth during the same period.

Population growth is expected to continue through mid-century. Long-range projections from the Shimberg Center for Housing Studies and BEBR estimate that Zephyrhills will grow from about 17,194 residents in 2020 to more than 30,000 by 2050.

To supplement these regional forecasts, the City prepared its own projection using a linear method, which assumes a constant annual increase in population based on recent trends. Between 2020 and 2024, Zephyrhills added an average of 940 residents per year, an average annual growth rate of 3.59%. Extending this trend forward, the City projects its population will reach 44,092 by 2050.

This higher forecast is supported by City data on approved but unbuilt dwelling units in the development pipeline. This growth potential is not fully reflected in state models. By incorporating these entitled units, the City’s projections more accurately capture the development pressures expected to shape future infrastructure, housing supply, and service delivery needs.

Demographic and Household Characteristics

Understanding the demographic and household profile of Zephyrhills is critical for identifying current and future housing needs. Factors such as age distribution, disability status, income, household type, and household size shape demand for different housing types, price points, and supportive services. These characteristics also guide planning decisions related to land use,

community facilities, and housing policy. Selected population characteristics for the City of Zephyrhills are shown in **Appendix Table HOU-1**.

AGE DISTRIBUTION

Zephyrhills has a comparatively older population. Residents aged 65 and over comprise 32.7% of the population, while only 18% are under age 18 and 5% are under age five. The city’s median age of 49.4 years exceeds both the Florida median (42.6) and the regional median (42.2), underscoring the importance of housing options for older adults alongside continued support for younger families.

DISABILITY STATUS

Disability prevalence is a defining feature of the city’s demographic profile (see **Appendix Table HOU-2**). An estimated 39.3% of residents live with a disability, nearly triple the statewide average. Disabilities affect 17.8% of children, more than half of working-age adults, and about one-third of seniors. This points to a strong need for accessible housing design, retrofitting programs, and supportive housing options.

INCOME AND POVERTY

Zephyrhills households face moderate but significant economic constraints. The median household income is \$49,295, with a per capita income of \$27,730 and 13% of residents living below the poverty line. All of these measures fall below state and national medians, suggesting that affordability remains a central challenge, particularly for renters and households on fixed incomes.

UNHOUSED POPULATION

In 2023, Pasco County’s Point-in-Time (PIT) count identified 1,446 year-round beds across emergency, transitional, rapid rehousing, and permanent supportive housing programs. County officials estimated that 350–400

individuals were unsheltered on any given night, with 62 encampments documented.

The 2024 PIT count reported a total of 731 people experiencing homelessness in Pasco County, including 427 unsheltered individuals (58%) and 304 sheltered in emergency, transitional, or supportive housing. Of those counted, 79% were White, 13% were Black, and 64% were male.

HOUSEHOLD COMPOSITION

The city contains approximately 7,836 households, with an average household size of 2.29 persons, smaller than the state (2.47) and national (2.49) averages (see **Appendix Table HOU-3**). About 22% of households include children, while a substantial share reflect older adults living alone. Family households represent 58.4% of all households, led primarily by married-couple families (36.5%). Single-parent and extended-family households account for 22%, highlighting the need for affordable housing suitable for single heads of household and multigenerational families.

Nonfamily households make up 41.6%, the majority being individuals living alone (37.2%). Nearly 3,000 of these single-person households are older adults, underscoring the need for smaller, affordable, and accessible housing—such as multifamily units, accessory dwelling units (ADUs), and senior-oriented housing.

A smaller share (4.4%) of nonfamily households are shared living arrangements, suggesting limited demand for roommate-style housing but reinforcing the importance of one- and two-bedroom units.

HOUSEHOLD SIZE AND TENURE

Average household size varies slightly by tenure: 2.25 persons in owner-occupied households and 2.37 in renter-occupied households. This is consistent with national trends, where renters more often live alone or

with unrelated persons, while owners more often reside in family households. The combination of smaller household sizes, a large senior population, and modest incomes underscores the importance of providing a diverse housing supply that includes compact, accessible, and affordable units.

Special Designations

Community Redevelopment Area

The City of Zephyrhills established a Community Redevelopment Agency (CRA) to address conditions of blight, encourage reinvestment, and support economic vitality in the city's historic core and surrounding neighborhoods. Housing plays a central role in the CRA's mission, as many of the designated areas contain aging housing stock, pockets of underutilized land, and infrastructure in need of modernization.

The CRA supports housing goals in several ways:

- **Neighborhood revitalization:** Promoting reinvestment in older single-family homes, duplexes, and small multifamily properties that make up the city's naturally occurring affordable housing (NOAH).
- **Infill and redevelopment:** Incentivizing higher-density residential and mixed-use projects within the urban core to expand housing choice and affordability.
- **Workforce and affordable housing:** Aligning CRA programs with state and federal incentives to encourage new development accessible to households earning below the Area Median Income.
- **Infrastructure and public realm improvements:** Investing in sidewalks, streetscapes, and utilities that support livable neighborhoods and attract reinvestment.

By linking its housing policies with CRA strategies, the City can foster a cycle of

reinvestment that both preserves neighborhood character and expands affordable housing opportunities in this historic and economically important area.

Historic District

The Zephyrhills Downtown Historic District was added to the National Register of Historic Places (NRHP) in 2001, recognizing its concentration of early 20th-century commercial buildings and historic homes. This designation highlights the architectural and cultural significance of the area but does not directly regulate private property. Rather, the NRHP provides visibility, prestige, and access to federal incentives, including historic preservation tax credits that can support the rehabilitation of contributing structures.

At the local level, the City has applied additional planning tools, such as historic overlay zoning, design guidelines, and incentives for adaptive reuse, to encourage reinvestment in historic homes.

By integrating preservation into its housing strategy, the City can balance the protection of its historic identity with the need to expand and modernize its housing stock.

Utility Service Area

The City of Zephyrhills provides water, wastewater, and reclaimed water services within a designated Utility Service Area (USA). This boundary establishes where the City has existing or planned infrastructure and service capacity to support new development. Areas outside the City's USA generally depend on private wells and septic systems, which are less supportive of higher-density housing.

The USA is critical to local housing policy. Residential development within the USA can be approved at urban densities, provided infrastructure capacity is available, while projects outside the USA face significant limitations. This creates a clear link between the USA and the City's ability to expand its

housing supply, particularly for multifamily housing, mixed-use projects, and workforce housing that require centralized utilities.

Water supply is a central issue for Zephyrhills. As a growing city with limited potable water resources, capacity constraints influence how quickly and where new housing can be added. Coordination with the City's Water Supply Plan and Capital Improvements Program is necessary to ensure that residential growth aligns with available infrastructure and regulatory permits. Sewer system extensions and stormwater upgrades also play a role in determining where housing development can occur.

In practice, the USA helps direct future housing toward areas that can be served efficiently, while limiting growth pressures on rural and environmentally sensitive lands. It also provides a tool for synchronizing housing policies with infrastructure investment, ensuring that affordability, density, and growth management strategies are grounded in realistic service delivery.

Joint Planning Area

The City of Zephyrhills and Pasco County established a Joint Planning Area (JPA) in 2009 through an Interlocal Agreement designed to coordinate land use, annexation, and service delivery in areas where growth pressures are expected. For housing, the JPA plays a critical role by guiding where new residential development can occur and under what conditions. It authorizes the City to annex land within the JPA once it is determined to be "urban in character," but limits the City from assigning densities that exceed Pasco County's Future Land Use Map designations unless specifically coordinated through the agreement.

This framework directly shapes the scale of housing that may be introduced along the urban edge, requiring intergovernmental

review before higher-density projects can be approved. The agreement also ties new residential development to the coordinated provision of water, sewer, stormwater, and transportation infrastructure. By ensuring that facilities and services are in place before development, and by requiring shared contributions to road improvements in key corridors, the JPA strengthens the link between land use and housing capacity. In this way, the JPA helps protect rural areas from premature urbanization while channeling housing growth into locations where it can be supported efficiently and sustainably.

Federally Designated Target Area

Portions of the city are recognized as Qualified Census Tracts (QCTs) and include one Florida Federally Designated Target Area (Priority Area). These designations are applied to statistically low-income areas where at least 50% of households earn less than 60% of the Area Median Gross Income, or where poverty rates exceed 25%.

QCTs and Priority Areas are particularly relevant to affordable housing and community development because they expand access to programs administered by the Florida Housing Finance Corporation (FHFC), U.S. Department of Housing and Urban Development (HUD), and other agencies. For example, tax credit applications for affordable housing developments receive additional scoring advantages when located in QCTs or Priority Areas, making these neighborhoods more competitive for public and private investment.

For Zephyrhills, these designations highlight neighborhoods where housing affordability challenges are most acute and where reinvestment may be most impactful. They align with the City's broader strategies to:

- Target infill development and redevelopment in designated areas.

- Encourage affordable workforce housing in proximity to employment and services.
- Support preservation and improvement of older housing stock that forms part of the city's naturally occurring affordable housing (NOAH).
- Leverage state and federal housing funds to maximize the impact of local planning and land use decisions.

By recognizing and planning around these special designations, Zephyrhills can ensure its Housing Element not only addresses long-range growth but also directs resources toward neighborhoods with the greatest needs and opportunities for housing development.

3. Existing Conditions and Trends

Housing Inventory

Housing Units and Types

HOUSING UNITS

In 2023, Zephyrhills had an estimated 9,285 housing units, reflecting a varied mix of residential structure types.

HOUSING TYPES

The diversity of housing types in a city reflects the range of choices for residents. As shown in **Appendix Table HOU-4**, the housing stock in Zephyrhills is dominated by single-family detached homes, accounting for nearly half (46.6%) of all housing units. This traditional pattern reflects the City's suburban and small-town character but also highlights a reliance on lower-density housing forms.

A significant share of Zephyrhills' housing stock is comprised of mobile homes, which make up 28.8% of all units, more than one in four homes. This proportion is substantially higher than the statewide average and reflects both historical development trends and the community's role as a destination for retirees

and seasonal residents. Mobile homes provide a relatively affordable housing option but may also present challenges related to storm vulnerability, long-term durability, and accessibility upgrades.

Multifamily housing is present but limited, comprising about 18.7% of the total stock when combining duplexes, small apartment buildings, and larger complexes (50+ units). Notably, the distribution skews toward smaller-scale structures, with relatively few larger developments. This pattern suggests limited availability of higher-density, multifamily rental options that often serve workforce households, younger adults, and seniors seeking to downsize.

The presence of boat, RV, van, and other non-traditional housing units (1.5%) further underscores the City's unique mix of seasonal and non-conventional housing.

The predominance of single-family and mobile home units, combined with a limited share of higher-density options, signals a need for increased housing variety to support different household types, income levels, and changing demographic demands.

Housing Occupancy, Tenure, and Utilization

Understanding how housing is occupied, who occupies it, and how effectively it is utilized is useful for planning future supply and ensuring the needs of permanent residents are met.

OCCUPANCY

Zephyrhills has a relatively high housing vacancy rate at 15.6% (see **Appendix Table HOU-5**). The majority of these vacant units (9.3% of all housing) are designated for seasonal, recreational, or occasional use, underscoring the strong role of part-time and seasonal residents in the local housing market. Vacant units available for rent (1.5%) or for sale (1.2%) are limited, suggesting tight conditions for both renters and prospective

homebuyers. An additional 2.8% of vacant units fall into "other" categories, which may include units in transition, foreclosure, or disrepair.

TENURE

Among occupied housing units (see **Appendix Table HOU-5**), 56.7% are owner-occupied and 27.7% are renter-occupied. This tenure mix reflects a housing market where ownership remains the majority but a significant portion of households rely on rental housing. Compared to statewide averages, Zephyrhills shows a somewhat higher rate of owner occupancy, consistent with its suburban character and appeal to retirees.

UTILIZATION

The combination of high seasonal vacancy and a constrained supply of year-round available units places pressure on permanent residents. Seasonal occupancy reduces the effective supply available for households seeking long-term housing, while limited units for sale or rent can intensify affordability challenges. These utilization patterns highlight the need for strategies that expand rental options, diversify the housing stock, and balance the needs of permanent and seasonal populations.

Housing Age and Condition

HOUSING AGE

The housing stock in Zephyrhills reflects a mix of older and newer construction, with the majority of units built prior to 2010. Nearly 40% of homes (36.9%) were built before 1980, underscoring the presence of an aging housing supply that may require reinvestment, rehabilitation, or modernization to meet current safety, energy efficiency, and accessibility standards.

As shown in **Appendix Table HOU-6**, the largest share of housing was built during the 1970s (18.6%), followed by the 2000s (16.4%) and 2010s (14.2%). More recent construction,

units built since 2020 through 2023, represents only 2.4% of the total stock.

This housing age distribution highlights two key housing policy considerations:

- Preservation and rehabilitation of the substantial share of mid-century and older housing, which may face issues of deferred maintenance or lack of modern features.
- Expansion of new housing supply to meet demand from projected population growth, particularly housing types that are accessible, resilient, and affordable for households of varying incomes and ages.

HOUSING CONDITION

The condition of Zephyrhills housing stock appears generally sound based on key proxy indicators available through the ACS. These indicators assess housing adequacy through the presence of complete plumbing and kitchen facilities, the use of safe and conventional heating sources, and the absence of overcrowding. While ACS data do not directly measure structural condition, such as roof integrity or foundation stability, the following findings suggest a relatively high standard of basic housing quality citywide.

