



**PLANNING COMMISSION
ZEPHYRHILLS, FLORIDA**

**Tuesday, March 17, 2026
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 Minutes Approval for January 20th, 2026

1. Planning Commission Minutes 1-20-26 (1)

2. PLANNING ITEMS

2.1 Public Hearing-Evaluation and Appraisal-Based amendments to the City of Zephyrhills Comprehensive Plan.

1. Housing Element (Draft)
2. Intergovernmental Coordination Element (Draft)

3. BUSINESS ITEMS

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.



**Planning Commission Meeting Minutes
January 20th, 2026 at 6:00 PM**

I. Call to Order-Mayor Monson

II. Roll Call- Carlos Maldonado

Commission Members Present: Mayor Monson, Clyde Bracknell, Dr. Randy Stovall, Ellen Taylor.

Members Absent: David Armstrong, Dr. Christa Remington, Tracy Sullivan, Beth Aker, Thomas Vanater.

III. Invocation-Mayor Monson

IV. Pledge of Allegiance-Mayor Monson

1. Consent Items

1.1 Planning Commission Meeting Minutes Approval From October 21st, 2025

The minutes were motioned for approval by all the board members

2. Planning Items

2.1 Zephyr Knoll FLU (Future Land Use) Classification: Public hearing to review and consider a City-Initiated Comprehensive Plan text amendment to establish the Zephyr Knoll Mixed-Use Subarea future land use category and supporting goals, objectives, and policies.

The item was introduced by the city comprehensive plan consultant Tammy Vrana. This is a public hearing for a proposed Zephyr Knoll mixed-use subarea future land use category comprehensive plan text amendment. This had previously been reviewed via a workshop with numerous board members participating. The area that would benefit from this change would be the area from Kossik Rd North to the northern boundary of the proposed hotel sites. This would affect both sides of 301 and the non-developed area within the area. This comprehensive plan would also require a state transmittal. A possible senate bill could also come into play and affect the changes. Tammy Varana presented a power point and it touched based on the public hearing purpose. Purpose is to review the proposed comprehensive plan text amendment. It would affect



2 objectives LU-1-5 and LU-1-6: Zephyr Knoll mixed-use subarea future land use category. Today's meeting the board will vote and take it to City Council. The visioning workshop shared vision plans are to emphasize mixed-use development rather than standalone residential uses within the planning area, direction more intensive development away from adjacent single-family neighborhoods, improvement of street connectivity and limiting direct access points to U.S 301 through the use of parallel or backroads, integrating parks, greenspace, and stormwater features that leverage existing topography and creating a more walkable neighborhood scale activity that support local services and employment while remaining compatible with surrounding areas. The text amendment proposed changes where objective FLU-1-5 growth management and sprawl avoidance- discourage growth and development patterns that will contribute to urban sprawl, while reinforcing the city's preferred urban form by directing growth to designated areas planned for urban development and public investment. Policies- it shall be the city's policy to: FLU 1.5.1 regional coordination at a minimum, staff shall meet annually with the city of Dade City and Pasco County to advance shared initiatives that discourage urban sprawl, promote efficient growth patterns and support coordinated infrastructure and service planning. FLU 1.5.2 Growth Monitoring review the future land use map annually to assess land development patterns evaluate the continued appropriateness of assigned future land use designations and ensure that land use trends remain aligned with the city's preferred urban form, infrastructure capacity, and long-term growth vision. Topic that was covered was the Zephyrhills place types having mixed use centers/corridors. The mixed-use centers/corridors place type establishes a vision for compact, walkable activity hubs that integrate retail, office, residential, hospitably, recreational, and civic uses. These areas function as focal points of daily life and destination-oriented activity, supporting a connected pattern of urban development that enhances economic vitality, housing choice, and community livability. Key factors mentioned that mixed-use centers and corridors are intended to evolve over time through redevelopment of underutilized properties or phased development guide by coordinated planning and infrastructure investment. Mixed-use centers have primary uses such as retail shopping and personal services, restaurants, cafes and entertainment venues, offices and professional services, hotels and visitor accommodations etc. Supporting uses are civic and community gathering spaces, pocket parks and plazas, multi-use greenway trails and trailheads, public art, etc. This use also encourages to accommodate small businesses co-working spaces, live-work units or adaptive reuse over time. A slide showing different types of examples defining features of mixed-use corridors/centers showing ones with pedestrian friendly uses, connected



pathways with commercial, preserved and enhanced natural vegetation with buffering. A map showing FLU-7 Future land use plan 2035 was displayed showing the area titled RU residential urban category with key points noting higher density single family and multi-family residential, compatible retail/office, density 7.5-14 DU/acre, Max nonresidential: 0.5 FAR, Max impervious surface ratio of 80%. Map of MU mixed use category was shown next with key points show: more intensive residential office and retail, balanced land use mix, multi-modal mobility, max density: 0.0-14 DU/acre, Max nonresidential: 1.0 FAR, Max impervious surface ratio of 80%. The next steps for the text amendment to move forward are; City Council 1st adoption public hearing & direction to staff to transmit to State, State Agency Review, City council 2nd adoption public hearing and the 21-day appeal period. After the presentation a discussion was held. Comments from the board were why not start the process sooner in case any change of plans, Tammy stated this would give any future applicants options, this new category won't be used until October 1st 2027. This category could become active at the choice of the property owner. Senate bill 180 is also a key factor that will require more review while this gets adopted. Some changes were proposed to be made such as take out the discretionary map amendment and instead do a city-wide future land use map amendment for all the properties and have some language when this becomes fully in effect and what happens in the interim. Comments from the Mayor asked about village center overlay compared to this proposed comp plan and the density of 14 being able to turn to 18 and comparison to the live local act. Other concerns were new developments coming in and being able to have an affordable housing option along with live local regulations. A small topic on future storm water management, utility extensions and stormwater was mentioned and will require more review with any new developments moving forward. Last comments were about the adoption final steps and possible taking up to 3-6 months for the adoption. The council presentation will require more information on the live local act and 180. Also will need to remove the village center overlay to take away 18 density that was being proposed. Recommendation was to approve to reconfigure for a city-initiated future land use map amendment for the entire area that was discussed.

Recommendation: The motion was approved unanimously by all board members.

Issue: Public hearing to consider Evaluation and Appraisal–based amendments to the City of Zephyrhills Comprehensive Plan that repeal and replace the existing Housing Element and Intergovernmental Coordination Element with updated Goals, Objectives, and Policies, and establish two planning periods (interim and long-range) consistent with Chapter 163, Florida Statutes.

Attachments:

Draft Housing Element

Draft Intergovernmental Coordination Element

Analysis:

The Comprehensive Plan was originally adopted by Ordinance No. 866-90, as amended, and serves as the City’s long-range policy framework to guide the orderly growth and development of the community.

Consistent with the requirements of Section 163.3191, Florida Statutes, the City conducted an evaluation and appraisal of the Comprehensive Plan to ensure that it remains consistent with current statutory requirements. The evaluation identified the need to establish two planning periods for the Comprehensive Plan consistent with Section 163.3177(5)(a), Florida Statutes, including a planning period covering at least the first 10 years following adoption and a planning period covering at least 20 years.

In addition, the City is proposing updates to the Housing Element and the Intergovernmental Coordination Element. While these updates were not specifically identified as required changes through the evaluation and appraisal process, the elements have been updated to reflect current conditions, updated data, and evolving planning priorities and are being advanced concurrently for efficiency. Both elements acknowledge the required planning periods.

The draft Housing Element establishes the City’s policy framework for ensuring the availability of safe, decent, and affordable housing for current and future residents. The Element incorporates updated demographic and housing data and includes Goals, Objectives, and Policies intended to support housing production, preservation, rehabilitation, and coordination with infrastructure planning and housing programs.

The draft Intergovernmental Coordination Element provides the framework for Comprehensive Plan–related coordination between the City and other governmental entities. The Element supports coordinated planning for infrastructure, public services, land use decisions, and emergency management and reflects current intergovernmental coordination practices and agreements.

The Goals, Objectives, and Policies of these elements constitute the adopted Comprehensive Plan provisions. Supporting technical materials, background studies, data, and analysis are provided in the elements are for informational purposes only and are not adopted.

Following review and recommendation by the Planning Commission, the proposed amendments will be considered by the City Council at a public hearing on March 23, 2026.

Staff Recommendation:

Staff recommends that the Planning Commission recommend that the City Council authorize transmittal of the amendments to the Florida Department of Commerce and other reviewing agencies pursuant to Section 163.3184, Florida Statutes, through the state coordinated review process.

DRAFT

PLANZephyrhills2050

Housing Element

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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
ADA	Americans with Disabilities Act
ADU	Accessory Dwelling Unit
ALF	Assisted Living Facility
ALICE	Asset Limited, Income Constrained, Employed (United Way classification)
AMI	Area Median Income
BEBR	Bureau of Economic and Business Research, University of Florida
CDBG	Community Development Block Grant
CDC	Community Development Corporation
CHIPZ	Community Hope and Intervention Project of Zephyrhills
CoC	Continuum of Care
CPA	Community Planning Act
CRA	Community Redevelopment Agency
CRH	Community Residential Home
ESG	Emergency Solutions Grant
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
NOAH	Naturally Occurring Affordable Housing
NSP	Neighborhood Stabilization Program
PHA	Public Housing Authority
PSH	Permanent Supportive Housing
QCT	Qualified Census Tract
RAD	Rental Assistance Demonstration Program
SAIL	State Apartment Incentive Loan Program
SHIP	State Housing Initiatives Partnership Program
STR	Short-Term Rental
URA	Uniform Relocation Assistance and Real Property Acquisition Policies Act



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HOUSING ELEMENT

1. Introduction

Purpose

The Housing Element 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 both a 10-year planning timeframe and a long-range horizon, and emphasizes resilience, accessibility, and housing security for vulnerable households.

Scope

This element addresses housing conditions and needs within the City of Zephyrhills. Within this scope, the Housing Element fulfills the following 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 to accommodate anticipated housing demand through the 10-year planning period (2036)
- 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

is 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:* Supports connections between jobs and housing opportunities to reduce combined housing and transportation costs.
- *Infrastructure Element:* Ensures adequate capacity for water, wastewater, stormwater, and solid waste systems to support existing and future housing.
- *Capital improvements Element:* Aligns housing objectives with targeted infrastructure investments (such as utility extensions) that support housing development.

Legal and Planning Framework

State Community Planning Act

Under Section 163.3177(6)(f), Florida Statutes, local governments must include a Housing Element in their comprehensive plan to address existing and projected housing needs. This requirement ensures that communities plan for an adequate supply of safe, affordable, and energy-efficient housing for households across all income levels, including 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, nuisance abatement, and minimum housing standards help preserve safe and decent housing throughout the City.

LAND DEVELOPMENT CODE

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

CITY PLANS

Capital improvements planning prioritizes infrastructure investments that support housing development, including water, wastewater, stormwater, and transportation facilities. Housing objectives are advanced when the Capital Improvements Plan directs improvements to areas planned for new residential growth.

COMMUNITY REDEVELOPMENT PLAN

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

2. Planning Context

Regional Setting

Zephyrhills is a small but strategically located city in eastern Pasco County within commuting distance of the Tampa Bay metropolitan area. Its position between major

regional centers and expanding suburban areas places the city 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 growth, infrastructure investment, and regional development patterns.

Local Growth Patterns

Historically, Zephyrhills has been known for its retirement-oriented character and 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 periodic availability of housing for year-round residents.

Recent employment growth in health care and industrial sectors is increasing demand for workforce, family, and executive housing.

Potential city expansion within the JPA presents opportunities to accommodate future housing demand while maintaining the character and livability of existing neighborhoods. Coordinated land use, infrastructure, and utility planning will be essential to ensure growth is supported by adequate water supply, transportation, and public services.

Major Regional Development Influences

At the regional scale, two large master-planned developments will influence long-term growth in the Zephyrhills area:

TWO RIVERS

Two Rivers is a master-planned community encompassing approximately 3,400 acres along the SR 56 corridor in southeastern Pasco County. This 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 authorizes 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. Development is organized in a village-based framework that integrates residential, employment, and service uses with supporting infrastructure and transportation systems.

Urban Form and Development Pattern

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

The city's population density increased from 1,497 residents per square mile in 2010 to approximately 1,809 residents per square mile in 2020 and is currently about 1,800 residents per square mile.

Distinct neighborhoods reflect different development eras and patterns. Older in-town neighborhoods retain finer-grained street grids and smaller lots, while newer subdivisions and master-planned communities exhibit moderate suburban densities and curvilinear street patterns.

The Community Redevelopment Area and adjoining neighborhoods present opportunities for reinvestment through higher-density residential infill, mixed-use development, and adaptive reuse consistent with the Reimagine Gall Boulevard vision and the City's US 301 (Gall Boulevard) Form-Based Code. The Form-Based Code establishes context-sensitive standards that 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 serve as the city's primary development spines, accommodating a mix of residential, commercial, and civic uses.

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

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 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.

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 the 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 the Pasco County 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 percent of households earn less than 60 percent of the Area Median Gross Income, or where poverty rates exceed 25 percent.

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.

State Housing Policy

Recent state legislation has expanded tools available to local governments to address housing affordability and workforce housing supply. Notably, the Live Local Act (Chapter 2023-17, Laws of Florida) provides incentives for the development of affordable housing on

commercially zoned properties and establishes additional funding mechanisms for housing programs. These policy changes are intended to increase the supply of housing affordable to households earning up to 120 percent of area median income.

While implementation of these provisions occurs primarily through the City's Land Development Code and development review processes, the Housing Element recognizes the importance of aligning local housing strategies with state housing policy initiatives.

3. Existing Housing Conditions and Trends

Unless otherwise noted, demographic and housing statistics in this element are based on the 2020–2024 American Community Survey (ACS) 5-Year Estimates, the most current small-area data available at the time of preparation.

Population Trends

Population Growth

The City has experienced sustained population growth over the past two decades as part of broader expansion occurring throughout Pasco County and the Tampa Bay region. According to the U.S. Census Bureau, the City's population increased from 13,288 residents in 2010 to 17,194 residents in 2020.

The City's population is estimated at 19,666 residents as of April 1, 2024, based on estimates prepared by the Bureau of Economic and Business Research (BEBR) at the University of Florida. This increase reflects continued residential development activity and in-migration to the region.

To support long-range planning, the City prepared population projections extending through the 2050 planning horizon (see **Appendix B**). These projections provide the basis for evaluating future housing demand,

infrastructure capacity, and public service needs addressed in this Comprehensive Plan.

Under the City's planning projections, the 2036 population (10-year planning horizon) is approximately 29,540 residents, and the 2050 population (long-range planning horizon) is projected to reach approximately 44,092 residents.

The projections are also informed by the City's inventory of approved but unbuilt dwelling units within the development pipeline, which provides additional insight into expected housing demand over the planning horizon.

Demographic and Household Characteristics

Understanding the demographic and household profile of Zephyrhills is essential for identifying current and future housing needs. Factors such as age distribution, disability status, income, household composition, and household size influence demand for different housing types, price points, and supportive services. These characteristics also inform planning decisions related to land use, community facilities, and housing policy. Selected population characteristics for the City of Zephyrhills, based primarily on 2020–2024 American Community Survey estimates and other sources, are summarized in **Appendix Table HOU-1**.

AGE DISTRIBUTION

Zephyrhills has a comparatively older population. Residents aged 65 and over comprise 32.7 percent of the population, while only 18 percent are under age 18 and 5 percent 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 22.9 percent of residents live with a disability, nearly triple the statewide average. Disabilities affect 2.7 percent of children, 9.9 percent 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

Households in Zephyrhills face moderate but meaningful economic constraints. The median household income is \$52,108, and per capita income is \$29,341, according to the 2020–2024 American Community Survey estimates (see **Appendix Table HOU-1**). Approximately 13.2 percent of residents live below the federal poverty level. These indicators suggest that a notable share of households have limited financial capacity to absorb rising housing and living costs. As a result, housing affordability remains a key consideration, particularly for renters, lower-income households, and residents on fixed incomes such as seniors.

HOMELESSNESS

The 2024 Point-in-Time (PIT) count identified 731 individuals experiencing homelessness in Pasco County, including 427 unsheltered individuals (58 percent) and 304 individuals in emergency, transitional, or supportive housing. Countywide estimates also identify several hundred individuals living unsheltered across documented encampments.

HOUSEHOLD COMPOSITION

The City contains approximately 8,374 households, with an average household size of 2.29 persons, smaller than both the Florida average (2.51) and the national average (2.53) (see **Appendix Table HOU-3**).

Family households represent 56.6 percent of all households and are led primarily by

married-couple families (36.6 percent). Other family households, including single-parent and extended family arrangements, account for 20.0 percent, highlighting the need for housing options that support single heads of household and multigenerational families.

Nonfamily households account for 43.4 percent of all households, the majority of which consist of individuals living alone (37.5 percent). This pattern reflects the City's aging population and the prevalence of smaller household sizes. A smaller share (5.9 percent) represents nonfamily households with multiple occupants, indicating relatively limited demand for shared housing arrangements.

Overall, the household composition suggests continued demand for a diverse range of housing types, including smaller units, attainable housing, and housing that supports aging in place..

HOUSEHOLD TENURE

The City contains approximately 9,937 housing units, of which 8,374 units (84.3 percent) are occupied and 1,563 units (15.7 percent) are vacant (see **Appendix Table HOU-5**). Among occupied units, owner-occupied housing represents the majority at 5,872 units (59.1 percent), while renter-occupied units account for 2,502 units (25.2 percent). This tenure distribution indicates that homeownership remains the dominant form of housing in the community, although rental housing represents a significant share of the housing market.

Vacant units are influenced in part by the presence of seasonal or recreational housing. Of the 1,563 vacant units, approximately 925 units (9.3 percent of the total housing stock) are classified as seasonal, recreational, or occasional use, reflecting the City's role as a destination for seasonal residents and retirees. Other categories of vacancy include 147 units

available for rent (1.5 percent) and 90 units listed for sale (0.9 percent), while 353 units (3.6 percent) are classified as other vacant housing.

Overall, the relatively high vacancy rate is largely attributable to seasonal housing patterns rather than excess supply in the local housing market. When seasonal units are excluded, the effective vacancy rate for year-round housing is considerably lower, suggesting that the supply of available housing for permanent residents may be more constrained than the overall vacancy rate implies.