As shown in **Appendix Table HOU-7**, virtually all housing units in Zephyrhills have complete plumbing facilities. Among the City's 7,836 occupied units, only 18 owner-occupied units (0.2%) are reported as lacking complete plumbing. No renter-occupied units are reported as deficient. This suggests that plumbing adequacy is not a widespread issue in the City's housing stock. However, even small numbers of units without complete plumbing highlight the need for continued code enforcement and rehabilitation programs to ensure safe and sanitary housing for all residents.

Almost all occupied units in Zephyrhills are equipped with complete kitchen facilities (see **Appendix Table HOU-8**). Only 80 units (1.0%

of all households) lack complete kitchens, with the majority of deficiencies occurring in owner-occupied units. Targeted rehabilitation programs can help ensure that even the small number of deficient units meet basic living standards.

As shown in **Appendix Table HOU-9**, home heating in Zephyrhills is overwhelmingly powered by electricity (95.6%), with small shares of households using bottled/tank/LP gas (1.4%) or utility gas (1.2%). A limited number of households report using solar energy (0.4%) or no fuel at all (1.2%). The dominance of electric heating reflects both Florida's mild winter climate and the limited availability of natural gas infrastructure in the area.

From a housing policy perspective, the reliance on electricity underscores the importance of energy efficiency in housing design and retrofits, particularly as energy costs rise. Opportunities for solar adoption and energy-efficient appliances can reduce household costs.

As shown in **Appendix Table HOU-10**, housing overcrowding is rare in Zephyrhills. Among owner-occupied units, nearly all households (98.6%) have one or fewer occupants per room, with only 1.4% reporting more than one occupant per room. Similarly, 97.0% of renter-occupied units fall within the standard measure of non-overcrowding (one or fewer occupants per room), with just 3.0% of rental units showing signs of overcrowding. No households are reported to have severe overcrowding (more than two occupants per room).

The majority of households in Zephyrhills have low occupancy density, with 78.2% of owner households and 63.8% of renter households reporting 0.5 or fewer occupants per room. This reflects the City's suburban character and

relatively small average household size (2.29 persons per household).

While overcrowding is not a widespread concern, the somewhat higher rate of modest overcrowding among renters highlights the importance of maintaining an adequate supply of affordable rental housing. Ensuring that rental options are sufficient in number, size, and affordability will help minimize housing stress for lower-income households and families with greater space needs.

Home Values and Gross Rent

HOME VALUES

The 2023 ACS 5-Year Estimates show the median value of owner-occupied housing units in the City of Zephyrhills was \$191,700, while the median gross rent was \$1,061 per month (see **Appendix Table HOU-11**). Both figures are well below the Florida medians of \$325,000 for home value and \$1,365 for gross rent, suggesting that Zephyrhills offers comparatively lower housing costs. At the same time, these values may reflect trade-offs in housing size, quality, or amenities when compared to state and national markets.

The owner-occupied housing stock spans a wide range of values but is heavily weighted toward the lower and moderate tiers. Nearly 45% of homes are valued below \$200,000, reflecting the prevalence of older units, mobile homes, and modest single-family houses. The largest single category falls within the \$200,000–\$249,999 range (21.6%), suggesting a growing share of moderately priced homes. By contrast, higher-value homes (\$300,000 and above) represent only 15.9% of the stock, with very few exceeding \$500,000.

This distribution indicates that Zephyrhills remains relatively affordable for homeownership compared to much of Florida. However, affordability challenges persist due to limited new construction and local income

levels that lag behind state averages. Policy implications include:

- *Affordability pressures:* Lower home values mask the fact that local incomes are also lower, leaving many households cost-burdened despite the comparatively modest housing prices.
- *Housing diversity and quality:* Concentration of homes at the low-value end presents opportunities for affordable ownership but also underscores the need for reinvestment and rehabilitation of aging housing stock.

GROSS RENT

As shown in **Appendix Table HOU-12**, rental housing in Zephyrhills is concentrated in the low- to moderate-price range, with the largest share of households (24.7%) paying between \$1,000 and \$1,249 per month. The median gross rent of \$1,034 is below both the Florida median (\$1,365) and the U.S. median (\$1,406). While this points to relative affordability compared to regional and national markets, local household incomes must be considered when evaluating actual affordability.

A substantial portion of renters (29.4%) pay between \$800 and \$999, indicating the ongoing availability of modestly priced units. However, only 6.9% of units rent for under \$600, and these low-cost options are increasingly at risk of disinvestment or loss through redevelopment. At the upper end of the market, 13.2% of units rent for \$1,500 or more, showing evidence of upward pressure in the rental market as demand grows. A small share (1.7%) report paying no cash rent, typically reflecting family-provided or employer-provided housing.

The rent distribution suggests that Zephyrhills remains more affordable than the broader region, but affordability stress is growing. Policy implications include:

- *Preservation of affordability:* Protecting the limited stock of very low-cost rental units is

critical, as these options are most at risk of loss.

- Diversification of supply: Encouraging smaller-scale, naturally affordable housing types (e.g., duplexes, accessory dwelling units, cottage courts) can expand choices for workforce households, seniors, and first-time renters.
- Managing upward trends: Monitoring rent growth and incentivizing mixed-income development can help balance the market and reduce displacement risks.

Housing Affordability and Cost Burden

DEFINING HOUSING AFFORDABILITY

Housing affordability is a persistent challenge in Zephyrhills, particularly for lower-income households. A household is considered *cost-burdened* when more than 30% of its income is spent on housing costs, including rent or mortgage payments, utilities, taxes, and insurance. A *severely cost-burdened* household spends more than 50% of its income on housing. These thresholds, established by the U.S. Department of Housing and Urban Development (HUD), are widely used to evaluate housing need and guide investment.

Affordability is also evaluated relative to Area Median Income (AMI). HUD income categories are:

- Extremely Low-Income: $\leq 30\%$ AMI
- Very Low-Income: 31–50% AMI
- Low-Income: 51–80% AMI
- Moderate Income: 81–120% AMI

In 2025, the HUD AMI for Pasco County is \$98,400 for a family of four. For reference, 80% AMI = \$78,720 and 50% AMI = \$49,200.

MEDIAN INCOME BY TENURE

Median household income in Zephyrhills varies significantly by housing tenure. In 2023, the median income for owner-occupied households was \$56,175, compared to

\$39,581 for renter-occupied households (see **Appendix Table HOU-13**). The overall median household income across all households was \$49,295.

This owner–renter income gap mirrors state and national patterns and has direct implications for affordability. Renters are far more vulnerable to cost burdens. Overall incomes in Zephyrhills are below both the Florida median (\$73,311) and U.S. median (\$77,719) highlight broader affordability concerns across both owner and renter households.

COST BURDEN BY INCOME LEVEL

Analysis of household cost burden by income level shows that affordability challenges in Zephyrhills disproportionately affect the city's lowest-income households (see **Appendix Table HOU-14**). Among households earning 30% AMI or less, only 234 households are not cost burdened, while 271 households spend between 30–50% of their income on housing and 778 households (over two-thirds of this group) spend more than half of their income on housing. This illustrates an acute affordability crisis for extremely low-income households.

Households earning 30.01–50% of AMI also face significant challenges: nearly 59% of these households are cost burdened, with 511 households paying 30–50% of income and 473 households paying more than 50%. By contrast, cost burden is less severe among moderate- and middle-income groups. Only 429 households (20% of those earning 50–80% AMI) are cost burdened, and cost burden nearly disappears for households above 80% of AMI. Virtually all households earning above 100% of AMI spend less than 30% of their income on housing.

This distribution reflects the central affordability issue in Zephyrhills: households earning below 50% AMI bear the vast majority

of the city's affordability crisis. These households are often renters, seniors on fixed incomes, or low-wage workers in the local service economy.

COST BURDEN BY TENURE

Breaking out the data for owner and renter households provides additional insight into how affordability pressures are distributed across the community.

Owner Households

Cost burden is concentrated among the city's lowest-income owners (see **Appendix Table HOU-15**). Among owner households earning 30% AMI or less, nearly 78% are cost burdened, with 318 households (44%) severely cost burdened, spending more than half their income on housing. Cost burden is also high among owners earning 30.01–50% AMI, where 73% of households spend more than 30% of their income on housing. By contrast, only a small share of middle-income owners (earning 50–80% AMI) are burdened (8%) and cost burden is negligible for those earning above 80% AMI.

Renter Households

Renter households experience more severe affordability challenges overall (see **Appendix Table HOU-16**). Among renters earning 30% AMI or less, 81% are cost burdened, including 460 households (63%) who are severely cost burdened. For renters earning 30.01–50% AMI, 79% are cost burdened, again with a large portion spending more than half their income on rent. Even among moderate-income renters (50–80% AMI), nearly 40% face cost burdens, far higher than the burden experienced by owners in the same income bracket. At incomes above 80% AMI, cost burden among renters drops off sharply.

These patterns demonstrate that while low-income owners struggle, the most acute affordability challenges fall on renters, who experience higher rates of both cost burden

and severe cost burden across nearly all income categories.

COST BURDEN BY AGE OF HOUSEHOLDER

Age further influences affordability pressures (see **Appendix Table HOU-17**):

- Very young householders (15–24 years) represent a very small share of the city's homeowners (14 households) and all report spending less than 20% of income on housing.
- Young householders aged 25–34 years are more financially stretched, with just under half (49.0%) paying less than 20% of their income for housing, while about 24.8% spend between 25% and 34.9%. Importantly, 14.5% of these younger owners are cost-burdened, spending 35% or more of income on housing.
- Middle-aged householders (35–64 years) are generally more stable, with 59.9% spending less than 20% of income on housing. Still, 16.5% are cost-burdened, a meaningful share of the city's largest group of owner households.
- Senior householders (65 and over) show the highest incidence of cost burden. While 62.5% spend less than 20% of income on housing, 21.0% are cost-burdened, spending 35% or more of income. This reflects the impact of fixed incomes, rising property taxes, insurance costs, and home maintenance needs on aging homeowners.

Overall, the data show that while a majority of owner households in Zephyrhills are not housing-cost burdened, affordability pressures are more significant for younger households seeking to enter homeownership and for older residents living on fixed incomes.

Assisted Housing

Assisted housing developments play a vital role in providing affordability for lower-income households. Altogether, Zephyrhills contains more than 600 assisted housing

units, with a notable concentration of elderly-targeted housing. These developments include properties with direct rent subsidies (e.g., Section 8, Section 515, and public housing units) as well as tax credit-financed communities with income-based affordability restrictions. While all subsidized units fall under the assisted housing umbrella, not all assisted units receive ongoing rental subsidies. Some remain affordable through regulatory agreements rather than direct government payments.

RURAL DEVELOPMENT AND SECTION 515 PROPERTIES

Rural Development and Section 515 developments form the backbone of the city's older assisted housing stock. These properties (listed below) collectively provide 246 units of affordable housing, serving primarily elderly households and lower-income families.

- Cypress Green Apartments (36 units, built 1986)
- Evergreen Village (51 units, built 1979)
- Heritage Villas (40 units, built 1986)
- Park Place (28 units, built 1985)
- Village Chase (48 units, built 1989)
- Village Walk (43 units, built 1989)

Nearly all units are assisted, with many households benefiting from direct HUD or RD rental support. Most subsidies extend into the 2030s and 2040s, underscoring the importance of preservation planning to prevent future loss of affordability as contracts approach expiration.

NEWER TAX CREDIT-FINANCED COMMUNITIES

In the past decade, Zephyrhills has added significant capacity through Florida Housing Finance Corporation (FHFC) tax credit developments:

- Fort King Colony – 120 units, built 2011
- Grand Reserve at Zephyrhills – 160 units, built 2011
- Summerset – 96 units, built 2017

These communities serve a mix of elderly residents, families, and special-needs populations. With affordability periods extending through 2062–2066, they provide long-term housing stability and reflect the city's growing reliance on tax credit financing to meet affordability needs.

SPECIALIZED SUPPORTIVE HOUSING

The Zephyrhills Duplex Project (6 units, HUD Section 811, built 1996) represents the city's only dedicated supportive housing for persons with disabilities. Operated by a non-profit, the project offers deeply affordable units with tailored supportive services, addressing a critical gap in the local housing continuum.

Naturally Occurring Affordable Housing

A significant share of affordable housing in Zephyrhills comes from older, market-rate properties that remain relatively low-cost due to age, condition, or location. These units, commonly referred to as Naturally Occurring Affordable Housing (NOAH), are not subsidized or rent-restricted but play a critical role in meeting the needs of low- and moderate-income households. NOAH in Zephyrhills is most visible in:

- Mobile home and RV communities, which provide a large portion of the city's affordable housing stock. Many of these communities were developed decades ago and remain lower-cost options compared to conventional single-family homes or new apartments.
- Older single-family subdivisions built during the mid-20th century, where modest home sizes, limited reinvestment, and slower appreciation trends have kept values more affordable than in newer suburban developments.
- Small-scale multifamily buildings, including duplexes, triplexes, and low-rise garden

apartments, often located near commercial corridors or older neighborhoods.

While these homes provide essential housing options for households earning below the area median income, they are vulnerable to displacement pressures:

- Redevelopment and land assembly for higher-density projects.
- Rising costs of maintenance and insurance, particularly in older manufactured housing.
- Investor activity that shifts affordable units into higher-rent properties or short-term rentals.

Protecting NOAH is especially important in Zephyrhills, where renter incomes are significantly lower than owner incomes, and much of the city's affordable supply is tied to these older housing types rather than to publicly subsidized units. Strategies may include housing rehabilitation programs, code enforcement paired with preservation incentives, and policies that discourage speculative conversions of affordable units.

Special Needs Housing

A well-functioning housing system includes accommodations for residents with unique needs, including persons with disabilities, individuals requiring supportive services, and those experiencing housing insecurity or homelessness.

GROUP HOMES

Zephyrhills has housing options that serve individuals with special needs, including licensed group homes and residential facilities. These homes typically serve persons with developmental disabilities, mental illness, substance use disorders, or chronic health conditions. These facilities are licensed and regulated by the Florida Agency for Persons with Disabilities (APD), the Agency for Health Care Administration (AHCA), or the

Department of Children and Families (DCF), depending on the population served.

While the number of such facilities in the city is limited, regional resources in west Pasco County help meet demand. Accessibility features, proximity and accessibility to transit and services (e.g., sidewalks), and supportive zoning policies are key factors that enable the successful integration of group homes into the community.

HOMELESS SHELTERS AND TRANSITIONAL HOUSING

There are no formal, full-scale year-round homeless shelters in the City of Zephyrhills or East Pasco County. Residents experiencing a housing crisis must rely on the broader Pasco County Continuum of Care (CoC), coordinated by the Coalition for the Homeless of Pasco County. The CoC oversees a network of emergency shelters, transitional housing, rapid rehousing, and permanent supportive housing programs and uses a coordinated entry system to connect residents to available resources.

While these countywide services provide an essential safety net, they are concentrated primarily in West Pasco communities. For Zephyrhills residents, this often means lengthy travel times, which can be especially difficult for households without reliable transportation, families with children, or individuals with mobility or health challenges.

Within Zephyrhills itself, capacity is limited but not absent. The Steps to Recovery program offers a 90-day transitional housing option for men and women and A Helping Rock, Inc. provides additional transitional housing support. School-based emergency shelters, such as Raymond B. Stewart Middle School, are periodically activated during extreme weather events.

The absence of a permanent, year-round shelter remains a critical gap in the city's

housing inventory. This gap is particularly significant given Zephyrhills' high share of lower-income households and residents with disabilities, who are most at risk of housing instability. Although regional providers, along with affiliated nonprofits and faith-based organizations, offer important support, the lack of robust locally based shelter or transitional housing limits the city's ability to respond quickly and consistently to its most vulnerable residents.

Housing Trends and Market Conditions

This section reviews residential production trends, along with broader market indicators such as price, rent, and vacancy trends.

This section examines residential production trends and related housing market indicators to help assess the pace and composition of new housing supply relative to current and projected demand in the city.

Housing Unit Pipeline

DEVELOPMENT APPROVALS

Recent residential development approvals demonstrate an active housing pipeline in the Zephyrhills. As of 2025, five developments with subdivision or site plan approval are expected to move forward within the planning horizon:

- *Trotter's Crossing* – A 91-unit residential subdivision that expands single-family housing options within the City's western growth area.
- *Abbott Park (remaining phases)* – The largest single development approval within the current pipeline, with 252 units remaining to be built.
- *Healthier Stay* – A smaller-scale 39-unit project that provides transitional or extended-stay housing options, meeting short-term residential demand associated with employment or relocation.
- *Palm Cove ALF & Independent Living* – A 210-unit assisted and independent living facility offering a continuum of care within a planned residential environment.
- *Wire Ranch Investors Apartments* – A 200-unit multifamily development that will deliver rental housing opportunities in a contemporary apartment format.

Together, these approved projects will yield approximately 792 housing units, including ownership, rental, and senior living options. The range of project scale, from small infill developments to large master-planned communities, reflects a balanced housing and steady delivery pipeline consistent with the city's growth trends.

BUILDING PERMIT ACTIVITY

Between January 2020 and December 2024, the City issued 1,863 permits for new residential units, totaling more than 4.2 million square feet of construction and an estimated valuation of \$416 million. Single-family detached homes dominated this activity (64.7%), followed by townhomes (31.0%), with duplex and multifamily units comprising less than 3% of total permits. This pattern reflects Zephyrhills' traditional suburban growth model and the community's continued demand for ownership housing.

In contrast, 2025 year-to-date permit activity (through September) reveals a notable diversification in housing types. Of the 239 new units permitted, 38.1% were single-family homes, while 35.1% were multifamily units and 26.4% were duplexes. This marks a significant shift from the previous five-year pattern and suggests growing developer interest in denser, more varied housing forms that respond to evolving affordability and rental demand.

The transition toward a more balanced mix of single-family, duplex, and multifamily housing types signals a gradual alignment with

broader regional trends across the Tampa Bay area. Factors such as rising land and construction costs, coupled with shifting household preferences, are influencing demand for “missing-middle” housing forms that provide moderate-density options within reach of working households. This diversification enhances housing choice and may help stabilize affordability over time, while supporting efficient use of existing public infrastructure and services.

Home Sale Prices and Trends

As of mid-2025, Zephyrhills has seen shifts in its housing market. Zillow reports an average home value of \$302,144, reflecting a 5.3% decline over the past year.

Redfin data for August 2025 show a median sale price of \$270,000, up approximately 9.8% year-over-year, though sales volume is much lower with homes spending an average of 62 days on the market.

Bankrate’s January 2025 snapshot shows a median sale price of \$249,990, down 13.8% from the prior year.

By comparison, Pasco County’s median sale price in August 2025 was approximately \$350,000, a moderate 2.0% growth year-over-year.

While data vary across sources and months, several trends are evident in Zephyrhills:

- The market appears softening overall, with a downward adjustment in average values.
- Some sub-markets or segments may be showing rebound or relative strength.
- Home listing and sale prices diverge; list prices remain elevated relative to what buyers are paying.

This suggests that while homeownership remains out of reach for many, the window for capturing value and expanding affordability might be narrowing.

Rental Market Trends

VACANCY AND MEDIAN RENTS

Recent data for Zephyrhills suggest moderate softening in the rental market, though estimates vary across sources:

- Zumper (Sept 2025) reports a median rent of \$1,800 for all unit types, down about \$175 year-over-year.
- RentCafe shows the average apartment rent as \$1,610 (as of August 2025).
- Apartments.com lists an average rent near \$1,531 (September 2025) for Zephyrhills.
- Redfin reports a median rent of \$1,872 (August 2025), up \$11 from the prior month.

These figures suggest the median rent in Zephyrhills likely ranges between \$1,500 and \$1,900, depending on location, unit type, and listing source. The overall trend appears to be a slight decline compared to peak levels, but not dramatic.

As for vacancy, although city-level data are limited, one source maps an average vacancy rate in Zephyrhills of 14.0%. Another estimate from a rental listing site suggests a 6.6 % vacancy rate in Zephyrhills’s rental housing market. This discrepancy underscores the challenges in obtaining consistent, reliable vacancy metrics for small cities.

MARKET DYNAMICS AND CONSIDERATIONS

Rental inventory in Zephyrhills is not large, and listings tend to move slowly. The “market temperature” is categorized as cool, per Zillow’s data, reflecting relatively lower demand or tighter margins.

Variability among sources suggests sub-markets within Zephyrhills may behave differently. Some units may still command higher rents in preferred neighborhoods or proximity to amenities, while others are in softer segments.

Seasonal demand, unit condition, and amenities (e.g., newer construction, remodeling, location) impact rent deviations more strongly in a smaller market like Zephyrhills.

Stabilizing or gently declining rent levels may relieve some short-term pressure on cost-burdened renters. However, affordability remains a concern, especially for lower-income renters or those needing subsidized housing.

Short-Term Rentals

City-level short-term rental (STR) data are limited, but third-party market trackers indicate a modest, growing STR presence in Zephyrhills. As of late 2024–2025, an STR analytics site reports ~118 active listings in Zephyrhills, with an estimated 46% occupancy and ~\$132 ADR (average daily rate). Note: platform scraping can miss or double-count listings.

A search of listings turned up ~71 short-term rental offers in Zephyrhills (e.g., via CozyCozy) for weekly stays.

Apartments.com lists “short-term apartments for rent” in Zephyrhills (51 units) that cater to flexible leases. Furnished apartments in Zephyrhills command premium rents; for example, Zillow shows listings for 2-bedroom furnished units at ~\$2,196/month.

Platforms like Furnished Finder list multiple furnished and corporate housing units in Zephyrhills, signaling active demand for non-traditional leasing options.

Vacation rental platforms (e.g., Expedia, VRBO) show Zephyrhills properties available for nightly bookings, confirming that Zephyrhills participates in the vacation/STR market.

Investor Ownership & Rental Real Estate

Public data on landlords holding multiple single-family rentals or condominium units in Zephyrhills is sparse, but several indicators suggest some investor presence. For example, one property management firm advertises services for investors, including leasing, inspections, and rent assessments. Another indicates they manage a portfolio of single-family homes, townhouses, and condominiums in Zephyrhills.

The relatively modest scale of the Zephyrhills housing market, lower resale values compared to coastal or urban areas, and moderate rental growth may restrain heavy investor speculation compared to high-growth metro areas.

Capacity for New Housing

There are approximately 262 acres of vacant residential land within the City’s incorporated area, including properties that have development approvals. This inventory represents the most readily available opportunity for new housing production under existing conditions.

Beyond vacant land, additional opportunities for residential growth may be achieved through targeted redevelopment, infill construction, and mixed-use projects within designated areas of the city such as the Community Redevelopment Area. These strategies can help accommodate future housing demand while maintaining a compact urban form and reducing the need to expand the City’s footprint.

Residential Development Capacity Under Current FLUM

The City’s adopted Future Land Use Map (FLUM) establishes the framework for allowable residential densities and development patterns across Zephyrhills. Based on FLUM designations and

corresponding density ranges, the City's incorporated area has the potential to accommodate additional housing through both greenfield development and infill/redevelopment activities.

GREENFIELD AREAS

Remaining undeveloped parcels within residential and mixed-use land use categories represent the City's near-term capacity for new housing construction. These sites are primarily located at the urban fringe where public infrastructure and service extensions may be required.

INFILL/REDEVELOPMENT AREAS

Opportunities for infill housing exist within established neighborhoods and along key corridors where infrastructure and services are already in place. Redevelopment of underutilized or obsolete properties, particularly near commercial centers or transit routes, can support higher residential densities and broaden housing options. Strategic upzoning or flexible mixed-use provisions in these locations could help expand the supply of housing while reinforcing walkable, context-sensitive development patterns.

Factors Affecting Housing Capacity

Several physical and regulatory factors influence the City's effective capacity for accommodating new housing:

- *Infrastructure capacity:* The adequacy of water, sewer, stormwater, and transportation systems must be confirmed before permitting new development. Targeted system upgrades may be necessary in some areas to support additional housing.
- *Land availability:* The diminishing supply of undeveloped land within the City limits underscores the importance of optimizing parcels in downtown and intown areas

through infill, adaptive reuse, and redevelopment.

- *Redevelopment challenges:* Infill and redevelopment can be constrained by parcel assembly needs, site preparation costs, aging infrastructure, and floodplain management considerations.
- *Context-sensitive design:* Future residential development should respect neighborhood scale and character, while advancing community goals for neighborhood stability and livability.

Utility Service Area

The City of Zephyrhills Utility Service Area (USA) establishes the geographic limits of municipal water and wastewater service provision. Water supply capacity within the USA is governed by the City's Water Use Permit, which defines withdrawal limits and future expansion potential. These constraints will influence the pace and location of residential growth and should be considered when prioritizing areas for development or annexation.

Joint Planning Area

The City-County JPA establishes a coordinated framework for managing growth, annexation, and the extension of public services. Within this area, shown in **Appendix Map HOU-X**, the feasibility of new development depends on both the availability of infrastructure and the City's capacity to extend utilities and services in an efficient, fiscally responsible manner.

Balancing annexation opportunities with reinvestment in existing neighborhoods and districts will be essential to achieving the City's long-term growth objectives. Strategic coordination will help align resource allocation (e.g., potable water capacity), service delivery (e.g., police, solid waste, and recreation), and land use planning to ensure sustainable and orderly development.

Housing Programs

Zephyrhills residents and prospective households have access to a network of local, countywide, and state programs that support housing affordability, preservation, and stability. These resources are administered through partnerships among public agencies, nonprofit organizations, and service networks, and serve homeowners, renters, seniors, veterans, and first-time homebuyers based on eligibility.

Homeowners: Repair and Resilience Support

Eligible homeowners may access financial assistance through Pasco County's Housing Rehabilitation Program, which addresses health, safety, and structural concerns. State-funded resilience initiatives, when activated, provide disaster mitigation, weatherization, and storm repair support. These resources are particularly relevant in Zephyrhills, where the aging housing stock increases the need for repair and rehabilitation.

Disaster Recovery and Resilience Programs

Zephyrhills is eligible to benefit from housing and resilience resources administered through Pasco County under the federal Community Development Block Grant-Disaster Recovery (CDBG-DR) program. These funds, allocated to Florida following federally declared disasters, support a range of housing-related activities including repair and replacement of damaged homes, mitigation infrastructure improvements, and planning initiatives to strengthen long-term resilience. These programs provide opportunities for Zephyrhills households to access recovery assistance, particularly for low- and moderate-income residents who are most vulnerable to housing instability following severe storm events.

Renters and At-Risk Households: Housing Stability Services

Low-income renters and households facing housing instability may qualify for:

- Emergency rental assistance and utility support (Pasco County CoC programs, MFCS, The Open Care Network).
- Homelessness prevention services, coordinated through the Coordinated Entry System (CES).

These services are available to Zephyrhills residents but are often administered regionally.