Housing Inventory

Housing Units and Types

HOUSING UNITS

In 2024, 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 percent) of all housing units. This traditional pattern reflects the City's suburban 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 percent 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 percent 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 percent) 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 percent (see **Appendix Table HOU-5**). The majority of these vacant units (9.3 percent 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 percent) or for sale (1.2 percent) are limited, suggesting tight conditions for both renters and prospective homebuyers. An additional 2.8 percent 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 percent are owner-occupied and 27.7 percent 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**

As shown in **Appendix Table HOU-6**, the housing stock in Zephyrhills reflects a mix of older and newer construction, with a substantial share of units built prior to 2000. Approximately 36.9 percent of housing units were constructed before 1980, indicating that a significant portion of the housing inventory is more than four decades old and may require reinvestment, rehabilitation, or modernization to meet current safety, energy efficiency, and accessibility standards.

The largest share of housing units in Zephyrhills was built during the 1970s (17.3 percent), followed by homes constructed in the 2000s (16.2 percent) and the 2010s (15.8 percent). Additional development occurred during the 1980s (15.8 percent) and 1990s

(11.8 percent), reflecting multiple periods of sustained residential growth. Construction between 2020 and 2024 accounts for 6.4 percent of housing units.

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 evaluate housing adequacy through the presence of complete plumbing and kitchen facilities, the use of conventional heating sources, and levels of household overcrowding. While the ACS does not directly measure structural conditions such as roof integrity or building systems, the available indicators suggest that most housing units in the City meet basic standards of habitability.

As shown in **Appendix Table HOU-7**, nearly all housing units in Zephyrhills have complete plumbing facilities. Among the City's 8,374 occupied housing units, only 18 owner-occupied units (0.2 percent) are reported as lacking complete plumbing, and no renter-occupied units are reported to have plumbing deficiencies. Although this represents a very small share of the housing stock, the presence of even a limited number of deficient units highlights the continued importance of code enforcement and housing rehabilitation programs to ensure safe and sanitary living conditions.

Similarly, complete kitchen facilities are present in almost all occupied units (see **Appendix Table HOU-8**). Approximately 80 units (about 1.0 percent of households) are reported as lacking complete kitchen facilities, with most of these occurring in owner-occupied housing. While the number of deficient units is small, targeted housing repair or rehabilitation programs can help ensure that all households have access to adequate cooking facilities and meet basic housing standards.

Home heating in Zephyrhills is overwhelmingly powered by electricity, reflecting both the region's mild winter climate and the limited availability of natural gas infrastructure (see **Appendix Table HOU-9**). Approximately 95.6 percent of households rely on electricity for heating, while small shares use bottled, tank, or LP gas (1.4 percent) or utility gas (1.2 percent). A limited number of households report using solar energy (0.4 percent) or no fuel (1.2 percent). Heavy reliance on electricity highlights the importance of energy efficiency improvements, including weatherization, high-efficiency appliances, and potential solar adoption, which can help reduce housing costs for residents.

As shown in **Appendix Table HOU-10**, housing overcrowding is relatively uncommon in Zephyrhills. Among owner-occupied units, 98.6 percent of households have one or fewer occupants per room, with only 1.4 percent exceeding this threshold. Rental housing shows slightly higher levels of crowding, with 97.0 percent of renter households meeting the standard measure of non-overcrowding and 3.0 percent reporting more than one occupant per room. No households are reported to experience severe overcrowding (more than two occupants per room).

Most households in Zephyrhills experience low occupancy density, with 78.2 percent of

owner households and 63.8 percent of renter households reporting 0.5 or fewer occupants per room. This pattern reflects the City's suburban development pattern and relatively small average household size (2.29 persons per household). Although overcrowding is not a widespread issue, the slightly higher incidence among renter households underscores the importance of maintaining an adequate supply of affordable rental housing of appropriate size to accommodate families and lower-income households.

Home Values and Gross Rent

HOME VALUES

The ACS estimates show the median value of owner-occupied housing units in the City was \$224,700, well below the Florida median of \$325,000 (see **Appendix Table HOU-11**). This suggests that Zephyrhills remains comparatively affordable for homeownership within the regional housing market. At the same time, lower home values may reflect the age and condition of portions of the housing stock when compared to newer housing in other parts of Florida.

As shown in **Table HOU-11**, the owner-occupied housing stock spans a wide range of values but remains concentrated in the lower and moderate price tiers. Approximately 44 percent of homes are valued below \$200,000, reflecting the continued presence of older housing, mobile homes, and modest single-family residences. The largest share of homes falls within the \$300,000–\$399,999 range (17.4 percent), followed by \$200,000–\$249,999 (16.6 percent) and \$250,000–\$299,999 (15.3 percent). Homes valued at \$300,000 and above account for about 26 percent of the housing stock, while relatively few homes exceed \$500,000.

Overall, this distribution indicates that Zephyrhills remains relatively accessible for homeownership compared to many Florida communities. However, affordability challenges persist due to local income levels that remain

below statewide averages and the limited supply of newly constructed housing.

Policy implications include:

- *Affordability pressures:* Lower home values do not necessarily translate into affordability because local incomes are also lower, leaving many households cost-burdened.
- *Housing diversity and quality:* The concentration of homes at the lower value tiers highlights opportunities for attainable homeownership but also underscores the need for reinvestment and rehabilitation of aging housing stock.

GROSS RENT

Together, home values and rental costs provide a more complete picture of local housing affordability. Rental housing costs in Zephyrhills remain lower than state and national averages. The median gross rent is \$1,148 per month, compared to the Florida median of \$1,365 and the U.S. median of \$1,406 (see **Appendix Table HOU-12**). While this suggests that rental housing in the City is comparatively affordable, affordability must also be evaluated relative to local household incomes, which remain below statewide levels.

Rental units are concentrated in the moderate price ranges. The largest share of renter households (26.3 percent) pay between \$1,000 and \$1,249 per month, followed by 15.8 percent paying \$1,250 to \$1,499. Approximately 20 percent of renters pay between \$800 and \$999, indicating the continued presence of modestly priced units in the local housing market.

Lower-cost rental options, however, are limited. Only about five percent of units rent for less than \$600 per month, and these units are typically older properties that may be vulnerable to disinvestment or redevelopment. At the upper end of the market, nearly 23 percent of units rent for \$1,500 or more,

indicating growing upward pressure in the rental market as demand increases.

These trends suggest that while Zephyrhills remains more affordable than many Florida communities, the supply of very low-cost rental housing is limited and may continue to decline without targeted preservation strategies.

Policy implications include:

- *Preservation of affordability:* Protecting the limited supply of very low-cost rental housing is critical, as these units are most vulnerable to loss.
- *Diversification of supply:* Encouraging smaller-scale housing types such as duplexes, accessory dwelling units, and cottage courts can expand options for workforce households, seniors, and first-time renters.
- *Monitoring market trends:* Tracking rent growth and supporting mixed-income development can help maintain affordability 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 percent 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 percent 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: ≤30 percent AMI
- Very Low-Income: 31–50 percent AMI
- Low-Income: 51–80 percent AMI
- Moderate Income: 81–120 percent AMI

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

MEDIAN INCOME BY TENURE

Median household income in Zephyrhills varies significantly by housing tenure. In 2024, the median income for owner-occupied households was \$60,950, compared to \$38,787 for renter-occupied households (see **Appendix Table HOU-13**). The overall median household income was \$52,108.

This gap of more than \$22,000 between owner and renter households reflects differences in income stability, housing costs, and household wealth accumulation. Lower renter incomes increase vulnerability to housing cost pressures, particularly as rents and home prices have risen across the Tampa Bay region.

Median household income in Zephyrhills (\$52,108) also remains below both the Pasco County median (\$77,235), the Florida median (\$77,735), and the U.S. median (\$81,600), reinforcing the broader affordability challenges for many households in the community.

COST BURDEN BY INCOME LEVEL

Analysis of housing cost burden by income level shows that affordability challenges in Zephyrhills are concentrated among lower-income households (see **Appendix Table HOU-14**). Among households earning 30 percent of Area Median Income (AMI) or less, 1,049 households are cost-burdened, including 271 households paying between 30 and 50 percent of income on housing and 778 households paying more than half of their income toward housing costs. Only 234 households in this income group are not cost-

burdened, indicating severe affordability pressure for extremely low-income households.

Households earning 30.01–50 percent of AMI also experience substantial housing cost pressure. In this group, 984 households are cost-burdened, including 511 households paying between 30 and 50 percent of income toward housing and 473 households paying more than 50 percent.

Cost burden declines significantly among moderate-income households. Among households earning 50–80 percent of AMI, 429 households are cost-burdened, while the majority (1,729 households) spend less than 30 percent of their income on housing. Cost burden becomes relatively uncommon for households earning above 80 percent of AMI, where most households are not housing cost burdened and severe cost burden is nearly absent.

Overall, the distribution of cost burden demonstrates that households earning below 50 percent of AMI bear the greatest share of Zephyrhills' housing affordability challenges. These households are more likely to include renters, seniors living on fixed incomes, and workers employed in lower-wage service occupations.

COST BURDEN BY TENURE

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

Owner Households

Cost burden among homeowners in Zephyrhills is concentrated primarily among lower-income households (see **Appendix Table HOU-15**). Among owner households earning 30 percent of Area Median Income (AMI) or less, 484 households (about 82 percent) are cost burdened, including 318

households who are severely cost burdened, spending more than half of their income on housing.

Households earning 30.01–50 percent of AMI also experience notable housing cost pressures. In this income range, 373 households (about 42 percent) are cost burdened, including 243 households that are severely cost burdened.

Cost burden declines substantially among moderate-income homeowners. Among households earning 50–80 percent of AMI, only 101 households (about 8 percent) are cost burdened, and severe cost burden is rare. For homeowners earning above 80 percent of AMI, cost burden becomes minimal, indicating that most middle- and higher-income owners are able to meet housing costs without significant financial strain.

Renter Households

Renter households experience more widespread and severe affordability challenges than homeowners (see **Appendix Table HOU-16**). Among renters earning 30 percent of AMI or less, 565 households (about 81 percent) are cost burdened, including 460 households that are severely cost burdened, spending more than half of their income on housing.

Among renters earning 30.01–50 percent of AMI, 611 households (about 79 percent) are cost burdened, including 230 households facing severe cost burden. Even among moderate-income renters earning 50–80 percent of AMI, 328 households (about 38 percent) are cost burdened, a rate significantly higher than that experienced by homeowners in the same income bracket.

Cost burden declines sharply for renters earning above 80 percent of AMI, where most households spend less than 30 percent of their income on housing.

Overall, these patterns demonstrate that while lower-income homeowners do face housing affordability challenges, renters experience the highest rates of both cost burden and severe cost burden across nearly all income levels, making them the most financially vulnerable segment of the local housing market.

COST BURDEN BY AGE OF HOUSEHOLDER

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

- *Very young householders (15–24 years)* are not represented among owner households in the ACS dataset.
- *Young householders aged 25–34 years* show moderate levels of housing cost pressure. About 23.9 percent spend less than 20 percent of their income on housing, while 49.1 percent spend between 25 and 34.9 percent of income on housing costs. Approximately 14.0 percent of these younger homeowners are severely cost burdened, spending 35 percent or more of their income on housing.
- *Middle-aged householders (35–64 years)* generally experience lower housing cost pressure. About 60.7 percent spend less than 20 percent of their income on housing. However, 16.0 percent of households in this age group are severely cost burdened, representing a meaningful share of the City's largest group of owner households.
- *Senior householders (65 and over)* show the highest incidence of severe cost burden. While 59.7 percent spend less than 20 percent of their income on housing, 21.9 percent spend 35 percent or more of their income on housing costs, reflecting the financial constraints often associated with fixed incomes, rising property insurance costs, and ongoing home maintenance expenses.

Overall, the data indicate that while most homeowners in Zephyrhills are not housing-

cost burdened, affordability pressures are most pronounced among younger households entering homeownership and older households living on fixed incomes, highlighting the importance of programs that support both first-time homebuyers and aging homeowners.

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

The preceding housing needs analysis identifies key demographic, economic, and affordability trends shaping housing demand in Zephyrhills. This section examines recent residential development patterns and housing market indicators to evaluate how the pace and composition of new housing supply compare with current and projected housing demand in the City.

The local housing market is influenced by broader regional growth trends across the Tampa Bay metropolitan area. As housing costs have increased in nearby employment centers such as Tampa and Wesley Chapel, demand for relatively attainable housing in surrounding communities has also grown. Communities such as Zephyrhills have experienced increased interest from households seeking more affordable housing options within commuting distance of regional

job centers. This regional demand has contributed to rising home prices and rents in Zephyrhills while also creating opportunities for new residential development within the local market.

Housing Market Data Limitations

Private real estate platforms such as Zillow, Realtor.com, and similar listing services can provide useful real-time indicators of housing market activity. However, these platforms primarily reflect active listings and advertised rents rather than completed transactions or the full inventory of housing units. For this reason, housing affordability and housing supply trends in this element are evaluated using multiple data sources, including:

- U.S. Census Bureau and American Community Survey
- Shimberg Center for Housing Studies housing affordability data
- Building permit records
- Local development approvals and housing pipeline information

Together, these sources provide a more reliable foundation for evaluating housing trends, housing supply conditions, and policy needs within the City.

Housing Unit Pipeline

DEVELOPMENT APPROVALS

Recent residential development approvals demonstrate an active housing pipeline in the Zephyrhills. As of mid-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 percent), followed by townhomes (31.0 percent), with duplex and multifamily units comprising less than 3 percent 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 percent are single-family homes, 35.1 percent are multifamily units, and 26.4 percent are duplexes. This marks a significant shift from the previous

five-year pattern and suggests growing developer interest in denser, more varied housing types responding to the local market.

The transition toward a more balanced mix of single-family, duplex, and multifamily housing types signals a gradual alignment with broader regional trends. Factors such as rising land and construction costs, coupled with shifting household preferences, are influencing demand for "missing-middle" housing types that provide moderate-density options within reach of workforce 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 had seen shifts in its housing market. Zillow reported an average home value of \$302,144, reflecting a 5.3 percent decline over the past year.

Redfin data for August 2025 showed a median sale price of \$270,000, up approximately 9.8 percent year-over-year, though sales volume was much lower with homes spending an average of 62 days on the market. Bankrate's January 2025 snapshot showed a median sale price of \$249,990, down 13.8 percent from the prior year.

By comparison, Pasco County's median sale price in August 2025 was approximately \$350,000, a moderate 2.0 percent 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 submarkets 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 percent. Another estimate from a rental listing site suggests a 6.6 percent vacancy rate in Zephyrhills's rental housing market. This discrepancy underscores the challenges in obtaining consistent, reliable vacancy metrics for small cities.

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 approximately 118 active listings in Zephyrhills, with an estimated 46 percent occupancy and \$132 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.

Residential Development Capacity

Vacant Residential Land Supply

Approximately 262 acres of vacant residential land remain within the City's incorporated area, including parcels with approved but unbuilt development. These sites represent

the City's most readily available opportunity for near- and mid-term housing production under existing conditions.

Based on projected housing demand through the 2036 interim planning period (see **Appendix Table HOU-24**), the current supply of vacant residential land can accommodate a portion of anticipated housing growth. However, meeting projected housing needs through the interim planning horizon will require additional development capacity beyond currently vacant parcels.

Development capacity refers to the City's ability to accommodate housing through a combination of:

- Development of vacant residential land
- Infill development on underutilized parcels
- Redevelopment of existing sites at higher densities
- Adjustments to density or land use intensity under the Future Land Use Map
- Coordinated urban expansion through annexation within the JPA

Residential Development Capacity Under the Future Land Use Map

The City's Future Land Use Map establishes residential and mixed-use land use categories that support a range of housing densities and building types.

Areas designated Residential Suburban (RS) allow residential development at densities of up to 7.5 dwelling units per acre and are primarily intended for single-family neighborhoods of suburban character.

Areas designated Residential Urban (RU) support a broader mix of housing types, including single-family homes, townhomes, and multifamily housing, at densities of up to 20 dwelling units per acre, typically in areas served by urban infrastructure and transportation corridors.

Additional housing capacity is available within the Mobile Home/Recreational Vehicle (MH/RV) category, which allows residential densities of up to 18 dwelling units per acre, and within Mixed Use (MU) areas that permit residential development at densities of up to 20 dwelling units per acre integrated with commercial and office uses.

Together, these land use categories provide the regulatory framework necessary to accommodate a diverse housing supply capable of meeting the needs of households across a range of income levels.

Infill, Redevelopment, and Greenfield Development

INFILL AND REDEVELOPMENT

Opportunities for infill housing exist within established neighborhoods and along major corridors where infrastructure and public services are already in place. Redevelopment of underutilized or obsolete properties, particularly near commercial centers, employment areas, and transportation corridors, can support additional residential density and broaden housing options.

Strategic adjustments to density allowances, mixed-use development provisions, and context-sensitive zoning standards in these locations can expand housing supply while reinforcing walkable development patterns and maintaining compatibility with surrounding neighborhoods.

GREENFIELD DEVELOPMENT

Remaining undeveloped residential parcels inside the City limits represent the City's near-term capacity for greenfield housing development. Many of these sites are located near the urban fringe and may require extension or enhancement of public infrastructure and services.

Additional greenfield housing opportunities exist within the JPA. Residential expansion in

these areas may occur through annexation into the City. The timing and feasibility of such development will depend on the availability of adequate infrastructure and public services, as well as the fiscal feasibility of providing those services.

Factors Affecting Housing Capacity

Several physical, fiscal, and regulatory factors influence the City’s effective capacity to accommodate projected housing growth:

INFRASTRUCTURE CAPACITY

The adequacy of potable water, wastewater, stormwater, solid waste, and transportation systems must be confirmed prior to permitting new development. Targeted capital improvements may be necessary to support additional housing units.

LAND AVAILABILITY

The diminishing supply of undeveloped land within the current City limits underscores the importance of optimizing infill parcels and redevelopment opportunities, particularly within the downtown core and corridor areas.

REDEVELOPMENT FEASIBILITY

Infill and redevelopment projects may be constrained by parcel assembly requirements, site preparation costs, aging infrastructure, floodplain considerations, and market feasibility.

CONTEXT-SENSITIVE DESIGN

Future residential development should respect neighborhood scale and character while advancing goals for housing diversity, affordability, and long-term community stability.

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 evaluates housing needs in Zephyrhills based on demographic trends, income characteristics, housing inventory data, land capacity, and infrastructure constraints. The analysis identifies measurable gaps between projected demand and existing supply and establishes the basis for the strategies presented in Section 5.

Appendix Tables HOU-18 and HOU-19 utilize projections prepared by the Shimberg Center for Housing Studies based on the Comprehensive Housing Affordability Strategy (CHAS) dataset and BEBR population forecasts. These state-level projections are more conservative and are used to model income distribution and affordability conditions.

The City's population and housing projections (**Appendix Tables HOU-22 through HOU-25**) reflect sustained local development trends and approved residential capacity and serve as the City's adopted housing demand control totals for planning purposes.

Housing Supply and Demand

Under the City's population projections, the resident population in Zephyrhills is expected to increase from approximately 20,374 residents in 2025 to about 29,540 residents by 2036, the interim planning horizon. Continued growth is projected to reach approximately 44,092 residents by 2050 under the long-range planning scenario.

Through the 2036 planning horizon, household formation is expected to increase proportionally with population growth, resulting in additional demand for housing units. When compared to the 2024 housing inventory of approximately 9,285 units, projected household growth indicates a need for additional housing supply to accommodate new residents entering the community.

The City currently has approximately 2,102 dwelling units in the approved development pipeline, representing a significant share of anticipated near-term housing production. These projects, together with development of vacant residential land within the City, will help meet a portion of projected housing demand through the interim planning period.

Within the incorporated area, approximately 262 acres of vacant residential land remain available for development. The number of housing units that can ultimately be produced on this land will depend on the density ranges permitted under the Future Land Use Map, site conditions, infrastructure capacity, and the extent to which infill and redevelopment occur.

While the supply of vacant land within City limits is limited relative to long-term

population projections, the combination of vacant residential land, approved but unbuilt development, and redevelopment opportunities provides sufficient capacity to accommodate projected housing demand through the 2036 interim planning horizon.

Beyond the interim period, additional housing capacity may be achieved through a combination of infill development, redevelopment of underutilized parcels, and potential annexation within the JPA where urban services can be efficiently extended.

Key Findings

- Population is projected to increase from approximately 20,374 residents in 2025 to about 29,540 residents by 2036.
- Household growth associated with this population increase will generate additional housing demand during the interim planning period.
- Approximately 2,102 housing units are currently approved or in the development pipeline, contributing to near-term housing supply.
- Approximately 262 acres of vacant residential land remain within the City limits, representing the primary supply of undeveloped residential land.
- Based on land capacity, development approvals, and the density ranges permitted under the Future Land Use Map, the City has adequate sites at densities appropriate to accommodate the housing needs of extremely low-, very low-, low-, moderate-, and middle-income households through the 2036 interim planning horizon.

Housing Affordability

Median household income in Zephyrhills (\$52,108) remains below the median income levels for Pasco County (\$72,317), Florida (\$77,735), and the United States (\$81,604). Although local incomes have increased in recent years, housing prices and rents have

also risen, limiting the ability of many households to keep pace with housing costs.

Affordability challenges are most acute among lower-income households, particularly renters earning 50 percent of Area Median Income (AMI) or less, where housing cost burdens are most severe. As shown earlier in this element, a large share of these households spend more than 30 percent of income on housing, with many paying more than 50 percent, leaving limited income available for other essential needs.

The City's demographic profile also contributes to affordability pressures. Zephyrhills has a relatively large share of older residents, many of whom live on fixed incomes. Rising property insurance costs, taxes, and maintenance expenses can create financial strain for older homeowners and renters alike.

In addition to income constraints, development standards and density limits in some infill and redevelopment areas influence the types of housing that can be produced under existing land use designations. These regulatory factors may affect the feasibility of smaller units, multifamily housing, and other housing formats that can help expand the supply of attainable housing.

Key Findings

- Median household income in Zephyrhills remains below county, state, and national benchmarks, contributing to local affordability challenges.
- Renters earning 50 percent of AMI or less experience the highest levels of housing cost burden, including a significant share facing severe cost burden.
- Seniors on fixed incomes are particularly vulnerable to rising housing costs, including property taxes, insurance, and maintenance expenses.
- Existing density caps in some infill and redevelopment areas may limit the ability

to expand the supply of lower-cost housing formats, such as smaller homes and multifamily units.

Housing Choices and Missing Housing Types

The City's housing stock is concentrated in single-family detached homes (46.6 percent) and mobile homes (28.8 percent). Duplexes, townhomes, and small-scale multifamily units represent a comparatively small share of the overall inventory.

While the overall vacancy rate is approximately 15.6 percent, seasonal or occasional occupancy accounts for a substantial portion of these units, reducing effective year-round availability.

Recent building permit activity indicates incremental diversification in unit types; however, the overall composition of the housing stock continues to reflect limited "missing middle" formats relative to demographic trends.

Key Findings

- The housing inventory is dominated by single-family detached and mobile home units.
- A meaningful share of vacant units are seasonal and unavailable for permanent occupancy.
- Limited supply of small-scale multifamily and attached housing constrains housing choice.

Aging Housing Stock and Rehabilitation Needs

Nearly 40 percent of housing units in Zephyrhills were constructed prior to 1980. Older homes are more likely to require modernization, energy-efficiency upgrades, and structural improvements to remain viable over time.

Naturally occurring affordable housing (NOAH) comprises a significant share of older

residential areas. Without reinvestment, portions of this stock may experience deferred maintenance or functional obsolescence.

Older structures may also predate contemporary building codes and storm-hardening standards, affecting long-term resilience and maintenance costs.

Key Findings

- A large share of the housing inventory predates 1980.
- Older units form a substantial portion of the City’s naturally occurring affordable housing stock.
- Deferred maintenance and modernization needs affect long-term housing quality and resilience.

Housing for Special Needs Populations

Certain segments of the population face unique housing challenges due to age, disability, income limitations, or housing instability. Ensuring that housing opportunities are available for these residents is an important component of the City’s housing strategy.

Seniors and Persons With Disabilities

Zephyrhills has a relatively large population of older adults. Approximately 29.9 percent of residents are age 65 or older (see **Appendix Table HOU-1**), and this share is expected to increase as the population ages over the planning horizon. Older households often require housing that supports aging in place, including smaller homes, accessible housing units, assisted living facilities, and supportive services.

Disability prevalence is also comparatively high. Approximately 22.9 percent of residents report living with a disability (see **Appendix Table HOU-1**), exceeding both county and statewide averages. Disabilities may include mobility limitations, hearing or vision

impairments, cognitive disabilities, or difficulties with independent living.

These demographic characteristics increase the need for accessible and adaptable housing, including:

- Single-level housing designs
- Barrier-free entrances and interior circulation
- Universal design features
- Housing located near services, health care, and transportation

The City currently contains several assisted housing developments serving elderly residents, along with a limited number of facilities providing services for persons with disabilities. However, available supportive housing capacity remains modest relative to the City’s aging population and projected growth in older households.

Maintaining a range of housing options, including smaller units, multifamily housing, and accessible housing types, will be important to allow residents to remain in the community as their housing needs change.

Extremely Low-Income Households

Extremely low-income households often face the greatest barriers to stable housing due to limited financial resources and high housing cost burdens. As discussed in earlier in this element, housing cost burdens in Zephyrhills are concentrated among households earning below 50 percent of Area Median Income, with particularly severe burdens among households earning 30 percent of AMI or less.

These households frequently include seniors on fixed incomes, persons with disabilities, and workers employed in lower-wage service occupations. Expanding the supply of deeply affordable housing units and rental assistance programs remains an important strategy for addressing the housing needs of extremely low-income residents.

Persons Experiencing Homelessness

Homelessness services in Pasco County are coordinated through the regional Continuum of Care system, which supports emergency shelter, rapid rehousing, transitional housing, and permanent supportive housing programs.

According to the 2023 Point-in-Time (PIT) count, county officials estimated that approximately 350 to 400 individuals were unsheltered on any given night, with 62 encampments documented throughout the county. Local housing stability efforts focus on emergency shelter services, rapid rehousing assistance, and supportive housing programs designed to help vulnerable households transition into stable housing.

East Pasco County currently does not have a full-service, year-round emergency shelter, which means residents experiencing homelessness often must travel to facilities located elsewhere in the county to access services.

The City supports regional coordination efforts by facilitating access to housing resources, supporting housing stability initiatives, and encouraging development of housing options affordable to extremely low-income households.

Additional Special Needs Populations

Several additional population groups may require specialized housing assistance or supportive services. These groups may experience barriers to accessing safe, stable, and affordable housing due to income limitations, health needs, or other circumstances.

PERSONS WITH DEVELOPMENTAL DISABILITIES

Individuals with developmental disabilities often require supportive housing arrangements that provide varying levels of assistance with daily living activities. Housing options may include group homes, supervised residential facilities, or independent living units with

access to supportive services. While many individuals with developmental disabilities live with family members or caregivers, demand for supportive housing opportunities may increase as caregivers age and the need for independent living arrangements grows.

DOMESTIC VIOLENCE SURVIVORS

Survivors of domestic violence frequently require immediate access to safe and confidential housing options. Emergency shelter, transitional housing, and rapid rehousing programs play an important role in helping individuals and families transition to stable living environments.

VETERANS

Veterans may face unique housing challenges related to fixed incomes, disabilities, or service-related health conditions. Federal and state programs such as the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program and other veteran assistance programs help provide rental assistance and supportive services for veterans experiencing housing instability.

Key Findings

- Approximately 29.9 percent of the population is age 65 or older, increasing demand for aging-in-place housing options.
- 22.9 percent of residents live with a disability, indicating a need for accessible and adaptable housing units.
- Housing cost burdens are concentrated among extremely low-income households, including seniors and persons with disabilities.
- Emergency housing services are limited in East Pasco County, requiring many residents experiencing homelessness to travel outside the immediate area for assistance.
- Expanding accessible housing, supportive housing services, and deeply affordable

housing options will be important to address future housing needs.

Jobs–Housing Balance

Zephyrhills functions as an employment center within East Pasco County, with substantial commuting flows both into and out of the city. Recent commuting data indicate that more workers travel into Zephyrhills for employment than residents who both live and work within the city. In 2023, approximately 7,625 workers commuted into Zephyrhills, while 6,584 residents commuted outside the city for employment. Only 766 individuals both lived and worked within the city, indicating a relatively limited jobs–housing match within the local labor market.

These commuting patterns reflect the city’s role as a regional employment node, particularly for industrial, health care, and service-sector jobs. At the same time, many Zephyrhills residents rely on employment opportunities in surrounding communities within the Tampa Bay region.

Planned industrial expansion, including more than 700 new jobs within the Zephyrhills Industrial Corridor, is expected to further increase local employment. As employment opportunities expand, the relationship between job growth, commuting patterns, and available housing types will influence transportation demand, workforce housing needs, and overall community livability.

Key Findings

- Zephyrhills experiences substantial inbound commuting, indicating that many local jobs are filled by workers who live outside the city.
- A large share of city residents commute to employment centers elsewhere in the Tampa Bay region.
- Planned industrial and service-sector expansion is expected to increase demand

for workforce housing near employment centers.

Resilience and Hazard Mitigation

Approximately 29 percent of housing units are mobile homes, which may have greater vulnerability to high-wind events compared to site-built structures. Portions of the City have experienced localized flooding associated with heavy rainfall events.

A substantial share of the housing stock predates modern building codes and energy standards. Rising property insurance costs are an increasing factor in overall housing affordability.

Key Findings

- A high share of mobile homes increases exposure to wind-related risk.
- Flood-prone areas affect housing vulnerability in specific neighborhoods.
- Older housing stock may require resilience upgrades.

Key Housing Needs

Based on the demographic trends, housing inventory analysis, and housing market conditions described earlier, key housing needs in Zephyrhills include:

- Expand the supply of housing affordable to extremely low-, very low-, and low-income households, particularly rental housing where cost burden is most severe.
- Increase housing diversity to better serve smaller households, seniors, and workforce populations through housing types such as accessory dwelling units, townhomes, and multifamily housing.
- Preserve existing naturally occurring affordable housing (NOAH) and prevent displacement resulting from rising housing costs and redevelopment pressures.

- Support rehabilitation and reinvestment in aging housing stock, particularly homes constructed prior to 1990 that may require modernization or structural improvements.
- Address housing needs of vulnerable populations, including seniors, persons with disabilities, cost-burdened households, and individuals experiencing homelessness.
- Ensure sufficient residential development capacity to accommodate projected housing demand through the 2036 interim planning period, including the use of infill development, redevelopment, and strategic annexation within the Joint Planning Area where urban services can be efficiently extended.
- Align housing supply with employment growth, particularly within the Zephyrhills Industrial Corridor, to support workforce housing and reduce regional commuting pressures.

5. Plan to Meet Needs

The housing needs identified in Section 4 inform the Housing Element Goal, Objectives, and Policies, which are intended to expand housing opportunities, maintain housing affordability, preserve existing housing resources, and ensure the City can accommodate projected population growth.

The following strategy areas describe how the City will address key housing needs through coordinated planning policies and implementation actions.

Housing Supply and Development Capacity

Ensuring an adequate supply of residentially designated land and development opportunities is essential to meeting projected housing demand.

The City's Future Land Use Map establishes multiple residential and mixed-use categories

that support a range of housing densities and building types, including single-family homes, townhomes, manufactured housing, and multifamily development.

Future housing growth will be directed to areas where infrastructure and public services are available or can be efficiently extended. Infill development and redevelopment of underutilized properties within the City limits will play an important role in accommodating new housing while reinforcing compact development patterns and efficient use of existing infrastructure.

Over time, additional residential capacity may be achieved through annexation within the JPA where lands are appropriate for urban development and can be efficiently served by municipal infrastructure and services. Coordinated land use planning, infrastructure investment, and capital improvements will help ensure that residential growth occurs in an orderly and sustainable manner.

POLICY REFERENCES

- HOU 1.1.1 Zoning for Housing Variety
- HOU 1.1.2 Regulatory Reform
- HOU 1.1.3 Housing Incentives and Partnerships
- HOU 1.1.4 Coordinated Planning for Housing
- HOU 1.1.5 Land and Property Inventory

Housing for Special Needs and At-Risk Populations

Meeting the housing needs of seniors, persons with disabilities, and households experiencing housing instability requires ongoing coordination among local governments, Pasco County, and nonprofit housing providers.

The City will continue to collaborate with regional partners to expand outreach, case management, and housing stability services that connect vulnerable residents to appropriate housing resources.

Emphasis will be placed on increasing transitional and permanent supportive housing opportunities in East Pasco County that are accessible to Zephyrhills residents. Within the City, opportunities for small-scale emergency or transitional housing may be explored through adaptive reuse of existing structures and public-private partnerships.

Future land use and zoning policies will continue to support appropriate locations for assisted living facilities, group homes, and supportive housing in areas with access to transit, parks, health care, and other essential services.

POLICY REFERENCES:

- HOU 1.5.1 Supportive and Accessible Housing Development
- HOU 1.5.2 Rehabilitation and Accessibility Upgrades
- HOU 1.5.3 Inclusive and Universal Design
- HOU 1.5.4 Homelessness Coordination and Resource Navigation
- HOU 1.5.5 Transitional Housing and Adaptive Reuse
- HOU 1.5.6 Transitional and Wellness-Oriented Housing Models
- HOU 1.5.7 Siting for Special Needs Housing
- HOU 1.5.8 Data and Performance Monitoring
- HOU 1.5.9 Homelessness Resource Coordination

Affordable and Workforce Housing

Housing affordability remains a significant challenge for many Zephyrhills households.

The City will support the development and preservation of housing affordable to extremely low-, very low-, low-, and moderate-income households through a combination of regulatory flexibility, development incentives, and partnerships with public and nonprofit housing providers. These efforts will focus on expanding attainable rental housing and homeownership opportunities for local workers and first-time buyers.

Workforce housing will be particularly important as employment continues to expand its employment base. Providing housing opportunities near employment areas can help reduce regional commuting pressures while supporting local economic development.

POLICY REFERENCES

- HOU 1.2.1 Regulatory Review for Affordability
- HOU 1.2.2 Public-Private Partnerships
- HOU 1.2.3 Public Land Opportunities

Housing Diversity and Innovation

Changing household characteristics and demographic trends are increasing demand for a wider range of housing types.

The City will encourage a more diverse housing supply by supporting housing types such as accessory dwelling units, duplexes, townhomes, cottage housing, and small-scale multifamily development where compatible with surrounding neighborhoods. These housing types can expand attainable housing options while maintaining neighborhood character and supporting efficient use of land and infrastructure.

Updates to residential zoning districts and development standards may also provide opportunities to reduce regulatory barriers to innovative housing formats and mixed-use residential development in appropriate locations.

Pilot projects in Qualified Census Tracts (QCTs) and Florida Federally Designated Target Areas will be explored 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 1.3.1 Missing-Middle Housing
- HOU 1.3.2 Accessory Dwelling Units
- HOU 1.3.3 Manufactured Housing

- HOU 1.3.4 Flexible Housing Design Standards
- HOU 1.3.5 Innovative Housing Demonstration Projects
- HOU 1.3.6 Co-Housing and Shared Equity Models

Housing Preservation and Rehabilitation

Preserving existing housing is one of the most cost-effective strategies for maintaining housing affordability and neighborhood stability.

The City will pursue programs and partnerships that support housing rehabilitation, code compliance, and reinvestment in existing neighborhoods. These efforts will help maintain safe and habitable housing conditions while preserving naturally occurring affordable housing.

Housing preservation initiatives may include partnerships with Pasco County, nonprofit organizations, and state or federal housing programs that provide funding assistance for housing repairs, accessibility improvements, and neighborhood revitalization.

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 1.4.4 Neighborhood Reinvestment Strategies
- HOU 1.4.5 Community Partnerships and Stewardship
- HOU 1.4.6 Flood Resilient Housing
- HOU 1.4.7 Energy-Efficient Housing

6. Goal, Objectives, and Policies

Purpose

Pursuant to Section 163.3177(6)(f), Florida Statutes, the following Goal, Objectives, and Policies establish the City of Zephyrhills' framework for ensuring the availability of safe, decent, and affordable housing for current and future residents. These provisions guide housing production, preservation, rehabilitation, and supportive housing while promoting efficient land use, coordinated infrastructure planning, and neighborhood stability. The Housing Element supports implementation of the Comprehensive Plan and coordination with local, regional, state, and federal housing programs.

Implementation

Unless otherwise stated, the objectives and policies of this Element shall be implemented through the City's land development regulations, development review processes, interlocal coordination, capital improvement programming, housing assistance programs, and other administrative actions necessary to carry out the Comprehensive Plan in accordance with Florida Statutes.

Note: Images in this section are for illustrative purposes and do not constitute official City policy.

GOAL HOU 1. HOUSING

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 supporting Zephyrhills as a vibrant community in which to live, work, and thrive.

Objective HOU 1.1 Housing Supply and Capacity

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 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 other incentives to encourage affordable, attainable, and workforce housing near employment centers, transit corridors, and existing infrastructure and services.