Seniors and Veterans: Housing Retention and Outreach

Programs of All-Inclusive Care for the Elderly (PACE) and Pasco Hope provide resources for aging in place.

Veterans may access targeted outreach and case management through St. Vincent de Paul CARES and OCN Veterans Services, which serve the Zephyrhills area.

These supports are especially critical in Zephyrhills, where nearly one-third of residents are over age 65.

First-Time Homebuyers: Assistance and Counseling

The Florida Housing Finance Corporation (FHFC) offers down payment and closing cost assistance programs to first-time homebuyers in Zephyrhills. Catholic Charities and other nonprofit partners provide foreclosure prevention, credit counseling, and homebuyer readiness programs.

Persons Experiencing Homelessness

Zephyrhills-specific services for persons experiencing homelessness include:

- *Community Health & Intervention Program of Zephyrhills (CHIPZ)* connects individuals with housing, health, and social services to

prevent and address homelessness. Three officers of the City's Policy Department staff the homeless unit.

- *Healing Hearts Café* provides showers, hygiene, and drop-in support.
- *Samaritan Project of Zephyrhills* offers case management, food, clothing, and prevention services.
- *Steps to Recovery* is a 90-day transitional housing program for men and women.
- *A Helping Rock, Inc.* is a transitional housing provider.
- *School-based emergency shelters* are activated during extreme weather events (e.g., Raymond B. Stewart Middle School).

Regional programs serving Zephyrhills residents include:

- *Metropolitan Ministries MiraclePlace Pasco* has shelter capacity for 48 families.
- *St. Vincent de Paul CARES* provides housing and supportive services for veterans and non-veterans.
- *Pasco County Supportive Services* offers local case management, prevention, and limited financial aid.
- *The Hope Shot* is a recovery community organization that offers assistance with sober living, including housing referrals and funding support for individuals transitioning out of treatment.

Access and Referrals

Zephyrhills residents may connect with resources through Pasco County's Coordinated Entry system, which routes individuals to available housing and supportive services, or dial 2-1-1 for direct referrals to local providers.

4. Needs Analysis

This section identifies the city's housing needs, drawing on demographic, socioeconomic, and market data presented in **Section 2. Existing**

Conditions and population and housing projections presented in the following.

Housing Supply and Demand

Population and housing projections point to a substantial increase in demand for housing units in Zephyrhills through 2050. Based on City projections (see **Appendix Table HOU-22**), the population is expected to grow from approximately 20,600 in 2025 to more than 44,000 by 2050, more than doubling within 25 years. Household formation will track this growth, requiring a significant expansion of the city's housing stock.

Appendix Table HOU-23 shows that housing demand is projected to rise from 10,661 units in 2025 to 22,813 units by 2050. This equates to a net additional need of 13,528 units beyond the 2023 baseline of 9,285 units. Even after accounting for the 2,102 permitted units in the construction pipeline, the city faces an estimated deficit of more than 11,400 units by 2050 if current trends continue.

The shortfall emerges as early as 2035, when the city is projected to need approximately 15,500 units, over 6,200 more than the 2023 stock, and more than 4,100 units beyond those currently permitted. By 2045, the projected deficit grows to nearly 9,000 units.

The city's current inventory of 262 acres of vacant residential land offers some capacity for additional development, but it is unlikely to meet projected demand on its own. Redevelopment, infill development, and mixed-use projects will therefore be critical strategies. These approaches can increase density in targeted areas, accommodate smaller and more affordable housing types, and better align the city's housing supply with its evolving demographic profile.

This supply-demand imbalance also underscores the importance of aligning housing policy with land use, infrastructure, services, and housing accessibility planning.

KEY FINDINGS

- Zephyrhills' population is projected to more than double between 2025 and 2050.
- Housing demand will increase by more than 13,500 units, far exceeding the city's 2023 housing stock.
- Even with 2,100 units currently in the construction pipeline, the city faces a deficit of more than 11,400 units by 2050.
- Limited vacant, residential land (262 acres) reinforces the need for infill, redevelopment, and higher-density housing options.
- Addressing the gap will require coordinated strategies that link housing, infrastructure, and land use planning to ensure adequate supply.

Housing Affordability

Housing affordability remains the most significant challenge facing Zephyrhills. The city's median household income of \$49,295 is substantially below the Pasco County median of \$72,317, the Florida median of \$73,311, and the national median of \$77,719. This income gap leaves many local households particularly vulnerable to rising housing costs and limits access to homeownership and stable rental opportunities.

The shortage of affordable housing is compounded by density maximums in infill and redevelopment areas, which limit opportunities to add lower-cost units such as townhomes, duplexes, or accessory dwelling units (ADUs). These restrictions make it difficult to increase supply in a way that would alleviate cost burdens for lower- and moderate-income households.

KEY FINDINGS

- Renters earning $\leq 50\%$ AMI are the most severely cost-burdened.
- Seniors on fixed incomes face high-cost pressures.

- Median household incomes lag county, state, and national averages, reinforcing affordability challenges.
- Existing density caps in areas most suitable for infill and redevelopment constrain the ability to expand affordable housing supply.

Housing Choices

The City's housing stock is dominated by single-family detached homes (46.6%) and mobile homes (28.8%), with relatively few duplexes, townhomes, or multifamily units available. While the overall vacancy rate appears high at 15.6%, the majority of these units (9.3%) are used seasonally or occasionally and are therefore unavailable to year-round residents.

Building permit activity over the past five years reflects some diversification in unit types, but overall supply still falls short of meeting the needs of smaller households, young adults, and older residents seeking to downsize. The lack of "missing middle" housing, including duplexes, triplexes, townhomes, cottage courts, and ADUs, limits options for homeownership and rental homes. Expanding these housing types would increase affordability, strengthen neighborhood stability, and provide context-sensitive options compatible with Zephyrhills' existing and planned development pattern.

KEY FINDINGS

- Limited "missing middle" housing options restrict choices for renters and young households.
- A significant share of the housing stock is tied up in seasonal use.
- Recent building permits show increased diversity but are not yet sufficient to rebalance supply.
- Expanded housing choices, including cottage courts, ADUs, micro units, would

improve affordability while reinvigorating older neighborhoods.

Aging Housing Stock

Nearly 40% of homes in Zephyrhills homes were built before 1980, with many located in older subdivisions. While most homes have adequate plumbing and kitchens, older units are often less energy-efficient, more costly to maintain, and more vulnerable to storm damage.

Without reinvestment, portions of the city's naturally occurring affordable housing (NOAH) stock risk falling into disrepair or being lost to redevelopment, which would further reduce affordability and undermine neighborhood stability. Protecting and upgrading older homes is essential to preserving affordability while also improving safety and resilience.

KEY FINDINGS

- Older housing forms the backbone of the city's NOAH stock but requires reinvestment to remain viable.
- Rehabilitation, energy efficiency upgrades, and modernization are needed to extend the life and affordability of aging homes.
- Resilience retrofits, such as floodproofing, drainage improvements, and storm-hardening, should be priorities in areas with a history flooding.
- Preserving older homes is critical to maintaining neighborhood stability.

Housing for Special Needs Populations

Zephyrhills faces distinctive housing challenges due to its demographic profile. Nearly 20% (to be verified) of residents live with a disability, far higher than the county's 16.6% and the state's 13.5%. Combined with the fact that one-third of the city's population is age 65 or older, there is a strong and

growing demand for accessible, supportive, and age-friendly housing options.

The city hosts several assisted housing communities, many oriented toward elderly residents, along with a small HUD Section 811 project serving persons with disabilities. While these resources are critical, they remain limited relative to need.

Residents experiencing homelessness also lack a local safety net, as East Pasco does not have a full-service, year-round shelter. Most emergency and transitional beds are concentrated in West Pasco, meaning Zephyrhills residents would face long travel times to access shelter or housing services. This creates barriers for those without reliable transportation, for families with children, and for residents with mobility or health challenges.

KEY FINDINGS

- Disability prevalence in Zephyrhills far exceeds county and state averages, creating outsized demand for supportive housing.
- One-third of the population is age 65 or older, heightening the need for accessible and age-friendly housing.
- Supportive and accessible housing options for seniors and disabled residents remain under-supplied.
- The absence of a year-round, full-service shelter in East Pasco forces Zephyrhills residents to depend on distant regional facilities.

Jobs–Housing Balance

Zephyrhills functions as an employment hub in East Pasco County but exhibits a pronounced jobs–housing imbalance. According to 2022 OnTheMap data, the city had approximately 7,500 workers commuting in, 6,950 workers commuting out, and only 767 workers living and working within the city.

This means the vast majority of local jobs are filled by people who live outside Zephyrhills, while most residents travel elsewhere, often to Wesley Chapel, Tampa, or Lakeland, for employment.

This imbalance is expected to intensify as more than 700 new industrial jobs come online in the emerging Zephyrhills Industrial Corridor. These positions are projected to complement continued growth in health care, education, and service sectors, reinforcing the city's role as an employment destination for the region.

Housing affordability and diversity are central to addressing this imbalance. With renter households earning an average of \$39,581, many cannot afford recently built market-rate apartments or single-family rentals. The existing housing stock is dominated by single-family homes and mobile homes, leaving limited opportunities for workforce-friendly housing types such as townhomes, duplexes, and smaller multifamily developments.

Improving the jobs–housing balance requires expanding the supply of affordable and diverse housing options, particularly near employment centers and along key transportation corridors. This would reduce long commutes, support local businesses, and ensure that incoming industrial and service-sector workers have the option to live closer to where they work.

KEY FINDINGS

- The majority of Zephyrhills residents work outside the city, while most local jobs are filled by nonresidents.
- Upcoming industrial expansion (~700 jobs) will increase demand for nearby workforce housing.
- Renter incomes fall well short of the levels needed to afford new market-rate housing.

- Diversifying the housing stock near job centers and transit corridors is essential to strengthening the jobs–housing balance.

Resilience and Hazard Mitigation

Resilience is a critical and growing housing challenge for Zephyrhills. Nearly 29% of the city's housing units are mobile homes, which are especially vulnerable to high winds and flood events. Areas of Zephyrhills have experienced severe flooding following heavy and prolonged rainfall events, underscoring the vulnerability of neighborhoods located in low-lying areas. At the same time, much of the city's housing stock predates modern building codes and energy standards, making older homes more costly to maintain and potentially less resistant to storms.

Households also face rising property insurance premiums, which increasingly affect affordability and housing stability. Without upgrades or reinvestment, many older and lower-value homes risk falling into disrepair, leaving residents more exposed to both economic and physical risks.

Infrastructure capacity further shapes housing resilience. Water supplies within the City's Utility Service Area are constrained, creating limitations on the pace and location of new residential development. Coordinated planning under the Joint Planning Area (JPA) with Pasco County is essential to ensure that future housing growth is aligned with available utilities, stormwater management, and transportation facilities.

KEY FINDINGS

- Mobile homes are especially vulnerable to windstorms and, in some areas, flood hazards.
- Past flooding events underscore the importance of integrating resilience into housing strategies.

- Rising insurance costs increasingly threaten overall housing affordability for both owners and renters.
- Resilience measures should be incorporated into housing rehabilitation efforts and new development standards.
- Water supply and utility service capacity limit where future housing growth can occur.

5. Plan to Meet Needs

The plan to meet housing needs responds to changing demographics, constrained land supply, and an aging housing stock through coordinated actions that expand opportunity, preserve affordability, and enhance resilience. The following strategy areas outline City actions to meet identified needs within the 2050 planning horizon.

Growth Management and Public Service Coordination

Strategically review the Joint Planning Area (JPA) and the Urban Service Area (USA) to determine where the City can accommodate new residential growth while maintaining efficient service delivery.

As population and housing demand grow, effective coordination of land use, infrastructure, and services will be essential. The City will concentrate new housing in areas served by existing infrastructure and services. Collaboration with Pasco County will ensure that residential development proceeds in locations that support efficient land use and service delivery and protect rural settlements.

POLICY REFERENCE

HOU 1.1.5. Coordinated Implementation

Affordable, Attainable, and Workforce Housing

Local incomes lag regional averages, leaving many households priced out of new and existing units.

To address this, the City will remove regulatory barriers, encourage higher-density and mixed-use projects in the Community Redevelopment Area and other appropriate areas, and partner with the housing agencies and nonprofit or mission-driven developers to expand income-restricted and workforce housing.

POLICY REFERENCES

HOU 1.1.1. Zoning for Housing Variety

HOU 1.2.1. Regulatory Review for Affordability

Missing-Middle and Innovative Housing

The local housing market lacks sufficient diversity, particularly small-scale housing types such as duplexes, townhomes, and small multifamily buildings that serve younger households, seniors, and workers. Expanding “missing-middle” and innovative housing options will improve affordability and offer attainable choices within existing neighborhoods.

The City will update the Future Land Use Map categories and zoning standards to permit a broader range of housing types in appropriate infill and redevelopment areas. Amendments to the Residential Suburban and Residential Urban future land use categories will allow for moderate increases in density that remain consistent with neighborhood character.

Pilot projects in Qualified Census Tracts (QCTs) and Florida Federally Designated Target Areas will be encouraged to demonstrate attainable housing models and public-private partnerships. The City will also review minimum lot size, parking, and setback standards in the Land Development Code to remove barriers to new housing and explore opportunities to expand the Form-based Code zoning districts.

POLICY REFERENCES

HOU 1.1.1. Zoning for Housing Variety

HOU 1.3.1. Missing-Middle Housing Expansion;

- HOU 1.3.2. Accessory Dwelling Units
- HOU 1.3.3. Innovative and Sustainable Housing
- HOU 1.3.4. Co-Housing and Shared Equity Models

Housing Preservation, Rehabilitation, and Resilience

Preserving and modernizing aging homes is essential to maintaining affordability, protecting residents, and improving neighborhood resilience.