HOU 1.1.4 Coordinated Planning for Housing

Coordinate with Pasco County, utilities and service providers, and nonprofit and private partners to direct new housing to areas with adequate public infrastructure and services. Prioritize infill, redevelopment, and mixed-use where infrastructure capacity and context support higher densities. Align the Capital Improvements Plan and land development regulations to support housing production while promoting efficient use of land and potable water resources.



This quadruplex illustrates how small-scale infill housing can expand housing options while maintaining neighborhood scale and character.



Well-designed neighborhoods with connected streets and quality housing support long-term community stability.

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.

HOU 1.1.6 Phased Growth Monitoring

Monitor housing production, development approvals, and infrastructure capacity through periodic evaluation of building permit data, approved but unbuilt residential units, and regional housing datasets to assess progress toward meeting community housing needs.

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

Consider amendments to increase allowable residential densities within the Residential Suburban (RS) and Residential Urban (RU) Future Land Use categories and corresponding zoning districts where appropriate 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.

HOU 1.2.3 Public Land Opportunities

Evaluate surplus or underutilized publicly owned property, if identified in the future, for potential partnerships that support attainable or workforce housing development consistent with the Future Land Use Map, infrastructure capacity, and community planning objectives.

Objective HOU 1.3. Housing Diversity and Innovation

Encourage diverse and innovative housing types that expand housing choice, improve affordability, and support livable neighborhoods.

POLICIES:

It shall be the City's policy to:

HOU 1.3.1 Missing-Middle Housing

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 to promote affordability by reducing per-unit land and infrastructure costs, expand housing options for smaller households, and support walkable neighborhoods.

HOU 1.3.2 Accessory Dwelling Units

Encourage accessory dwelling units (ADUs) as flexible housing options for seniors, caregivers, and workforce renters. Simplify permitting, allow detached ADUs in more zoning districts, and consider fee reductions or pre-approved designs to promote uptake.

HOU 1.3.3 Manufactured Housing

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

HOU 1.3.4 Flexible Housing Design Standards

Update the Land Development Code to incorporate flexible, form-based or performance-based standards that allow innovative housing types such as cottage courts, conservation subdivisions, modular housing, and compact or clustered residential development. Standards should emphasize building form and neighborhood compatibility

while allowing flexibility in lot size, setbacks, and site layout to support housing diversity and affordability.

HOU 1.3.5 Innovative Housing Demonstration Projects

Explore the allowance of innovative housing types and alternative housing models 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.

HOU 1.3.7 Conservation and Clustered Residential Development

Encourage conservation subdivision and clustered residential development within appropriate Future Land Use Map categories, particularly in urban transitional areas, to preserve natural features, open space, existing rural settlements, and environmentally sensitive lands while accommodating residential growth. Development standards should promote compact building patterns, shared open space, and efficient infrastructure design that minimizes land disturbance, protects environmental resources, and maintains compatibility with surrounding rural landscapes and topography.

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 rehabilitation priorities to guide code compliance, repair assistance, and neighborhood revitalization efforts.

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 1.4.4 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 Resilient Housing

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



Co-housing communities combine private homes with shared spaces that foster social connection, efficient land use, and opportunities for aging in place.



A duplex provides small-scale infill housing that expands housing choice and affordability in the community.



A cottage court clusters small homes around shared open space, creating a compact neighborhood pattern that supports community interaction and efficient land use..



Narrow-lot homes with alley-loaded garages create a compact development pattern that preserves open space in conservation subdivisions.

HOU 1.4.7 Energy-Efficient Housing

Encourage energy-efficient design, weatherization, and the incorporation of renewable energy systems in new construction and housing rehabilitation to reduce household utility costs, improve resilience, and support long-term housing affordability.

Objective HOU 1.5. Housing for Special Needs and Vulnerable Populations

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 Homelessness Coordination and Resource Navigation

Coordinate with Pasco County, regional Continuum of Care partners, nonprofit service providers, and faith-based organizations to improve access to emergency shelter, transitional housing, supportive services, and housing assistance for Zephyrhills residents. Collaborate with partners including the Pasco County Continuum of Care (CoC), the Coalition for the Homeless of Pasco County,

the Community Hope and Intervention Project of Zephyrhills (CHIPZ), and the Samaritan Project of Zephyrhills to strengthen service coordination, expand access to housing resources, and improve navigation to available programs and assistance.

HOU 1.5.5 Transitional Housing and Adaptive Reuse

Encourage the development or adaptive reuse of buildings such as motels, schools, or community facilities for transitional housing or temporary shelter in partnership with nonprofit, faith-based, and private housing providers.

HOU 1.5.6 Transitional and Wellness-Oriented Housing Models

Explore innovative approaches such as small-scale supportive housing communities and wellness-oriented housing models 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.

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.

HOU 1.5.9 Homelessness Resource Coordination

Coordinate with Pasco County, nonprofit service providers, and regional housing agencies to improve access to housing and supportive services for individuals experiencing homelessness. The City may support centralized resource navigation services that connect individuals to housing assistance, case management, and social services.

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

Ensure that comparable replacement housing opportunities are available prior to displacement resulting from City actions or public redevelopment 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 rehabilitation 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.

Appendices

Appendix A

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, 2020-2024	8,374
Persons per household, 2020-2024	2.29
Households with children, 2020-2024	19.9%
Age	
Persons under 5 years, 2020-2024	6.0%
Persons under 18 years, 2020-2024	18.1%
Persons 65 years and over, 2020-2024	29.9%
Median Age, 2020-2024	48.8
Disability	
With a disability, 2020-2024	22.9%
Income and Poverty	
Median household income (in 2023 dollars), 2020-2024	\$52,108
Per capita income in past 12 months (in 2023 dollars), 2020-2024	\$29,341
Persons in poverty, 2020-2024	13.2%

Sources: Bureau of Economic and Business Research (BEBR), University of Florida, April 1, 2024, and 2020-2024 American Communities Survey (ACS), U.S. Census Bureau.

TABLE HOU-1 INSIGHT

Zephyrhills has a relatively small average household size (2.29 persons), a high share of older residents (29.9 percent age 65 and over), and a notable disability rate (22.6 percent), all of which point to the need for a broader mix of housing options. The City’s median household income of \$52,108 and poverty rate of 13 percent indicate continued affordability pressures for many residents.

Table HOU-2 Age by Disability Status, 2024, City of Zephyrhills

Type	Estimate	%
Under 18 years:	3,561	18.5
With a disability	523	2.7
No disability	3,038	15.8
18 to 64 years:	10,192	52.9
With a disability	1,914	9.9
No disability	8,278	43.0
65 years and over:	5,515	28.6
With a disability	1,737	9.0
No disability	3,778	19.6
Total population	19,268	100.0

Source: Table C18108, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-2 INSIGHT

Approximately 22.9% of Zephyrhills residents report at least one disability (4,174 people), with the highest concentration among residents age 65 and older, where 31.5% report one or more disabilities. This has implications for accessible housing, aging-in-place design, supportive services, and proximity to healthcare and transportation.

Table HOU-3 Household Types, 2024, City of Zephyrhills

Household Type	Estimate	%
Total households	8,374	100.0
Family households	4,739	56.6
Married-couple family	3,068	36.6
Other family	1,671	20.0
Nonfamily households	3,635	43.4
Householders living alone	3,144	37.5
Householders not living alone	491	5.9

Source: Table B11001, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-3 INSIGHT

Household composition in Zephyrhills reflects both smaller household sizes and a substantial share of individuals living alone. While family households remain the majority (56.6 percent), more than four in ten households are nonfamily households, and 37.5 percent consist of single-person households.

Table HOU-4 Housing Types, 2024, 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	27.0
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, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-4 INSIGHT

Single-family detached remains dominant (48.1%), but not overwhelmingly so compared to many Florida cities. Mobile homes represent 26.8% of the housing stock, a defining characteristic of Zephyrhills’ housing market and an important source of naturally occurring affordable housing. Multifamily structures (5+ units) account for ~10.9% of units, indicating relatively limited large-scale apartment supply.

Table HOU-5 Household Tenure and Vacancy Status, 2024, City of Zephyrhills

Housing Type	Estimate	%
Total units	9,937	100.0
Occupied units	8,374	84.3
Owner-occupied	5,872	59.1
Renter-occupied	2,502	25.2
Vacant units	1,563	15.7
For rent	147	1.5
Rented, not occupied	0	0.0
For sale only	90	0.9
Sold, not occupied	48	0.5
For seasonal, recreational, or occasional use	925	9.3
For migrant workers	0	0.0
Other vacant	353	3.6

Source: Tables B25003 (Tenure) and B2504 (Vacancy Status), 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-5 INSIGHT

Two characteristics stand out in the Zephyrhills housing market: homeownership is relatively high (59.1% of units) compared to renters (25.2%) and seasonal/occasional units account for about 9.3% of all housing units, reflecting the City’s long-standing role as a destination for seasonal residents and retirees. This helps explain why the effective housing supply available to year-round residents is smaller than the total housing inventory suggests.

Table HOU-6 Year Structure Built, 2024, City of Zephyrhills

Timeframe	Estimate	%
Built 2020 or later	635	6.4
Built 2010 to 2019	1,570	15.8
Built 2000 to 2009	1,612	16.2
Built 1990 to 1999	1,174	11.8
Built 1980 to 1989	1,570	15.8
Built 1970 to 1979	1,715	17.3
Built 1960 to 1969	726	7.3
Built 1950 to 1959	650	6.5
Built 1940 to 1949	156	1.6
Built 1939 or earlier	129	1.3
Total units	9,937	100.0

Source: Table B25034, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-6 INSIGHT

About 34.6% of Zephyrhills housing units were built before 1990, while 38.4% were built between 1990 and 2009, indicating that a substantial portion of the housing stock is now 30–50 years old and may require reinvestment, rehabilitation, or replacement over time.

Table HOU-7 Plumbing Facilities by Tenure, 2024, City of Zephyrhills

Facilities	Estimate	%
Owner-occupied	5,872	70.1
Complete plumbing facilities	5,821	69.5
Lacking complete plumbing facilities	51	0.6
Renter-occupied	2,502	29.9
Complete plumbing facilities	2,474	29.5
Lacking complete plumbing facilities	28	0.3
Total units	8,374	100.0

Source: Table B25047, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-7 INSIGHT

Housing quality appears generally strong in Zephyrhills, with more than 99 percent of occupied units reporting complete plumbing facilities. The very small number of units lacking complete plumbing suggests that deficiencies in basic housing infrastructure are limited, though these households may still represent vulnerable residents in need of targeted assistance or rehabilitation support.

Table HOU-8 Kitchen Facilities by Tenure, 2024, City of Zephyrhills

Facilities	Estimate	%
Owner-occupied	5,872	70.1
Complete kitchen facilities	5,821	69.5
Lacking complete kitchen facilities	51	0.6
Renter-occupied	2,502	29.9
Complete kitchen facilities	2,474	29.5
Lacking complete kitchen facilities	28	0.3
Total units	8,374	100.0

Source: Table B25053, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-8 INSIGHT

Kitchen facility deficiencies also appear limited, with more than 99 percent of occupied units reporting complete kitchen facilities. This indicates that most of the City's occupied housing stock meets basic habitability standards, while the small share lacking complete facilities may warrant attention through code enforcement, rehabilitation, or housing assistance programs.

Table HOU-9 House Heating Fuel, 2024, City of Zephyrhills

Type	Estimate	%
Utility gas	71	0.8
Bottled , tank, or LP gas	120	1.4
Electricity	7,979	95.3
Fuel oil, kerosene, etc.	0	0.0
Coal or coke	0	0.0
Wood	0	0.0
Solar energy	63	0.8
Other fuel	16	0.2
No fuel used	125	1.5
Total units	8,374	100.0

Source: Table B25040, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-9 INSIGHT

Electricity is the dominant heating source in Zephyrhills, serving over 95 percent of occupied housing units, reflecting the region’s reliance on electric heat pump systems and the limited presence of natural gas infrastructure.

Table HOU-10 Occupants per Room by Tenure, 2024, City of Zephyrhills

Occupancy	Estimate	%
Owner-occupied	5,872	100.0
0.50 or less occupants per room	4,657	79.3
0.51 or 1.00 occupants per room	1,132	19.3
1.01 or 1.50 occupants per room	57	1.0
1.51 or 2.00 occupants per room	26	0.4
2.01 or more occupants per room	0	0.0
Renter-occupied	2,502	100.0
0.50 or less occupants per room	1,608	64.3
0.51 or 1.00 occupants per room	800	32.0
1.01 or 1.50 occupants per room	58	2.3
1.51 or 2.00 occupants per room	36	1.4
2.01 or more occupants per room	0	0.0
Total units	8,374	100.0

Source: Table B25014, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-10 INSIGHT

Crowding appears very limited in Zephyrhills, with over 98 percent of both owner and renter households having one occupant per room or less, a commonly used threshold for adequate housing space.

Table HOU-11 Value of Owner-Occupied Housing Units, 2024, City of Zephyrhills

Value	Estimate	%
Total owner-occupied units	5,872	100.0
Less than \$10,000	214	3.6
\$10,000 to \$14,999	84	1.4
\$15,000 to \$19,999	84	1.4
\$20,000 to \$24,999	128	2.2
\$25,000 to \$29,999	18	0.3
\$30,000 to \$34,999	19	0.3
\$35,000 to \$39,999	20	0.3
\$40,000 to \$49,999	55	0.9
\$50,000 to \$59,999	113	1.9
\$60,000 to \$69,999	135	2.3
\$70,000 to \$79,999	21	0.4
\$80,000 to \$89,999	140	2.4
\$90,000 to \$99,999	130	2.2
\$100,000 to \$124,999	295	5.0
\$125,000 to \$149,999	357	6.1
\$150,000 to \$174,999	343	5.8

\$175,000 to \$199,999	297	5.1
\$200,000 to \$249,999	976	16.6
\$250,000 to \$299,999	899	15.3
\$300,000 to \$399,999	1,021	17.4
\$400,000 to \$499,999	384	6.5
\$500,000 to \$749,999	130	2.2
\$750,000 to \$999,999	9	0.2
\$1,000,000 to \$1,499,999	0	0.0
\$1,500,000 to \$1,999,999	0	0.0
\$2,000,000 or more	0	0.0
Median value (\$)	224,700	—

Source: Table B25075 (Value) and Table B25077 (Median Value), 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-11 INSIGHT

The largest concentration of owner-occupied homes falls between \$200,000 and \$399,999 (about 49% of units), reflecting Zephyrhills’ position as a moderately priced housing market within the Tampa Bay region while still retaining a notable number of lower-value manufactured and older homes. The median value increased from \$191,700 to \$224,700, reflecting continued housing price escalation consistent with broader Tampa Bay regional housing market trends.

Table HOU-12 Gross Rent, 2024, City of Zephyrhills

Value	Estimate	%
Total renter-occupied units	2,502	100.0
With cash rent:	2,466	98.6
Less than \$100	0	0.0
\$100 to \$149	0	0.0
\$150 to \$199	0	0.0
\$200 to \$249	35	1.4
\$250 to \$299	37	1.5
\$300 to \$349	14	0.6
\$350 to \$399	0	0.0
\$400 to \$449	8	0.3
\$450 to \$499	11	0.4
\$500 to \$549	16	0.6
\$550 to \$599	9	0.4
\$600 to \$649	19	0.8
\$650 to \$699	44	1.8
\$700 to \$749	39	1.6
\$750 to \$799	110	4.4
\$800 to \$899	315	12.6
\$900 to \$999	185	7.4
\$1,000 to \$1,249	659	26.3
\$1,250 to \$1,499	395	15.8
\$1,500 to \$1,999	297	11.9
\$2,000 to \$2,499	216	8.6
\$2,500 to \$2,999	15	0.6

\$3,000 to \$3,499	0	0.0
\$3,500 or more	42	1.7
No cash rent	36	1.4
Median gross rent (\$)	1,148	—

Source: Table B25063 (Gross Rent) and Table B25064 (Median Gross Rent), 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-12 INSIGHT

The largest share of renters (about 42%) pay between \$1,000 and \$1,499 per month, while the median gross rent of \$1,148 reflects continuing rent increases consistent with regional housing market trends in the Tampa Bay area.

Table HOU-13 Median Household Income by Tenure, 2024, City of Zephyrhills

Tenure	Median Income (\$)
Owner-occupied	60,950
Renter-occupied	38,787
All households	52,108

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 2020-2024 estimates are used for the remaining counties and cities.

Sources: Table B25119, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-13 INSIGHT

The income gap between owner households (\$60,950) and renter households (\$38,787) highlights the affordability challenges faced by renters in Zephyrhills, particularly as housing costs have increased across the Tampa Bay region.

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-14 INSIGHT

Cost burden is concentrated most heavily among the lowest-income households. Among households earning 30 percent of AMI or less, the majority are cost-burdened and a substantial share are severely cost-burdened, while households above 80 percent of AMI experience relatively little severe cost burden. This pattern underscores the need for deeply affordable housing options targeted to extremely low- and very low-income residents.

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-15 INSIGHT

Owner cost burden is present in Zephyrhills but is concentrated primarily among lower-income homeowners. The greatest strain occurs among households earning 30 percent of AMI or less, many of whom are severely cost-burdened, suggesting a need for strategies such as homestead preservation, rehabilitation assistance, utility and insurance relief, and programs that help older and lower-income owners remain stably housed.

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-16 INSIGHT

Renter households experience more acute affordability challenges than owners, especially at the lowest income levels. Households earning 50 percent of AMI or less show particularly high levels of cost burden and severe cost burden, confirming that renters are the most financially vulnerable segment of the local housing market and are likely to need the greatest level of housing assistance and access to lower-cost units.

Table HOU-17 Age of Householder by Selected Monthly Owner Costs as % of Household Income in the Past 12 Months, 2024, City of Zephyrhills

Occupancy	Estimate	%
Householder 15 to 24 years	0	100.0
Less than 20.0 percent	0	0.0
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:	565	100.0

Less than 20.0 percent	135	23.9
20.0 to 24.9 percent	68	12.0
25.0 to 29.9 percent	139	24.6
30.0 to 34.9 percent	144	25.5
35.0 percent or more	79	14.0
Not computed	0	0.0
Householder 35 to 64 years:	2,442	100.0
Less than 20.0 percent	1,482	60.7
20.0 to 24.9 percent	249	10.2
25.0 to 29.9 percent	100	4.1
30.0 to 34.9 percent	220	9.0
35.0 percent or more	391	16.0
Not computed	0	0.0
Householder 65 years and over:	2,865	100.0
Less than 20.0 percent	1,710	59.7
20.0 to 24.9 percent	191	6.7
25.0 to 29.9 percent	244	8.5
30.0 to 34.9 percent	74	2.6
35.0 percent or more	627	21.9
Not computed	19	0.7
Total householders	5,872	100.0

Source: Table B25093, 2020-2024: American Communities Survey 5-Year Estimates.