The City will explore funding opportunities through Resilient Florida, FEMA Hazard Mitigation Grant Program (HMGP), and CDBG to support rehabilitation, floodproofing, and energy-efficiency improvements for aging and lower-value homes, including Naturally Occurring Affordable Housing (NOAH). Incentive programs and local partnerships will be used to assist homeowners and landlords in maintaining and upgrading NOAH properties. Rehabilitation efforts should focus on neighborhoods with aging infrastructure or recurrent flooding, integrating sustainable practices such as green infrastructure and resilient design standards. Such measures will extend the life of existing homes, reduce vulnerability to hazards, and strengthen community resilience.

POLICY REFERENCES

- HOU 1.4.1. Housing Rehabilitation and Maintenance
- HOU 1.4.2. Funding for Repairs and Risk Mitigation
- HOU 1.4.3. Property Maintenance and Code Enforcement
- HOU 1.4.6. Flood Resilience

Housing for Special Needs and At-Risk Populations

Zephyrhills has a disproportionately high share of older adults and residents with disabilities, yet East Pasco County lacks a full-service emergency shelter and has limited supportive housing capacity.

Addressing these needs requires sustained coordination among local, county, and nonprofit partners to ensure that vulnerable residents can access safe, stable, and supportive housing.

The City will continue to collaborate with housing partners to expand outreach, case management, and housing stability services. Emphasis will be placed on increasing transitional and permanent supportive housing options in East Pasco within reach of Zephyrhills residents. The City will also explore opportunities for small-scale emergency and transitional housing within city limits through adaptive reuse and public-private partnerships. Supportive future land use and zoning policies will ensure adequate opportunities for assisted living, group homes, and supportive housing in well-served areas with access to transit, parks, and medical facilities.

POLICY REFERENCES:

- HOU 1.3.2. Accessory Dwelling Units
- HOU 1.3.4. Co-Housing and Shared Equity Models
- HOU 1.5.1. Supportive and Accessible Housing Development
- HOU 1.5.3. Regional Coordination and Service Integration
- HOU 1.5.4. Local Resource and Referral Network
- HOU 1.5.5. Rehabilitation and Retrofit Assistance
- HOU 1.5.6. Siting Opportunities for Special Needs Housing

6. Goal, Objectives, and Policies

The Housing Element Goals, Objectives, and Policies establish the City's long-term framework for maintaining a safe, accessible, and resilient housing supply that meets the evolving needs of the community. They advance priorities of affordability, housing diversity, neighborhood stability, and protection of vulnerable populations while promoting efficient land use and coordinating new development with public infrastructure and services. Together, the framework provides a clear foundation for decision-making and coordinated implementation with local, regional, and state partners.

Unless otherwise stated, all goal, objective, and policy statements apply to the City of Zephyrhills and its incorporated area.

Note: Images included in this section are for illustrative purposes only and do not constitute official City policy. (photos will be added)

GOAL HOU 1. HOUSING

Our community aspires to provide a diverse, affordable, and resilient housing supply that meets the needs of residents of all incomes, ages, and abilities, while preserving neighborhood character, protecting vulnerable populations from displacement, and reinforcing Zephyrhills as a vibrant place to live, work, and thrive.

Objective HOU 1.1 Housing Supply and Availability

Ensure a sufficient and diverse supply of housing types, sizes, and tenures to meet the evolving needs of Zephyrhills' current and future residents.

POLICIES:

It shall be the City's policy to:

HOU 1.1.1 Zoning for Housing Variety

Revise zoning standards to accommodate a full range of housing types and price points, including single-family, missing middle, multifamily, and mixed-use development, ensuring a balanced and inclusive housing inventory across neighborhoods.

HOU 1.1.2 Regulatory Reform

Conduct regular (biennial) reviews of the Land Development Code to identify and remove regulatory barriers to housing production, infill, and redevelopment while maintaining neighborhood compatibility.

HOU 1.1.3 Housing Incentives and Partnerships

Establish incentives such as density bonuses, expedited review, reduced fees, infrastructure coordination, or tax abatement to encourage affordable, attainable, and workforce housing near employment centers, transit corridors, and existing infrastructure.

HOU 1.1.4 Coordinated Planning for Housing

Coordinate with Pasco County, utilities and services providers, and nonprofit and private partners to direct new housing to areas with adequate public infrastructure and services. Prioritize infill, redevelopment, and mixed-use projects in the Community Redevelopment Area where infrastructure capacity supports higher densities. Align the Capital Improvements Plan, land development regulations, and public-private partnerships to expand housing opportunities while promoting efficient use of land and potable water supplies and strengthening long-term community resilience.

HOU 1.1.5 Land and Property Inventory

Collaborate across planning, building, and code enforcement divisions to maintain an inventory of vacant, underutilized, and substandard housing sites to identify

opportunities for infill, rehabilitation, and redevelopment partnerships.

Objective HOU 1.2. Affordable, Attainable, and Workforce Housing

Expand the availability of housing affordable to low-, moderate-, and middle-income households, including essential workers, through regulatory reform, incentives, and collaboration with state, regional, and private partners.

POLICIES:

It shall be the City's policy to:

HOU 1.2.1 Regulatory Review for Affordability

Identify and reduce local regulatory barriers, such as restrictive density limits, lot size or parking requirements, and design standards, which constrain the creation and preservation of affordable, attainable, and workforce housing. Consider amendments to increase allowable densities in the Residential Suburban and Residential Urban Future Land Use categories and corresponding zoning districts to expand housing capacity.

HOU 1.2.2 Public-Private Partnerships

Collaborate with Pasco County, the Florida Housing Finance Corporation (FHFC), and nonprofit or mission-driven housing developers to expand affordable, attainable, and workforce housing. Prioritize investment in Qualified Census Tracts (QCTs) and other federally or state-designated target areas to maximize eligibility for Low-Income Housing Tax Credits, CDBG, and SHIP funding. Leverage public land, land banking, and coordinated financing tools to support the development and long-term preservation of income-restricted housing.

Objective HOU 1.3. Diverse and Innovative Housing Options

Encourage the development of missing middle and innovative housing types to diversify the housing stock, expand affordability, and strengthen neighborhood livability.

POLICIES:

It shall be the City's policy to:

HOU 1.3.1 Missing-Middle Housing Expansion

Revise the Future Land Use Map categories and zoning standards to allow a broader range of small-scale, multi-unit housing types, including duplexes, townhomes, courtyard apartments, cottage courts, and live-work units, within appropriate infill and redevelopment areas forms to promote affordability by reducing per-unit land and infrastructure costs, expand options for smaller households, and support walkable, livable neighborhoods.

HOU 1.3.2 Accessory Dwelling Units (ADUs)

Encourage the development of accessory dwelling units ("granny flats") as a flexible and affordable housing option for seniors, caregivers, workforce renters. Simplify permitting, allow detached ADUs in more zoning districts, and consider fee reductions or pre-approved designs to promote uptake.

HOU 1.3.4 Manufactured Housing

Recognize manufactured housing as a cost-effective housing option when permanently installed in designated areas on the Future Land Use Map.

HOU 1.3.5 Innovative Housing

Explore the allowance of innovative housing types, including tiny homes, modular and container units, and co-housing communities, as affordable, sustainable, and space-efficient solutions. Identify pilot sites and adaptive

reuse opportunities for demonstration projects in collaboration with public, nonprofit, and private partners.

HOU 1.3.6 Co-Housing and Shared Equity Models

Support cooperative and co-housing models that enable residents to share amenities, reduce costs, and build community. Partner with nonprofit and mission-driven developers to explore community land-trust or other ownership structures that preserve long-term affordability.

Objective HOU 1.4. Housing Quality and Neighborhood Stability

Promote the safety, durability, and long-term habitability of Zephyrhills' housing stock while enhancing neighborhood resilience, aesthetics, and community pride through proactive preservation, rehabilitation, and collaboration.

POLICIES:

It shall be the City's policy to:

HOU 1.4.1 Housing Rehabilitation and Maintenance

Maintain an inventory of housing conditions and establish measurable annual rehabilitation and reinvestment targets to guide code compliance, repair assistance, and revitalization priorities.

HOU 1.4.2 Funding for Repairs and Risk Mitigation

Pursue federal, state, and regional funding, including SHIP, CDBG, and Resilient Florida, programs, to support home repair, energy efficiency, and floodproofing for aging and at-risk homes.

HOU 1.4.3 Property Maintenance and Code Enforcement

Adopt and enforce property maintenance standards that promote safe and habitable

housing conditions, prevent deterioration, and encourage reinvestment in older neighborhoods.

HOU 1.1.4 Neighborhood Reinvestment Strategies

Develop neighborhood-level reinvestment strategies that encourage compatible infill, rehabilitation, and adaptive reuse, while preserving community character and improving neighborhood livability and stability. Promote façade improvements, landscaping, lighting, and public space enhancements to strengthen neighborhood identity, improve curb appeal, and foster civic pride.

HOU 1.4.5 Community Partnerships and Stewardship

Partner with civic associations, neighborhood groups, faith-based organizations, and local businesses to coordinate clean-ups, public art, and beautification projects that promote engagement and shared responsibility for neighborhood upkeep.

HOU 1.4.6 Flood Resilience

Promote resilient housing and neighborhood design informed by vulnerability assessment, emphasizing stormwater management, green infrastructure, and flood risk reduction to safeguard residents and property.

Objective HOU 1.5. Housing for Special Needs and Vulnerable Population

Promote safe, accessible, and supportive housing for older adults, persons with disabilities, and individuals and households experiencing or at risk of homelessness through coordinated efforts with housing partners to expand housing options, integrate universal design, and expand access to transitional and emergency housing assistance.

POLICIES:

It shall be the City's policy to:

HOU 1.5.1 Supportive and Accessible Housing Development

Encourage the development, preservation, and integration of supportive housing, group homes, and assisted living facilities that provide on-site or linked services for older adults, persons with disabilities, and other special needs populations, located near public transit, health care, and daily needs.

HOU 1.5.2 Rehabilitation and Accessibility Upgrades

Seek funding through programs such as SHIP, CDBG, and Resilient Florida to support housing rehabilitation, weatherization, and accessibility retrofits for low-income and elderly households, enabling residents to remain safely housed.

HOU 1.5.3 Inclusive and Universal Design

Promote universal design and visitability features in new housing construction and rehabilitation to support aging in place, accessibility, and intergenerational housing options.

HOU 1.5.4 Continuum of Care Coordination and Integration

Collaborate with nonprofit, faith-based, and governmental partners, including the Pasco County Continuum of Care (CoC), the Coalition for the Homeless of Pasco County, and the Community Hope and Intervention Project of Zephyrhills (CHIPZ) and the Samaritan Project of Zephyrhills to improve access to supportive services, emergency shelter, and transitional housing for Zephyrhills residents.

HOU 1.5.5 Adaptive Reuse for Transitional Housing

Explore adaptive reuse of vacant buildings, such as motels, schools, or community

facilities, for use as transitional housing, in partnership with nonprofit and private developers.

HOU 1.5.6 Transitional and Wellness-Oriented Housing Models

Explore innovative approaches such as wellness campuses, supportive micro-villages, and tiny-home communities that provide structured transitional housing with access to case management, mental health services, and employment opportunities for chronically homeless individuals.

HOU 1.5.7 Siting for Special Needs Housing

Ensure that the Future Land Use Map and corresponding zoning categories provide adequate opportunities for special needs housing in locations with sufficient infrastructure, public services, and convenient access to community amenities. Promote the balanced integration of supportive and accessible housing within residential neighborhoods to foster inclusion and connectivity to daily needs.

HOU 1.5.8 Data and Performance Monitoring

Collaborate with housing partners to track housing instability trends, including homelessness, disability-related housing needs, and senior housing demand. Use these data to inform local program priorities, funding applications, and updates to the Housing Element.

Objective HOU 1.6. Fair Housing Practices

Ensure equal opportunity in housing by promoting nondiscrimination, accessibility, and fair treatment through compliance, education, and enforcement in accordance with federal and state law.

POLICIES:

It shall be the City's policy to:

HOU 1.6.1 Fair Housing Compliance

Administer and enforce all applicable fair housing laws, including Title VI of the Civil Rights Act of 1964, the Fair Housing Act of 1968, the Americans with Disabilities Act, and Chapter 760, Florida Statutes, to ensure equal access to housing and housing-related programs.

HOU 1.6.2 Public Awareness and Education

Promote public awareness of fair housing rights and responsibilities by providing accessible information to residents, landlords, and housing providers through the city website and public outreach materials.

HOU 1.6.3 Housing Counseling and Advocacy

Partner with local fair housing organizations, legal aid, and housing counselors to prevent, identify, and resolve housing discrimination. Refer residents to appropriate agencies for enforcement and assistance.

HOU 1.6.4 Monitoring and Reporting

Monitor local housing market conditions, discrimination complaints, and accessibility trends to identify potential inequities. Report findings to inform policy updates and improve local fair housing practices.

Objective HOU 1.7. Displacement and Relocation Protections

Protect residents from involuntary displacement and ensure equitable relocation assistance in the event of redevelopment or public action.

POLICIES:

It shall be the City's policy to:

HOU 1.7.1 Comparable Housing Provision

Require that affordable and comparable replacement housing be available before the displacement of residents due to a city action

or public redevelopment or infrastructure projects.

HOU 1.7.2 Relocation Assistance and Coordination

Ensure displaced households receive timely notification, relocation assistance, and access to housing counseling and social services in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act and Chapter 421, Florida Statutes.

HOU 1.7.3 Anti-Displacement Strategies

Encourage reinvestment in existing neighborhoods, preservation of affordable housing, and inclusionary redevelopment practices to minimize displacement pressures associated with market change or redevelopment activities.

Objective HOU 1.8. Historic Housing Resources

Protect and enhance the Zephyrhills Downtown Historic District and emerging historic neighborhoods as vital community assets that contribute to the city's housing diversity, identity, and long-term livability.

POLICIES

It shall be the City's policy to:

HOU 1.8.1 Historic Housing Inventory and Evaluation

Maintain and periodically update an inventory of historic and potentially eligible housing to inform planning, rehabilitation, and preservation efforts.

HOU 1.8.2 Rehabilitation and Adaptive Reuse Incentives

Encourage the restoration and adaptive reuse of historic housing through incentives such as local façade grants, reduced permit fees, state and federal historic tax credits, and coordination with the Florida Division of Historical Resources.

HOU 1.8.3 Local Preservation Standards and Procedures

Regularly review and update the City's historic preservation standards and procedures to protect the integrity and character of the Zephyrhills Downtown Historic District while supporting compatible infill development, adaptive reuse, and future historic designations.

DRAFT

Appendix

Housing Element Tables

Table HOU-1: Selected Population Characteristics, City of Zephyrhills

Topic	Estimate
Population and Population Density	
Population estimate, July 1, 2024 (U.S. Census Bureau)	22,304
Population estimate, April 1, 2024 (BEBR)	19,666
Population per square mile, 2020 (U.S. Census Bureau)	1,808.8
Land area in square miles, 2020 (U.S. Census Bureau)	9.51
Living Arrangements	
Households, 2019-2023	7,836
Persons per household, 2019-2023	2.29
Households with children, 2019-2023	21.9%
Age	
Persons under 5 years, 2019-2023	5.1%
Persons under 18 years, 2019-2023	18.0%
Persons 65 years and over, 2019-2023	32.7%
Disability	
With a disability, 2019-2023	39.2%
Income and Poverty	
Median households income (in 2023 dollars), 2019-2023	\$49,295
Per capita income in past 12 months (in 2023 dollars), 2019-2023	\$27,730
Persons in poverty, 2019-2023	13.0%
Race & Hispanic or Latino Origin	
White alone, not Hispanic or Latino, 2019-2023	79.7%
Non-white alone or Hispanic or Latino, 2019-2023	29.3%

Sources: Bureau of Economic and Business Research (BEBR), University of Florida, April 1, 2024, and 2019-2023 American Communities Survey (ACS), U.S. Census Bureau.

Table HOU-2 Age by Disability Status, 2023, City of Zephyrhills

Type	Estimate	%
Under 18 years:	3,324	18.4
With a disability	593	3.3
No disability	2,731	15.1
18 to 64 years:	9,085	50.3
With a disability		
No disability		
65 years and over:	5,635	31.2
With a disability	1,870	10.4
No disability	3,765	20.9
Total population	18,044	100.0

Source: Table C18108, 2023: American Communities Survey 5-Year Estimates.

Table HOU-3 Household Types, 2023, City of Zephyrhills

Household Type	Estimate	%
Total households	7,836	100.0
Family households	4,580	58.4
Married-couple family	2,859	36.5
Other family	1,721	22.0
Nonfamily households	3,256	41.6
Householders living alone	2,914	37.2
Householders not living alone	342	4.4

Source: Table B11001, 2023: American Communities Survey 5-Year Estimates.

Table HOU-4 Housing Types, 2023, City of Zephyrhills

Units in Structure	Estimate	%
1 unit, detached	4,325	46.6
1 unit, attached	412	4.4
2 units	438	4.7
3-4 units	168	1.8
5 to 9 units	274	3.0
10 to 19 units	251	2.7
20 to 49 units	164	1.8
50 or more units	437	4.7
Mobile home	2,675	28.8
Boat, RV, van, etc.)	141	1.5
Total units	9,285	100.0

Source: Table B25024, 2023: American Communities Survey 5-Year Estimates.

Table HOU-5 Household Tenure and Vacancy Status, 2023, City of Zephyrhills

Housing Type	Estimate	%
Total units	9,285	100.0
Occupied units	7,836	84.4
Owner-occupied	5,264	56.7
Renter-occupied	2,572	27.7
Vacant units	1,449	15.6
For rent	140	1.5
Rented, not occupied	22	0.2
For sale only	114	1.2
Sold, not occupied	48	0.5
For seasonal, recreational, or occasional use	861	9.3
For migrant workers	0	0.0
Other vacant	264	2.8

Source: Tables B25003 (Tenure) and B2504 (Vacancy Status), 2023: American Communities Survey 5-Year Estimates.

Table HOU-6 Year Structure Built, 2023, City of Zephyrhills

Timeframe	Estimate	%
Built 2020 or later	227	2.4
Built 2010 to 2019	1,317	14.2
Built 2000 to 2009	1,521	16.4
Built 1990 to 1999	1,152	12.4
Built 1980 to 1989	1,150	12.4
Built 1970 to 1979	1,726	18.6
Built 1960 to 1969	872	9.4
Built 1950 to 1959	679	7.3
Built 1940 to 1949	109	1.2
Built 1939 or earlier	162	1.7
Total units	9,285	100.0

Source: Table B25034, 2023: American Communities Survey 5-Year Estimates.

Table HOU-7 Plumbing Facilities by Tenure, 2023, City of Zephyrhills

Facilities	Estimate	%
Owner-occupied	5,264	67.2
Complete plumbing facilities	5,246	67.0
Lacking complete plumbing facilities	18	0.2
Renter-occupied	2,572	32.8
Complete plumbing facilities	2,572	32.8
Lacking complete plumbing facilities	0	0.0
Total units	7,836	100.0

Source: Table, 2023: American Communities Survey 5-Year Estimates.

Table HOU-8 Kitchen Facilities by Tenure, 2023, City of Zephyrhills

Facilities	Estimate	%
Owner-occupied	5,264	67.2
Complete kitchen facilities	5,206	66.4
Lacking complete kitchen facilities	58	0.7
Renter-occupied	2,572	32.8
Complete kitchen facilities	2,550	32.5
Lacking complete kitchen facilities	22	0.3
Total units	7,836	100.0

Source: Table B25053, 2023: American Communities Survey 5-Year Estimates.

Table HOU-9 House Heating Fuel, 2023, City of Zephyrhills

Type	Estimate	%
Utility gas	96	1.2
Bottled , tank, or LP gas	112	1.4
Electricity	7,492	95.6
Fuel oil, kerosene, etc.	0	0.0
Coal or coke	0	0.0
Wood	0	0.0
Solar energy	34	0.4
Other fuel	8	0.1
No fuel used	94	1.2
Total units	7,836	100.0

Source: Table B25040, 2023: American Communities Survey 5-Year Estimates.

Table HOU-10 Occupants per Room by Tenure, 2023, City of Zephyrhills

Occupancy	Estimate	%
Owner-occupied	5,264	100.0
0.50 or less occupants per room	4,114	78.2
0.51 or 1.00 occupants per room	1,072	20.4
1.01 or 1.50 occupants per room	60	1.1
1.51 or 2.00 occupants per room	18	0.3
2.01 or more occupants per room	0	0.0
Renter-occupied	2,572	100.0
0.50 or less occupants per room	1,642	63.8
0.51 or 1.00 occupants per room	854	33.2
1.01 or 1.50 occupants per room	57	2.2
1.51 or 2.00 occupants per room	19	0.7
2.01 or more occupants per room	0	0.0
Total units	7,836	100.0

Source: Table B25014, 2023: American Communities Survey 5-Year Estimates.

Table HOU-11 Value of Owner-Occupied Housing Units, 2023, City of Zephyrhills

Value	Estimate	%
Total owner-occupied units	5,264	100.0
Less than \$10,000	231	4.4
\$10,000 to \$14,999	90	1.7
\$15,000 to \$19,999	102	1.9
\$20,000 to \$24,999	125	2.4
\$25,000 to \$29,999	25	0.5
\$30,000 to \$34,999	20	0.4
\$35,000 to \$39,999	13	0.2
\$40,000 to \$49,999	92	1.7
\$50,000 to \$59,999	221	4.2
\$60,000 to \$69,999	38	0.7
\$70,000 to \$79,999	127	2.4
\$80,000 to \$89,999	116	2.2
\$90,000 to \$99,999	121	2.3
\$100,000 to \$124,999	497	9.4
\$125,000 to \$149,999	200	3.8
\$150,000 to \$174,999	359	6.8
\$175,000 to \$199,999	382	7.3
\$200,000 to \$249,999	1,135	21.6
\$250,000 to \$299,999	537	10.2
\$300,000 to \$399,999	531	10.1
\$400,000 to \$499,999	166	3.2
\$500,000 to \$749,999	85	1.6
\$750,000 to \$999,999	27	0.5
\$1,000,000 to \$1,499,999	24	0.5
\$1,500,000 to \$1,999,999	0	0.0
\$2,000,000 or more	0	0.0
Median value (\$)	191,700	—

Source: Table B25075 (Value) and Table B25077 (Median Value), 2023: American Communities Survey 5-Year Estimates.

Table HOU-12 Gross Rent, 2023, City of Zephyrhills

Value	Estimate	%
Total renter-occupied units	2,572	100.0
With cash rent:	2,528	98.3
Less than \$100	0	0.0
\$100 to \$149	0	0.0
\$150 to \$199	0	0.0
\$200 to \$249	112	4.4
\$250 to \$299	38	1.5
\$300 to \$349	13	0.5
\$350 to \$399	0	0.0
\$400 to \$449	19	0.7
\$450 to \$499	7	0.3
\$500 to \$549	18	0.7
\$550 to \$599	9	0.3
\$600 to \$649	39	1.5
\$650 to \$699	62	2.4
\$700 to \$749	55	2.1
\$750 to \$799	161	6.3
\$800 to \$899	396	15.4
\$900 to \$999	249	9.7
\$1,000 to \$1,249	635	24.7
\$1,250 to \$1,499	377	14.7
\$1,500 to \$1,999	223	8.7
\$2,000 to \$2,499	89	3.5
\$2,500 to \$2,999	3	0.1
\$3,000 to \$3,499	0	0.0
\$3,500 or more	23	0.9
No cash rent	44	1.7
Median gross rent (\$)	1,034	—

Source: Table B25063 (Gross Rent) and Table B25064 (Median Gross Rent), 2023: American Communities Survey 5-Year Estimates.

Table HOU-13 Median Household Income by Tenure, 2023, City of Zephyrhills

Tenure	Median Income (\$)
Owner-occupied	56,175
Renter-occupied	39,581
All households	49,295

Notes: The ACS is based on an annual sample of US households. The margin of error (+/-) is based on a 90% confidence level; that is, there is a 90% probability that the actual value falls within the range provided by subtracting and then adding the margin of error to the estimate. If margin of error is greater than the estimate, result is not statistically significantly different than zero. 1-year 2023 ACS estimates are available for 46 counties and 41 incorporated places. 5-year 2019-2023 estimates are used for the remaining counties and cities.

Sources: Table B25119, 2023: American Communities Survey 5-Year Estimates.

Table HOU-14 All Households Cost Burden by Income, 2023, City of Zephyrhills

Household Income	30% or less	30.1-50%	More than 50%
30% AMI or less	234	271	778
30.01-50% AMI	671	511	473
50.01-80% AMI	1,729	348	81
80.01-100% AMI	934	136	0
Greater than 100% AMI	2,349	22	0

Sources: Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Table HOU-15 Owner-Occupied Households, Cost Burden by Income, 2023, City of Zephyrhills

Household Income	30% or less	30.1-50%	More than 50%
30% AMI or less	103	166	318
30.01-50% AMI	507	130	243
50.01-80% AMI	1,203	92	9
80.01-100% AMI	626	32	0
Greater than 100% AMI	1,889	22	0

Sources: Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Table HOU-16 Renter-Occupied Households, Cost Burden by Income, 2023, City of Zephyrhills

Household Income	30% or less	30.1-50%	More than 50%
30% AMI or less	131	105	460
30.01-50% AMI	164	381	230
50.01-80% AMI	526	256	72
80.01-100% AMI	308	104	0
Greater than 100% AMI	460	0	0

Sources: Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Table HOU-17 Age of Householder by Selected Monthly Owner Costs as % of Household Income in the Past 12 Months, 2023, City of Zephyrhills

Occupancy	Estimate	%
Householder 15 to 24 years	14	100.0
Less than 20.0 percent	17	100.0
20.0 to 24.9 percent	0	0.0
25.0 to 29.9 percent	0	0.0
30.0 to 34.9 percent	0	0.0
35.0 percent or more	0	0.0
Not computed	0	0.0
Householder 25 to 34 years:	359	100.0
Less than 20.0 percent	176	49.0
20.0 to 24.9 percent	51	14.2
25.0 to 29.9 percent	43	12.0
30.0 to 34.9 percent	37	10.3
35.0 percent or more	52	14.5
Not computed	0	0.0
Householder 35 to 64 years:	2,012	100.0
Less than 20.0 percent	1,206	59.9
20.0 to 24.9 percent	246	12.2
25.0 to 29.9 percent	86	4.3
30.0 to 34.9 percent	142	7.1
35.0 percent or more	332	16.5
Not computed	0	0.0
Householder 65 years and over:	2,876	100.0
Less than 20.0 percent	1,799	62.5
20.0 to 24.9 percent	167	5.8
25.0 to 29.9 percent	222	7.7
30.0 to 34.9 percent	75	2.6
35.0 percent or more	603	21.0
Not computed	10	0.3
Total householders	5,264	100.0

Source: Table B25093, 2023: American Communities Survey 5-Year Estimates.