TABLE HOU-17 INSIGHT

About 17 percent of owner households ages 35–64 and nearly 22 percent of households age 65+ spend 35 percent or more of income on housing, indicating cost burden among some homeowners, particularly older residents living on fixed incomes.

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
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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-18 INSIGHT

Projected housing cost burden remains substantially higher for renters than for owners throughout the planning horizon. By 2050, more than 61 percent of renter households are projected to be cost-burdened compared to about 17 percent of owner households, with severe cost burden also remaining much more common among renters. This indicates that future housing policy should place significant emphasis on rental affordability, preservation, and production.

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-19 INSIGHT

Projected cost burden remains strongly tied to income. Households at or below 30 percent of AMI are expected to continue experiencing the highest rates of both cost burden and severe cost burden through 2050, while households above 80 percent of AMI experience relatively limited burden. This reinforces the importance of prioritizing housing strategies for extremely low-, very low-, and low-income households, where affordability pressures are most persistent.

Table HOU-20 ALICE (Asset Limited, Income Constrained, Employed) Household Survival Budget, 2023, Pasco County

Household Type	Monthly Total	Annual Total	Hourly Wage
Single Adult	\$3,202	\$38,424	\$19.21
One Adult, One Child	\$4,487	\$53,844	\$26.92
One Adult, One Child	\$4,988	\$59,856	\$29.93
Two Adults	\$4,467	\$53,604	\$13.41 (each)
Two Adults, Two Children	\$6,691	\$80,292	\$20.08 (each)
Two Adults, Two Children	\$7,793	\$93,516	\$23.38 (each)
Single Adult 65+	\$3,539	\$42,468	\$21.23
Two Adults 65+	\$5,088	\$61,056	\$15.26 (each)

Notes: 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-20 INSIGHT

According to the ALICE survival budget, a single adult in Pasco County requires approximately \$3,202 per month to meet basic living costs. Housing is the largest expense, followed by food and transportation. For households with children, childcare is a major additional cost and is included within the monthly totals shown in **Table HOU-20**, significantly increasing the income required to meet basic needs. These budgets reflect the minimum income necessary for working households to afford essential expenses such as housing, childcare, food, transportation, and health care.

Table HOU-21 Population Projections by Age, 2020-2050, City of Zephyrhills (Shimberg Data)

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-21 INSIGHT

The Shimberg age projections show continued growth across nearly all age groups, with especially strong increases among older adults, particularly those age 75 and over. This trend suggests growing demand not only for family housing and workforce housing, but also for accessible housing, smaller units, supportive housing, and services tailored to seniors and residents with increasing care needs.

Table HOU-22 Adjusted Population Projections by Age, 2025-2050, City of Zephyrhills

Age	2020	2025	2036	2045	2050
0-4	808	1,256	1,470	1,943	2,018
5-9	889	1,247	1,559	2,093	2,160
10-14	965	1,175	1,353	1,887	1,908
15-19	784	1,114	1,264	1,887	1,973
20-24	832	1,326	1,444	1,999	2,118
25-29	917	1,485	1,710	2,265	2,452
30-34	980	1,615	1,831	2,454	2,558
35-39	930	1,344	1,675	2,184	2,084
40-44	826	1,236	1,765	2,262	2,379
45-49	896	1,206	1,566	2,459	2,535
50-54	979	1,238	1,449	2,587	2,642
55-59	1,101	1,234	1,360	2,152	2,647
60-64	1,152	1,736	1,767	2,369	2,582
65-69	1,234	1,775	1,712	2,091	2,223
70-74	1,302	1,649	2,111	2,542	2,495
75+	2,599	4,283	5,504	8,069	8,298
Total	17,194	20,372	29,540	36,252	44,092

Notes: Counts refer to estimated or projected persons. The 2020 base year reflects U.S. Census data.

Sources: 2020 U.S. Census; Florida Bureau of Economic and Business Research (April 1 estimates); and City of Zephyrhills population projections, 2026.

TABLE HOU-22 INSIGHT

The City's adjusted projections reflect a much faster overall growth trajectory, increasing from 17,194 residents in 2020 to 47,263 by 2050. Growth is especially pronounced among adults in household formation, working age, downsizing, and senior age cohorts.

Table HOU-23 Population Projections by Lifecycle Stage, 2025-2050, City of Zephyrhills

Lifecycle Stage	2020	2025	2036	2045	2050
0-19 (Children & Teens)	3,446	4,792	5,646	7,810	8,059
20-34 (Household Formation Stage)	2,729	4,426	4,985	6,718	7,128
35-54 (Prime Working Age/Peak Housing Demand)	3,631	5,024	6,455	9,492	9,640
55-74 (Downsizing & Aging-in-Place Stage)	4,789	6,394	6,950	9,154	9,947
75+ (High-Support Housing Need)	2,599	4,283	5,504	8,069	9,318
Total	17,194	20,372	29,540	36,252	44,092

Notes: Counts refer to estimated or projected persons. The 2020 base year reflects U.S. Census data. Lifecycle stages were aggregated from the City’s age-specific population projections (Appendix Table HOU-22) and scaled to match the City’s adopted population projection totals.

Sources: 2020 U.S. Census (100 percent counts); Florida Bureau of Economic and Business Research (April 1 estimates); and City of Zephyrhills projections, 2026.

TABLE HOU-23 INSIGHT

By lifecycle stage, the largest long-term increases are projected in the prime working-age, downsizing/aging-in-place, and 75+ populations.

Table HOU-24 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
2020	17,194 (ACS)	7,178 (ACS)	---	---	---	---
2024	17,194 (ACS)	8,374 (ACS)	---	---	---	---
2025	20,372	8,896	10,544	1,259	2,894	1,635
2036	29,540	12,900	15,285	6,000	2,894	(3,106)
2045	36,252	15,831	18,756	9,471	2,894	(6,577)
2050	44,092	19,254	22,814	13,529	2,894	(10,635)

Notes:

1. Based on the City’s population projections (see Table HOU-22). Year 2020 population is 100% count U.S. Census.
2. Derived from projected population using the 2020–2024 American Community Survey (ACS) average household size.
3. Includes a vacancy adjustment of 15.6 percent (2020–2024 ACS) to ensure adequate housing availability (see Table HOU-5).
4. Represents total housing demand compared to the existing 2024 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 projections, 2026.

TABLE HOU-24 INSIGHT

The City’s current pipeline of approximately 2,900 approved or permitted housing units exceeds near-term demand. In 2025, projected demand for additional housing is approximately 1,259 units, resulting in a surplus of about 1,635 units relative to the existing development pipeline. By the 2036, projected housing demand increases to approximately 6,000 additional units, resulting in an estimated deficit of about 3,100 units after accounting for approved and permitted development. By 2050, the projected housing need could reach approximately 13,500 additional units, producing an estimated deficit of about 10,600 units beyond the current development pipeline.

Table HOU-25 Projected Households by Lifecycle Stage, 2025-2050, City of Zephyrhills

Lifecycle Stage	2020	2025	2036	2045	2050
20-34 (Household Formation Stage)	1,072	1,482	2,039	2,410	2,877
35-54 (Peak Demand)	1,841	2,173	3,409	4,398	5,025
55-74 (Downsizing & Aging-in-Place)	2,820	3,210	4,263	4,924	6,022
75+ (High-Support Needs)	1,445	2,031	3,189	4,099	5,330
Total	7,178	8,896	12,900	15,831	19,254

Notes: Households by lifecycle stage were derived from the City’s age-specific population projections using stabilized headship rates applied to each age cohort and then proportionally scaled to match the City’s adopted household control totals in Table HOU-24. Totals may not sum due to rounding.

Sources: 2020 U.S. Census and City of Zephyrhills projections, 2026.

TABLE HOU-25 INSIGHT

While all lifecycle groups grow over the planning horizon, the most significant increases occur among residents age 55 and older. Households in the 55–74 downsizing and aging-in-place stage are projected to nearly double between 2025 and 2050, while households age 75 and older, which often require accessible or supportive housing, more than double during the same period. By contrast, households in the 20–34 household formation stage grow more gradually, reflecting steady but smaller increases in younger households entering the housing market. The continued growth of 35–54 prime working-age households indicates sustained demand for family-oriented housing.

Appendix B

Population Projections (2025-2050)

Population Projections (2025–2050)

The City prepared long-range population projections to support land use planning, infrastructure planning, and coordination with the City’s long-term water supply planning horizon.

Base Population

The most recent decennial census reported a population of 17,194 residents in 2020. The City’s population is estimated at 19,666 residents as of April 1, 2024, based on estimates prepared by the Bureau of Economic and Business Research (BEBR) at the University of Florida. The 2024 estimate serves as the base year for the City’s population projections, which extend through the 2050 planning horizon.

Recent Growth Trends

Between 2010 and 2024, the City experienced an average annual growth rate of approximately 3.43 percent. This growth reflects continued residential development activity, in-migration to Pasco County, and regional population growth within the Tampa Bay metropolitan area.

Projection Methodology

Population projections were developed using a trend-based growth model with moderated long-term growth rates.

Near-Term Growth

The observed 2010–2024 average annual growth rate of 3.43 percent was applied through the City’s 10-year planning horizon (2036). This approach reflects recent development activity, approved projects, and building permit trends.

Long-Term Growth Moderation

After the 10-year horizon, growth rates were gradually reduced to reflect the likelihood that population growth will moderate as the community matures, available developable land declines, and infrastructure capacity constraints emerge.

Consistency with Water Supply and Facilities Planning

Long-range projections were calibrated to remain consistent with the City’s water supply planning assumptions, which project a 2050 population of approximately 44,092 residents.

Population Projections

Table 1 summarizes historic population counts, recent population estimates, and the City’s long-range population projections through 2050.

The City’s observed average annual growth rate of approximately 3.43 percent during the 2010–2024 period was applied through the 10-year planning horizon (2036). Growth rates were gradually moderated thereafter to reflect long-term stabilization and consistency with the City’s water supply planning assumptions.

Table 1. Population Counts, Estimates, and Projections, 2010–2050

Year	Population	Average Annual Growth (Interval)
2010 (Observed)	13,288	---
2020 (Observed)	17,194	2.61%
2024 (Estimated April 1)	19,666	3.43%*
2025	20,372	3.43%
2030	24,120	3.43%
2035	28,560	3.43%
2036 (Planning horizon)	29,540	3.43%
2040	33,250	3.00%
2045	38,470	2.95%
2050 (Planning horizon)	44,092	2.75%

* 2010–2024 average annual growth rate.

Sources: U.S. Census Bureau, 2020 Decennial Census; Bureau of Economic and Business Research (BEBR), University of Florida, Florida Population Estimates, 2025; City of Zephyrhills population projections, 2026.

The City’s projected population remains within the range of countywide population forecasts prepared by the Bureau of Economic and Business Research (BEBR) and is generally consistent with the Pasco County medium population projection.

Comparison Projection Scenarios

To evaluate the reasonableness of the planning projection, the City also considered alternative population growth scenarios. **Table 2** presents low, medium, and high projection scenarios illustrating the potential range of population growth through 2050.

Table 2. Comparison Projection Scenarios, 2050

Scenario	2050 Population	Description
Low Growth	~38,000	Assumes slower residential development and reduced in-migration.
Medium Growth	44,092	Reflects 2010-2024 growth trends, recent development approvals, and infrastructure planning assumptions.
High Growth	~47,000	Assumes the recent 3.43% annual growth rate continues through 2050 without moderation.

Source: City of Zephyrhills population projections, 2026.

The medium projection was selected as the City’s planning assumption because it:

- Reflects recent growth trends;
- Allows for continued regional population growth; and
- Remains consistent with the City’s long-term utility planning assumptions.+

End Housing Element

PLANZephyrhills2050

Intergovernmental Coordination Element

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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.

BEBR	Bureau of Economic and Business Research, University of Florida
CDD	Community Development District
CIP	Capital Improvements Program
CMS	Concurrency Management System
EPA	United States Environmental Protection Agency
FDEP	Florida Department of Environmental Protection
FDOT	Florida Department of Transportation
FEMA	Federal Emergency Management Agency
GOPASCO	Pasco County Public Transportation
HUD	United States Department of Housing and Urban Development
JPA	Pasco County-City of Zephyrhills Joint Planning Area
LDC	Land Development Code
LOS	Level of Service
MPO	Metropolitan Planning Organization
PEDC	Pasco Economic Development Council
SWFWMD	Southwest Florida Water Management District
TBRPC	Tampa Bay Regional Planning Council
USA	Zephyrhills Utility Service Area
WUP	Water Use Permit
ZEDC	Zephyrhills Economic Development Council



List of Goal, Objective and Policy Titles

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Intergovernmental Coordination Element

1. Introduction

The Intergovernmental Coordination Element establishes the framework for coordination between the City of Zephyrhills and other governmental and institutional entities whose plans, programs, or services influence land use, infrastructure systems, and community development.

Purpose

The purpose of this element is to promote coordinated planning and public investment across jurisdictional boundaries to support orderly growth, efficient infrastructure provision, and regional cooperation.

Scope

The scope of this element includes coordination within the incorporated area of the City of Zephyrhills and within areas where future growth and infrastructure planning affect the City.

Statutory Requirements

This element is prepared pursuant to Section 163.3177(6)(h), Florida Statutes, and establishes mechanisms for coordinating comprehensive planning and development activities with adjacent local governments, regional agencies, state agencies, school boards, and other entities responsible for public facilities, infrastructure, and environmental management.

2. Intergovernmental Planning Context

The City of Zephyrhills coordinates planning activities with local, regional, state, and federal entities whose programs influence land use,

infrastructure systems, environmental management, and economic development. Effective coordination among these entities is essential to ensure that growth and development occur in a manner that is fiscally responsible, environmentally sustainable, and consistent with adopted plans.

Local Government Partners

Coordination with other local governments is necessary to address land use planning, infrastructure systems, and public services that extend across jurisdictional boundaries. Through interlocal agreements, development review processes, infrastructure planning, and participation in regional planning initiatives, the City works with neighboring jurisdictions and public agencies to support coordinated growth management and service delivery.

Key local governmental partners include:

- Pasco County, particularly for coordination within the JPA and the administration of utility service areas.
- District School Board of Pasco County, which plans and operates public school facilities serving the community.
- Nearby municipalities, including the City of Dade City, particularly on issues related to transportation corridors, regional growth patterns, and water supplies.

Economic Development Organizations

Regional and local economic development organizations support business recruitment, workforce development, and investment in infrastructure necessary to sustain employment growth. Coordination with these organizations helps ensure that local

economic development initiatives remain aligned with regional economic development strategies and infrastructure planning.

The City coordinates with organizations including the Zephyrhills Economic Development Council (ZEDC), the Greater Zephyrhills Chamber of Commerce, and the Pasco Economic Development Council (PEDC) regarding economic development initiatives affecting employment growth, business recruitment, and supporting infrastructure.

Regional Agencies

The City coordinates planning activities with regional agencies whose responsibilities extend beyond municipal boundaries. These include the Pasco County Metropolitan Planning Organization (MPO), which coordinates regional transportation planning, and the Tampa Bay Regional Planning Council (TBRPC), which provides regional planning coordination and technical assistance.

State Agencies

State agencies provide regulatory oversight and planning guidance related to transportation systems, water resource management, and environmental protection affecting the City.

Key state agencies affecting planning and infrastructure within the City include:

- Florida Department of Transportation (FDOT) – Responsible for the state highway system and coordination of transportation planning and project development.
- Southwest Florida Water Management District (SWFWMD) – Responsible for water supply planning, consumptive use permitting, surface water management, and water resource protection.
- Florida Department of Environmental Protection (FDEP) – Responsible for environmental permitting and regulatory

oversight related to water quality, wastewater treatment, and environmental protection programs.

Coordination with these agencies ensures that local planning decisions remain consistent with statewide transportation planning initiatives, water supply planning requirements, and environmental protection standards.

Federal Agencies

Federal agencies influence local planning primarily through regulatory programs, environmental permitting, hazard mitigation programs, and funding opportunities. City coordination occurs as necessary with agencies such as:

- Environmental Protection Agency (EPA)
- Federal Emergency Management Agency (FEMA)
- U.S. Department of Housing and Urban Development (HUD)

These agencies provide regulatory oversight and funding support related to floodplain management, environmental protection, and community development programs.

Independent Special Districts

Independent special districts provide limited-purpose public services within defined geographic areas and operate independently of municipal or county governments.

Examples include Community Development Districts (CDDs), which may finance and maintain infrastructure such as roads, utilities, stormwater systems, and recreational facilities within developing areas.

At this time, no independent special districts operate within the City. If such districts are established in the future, the City will coordinate with them through development review, infrastructure planning, and interagency communication to ensure consistency with the Comprehensive Plan and the City's land development regulations.

Utility and Infrastructure Providers

Public and private utility providers supply essential infrastructure needed to support residential and commercial development in the City of Zephyrhills. Coordination with these providers supports planning and expansion of electric, natural gas, telecommunications, and other utility systems consistent with the City's growth patterns and infrastructure needs.

Major utility providers serving the Zephyrhills area include electric utilities such as Withlacoochee River Electric Cooperative, Tampa Electric Company, and Duke Energy Florida; natural gas service provided by Peoples Gas System; and telecommunications services provided by companies such as Spectrum and Frontier Communications. Utility infrastructure within the City is provided through a combination of municipal utilities, Pasco County utilities, and private utility providers.

Coordination occurs through franchise agreements, development review procedures, and infrastructure planning activities. For major development proposals or projects requiring significant infrastructure expansion, the City may coordinate with affected utility providers during the development review process to ensure that adequate service capacity and infrastructure planning are addressed.

3. Intergovernmental Coordination Needs

As the City of Zephyrhills continues to grow, coordination with adjacent jurisdictions, regional agencies, and service providers remains important to support orderly growth and efficient service delivery. This section evaluates existing coordination mechanisms and identifies areas where continued or

enhanced coordination may improve planning consistency and infrastructure coordination.

Land Use and Growth Management Coordination

Effective coordination of land use and growth management planning helps ensure that development within the City and surrounding areas occurs in an orderly and efficient manner. Because land use decisions, infrastructure systems, and public services often extend across jurisdictional boundaries, the City works with Pasco County and other governmental entities to promote consistency between local and regional planning efforts.