Table HOU-18 Household Cost Burden by Tenure, 2025-2050 Projections, City of Zephyrhills

Occupancy	Households	Cost-Burdened (≥30%)	% Cost-Burdened (≥30%)	Severely Burdened (≥50%)	% Cost-Burdened (≥50%)
2025					
Owner occupied	5,654	1,070	18.9	603	10.7
Renter occupied	3,387	1,704	50.3	808	23.9
Total	9,041	2,774	30.7	1,411	15.6
2035					
Owner occupied	8,930	1,341	15.0	751	8.4
Renter occupied	3,756	2,076	55.3	1,001	26.6
Total	12,686	3,417	26.9	1,752	13.8
2045					
Owner occupied	7,731	1,517	19.6	861	11.1
Renter occupied	3,960	2,420	61.1	1,147	29.0
Total	11,691	3,937	33.7	2,008	17.2
2050					
Owner occupied	8,513	1,430	16.8	910	10.7
Renter occupied	4,721	2,581	61.2	1,215	25.7
Total	13,234	4,011	33.6	2,125	17.5

Notes: Counts refer to the estimated or projected number of households of each tenure type.

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Table HOU-19 Household Cost Burden by Income, 2025-2050 Projections, City of Zephyrhills

Income Band (% AMI)	Total HH	Cost-Burdened (≥30%)	% Cost- Burdened	Severely Burdened (≥50%)	% Severely Burdened
2025					
≤30% AMI	1,359	1,111	81.8	824	60.6
30–50% AMI	1,753	1,042	59.4	501	28.6
50–80% AMI	2,286	454	19.9	86	3.8
80–100% AMI	1,133	144	12.7	0	0.0
>100% AMI	2,510	23	0.9	0	0.0
2035					
≤30% AMI	1,689	1,381	81.7	1,024	60.6
30–50% AMI	1,907	994	52.1	622	32.6
50–80% AMI	3,751	564	15.0	106	2.8
80–100% AMI	1,409	179	12.7	0	0.0
>100% AMI	3,930	28	0.7	0	0.0
2045					
≤30% AMI	1,935	1,582	81.7	1,173	60.6
30–50% AMI	2,083	1,316	63.2	713	34.2
50–80% AMI	3,257	647	19.9	122	3.7
80–100% AMI	1,614	205	12.7	0	0.0
>100% AMI	2,802	33	1.2	0	0.0
2050					
≤30% AMI	2,047	1,674	81.8%	1,241	60.6%
30–50% AMI	2,642	1,570	59.4%	755	28.6%
50–80% AMI	3,443	684	19.9%	129	3.7%
80–100% AMI	1,707	218	12.8%	0	0.0%
>100% AMI	3,782	34	0.9%	0	0.0%

Notes: Counts refer to the estimated or projected number of households of each income range.

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida.

Table HOU-20 ALICE (Asset Limited, Income Constrained, Employed) Household Survival Budget, 2023, Zip Code 34668 (Zephyrhills)

Monthly Costs	Single Adult	One Adult, One Child	One Adult, One in Childcare	Two Adults	Two Adults, Two Children	Two Adults, Two in Childcare	Single Adult 65+	Two Adults 65+
Housing	\$1,420	\$1,519	\$1,519	\$1,519	\$1,825	\$1,825	\$1,420	\$1,519
Child Care	\$0	\$281	\$750	\$0	\$562	\$1,583	\$0	\$0
Food	\$506	\$856	\$768	\$927	\$1,555	\$1,373	\$465	\$853
Transportation	\$469	\$604	\$604	\$709	\$996	\$996	\$399	\$568
Health Care	\$162	\$488	\$488	\$488	\$759	\$759	\$559	\$1,118
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$264	\$383	\$422	\$376	\$581	\$665	\$293	\$417
Taxes	\$414	\$811	\$894	\$499	\$1,376	\$1,557	\$476	\$745
Monthly Total	\$3,321	\$4,594	\$5,097	\$4,634	\$6,904	\$8,008	\$3,698	\$5,336
Annual Total	\$39,852	\$55,128	\$61,164	\$55,608	\$82,848	\$96,096	\$44,376	\$64,032
Hourly Wage	\$19.93	\$27.56	\$30.58	\$27.80	\$41.42	\$48.05	\$22.19	\$32.02
Monthly Total	\$3,321	\$4,594	\$5,097	\$4,634	\$6,904	\$8,008	\$3,698	\$5,336

Notes: According to United for ALICE, "The Household Survival Budget reflects the minimum cost to live and work in today's economy and includes housing, child care, food, transportation, health care, and technology, plus taxes and a 10% miscellaneous category."

Sources: United for ALICE, ALICE in Florida: Household budgets (2023 data year).

Table HOU-21 Population Projections by Age, 2020-2050, City of Zephyrhills

Age	2020	2025	2035	2045	2050
0-4	808	1,032	1,257	1,353	1,416
5-9	889	1,024	1,332	1,457	1,515
10-14	965	965	1,158	1,314	1,339
15-19	784	915	1,083	1,314	1,386
20-24	832	1,089	1,238	1,393	1,488
25-29	917	1,219	1,463	1,580	1,725
30-34	980	1,326	1,567	1,712	1,799
35-39	930	1,104	1,433	1,524	1,466
40-44	826	1,014	1,512	1,579	1,675
45-49	896	990	1,341	1,715	1,785
50-54	979	1,016	1,242	1,806	1,859
55-59	1,101	1,013	1,165	1,503	1,861
60-64	1,152	1,424	1,514	1,653	1,818
65-69	1,234	1,456	1,467	1,460	1,563
70-74	1,302	1,353	1,809	1,774	1,755
75+	2,599	3,514	4,745	5,663	5,909
Total	17,194	20,454	25,326	28,800	30,359

Notes: Counts refer to estimated or projected number of persons.

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2010 and 2020 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

Table HOU-22 Adjusted Population Projections by Age, 2020-2050, City of Zephyrhills

Age	2020	2025	2035	2045	2050
0-4	808	1,256	1,715	2,071	2,057
5-9	889	1,247	1,818	2,231	2,200
10-14	965	1,175	1,580	2,012	1,945
15-19	784	1,114	1,478	2,012	2,013
20-24	832	1,326	1,689	2,133	2,161
25-29	917	1,484	1,997	2,419	2,505
30-34	980	1,614	2,138	2,621	2,613
35-39	930	1,344	1,956	2,333	2,129
40-44	826	1,235	2,063	2,417	2,433
45-49	896	1,205	1,830	2,626	2,592
50-54	979	1,237	1,695	2,765	2,700
55-59	1,101	1,233	1,590	2,301	2,703
60-64	1,152	1,734	2,066	2,531	2,640
65-69	1,234	1,773	2,002	2,235	2,270
70-74	1,302	1,647	2,469	2,716	2,549
75+	2,599	4,278	6,475	8,670	8,582
Total	17,194	20,372	29,732	39,392	44,092

Notes: Counts refer to estimated or projected persons. The 2020 base year reflects U.S. Census data. Age cohort distributions were scaled to match the City's control totals, and projections were validated against recent site plan approvals, building permit activity, and known development trends.

Sources: 2020 U.S. Census and City of Zephyrhills (projections), 2025.

Table HOU-23 Housing Unit Demand Projections, 2025-2050, City of Zephyrhills

Year	Population ¹	Households ²	Total Units Needed ³	Additional Units Needed ⁴	Approved/Permitted Units ⁵	Estimated Surplus/(Deficit) ⁶
2025	20,372	8,998	10,661	1,376	2,894	1,518
2035	29,732	13,100	15,522	6,237	2,894	(3,343)
2045	39,392	17,203	20,383	11,098	2,894	(8,204)
2050	44,092	19,254	22,813	13,528	2,894	(10,634)

Notes:

1. Based on the City's population projections (see Table HOU-22).
2. Derived from projected population using the 2019–2023 American Community Survey (ACS) average household size.
3. Includes a vacancy adjustment of 15.6% (2019–2023 ACS) to ensure adequate housing availability (see Table HOU-5).
4. Represents total housing demand compared to the existing 2023 housing stock baseline of 9,285 units (see Table HOU-5).
5. Represents a combined estimate of approved (792 units) and permitted units (2,102 units) as of October 1, 2025; overlap may exist between datasets.
6. Balance of units needed to meet projected demand after accounting for approved and permitted housing.

Sources: City of Zephyrhills, 2025.

Housing Element Maps

To be provided at the Planning Commission meeting.

DRAFT

End Housing Element

DRAFT

Issue:

Consideration of the draft Zephyr Knoll Mixed-Use Subarea Future Land Use Category and the draft Mixed-Use Corridor/Center PlaceType for inclusion in the City of Zephyrhills Comprehensive Plan.

Attachments:

1. Draft Zephyr Knoll Mixed-Use Subarea Future Land Use Category
2. Draft Mixed-Use Center/Corridor PlaceType

Analysis:

The attached draft materials represent two complementary components of ongoing City efforts to support compact, mixed-use, and connected development patterns in strategic growth areas.

1. Zephyr Knoll Mixed-Use Subarea Future Land Use Category

This potential new Future Land Use Category establishes policy guidance for a defined subarea that transitions between rural and urban contexts in the northern edge of the city. The category promotes a compact, walkable, and economically productive environment emphasizing a coordinated mix of neighborhood-serving commercial, civic, recreational, and open space uses with integrated residential development.

The proposed category includes maximum development standards for residential and nonresidential intensity, provisions for integrated mixed-use development, and a requirement that all properties designated under this category be rezoned to Planned Unit Development (PUD) to ensure compatibility, design quality, and infrastructure coordination.

2. Mixed-Use Corridor/Center PlaceType

The draft PlaceType defines the long-range development vision for planned mixed-use corridors and centers in the city. It establishes design principles and performance metrics for compact, pedestrian-friendly, and transit-ready environments that integrate commercial, residential, office, and civic uses.

The Mixed-Use Corridor/Center PlaceType provides a flexible framework for applying the Comprehensive Plan Future Land Use Categories. It introduces guidance related to urban form, building height transitions, public realm design, and multimodal connectivity to guide future plan amendments, rezonings, and site planning citywide.

Both draft items were developed based on the joint visioning workshop held by the City Council and Planning Commission in January 2025, which established shared goals for future development of the north US 301 corridor in the city, referred to as the Zephyr Knoll area.

Funding:

N/A

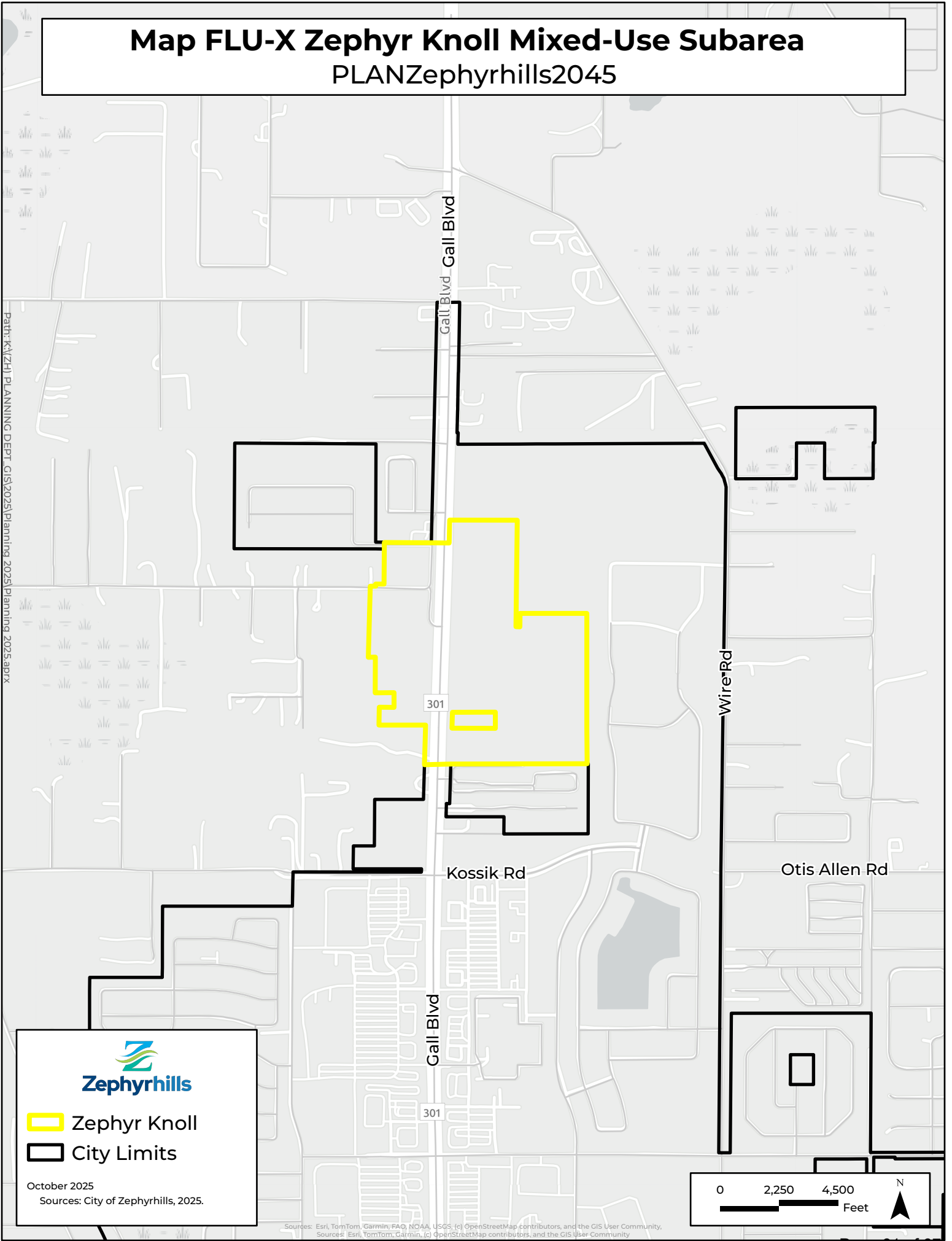
Staff Recommendation:


No formal action is requested at this time. Staff recommends that the Planning Commission review and discuss the attached draft materials and provide feedback on the proposed framework, intent, and structure of the Zephyr Knoll Mixed-Use Subarea Future Land Use Category and the Mixed-Use Center/Corridor PlaceType. Staff will incorporate Planning Commission input and prepare the materials for formal consideration in a future Comprehensive Plan amendment.



Map FLU-X Zephyr Knoll Mixed-Use Subarea

PLANZephyrhills2045

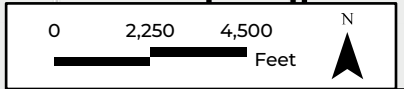
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Zephyrhills

 Zephyr Knoll
 City Limits

October 2025
Sources: City of Zephyrhills, 2025.



Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community.
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ZEPHYR KNOLL MIXED-USE SUBAREA

a. Purpose

The Zephyr Knoll Mixed-Use Subarea Future Land Use Category establishes a planning framework for a defined area of the City that serves as a transition between rural and urban contexts. The category promotes the creation of a vibrant, compact, and walkable mixed-use environment that reflects the area's unique physical and environmental character. Development should be coordinated to achieve a cohesive urban form that supports a sense of place, pedestrian orientation, and economic vitality, while maintaining compatibility with surrounding neighborhoods, rural settlements, and natural systems.

The intent of this category is to:

- 1) Encourage a balanced mix of complementary uses that increase daily convenience and reduce reliance on automobile travel.
- 2) Promote transportation choice by supporting walking, bicycling, and transit access through integrated site and street design.
- 3) Strengthen the relationship between land use and the pedestrian realm through compact development patterns and human-scaled design.
- 4) Provide commercial, civic, and recreational opportunities that contribute to a complete neighborhood and enhance community identity.
- 5) Incorporate sustainable design practices, including the protection of environmental features, integration of stormwater facilities as visual and functional amenities, and inclusion of open space.

b. PlaceType

The Comprehensive Plan designates the *Mixed-Use Center/Corridor PlaceType* as the long-range development vision for the Zephyr Knoll Subarea.

[Note PlaceTypes are not regulatory but guide the interpretation of the Future Land Use Map, inform zoning and infrastructure decisions, and support consistency with the City's overall growth vision.]

c. Use Characteristics

- 1) Primary Uses: Neighborhood-serving retail, restaurant, service, office, civic, recreational, and open space uses.
- 2) Secondary Uses: Integrated residential uses may include multi-story mixed-use buildings, live-work units, and adult living facilities designed to enhance walkability and support mixed-use vitality. Single-family detached dwellings shall not be allowed within this category. Residential components must be vertically or horizontally integrated with nonresidential uses.
- 3) Excluded Uses: Uses primarily designed for automobile access or dependent on high vehicle volumes, such as large retail/big-box stores, drive-through establishments, or other traffic-intensive commercial operations that conflict with the pedestrian-oriented form and mixed-use intent of the area.

d. Locational Characteristics

Areas suitable for designation as Zephyr Knoll Mixed-Use Subarea are identified on Map FLU-X of the Future Land Use Map Series. These areas are intended to function as compact, mixed-use centers within the City's urbanizing edge, providing transitions to adjacent residential and conservation areas.

e. Development Standards

Development within the Zephyr Knoll Mixed-Use Subarea shall not exceed the following maximum standards:

Standard	Maximum
Nonresidential Intensity	1.0 FAR
Residential Density	14 dwelling units per acre (DU/AC); residential uses must be integrated with primary nonresidential uses
Mixed-Use Projects	FAR and DU/AC may be combined and allocated on a total-project basis, provided the overall development remains consistent with the intent of this category
Residential Equivalent Use*	3.0 beds per permitted dwelling unit at 14 DU/AC
Transient Accommodations	1.0 FAR
Impervious Surface Ratio (ISR)	0.70
Building Height	3 stories or 35 feet

*Residential Equivalent Use refers to residential accommodations such as assisted living or group living facilities.

These standards represent maximum allowable thresholds. More restrictive standards may be applied through the Land Development Code to ensure compatibility, resource protection, and adequate infrastructure capacity.

f. Compatible Zoning District

All properties designated Zephyr Knoll Mixed-Use Subarea shall be rezoned to the Planned Unit Development (PUD) district.

The PUD shall demonstrate consistency with this category's purpose and intent and address, at minimum, the following considerations:

- 1) Compatibility with surrounding existing and planned uses;
- 2) Application of pedestrian- and transit-oriented design principles;
- 3) Vertical and horizontal integration of uses within development sites;
- 4) Interconnected street network with multimodal design features;
- 5) Mitigation of transportation impacts;
- 6) Building intensity, placement, orientation, and massing that reinforce walkability;
- 7) Parking location and design that minimize visual and functional impacts;
- 8) Inclusion of public and semi-public realm features, such as plazas, greens, or community spaces;

- 9) Inclusion of functional open space, such as parks and greenway trails;
- 10) Protection of environmentally sensitive areas, including floodplains, buffers, and tree canopies;
- 11) Preservation of significant viewsheds and topographic features;
- 12) Provision of public facilities and services consistent with City standards;
- 13) Consistency with City economic development objectives; and
- 14) A phasing plan, where applicable, to ensure coordinated and sustainable build-out.

DRAFT



Zephyrhills PlaceTypes

Mixed-Use Corridor/Center

The **Mixed-Use Corridor/Center PlaceType** establishes a vision for vibrant, walkable activity hubs that blend commercial, residential, office, hospitality, recreational, and civic uses to create dynamic, connected districts that serves as focal points for both daily life and destination-oriented activity, supporting compact urban development that fosters economic vitality, housing choice, and community livability.

These areas are intended to promote complete, connected districts that balance active ground-floor uses, high-quality design, and well-integrated public spaces to create enduring centers of community identity and investment.

CHARACTER & CONTEXT

Mixed-Use Corridor/Center vary in scale and intensity based on surrounding development patterns and community vision. They are typically located along major corridors, transit routes, or key intersections where infrastructure capacity supports higher-intensity development.

These centers may evolve through redevelopment of underutilized properties or as phased greenfield projects guided by

coordinated planning and design. Development should express a cohesive urban form with shared access points, consolidated curb cuts, and side or rear yard parking, preferably in structured configurations, to preserve the streetscape and maintain a pedestrian-first character.

FORM, SCALE, & TRANSITION

The built environment is compact, human-scaled, and pedestrian-friendly, characterized by multi-story buildings (typically 2–3 stories, with select buildings up to 5 stories where appropriate) and active ground-floor uses that frame and enliven the public realm.

A core-to-edge transition in height and intensity should occur within each district:

Core Zone: 3–5 stories with minimal front setbacks and continuous, active ground-floor uses.

Transition Zone: 1–3 stories, incorporating step-backs, enhanced landscaping, and compatible design adjacent to established neighborhoods or conservation areas.

Façade articulation, modulation, and varied rooflines should reinforce human scale and reduce visual massing.

USE COMPOSITION

Primary Uses: Neighborhood-serving retail, restaurants, personal services, professional offices, residential units, live-work spaces, hotels, assisted living facilities, and small-scale maker or artisan uses.

Mixed-Use Corridor/Center

PRIMARY USES

- Retail shopping and personal services
- Restaurants, cafes, and entertainment venues
- Offices and professional services
- Hotels and visitor accommodations
- Residential (mixed use)
- Assisted living facilities
- Live-work units
- Artisan, maker, and small-scale light industrial uses

SUPPORTING USES

- Civic and community gathering spaces
- Pocket parks and plazas
- Multi-use greenway trails and trailheads
- Public art, wayfinding, and placemaking features

Supporting Uses: Civic and community facilities, pocket parks, plazas, greenway trails and trailheads, and public art or wayfinding elements that reinforce a sense of place.

Development should prioritize mixed-use buildings with commercial or office uses on the ground floor and residential or lodging uses on upper floors. Ground-floor flexibility is encouraged to accommodate small

businesses, co-working spaces, live-work units, or adaptive reuse over time.

MOBILITY & CONNECTIVITY

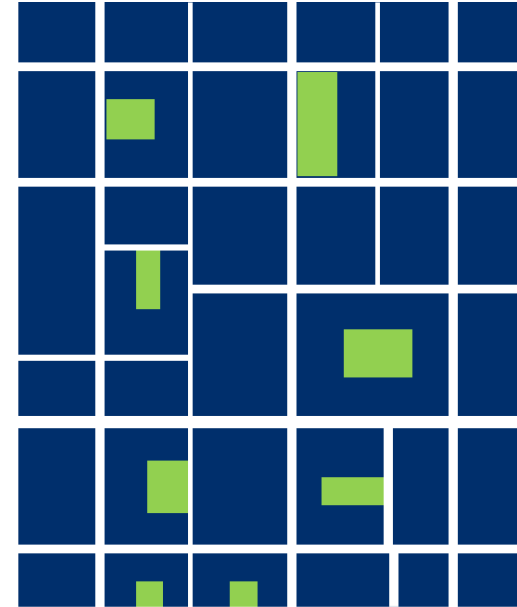
A hallmark of this PlaceType is its walkable design and multimodal network. Streets, sidewalks, trails, and pathways should provide safe, comfortable, and convenient access for all users, integrating pedestrians, bicyclists, and transit riders. Key design principles include:

- Complete Streets cross-sections with shade, lighting, and pedestrian amenities.
- Short block lengths and mid-block crossings to promote walkability.
- Integrated trail and greenway linkages that connect to surrounding neighborhoods.
- Consolidated curb cuts and shared driveways to minimize vehicular conflicts.

PUBLIC REALM & OPEN SPACE FRAMEWORK

Buildings should define and activate the public realm, fronting onto streets and framing a network of functional, visible, and accessible open spaces.

Open spaces, such as plazas, stormwater greens, and trailheads, should be strategically located and designed as multi-purpose amenities, supporting recreation, community gathering, and placemaking. The combined street and open space system should reinforce connectivity, walkability, and human-scale urban design.

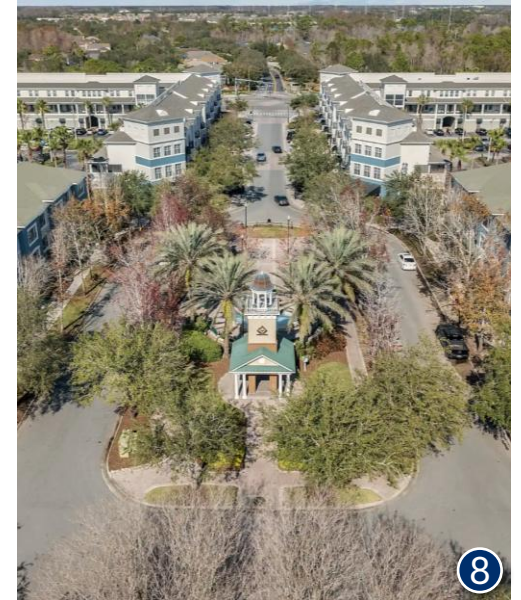


Street and Open Space Network Concept

DESIGN & IMPLEMENTATION GUIDANCE

Buildings should front the street with pedestrian-oriented façades, ground-floor transparency. Parking areas must be screened, located behind buildings, or integrated within upper stories. Landscaped buffers, greenways, and stormwater features should enhance the overall aesthetic and unify the streetscape.

Future land use categories and implementing zoning regulations will define specific parameters for density, intensity, height, and design standards consistent with this PlaceType. A form-based overlay or regulating plan may be used to ensure consistent application and design coherence.



 Zephyrhills PlaceTypes

Defining Features of Mixed-Use Corridors / Centers

- 1** Pedestrian-friendly mixed-use buildings with active ground-floor retail and upper-floor housing, fostering vibrant street life and promoting walkability.
- 2** Well-designed urban parks incorporating green infrastructure elements, enhancing stormwater management, environmental resilience, and overall quality of life.
- 3** Connected pedestrian pathways that link commercial destinations with surrounding residential neighborhoods, supporting safe, convenient, and multimodal access.
- 4** Human-scaled street grids, rear parking, and integrated green spaces create walkable, inviting environments that encourage social interaction and community identity.
- 5** Preserved and enhanced natural vegetation provides visual buffering and helps integrate mixed-use development into surrounding rural and suburban contexts.
- 6** Neighborhood-serving commercial uses offer walkable access to daily goods and services, supporting local needs and reducing vehicle dependency.
- 7** Urban greenways enhance multimodal connectivity and create inviting transitions between commercial hubs and adjacent residential areas.
- 8** Architectural character, public art, and streetscape design contribute to a strong sense of place and arrival, making mixed-use centers vibrant and memorable.