Coordination is particularly important in areas surrounding the City, including the JPA, where future urban development and potential annexations may occur.

Key coordination issues include annexation and jurisdictional boundary changes, land use compatibility between municipal and county areas, development trends affecting municipal infrastructure capacity, and planning for the long-term extension of public services.

Utility Service and Infrastructure Coordination

Effective planning requires coordination to ensure that utility infrastructure planning remains consistent with long-range growth patterns and available service capacity. The City's potable water supply is derived from groundwater withdrawals. Because water withdrawals are regulated through the state's Water Use Permit program, coordination with SWFWMD is necessary to ensure that water supply planning remains consistent with regulatory limits and regional water resource planning.

Coordination with Pasco County is also necessary to ensure that development proposals within the JPA remain consistent with designated utility service areas and the

City's infrastructure planning and service capacity. The City and Pasco County have established designated water and wastewater service areas through an interlocal agreement to promote efficient infrastructure planning and avoid unnecessary duplication of facilities.

Transportation System Coordination

Transportation infrastructure serving the Zephyrhills area includes facilities under the jurisdiction of the City, Pasco County, and FDOT. Coordinated planning is necessary to ensure that roadway improvements, access management decisions, and transportation investments support both local and regional mobility objectives.

Participation in MPO planning processes provides a mechanism for coordinating transportation planning priorities and identifying regional transportation improvements affecting the City.

Water Resource and Environmental Coordination

Water resource management and environmental protection programs administered by the SWFWMD and FDEP require coordination with local governments to ensure compliance with regulatory requirements and protection of regional environmental resources. Coordination helps ensure local land use planning decisions align with water supply planning, stormwater management requirements, and environmental permitting processes.

Note: There are no Areas of Critical State Concern located within the City of Zephyrhills.

Regional Planning Coordination

Regional coordination occurs through participation in MPO and TBRPC planning processes, including population projection coordination for long-range planning.

4. Plan to Meet Needs

The strategies described below represent the City's primary mechanisms for implementing intergovernmental coordination and addressing the needs identified in Section 3. These strategies rely on formal agreements, development review coordination, participation in regional planning processes, and ongoing interagency communication to support coordinated planning and efficient service delivery. The policies in Section 5 establish the formal mechanisms through which these strategies are implemented.

Joint Planning Area Coordination

Development in areas surrounding the City requires coordination with Pasco County to ensure consistent land use planning, annexation decisions, and infrastructure planning.

The City-County JPA provides a framework for coordinating annexations, land use planning, and infrastructure improvements in areas where future urban development and municipal service expansion may occur.

The agreement also provides procedures for coordinating transportation improvements associated with development in the JPA. Under the agreement:

- A portion of transportation impact fee revenues may be reserved for joint transportation improvement projects.
- The City and County jointly identify qualifying transportation projects on an annual basis.

Transportation improvements may include upgrades to County roadways serving the City such as Chancey Road, CR 54, Eiland Boulevard, Fort King Highway, Otis Allen Road, and Wire Road.

The agreement also encourages new development to provide multimodal connectivity, including vehicular, pedestrian, and trail connections between developments and surrounding transportation facilities.

POLICY REFERENCES

- ICE 1.3.1 JPA Development Coordination
- ICE 1.3.3 Annexation Evaluation and Compliance
- ICE 1.3.4 Annexation Requirement for Utility Service
- ICE 1.3.6 JPA Land Use Coordination

Utility Service Area Coordination

Potable water and wastewater services in the Zephyrhills area are provided by multiple governmental entities. Coordination ensures efficient use of public investments.

The City of Zephyrhills and Pasco County coordinate potable water and wastewater service responsibilities through an interlocal agreement establishing designated service areas. This agreement defines service responsibilities and supports coordinated infrastructure planning as development occurs. Coordination between the City and County occurs when development proposals are located within designated service areas or where service responsibilities may overlap.

POLICY REFERENCES

- ICE 1.3.2 Utility Service Provider Coordination
- ICE 1.3.4 Annexation Requirement for Utility Service
- ICE 1.3.5 Utility Service Area Administration

Development Review Coordination

Development proposals located near jurisdictional boundaries or affecting shared infrastructure systems require coordination with other governmental entities during the development review process.

The City’s development review procedures provide an important mechanism for coordinating planning decisions with Pasco County and other affected agencies. Development proposals affecting regional infrastructure systems, transportation facilities, or adjacent jurisdictions may be referred to appropriate agencies for review and comment during the development approval process.

Within the JPA, development proposals involving annexations, rezonings, or comprehensive plan amendments are coordinated between the City and Pasco County pursuant to procedures established in the Joint Planning Area Interlocal Agreement. This coordination helps ensure that development decisions remain consistent with surrounding land uses, infrastructure capacity, and long-range planning objectives.

POLICY REFERENCES

- ICE 1.1.1 Interjurisdictional Development Review
- ICE 1.1.2 Information and Data Sharing
- ICE 1.1.3 Roadway Access Review
- ICE 1.3.1 JPA Development Coordination
- ICE 1.3.6 JPA Land Use Coordination

Transportation Coordination

Transportation facilities serving the Zephyrhills area are operated by multiple jurisdictions, including the City, Pasco County, and the FDOT. Coordination among these entities, along with the Pasco County MPO, helps ensure that roadway improvements and transportation investments support both local and regional mobility objectives.

The City coordinates transportation planning and roadway improvements with Pasco County, FDOT, and the MPO through development review, access management coordination, and participation in regional transportation planning and project prioritization processes.

POLICY REFERENCES

- ICE 1.1.3 Roadway Access Review
- ICE 1.2.3 Regional Transportation Coordination
- ICE 1.6.2 Transportation Planning Coordination

School Planning Coordination

Coordination between the City and the District School Board of Pasco County is necessary to ensure that school facilities and supporting infrastructure are planned in a manner consistent with population growth and surrounding land uses.

Although a Public School Facilities Element is no longer required under state law, the City continues to coordinate with the District School Board of Pasco County regarding school planning and facility siting through the adopted school planning interlocal agreement and development review procedures. Coordination includes sharing population and development information, reviewing school siting proposals, and coordinating infrastructure planning to ensure compatibility with surrounding land uses and transportation systems.

POLICY REFERENCES

- ICE 1.5.1 School Planning Coordination
- ICE 1.5.2 School Site Plan Review
- ICE 1.5.3 School Site Notification
- ICE 1.5.4 School Facility Collocation
- ICE 1.5.5 School Development Standards
- ICE 1.6.3 School Coordination

5. Goal, Objectives, and Policies

Purpose

Pursuant to Section 163.3177(6)(h), Florida Statutes, the following Goals, Objectives, and Policies establish the City’s framework for coordinating planning activities with other governmental entities. These provisions support implementation of the Comprehensive Plan and promote consistency with the plans,

programs, and infrastructure planning efforts of local, regional, state, and federal agencies.

Implementation

Unless otherwise stated, the objectives and policies of this Element shall be implemented through interlocal agreements, development review coordination, land development regulations, capital improvement programming, and other administrative actions necessary to carry out the Comprehensive Plan and ensure consistency with applicable provisions of Chapter 163, Florida Statutes.

Goal ICE 1 Intergovernmental Coordination

Promote a coordinated, consistent, and collaborative system of governance that supports implementation of the City Comprehensive Plan and minimizes interjurisdictional conflicts.

Objective ICE 1.1 Development Coordination

Ensure coordination of development review, infrastructure planning, and capital improvements with Pasco County, adjacent jurisdictions, and other governmental entities.

POLICIES

It shall be the City’s policy to:

ICE 1.1.1 Interjurisdictional Development Review

Coordinate with Pasco County on proposed development orders, land development regulation amendments, comprehensive plan amendments, and annexation requests located within one-half mile of the municipal boundary, or otherwise reasonably expected to affect municipal infrastructure, transportation facilities, or utility service areas, consistent with applicable interlocal agreements. This coordination is intended to promote consistency among local government comprehensive plans and support coordinated infrastructure and service planning.

ICE 1.1.2 Information and Data Sharing

Share planning, development, and capital improvement data and information with Pasco County and other governmental entities as needed to support coordinated planning and service delivery. Copies of plans, studies, ordinances, and land development regulations affecting either jurisdiction shall be exchanged as appropriate. Also, share the costs of public facilities and services for which there are mutual benefits to municipal and county residents as may be established by interlocal agreement.

ICE 1.1.3 Roadway Access Review

Coordinate with Pasco County and the Florida Department of Transportation (FDOT) regarding development proposals requiring access to state or county roadways. Site plans proposing access to these facilities shall be forwarded to the appropriate jurisdiction for review and comment to ensure consistency with applicable access management standards and to protect roadway safety and system capacity.

ICE 1.1.4 Agency Plan Consistency Review

Review applicable plans and facility reports of independent special districts and other governmental agencies, including Pasco County Public Transportation (GOPASCO), the Southwest Florida Water Management District (SWFWMD), and other service providers, to identify and address potential inconsistencies with the City Comprehensive Plan.

Objective ICE 1.2 Infrastructure and LOS Coordination

Cooperate with Pasco County to establish a means by which level-of-service standards are coordinated and consistent between jurisdictions.

POLICIES

It shall be the City's policy to:

ICE 1.2.1 LOS Standard Coordination

Apply the adopted level-of-service standards of Pasco County and the Florida Department of Transportation (FDOT) for facilities and services under their jurisdiction within the municipal area, unless otherwise established by interlocal agreement.

ICE 1.2.2 Infrastructure Coordination

Coordinate level-of-service standards, concurrency management systems, and infrastructure planning with Pasco County and other service providers.

ICE 1.2.3 Regional Transportation Coordination

Coordinate transportation planning, multimodal mobility strategies, mobility or impact fee systems, and capital improvement programming with the Pasco County Metropolitan Planning Organization (MPO), Pasco County, and the Florida Department of Transportation (FDOT) to ensure consistency of transportation infrastructure and services across jurisdictional boundaries.

ICE 1.2.4 Stormwater Plan Coordination

Coordinate the development of its stormwater management plan with Pasco County for comments pertaining to their respective plans.

Objective ICE 1.3 Joint Planning Area Coordination

Coordinate planning with Pasco County within the designated Joint Planning Area (JPA) to guide orderly growth, support coordinated land use and infrastructure planning, address annexation and jurisdictional issues, and ensure efficient delivery of public services

POLICIES

It shall be the City’s policy to:

ICE 1.3.1 JPA Development Coordination

Coordinate annexations, comprehensive plan amendments, and rezonings within the Joint Planning Area (JPA) pursuant to the adopted Interlocal Agreement with Pasco County, as amended.

ICE 1.3.2 Utility Service Provider Coordination

Coordinate with Pasco County regarding development proposals located within designated water and wastewater service areas to ensure that utility services are provided by the appropriate jurisdiction consistent with the adopted service area agreement and that any identification of the City as a potential service provider is verified for service availability and consistency with the City’s water supply planning.

ICE 1.3.3 Annexation Evaluation and Compliance

Evaluate annexation requests for consistency with the Comprehensive Plan, adopted service boundaries, infrastructure capacity and service availability, fiscal feasibility, and applicable state law requirements including contiguity, compactness, and the avoidance of enclaves.

ICE 1.3.4 Annexation Requirement for Utility Service

Require annexation agreements as a condition of extending City water and/or sewer service.

ICE 1.3.5 Utility Service Area Administration

Administer the City’s Utility Service Area (USA) in accordance with the interlocal agreement between the City and Pasco County establishing designated service areas for water and wastewater services, as amended, to ensure coordinated infrastructure planning, efficient service delivery, and avoidance of

duplication of facilities and consistency with the City’s water supply planning and available Water Use Permit (WUP) capacity.

ICE 1.3.6 JPA Land Use Coordination

Coordinate with Pasco County regarding comprehensive plan amendments, future land use map amendments, and rezonings within the Joint Planning Area (JPA). The City shall seek to establish, through the JPA interlocal agreement or other coordination procedures, provisions for mutual notice and opportunity for review and comment on such proposals prior to final action in order to evaluate development trends, compatibility with nearby land uses, infrastructure capacity, and potential municipal service needs.

Objective ICE 1.4 Regional Coordination

Ensure coordination with regional and state agencies on facilities and land uses with multi-jurisdictional impacts.

POLICIES

It shall be the City’s policy to:

ICE 1.4.1 Regional Resource Coordination

Coordinate with the Southwest Florida Water Management District (SWFWMD), Pasco County, and applicable state and federal agencies to protect regionally significant natural resources and ensure consistency with adopted regional water supply plans and related resource management strategies.

ICE 1.4.2 Regional Planning Participation

Participate in regional planning initiatives of the Tampa Bay Regional Planning Council (TBRPC) addressing facilities, infrastructure, and land uses with multi-jurisdictional impacts.

ICE 1.4.3 Regional Impact Review

Review development proposals with regional impacts for consistency with the City Comprehensive Plan and applicable state and regional agency plans where required by law.

ICE 1.4.4 Regional Land Use Coordination

Coordinate proposed future land use amendments affecting regionally significant resources or facilities with the Tampa Bay Regional Planning Council (TBRPC) and affected jurisdictions.

ICE 1.4.5 Nuisance Condition Coordination

Coordinate with Pasco County to develop and implement solutions to address litter from unsecured loads and nuisance conditions, including unlawful outdoor storage of junk or debris, that adversely affect City residents and businesses.

Objective ICE 1.5 School Facilities Coordination

Coordinate with the District School Board of Pasco County regarding school planning, facility siting, and infrastructure coordination to ensure compatibility with surrounding land uses and support efficient service delivery.

POLICIES

It shall be the City's policy to:

ICE 1.5.1 School Planning

Maintain land development regulations and coordination procedures that facilitate communication and coordination with the District School Board of Pasco County regarding school planning, facility siting, and potential impacts on surrounding land uses and infrastructure.

ICE 1.5.2 School Site Plan Review

Review School Board plans for the siting of new or expanded educational facilities within or adjacent to the City for consistency with the

Comprehensive Plan and applicable land development regulations.

ICE 1.5.3 School Site Notification and Review

Encourage the District School Board of Pasco County to provide advance notice to the City prior to the purchase or leasing of property for an educational facility within or adjacent to the City in order to allow adequate time for review of land use compatibility, infrastructure considerations, and potential impacts on public facilities and services.

ICE 1.5.4 School Facility Collocation

Consider the effects of public educational facility locations on surrounding land uses and encourage the collocation of schools with compatible public facilities such as parks, recreational facilities, libraries, and community centers where feasible.

ICE 1.5.5 School Facility Design and Development Standards

Apply reasonable development standards and conditions, consistent with applicable state law, to new or expanded educational facilities to ensure compatibility with surrounding land uses and the safe and efficient operation of the transportation and infrastructure systems.

Objective ICE 1.6 Population and Growth Projection Coordination

Maintain coordination of population projections with Pasco County, regional agencies, and the District School Board of Pasco County to support comprehensive planning, infrastructure planning, transportation planning, and public facility coordination.

POLICIES

It shall be the City's policy to:

ICE 1.6.1 Projections for Regional Planning

Coordinate with Pasco County and the Tampa Bay Regional Planning Council (TBRPC) in the development and review of countywide population projections used for comprehensive planning and infrastructure planning for the 10-year and 20-year planning horizons.

ICE 1.6.2 Projections for Transportation Planning

Provide population projections used in the Comprehensive Plan to the Pasco County Metropolitan Planning Organization (MPO) for use in regional transportation planning and travel demand modeling.

ICE 1.6.3 Projections for School Facility Planning

Provide the population projections used in the Comprehensive Plan to the District School Board of Pasco County and coordinate their use for school facility planning and public facility coordination pursuant to the adopted interlocal agreement.

Objective ICE 1.7 Intergovernmental Dispute Resolution

Promote timely and cooperative resolution of intergovernmental disputes through the use of voluntary mediation and dispute resolution procedures authorized by state law.

POLICIES

It shall be the City's policy to:

ICE 1.7.1 Statutory Dispute Resolution

Utilize intergovernmental dispute resolution procedures authorized under Chapter 164, Florida Statutes, or other voluntary mediation processes determined appropriate by the City to resolve disputes affecting comprehensive planning and service delivery.

ICE 1.7.2 Mediation Assistance

Coordinate with Pasco County and other affected governmental entities to resolve planning-related disputes, including requesting mediation or facilitation assistance from the Tampa Bay Regional Planning Council (TBRPC) when appropriate.



Appendices

Appendix A

Joint Planning Area Interlocal Agreement



**INTERLOCAL AGREEMENT FOR JOINT PLANNING AREA
FOR ANNEXATIONS, COMPREHENSIVE PLAN
AMENDMENTS AND REZONINGS BETWEEN PASCO
COUNTY AND THE CITY OF ZEPHYRHILLS.**

THIS INTERLOCAL AGREEMENT is made and entered into by and between PASCO COUNTY, a political subdivision of the State of Florida, by and through its Board of County Commissioners, hereinafter called "COUNTY," and the CITY OF ZEPHYRHILLS, a municipal corporation organized under the laws of the State of Florida, acting by and through its City Council, the governing body thereof, hereinafter called "CITY."

Rspt: 1268140 Rec: 61.00
DS: 0.00 IT: 0.00
10/12/09 _____ Dpty Clerk

W I T N E S S E T H:

WHEREAS, Chapter 163, Part II, Florida Statutes, the Local Government Comprehensive Planning and Land Development Regulation Act, requires counties and cities to establish and implement comprehensive land use plans to guide and control future development in their respective communities; and

WHEREAS, intergovernmental coordination is necessary for a successful comprehensive planning effort and for the healthy growth and development of a region; and

WHEREAS, annexation and land use changes in one jurisdiction can affect the comprehensive planning effort, land development and provision of services in the other jurisdiction; and

WHEREAS, it would be mutually beneficial for the CITY to have prior knowledge and understanding of the COUNTY'S anticipated land use changes and for the COUNTY to have prior knowledge and understanding of the CITY'S anticipated annexations and comprehensive plan amendments; and

WHEREAS, Section 163.3171, Florida Statutes, provides for a municipality and county to enter into a joint planning agreement, which is adopted into the municipal comprehensive plan.

PAULA S. O'NEIL, PASCO CLERK & COMPTROLLER
10/12/09 02:51pm 1 of 7
OR BK 8190 PG 506

WHEREAS, it is the intention of the parties to provide for a comprehensive and coordinated process for the development of property in the southeastern section of Pasco County including the incorporated area of Zephyrhills.

NOW, THEREFORE, in consideration of the mutual covenants contained herein, the CITY and the COUNTY agree as follows:

1. This Agreement is entered into pursuant to the provisions of the Florida Interlocal Cooperation Act, Section 163.01, Florida Statutes, and shall be filed with the Clerk of the Circuit Court upon its adoption by the parties.

2. The WHEREAS clauses set forth above are incorporated here in by reference and made part of this agreement.

3. Within the area depicted on attached map marked as "Exhibit A", hereby incorporated as part of this Agreement by reference, any character of land may be voluntarily annexed, including, but not limited to, an annexation of land not contiguous to the boundaries of the CITY, an annexation that creates an enclave, or an annexation where the annexed area is not reasonably compact; however, such area must be "urban in character" as defined in Section 171.031(8), Florida Statutes.

4. Except as provided herein, the CITY hereby agrees to not designate any property annexed at a density or intensity higher than its Pasco County Comprehensive Plan Future Land Use Map designation at the time of the annexation adoption.

5. Provided the CITY complies with the provisions of paragraph 4 above, the COUNTY agrees to waive its formal right to review and comment on the pending or future annexations by the CITY pursuant to F.S. 171.044, within the areas labeled "2009 Zephyrhills Utility Service Area Additions/Expansion" depicted in "Exhibit A", hereby incorporated as part of this Agreement by reference. The CITY shall forward documentation, including parcel identification numbers, adoption ordinance and annexation petition to the COUNTY of annexations described in paragraph three (3) fourteen (14) days in advance of the public hearing on the proposed annexation, as provided in F.S. 171.044(6). Further, the CITY shall provide the COUNTY with a

certified copy of the Annexation Ordinance with seven (7) days after adoption of said ordinance.

6. Should the CITY desire to exceed the existing COUNTY density or intensity on a parcel proposed for annexation, the CITY shall provide the COUNTY forty-five (45) days written notice in advance of all public hearings, together with copies of all documentation necessary to enable COUNTY staff to properly evaluate and respond to the proposed annexation application, rezoning application and comprehensive plan amendment application.

7. The COUNTY shall review the documentation provided by the CITY pursuant to paragraph 6 and respond to the CITY within twenty (20) days of receipt of said documentation and identify potential impacts, if any, of the CITY'S desire to exceed the COUNTY'S density or intensity.

8. The CITY shall address the impacts identified by the COUNTY by providing specific solutions. The parties agree to hold a joint meeting as necessary to solidify those specific solutions and resolve any issues of conflict. Should the parties fail to resolve any issues of conflict pertaining to the identified impacts, the parties further agree to undertake conflict resolution pursuant to Section 164, Florida Statutes, to resolve those issues.

9. In order to adequately address regional transportation impacts of planned unit developments (PUD) regardless of size and commercial projects in excess of 25,000 square feet ("big box"), the CITY agrees to hold 90% of its New Development Fair Share Contribution for Road Improvement (Transportation Impact) assessments in a separate impact fee account to be used by the CITY and the COUNTY for joint, qualifying road improvement projects. Qualifying road improvements would apply to COUNTY roads including, but not limited to, Chancey Road, CR 54, Eiland Boulevard, Ft. King Highway, Otis Allen Road, and Wire Road within the incorporated area of the CITY. Within one year of adoption of this Agreement, the Parties shall identify qualifying road improvement projects. A list of such projects shall be updated on an annual basis. The previous year's list shall remain in effect if the parties fail to update

said list. To also address transportation efficiency, the parties agree that commercial and residential developments of the COUNTY and the CITY will provide interconnectivity to include: vehicular, sidewalk and trail uses. In addition, the CITY shall require all property developed within the CITY limits having a proposed direct connection to a County road, to obtain a County Right-of-Way Use permit and provide evidence of compliance with the COUNTY's Access Management Ordinance prior to construction plan approval.

10. The County does not waive its right to review and comment on any comprehensive plan amendment proposed by the CITY. The COUNTY'S review of the CITY'S proposed comprehensive plan amendments shall be pursuant to Florida Statutes.

11. This agreement shall be effective for a period of twenty (20) years from the date of approval by the COUNTY.

12. Pursuant to Section 163.01, Florida Statutes, the COUNTY and the CITY entered into an Interlocal agreement in 1999 establishing a utility service area for the CITY, where properties outside of such area would be served by the COUNTY. Exhibit A, entitled Zephyrhills Utility Service Area Expansion, shows the Service area as agreed to in the 1999 Interlocal Agreement. The 1999 Interlocal Agreement shall remain in full force and effect except as modified by this paragraph changing the Service Area Map. The COUNTY and CITY hereby agree to modify the service area boundary to include the areas labeled "2009 Zephyrhills Utility Service Area Additions/Expansion" as shown on Exhibit A. Exhibit A also depicts areas that have been previously annexed into the City but that are outside of the existing Zephyrhills Utility Service Area. These areas, labeled as "Zephyrhills City Limit-includes areas to receive Utilities from the County" on Exhibit A, although within the City limits, will continue to receive water and sewer utilities from the County.

13. Nothing in this Agreement shall be construed to benefit any person or entity not a party to this Agreement.

14. This Agreement shall be governed by the laws of the State of Florida. Any legal actions to enforce the Agreement shall be held in Pasco County. No remedy conferred in this Agreement is intended to be exclusive of any other remedy, at law or in equity or by statute or otherwise. No exercise by any party of any right, power or remedy hereunder shall preclude any other or further exercise thereof.

15. This Agreement sets forth the entire agreement between the parties. There are no promises or understandings other than those stated herein. None of the provisions, terms or conditions contained in this Agreement may be modified, superseded or otherwise altered, except by written agreement of the parties.

16. If any item or provision of this Agreement, or the application thereof to any person or circumstances shall, to any extent, be held invalid or unenforceable, the remainder of this Agreement, or the further application of such terms or provision, shall not be affected, and every other term and provision of this Agreement shall be deemed valid and enforceable to the extent permitted by law.

IN WITNESS WHEREOF, Pasco County and the City of Zephyrhills have caused this Interlocal Agreement to be duly executed on behalf of each, on the respective dates set forth below.



BOARD OF COUNTY COMMISSIONERS OF PASCO COUNTY, FLORIDA

BY: *Paula S. O'Neil*
Paula S. O'Neil, CLERK & COMPTROLLER

BY: *Jack Mariano*
Jack Mariano, CHAIRMAN


APPROVED
OCT 06 2009
BOCC

As to the CITY:

APPROVED IN REGULAR SESSION THIS 14th DAY OF September, 2009.

ATTEST: CITY COUNCIL OF THE CITY OF ZEPHYRHILLS,
FLORIDA

BY: 
Linda D. Bean, City Clerk

BY: 
Jodi Wilkeson, PRESIDENT

APPROVED AS TO LEGAL FORM AND SUFFICIENCY
Attorney of the City of Zephyrhills

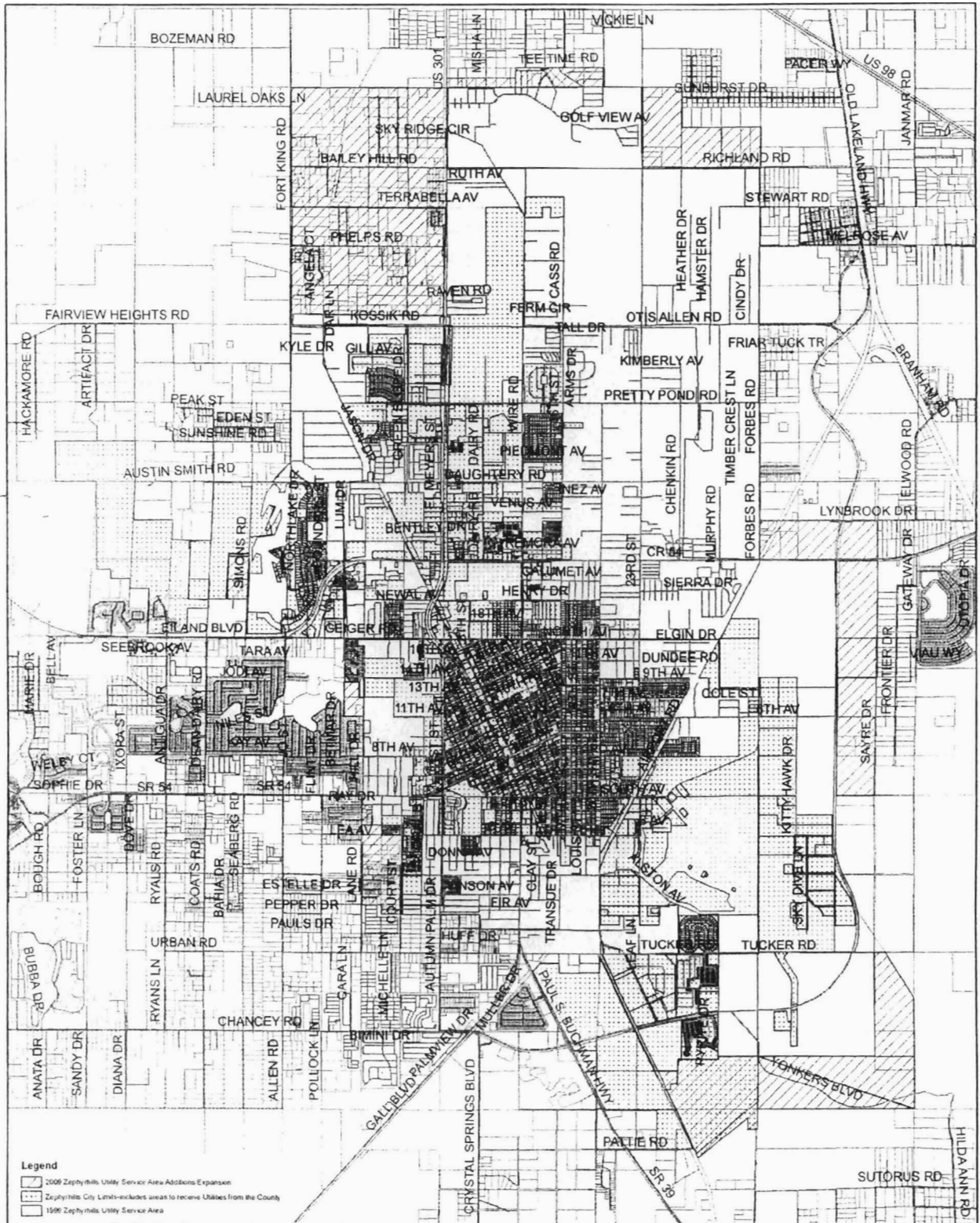
BY: 
ATTORNEY

Joint Planning Area

"EXHIBIT A"

OR BK 8190 PG 512

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Revised 2/18/09

Appendix B

Utility Service Area Interlocal Agreement



PASCO COUNTY, FLORIDA

38053 Live Oak Avenue
Dade City, FL 33523-3894

September 15, 1999

Mr. Steven F. Spina
City Manager
City of Zephyrhills
5335 Eighth Street
Zephyrhills, FL 33540-4312

RE: Agreement Establishing Designated Service Areas for Water and
Wastewater Services

Dear Mr. Spina:

At the September 14, 1999, meeting of the Pasco County Board of
County Commissioners, the above-mentioned agenda item was approved.
Attached is an original agreement for your file.

If you have any questions, please contact the Secretarial Services/
Board Records Department at 38053 Live Oak Avenue, Dade City, FL
33525-3819 or call (352) 521-4530.

Sincerely,

JED PITTMAN
CLERK TO THE BOARD

by: Jessica Hazen
Deputy Clerk

JP/tfh

Enclosure

9.D.1.

Pages 2 of 13 thru 10 of 13 is COMPLETE AGREEMENT

1 - Staff memorandum

11, 12, 13 - letters

dh 9-18-2017

ORIGINAL

AGREEMENT BETWEEN PASCO COUNTY AND THE CITY OF ZEPHYRHILLS WHICH ESTABLISHES DESIGNATED SERVICE AREAS FOR WATER AND WASTEWATER SERVICES

THIS AGREEMENT, by and between PASCO COUNTY, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners, the governing body thereof, hereinafter referred to as "COUNTY," and the CITY OF ZEPHYRHILLS, a municipal corporation organized and existing under the laws of the State of Florida, acting by and through its City Council, the governing body thereof, hereinafter referred to as "CITY."

W I T N E S S E T H:

WHEREAS, the local government comprehensive planning and land development regulations act requires public infrastructure and services to be available when needed for development and prohibits the issuance of any development order or permit which results in a reduction of levels of service below the level of service standards established in the County's Comprehensive Plan for affected water or wastewater facilities; and,

WHEREAS, the COUNTY owns, operates, and maintains water treatment plants, sewer treatment and disposal facilities, water storage facilities, mains and pipes, lines, manholes, sewage lift stations, lands, and other facilities used in providing water and sewer service in Pasco County, is authorized to provide potable water and sanitary sewer service to the citizens of Pasco County by Florida law, and does provide those services in numerous areas within the territorial boundaries of the COUNTY; and,

WHEREAS, the CITY owns, operates, and maintains water treatment plants, sewer treatment and disposal facilities, water storage facilities, mains and pipes, lines, manholes, sewage lift stations, lands, and other facilities used in providing water and sewer service within both its incorporated areas and the unincorporated areas adjacent to the CITY'S boundaries, and is authorized to provide potable water and sanitary sewer service to its customers by Florida law, and does provide those services within and without the territorial boundaries of the CITY; and,

WHEREAS, pursuant to Section 163.01, Florida Statutes, the COUNTY and the CITY desire to enter into an agreement whereby the CITY would provide for water and wastewater service to a certain portion of the unincorporated area of Pasco COUNTY in order that said services will meet or exceed the standards established in the COUNTY'S Comprehensive Plan; and,

WHEREAS, this agreement clearly identifies and implements an innovative but sound cost-effective mechanism for financing public facilities in furtherance of the State Comprehensive Plan, Section 187.201(18)(b)6, Florida Statutes; and,

1999-004056

09/14/99

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WHEREAS, this agreement will serve to encourage the cooperation between the COUNTY and the CITY through the use of appropriate interlocal agreements and mutual participation for mutual benefit in furtherance of State comprehensive plan, Section 187.201(21)(b)I, Florida Statutes; and,

WHEREAS, the CITY and COUNTY have considered existing facilities, plans, population trends, existing agreements, and the anticipated cost for water and sewer service in the near future and, based upon this analysis of the factual information derived, the parties have reached an agreement as to the identification of a specific utility service area for the CITY; and,

WHEREAS, in order to promote the economic delivery of water and wastewater services to the citizens of Pasco County, to better serve the public interest, to eliminate uneconomic duplication of services and to provide for long-range planning for the provision of water and wastewater services, the CITY and the COUNTY are desirous of entering into this agreement which provides for the identification of service boundaries between the COUNTY and the CITY; and,

WHEREAS, it is the intent of the parties hereto that the service area boundaries established hereby be periodically reviewed in conjunction with review of each party's respective comprehensive plans.

NOW, THEREFORE, in consideration of the foregoing and the mutual covenants and conditions contained herein, the parties hereby agree as follows:

I. Purpose

It is the intent of this agreement to avoid the needless, unsightly, and uneconomic duplication of utility facilities, to allow both the CITY and COUNTY to make economical long-range plans for the development of necessary water and sewer facilities and to prevent any uneconomic competition between the two utilities operating in the same area. The parties hereto believe the proposed service area delineation as set forth hereunder is in the best interest of the public, will avoid needless and uneconomic duplication of facilities, will assure maintenance of adequate levels of service, will assure the provision of service to the public without delay, uncertainty, or uneconomic competition, and will advance the public health of the citizens of the COUNTY.

II. Authority for Agreement

This agreement is entered into pursuant to the authority set forth in Section 163.01, Florida Statutes, which authorizes interlocal agreements between public agencies for the joint exercise of authority shared in common for the purpose of promoting the public good and implementing the provision and requirements of the Growth Management Act.

The COUNTY warrants and represents to the CITY that the execution and delivery of this agreement has been duly authorized by all appropriate actions of the governing body of Pasco COUNTY, that this agreement has been executed and delivered by an authorized officer of the COUNTY, and that this agreement constitutes the legal, valid, and binding obligation of the COUNTY enforceable against it in accordance with

1999-004056

09/14/99

3 of 13

its terms (except as enforceability may be limited by statutes or applicable bankruptcy or similar laws affecting creditor's rights, and by application of equitable principals if equitable remedies are sought).

The CITY warrant and represents to the COUNTY that the execution and delivery of this agreement has been duly authorized by all appropriate actions of the governing body of the CITY, that this agreement has been executed and delivered by an authorized officer of the CITY, and that this agreement constitutes a legal, valid, and binding obligation of the CITY enforceable against it in accordance with its terms (except as enforceability may be limited by statute or applicable bankruptcy or similar laws affecting creditors' rights, and by application of equitable principals if equitable remedies are sought).

III. Service Areas

1. CITY'S Designated Service Area - That area which is described in Exhibit A, which is attached hereto and incorporated herein by reference, shall be known as the CITY of Zephyrhills Utility Service Area and all water and wastewater customers, except those existing customers served by the COUNTY prior to the enactment of this agreement and those existing or future customers within the area of a private utility for which a certificate has been issued by the Florida Public Service Commission, shall be considered customers of the CITY'S utility system. In the event that customers currently served by a private utility within the area described in Exhibit A, are no longer served by a certificated private utility, then the CITY and the COUNTY will make a determination as to the provision of utility service to the former private utility service area. In the event that the CITY is able to offer utility service at a cost to the customer which is less than the cost offered by the COUNTY, then the former private utility service area shall be included in, and considered a part of, the CITY of Zephyrhills Utility Service area.

The COUNTY shall not extend its water or wastewater services to the customers of the CITY'S utility system located in the area described in Exhibit A or grant any franchise for such services therein unless otherwise authorized by this agreement or the CITY is unable to provide such service within the unincorporated areas identified in Exhibit A and this inability impedes the timely development of property within the unincorporated areas identified in Exhibit A. In the event the CITY has indicated an unwillingness or inability to provide water or wastewater services to a particular development within the unincorporated area designated in Exhibit A, then the COUNTY may submit a written request to the CITY seeking assurances of the CITY'S ability to provide utility services as contemplated hereunder. In the event the CITY fails to enter into an appropriate utility service agreement within sixty (60) days after receiving the COUNTY'S written request for further assurance, the COUNTY is hereby authorized to provide service to the area in question, and such provision of service shall not constitute a violation of the terms and conditions of this agreement.

The CITY shall not extend its water or wastewater services outside the area described in Exhibit A unless otherwise authorized by this agreement or the COUNTY is unable to provide such service and this inability impedes the timely development of property. In the event the COUNTY has indicated an

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unwillingness or inability to provide water or wastewater service to a particular development (which is contiguous to the CITY of Zephyrhills's Utility Service Area), then the CITY may submit a written request to the COUNTY seeking assurance of the COUNTY'S ability to provide utility services or contemplated hereunder. In the event the COUNTY fails to enter into an appropriate utilities service agreement within sixty (60) days after receiving the CITY'S written request for further assurance, the CITY is hereby authorized to provide service to the area in question, and such provision of service shall not constitute a violation of the terms and conditions of this agreement.

2. **Existing Customers** - Existing customers served by the COUNTY prior to the enactment of this agreement shall remain customers of the COUNTY'S system and the provision of water and/or wastewater services to these customers shall not be affected by the terms of the agreement. Furthermore, those existing water and wastewater customers served by the CITY prior to the enactment of this agreement whether or not in the CITY service area as described in Exhibit A shall continue to be served by the CITY'S utility system.

3. The CITY and the COUNTY mutually agree that wastewater collected and treated by the COUNTY may be transported into the CITY'S designated geographical service area, and that wastewater collected and treated by the CITY may be transported outside the CITY'S designated service area and into the COUNTY, as necessary for the effective operations of their respective utilities for transport and/or disposal of treated wastewater effluent on golf courses or other land disposal methods as approved and permitted by the Florida Department of Environmental Regulation.

In the event the CITY annexes any unincorporated area not included within the service area depicted on Exhibit A, and the property so annexed is not presently provided utility service by the COUNTY and the COUNTY does not have the present ability to serve the property, then the same shall be automatically included in the CITY'S service area as depicted on Exhibit A.

IV. **Level of Service Responsibilities**

The CITY agrees to maintain water and wastewater service capacity for the unincorporated areas included within Exhibit A in order to meet the demands of development which may be permitted by the COUNTY within the area. The CITY agrees to provide prompt written verification to the COUNTY on behalf proposed development occurring in said area evidencing sufficient service capabilities, under the COUNTY'S Concurrency Management System, as amended from time to time, to adequately provide for the impact on the development to be permitted by the COUNTY. In the event the CITY fails to maintain adequate levels of the service, the COUNTY may elect to provide such service to the affected property or properties within the unincorporated areas of Exhibit A and such service by the COUNTY will not be considered a violation of this agreement. A continuing failure of the CITY to maintain adequate levels of service as established in the COUNTY'S Comprehensive Plan and/or Land Use Regulations shall constitute a material breach of this agreement entitling the COUNTY, upon a provision of ninety (90) days written curative notice to the CITY,

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to terminate the agreement without cost or penalty to the COUNTY if the CITY fails to cure the breach within the ninety (90) day period.

V. Authority and Responsibility of CITY

The CITY shall have the authority and responsibility to provide water and wastewater services in the unincorporated area included within Exhibit A in accordance with the CITY'S standard utility service regulations and the authority conferred upon the CITY pursuant to State law. However, the CITY agrees it shall not charge its utility customers residing in the unincorporated area included in Exhibit A, a rate for either water or wastewater services greater than the uniform rate charged by the COUNTY to its customers for similar services nor shall any surcharge exceed that authorized by Section 180.191, Florida Statutes, as in effect at the time of execution of this agreement. In addition, the CITY agrees that any water and wastewater impact fee charged to new development or new connections occurring within said unincorporated area will not be higher than the rate charged for new development or new connections occurring within the municipal limits.

VI. Special Assessments

The CITY agrees that with respect to any utility improvements to be constructed within the unincorporated area described in Exhibit A and financed through the imposition of special assessments as authorized in Chapter 170, Florida Statutes, that as a condition precedent to the exercise of such authority, the CITY will require that at least fifty-one percent (51%) of the affected property owners to approve of the proposed special assessment. However, the CITY and COUNTY may mutually agree to waive this requirement in the event they determine the project is necessary for the public health, safety, and welfare.

VII. Authorizing Exchange of Customers

Upon a determination by the CITY Utility Department and COUNTY Utilities Services Branch that a particular customer may better be served by the COUNTY or CITY, regardless of said customers location in regards to the designated service area, the County Administrator and City Manager may authorize service by the CITY outside that area designated as Exhibit A or service by the COUNTY within the area identified in Exhibit A. Such decision shall not constitute a waiver of any other provision of this agreement or a future waiver of the designated service area of the CITY and shall only be made when in best interest of the customer, CITY and COUNTY.

VIII. Exchange of Potable water

The COUNTY and the CITY agree upon mutual concurrence of their respective utility departments to exchange potable water from their respective utility systems when there exists available quantities to effectuate such an exchange and said exchange is necessary to meet the demands of their respective utility systems. At least quarterly, the CITY and COUNTY shall determine any differential arising as a result of the exchange and provide for an equitable adjustment within the next sixty (60) days.

IX. Reclaimed Water

While the provision of reclaimed or reuse water is not subject to the provisions of this agreement, the COUNTY and CITY agree in the future to utilize good faith efforts in an attempt to reach an equitable agreement on the provision of such service within the areas identified in Exhibit A and to coordinate efforts for the purpose of providing the potential for an environmentally sound and cost-effective reclaimed water system in the area.

X. Miscellaneous

1. All provision of this agreement, including the "Whereas" clauses, are material provisions of this agreement and are incorporated herein by such reference.
2. In the event of any material default, this agreement may be terminated by the nondefaulting party upon the giving of thirty (30) days written notice to the party in default.
3. This agreement constitutes and contains the entire agreement of the parties with respect to water and wastewater services and shall supersede any and all prior negotiations, correspondence, undertakings, and agreements among the parties with respect to water and wastewater services. Further, this agreement may not be changed orally, but only by an agreement in writing signed by both the CITY and the COUNTY.
4. This agreement may be executed in any number of counterparts, each of which shall be an original, but which together shall constitute one of the same instrument.
5. This agreement in all respects shall be governed by the laws of the State of Florida, including the State of Florida's conflicts law.
6. Each of the parties respectfully represents it has full and complete authority and the necessary approval for entering into and performing this agreement in accordance with its terms.
7. If any part of this agreement is found invalid or unenforceable by any court, such invalidity or unenforceability shall not affect the other parts of this agreement and to that end, this agreement is declared severable.
8. The rights, benefits, duties, and obligations of this agreement may not be assigned to any person or political subdivision without the expressed written permission of the nonassigning party.
9. In the event the performance of this agreement is prevented or interrupted by consequence of an act of God, or the public enemy, or national emergency, allocation, or other governmental restrictions upon the use or availability of labor or materials, rationing, civil insurrection, riot, racial or civil rights disorder or demonstration, strike, embargo, flood, tidal wave, fire, explosion, bomb detonation, nuclear fallout, windstorm, hurricane, sinkholes, earthquake, or other casualty or disaster or catastrophe, unforeseeable failure or breakdown of pumping transmission or other facilities, governmental rule or acts or orders or restrictions or regulations or requirements, acts or actions of any government, except of the CITY or the COUNTY, public or governmental authority, commission, or board, agency or agent or official, or judgment

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or a restraining order or injunction of any court, then said party whose performance is impaired shall not be liable for such nonperformance, and the time of performance shall be extended for such time period that such party is diligently attempting to perform.

10. This agreement shall supersede all previous interlocal agreements between the COUNTY and the CITY for water and wastewater service areas, specifically the original agreement dated February 9, 1988, the First Amendment Agreement dated June 6, 1989, and the Second Addendum Agreement dated August 17, 1993.

11. This agreement shall be effective for a period of twenty-five (25) years from the date of approval by the COUNTY.

XI. Recording

This agreement and any subsequent amendment hereto shall be filed with the Pasco County Clerk of the Circuit Court as provided by Section 163.01(11), Florida Statutes.

IN WITNESS WHEREOF, the parties hereto have executed the foregoing agreement on this 14th day of September, 1999.

(SEAL)



Linda D. Boan
JED PITTMAN, CLERK

BOARD OF COUNTY COMMISSIONERS
OF PASCO COUNTY, FLORIDA

BY: Ann Hildebrand
ANN HILDEBRAND, CHAIRMAN

(SEAL)

ATTEST:

BY: Linda D. Boan
LINDA D. BOAN, CITY CLERK

CITY OF ZEPHYRHILLS **APPROVED**
SEP 14 1999

BY: Elizabeth A. Geiger
CITY COUNCIL PRESIDENT
ELIZABETH A. GEIGER

APPROVED AS TO LEGAL FORM AND CONTENT
Office of the County Attorney

BY: Robert [Signature]
ATTORNEY

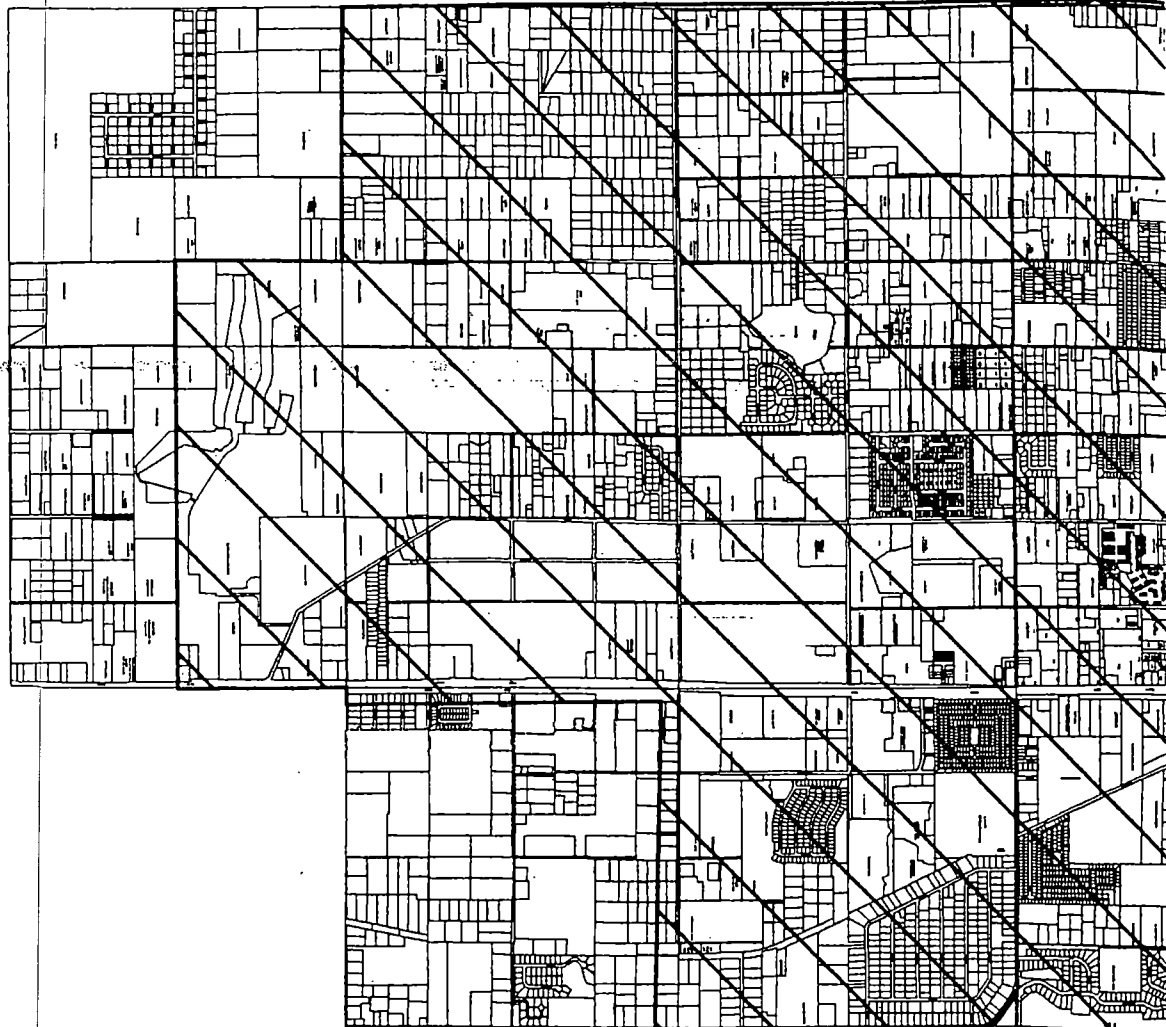


STATE OF FLORIDA
COUNTY OF PASCO
THIS IS TO CERTIFY THAT THE FOREGOING IS A
CORRECT COPY OF THE ORIGINAL OF REC-
ORD IN MY OFFICE. WITNESS MY HAND THE COUN-
TY'S OFFICIAL SEAL THIS 17th day of Dec. 1999
JED PITTMAN, CLERK TO THE BOARD
BY: Donalee [Signature] D.C.

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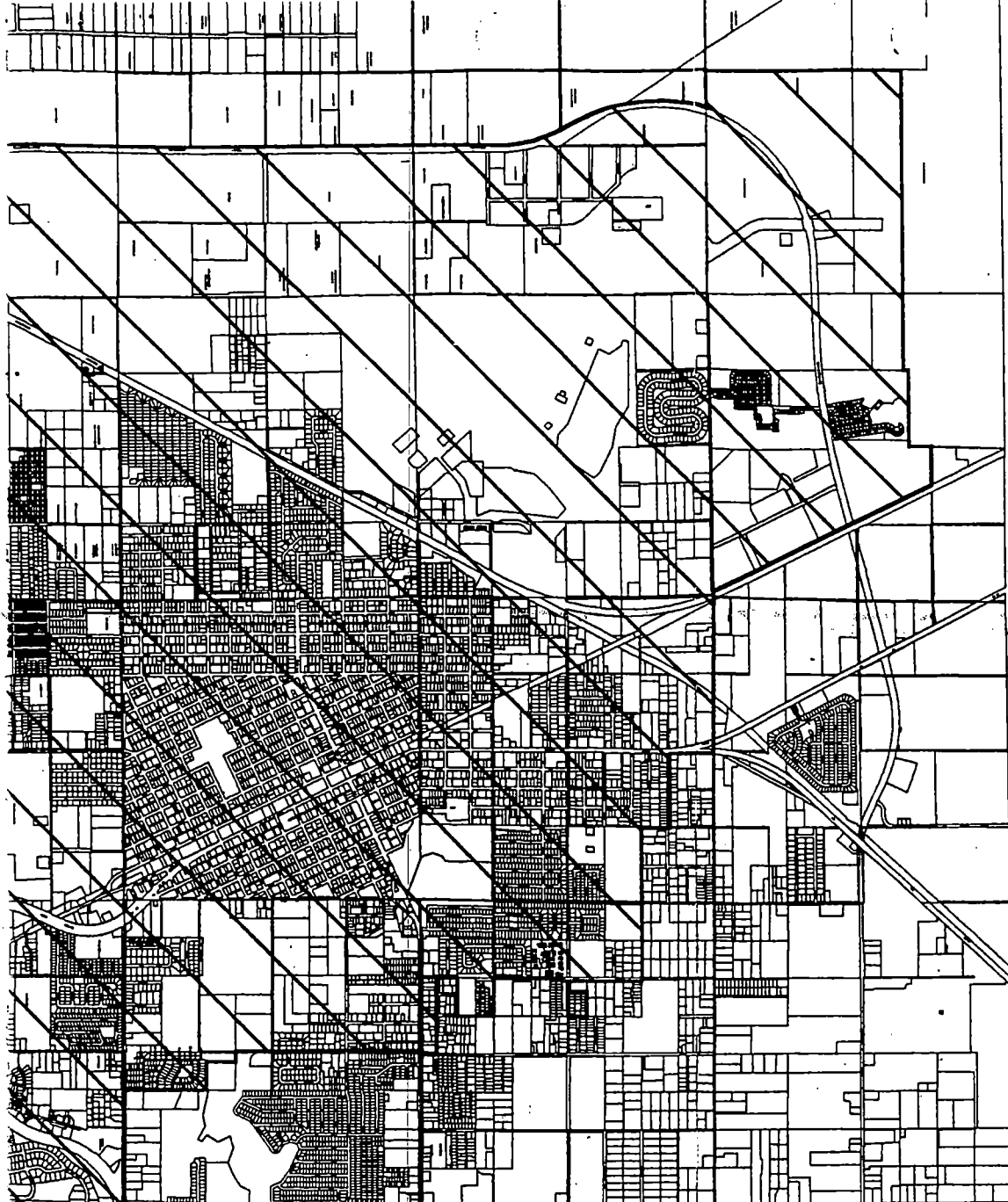
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REVISIONS

DATE	BY	DESCRIPTION	DATE	BY	DESCRIPTION	NAM
						DESIGNED BY
						DRAWN BY
						BY JDL
						CHECKED BY
						BY

1" = 3000'



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DATE	NAME	DATE
/18/99		



ZEPHYRHILLS PROPOSED SERVICE AREA

SHEET: 1 of 1

FIRST ADDENDUM TO AGREEMENT BETWEEN PASCO COUNTY AND THE CITY OF ZEPHYRHILLS WHICH ESTABLISHES DESIGNATED SERVICE AREAS FOR WATER AND WASTEWATER SERVICES

THIS AGREEMENT is made and entered into by and between PASCO COUNTY, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners, the governing body thereof, hereinafter referred to as the "COUNTY," and the CITY OF ZEPHYRHILLS, a Florida municipal corporation acting by and through its City Council, hereinafter referred to as the "CITY."

W I T N E S S E T H:

WHEREAS, on September 14, 1999, the COUNTY and the CITY entered in an Interlocal agreement to designate service areas for water and wastewater services (hereinafter referred to as the "Interlocal Agreement"); and,

WHEREAS, the COUNTY has requested the CITY to provide such bulk wastewater service for its potential new customers of the COUNTY system; and,

WHEREAS, subject to the conditions and limitations set forth herein, the CITY desires to provide bulk wastewater services to the COUNTY for the purpose of offering wastewater services to existing and proposed developments on the property described in Exhibit A; and,

WHEREAS, Chapter 163 of the Florida Statutes authorizes public agencies to enter into cooperative agreements for public purposes.

NOW, THEREFORE, in consideration of the premises which shall be deemed an integral part of this agreement and of the mutual covenants and conditions set forth herein, the CITY and COUNTY intending to be legally bound thereby, agree as follows:

Section I. Whereas Clauses.

The WHEREAS clauses set forth above are incorporated herein by reference and made a part of this agreement.

Section II. Purpose.

It is the purpose and intent of this addendum is to make wastewater services available to existing and proposed development located in the service area of the COUNTY (as more particularly described in the attached Exhibit A and hereinafter referred to as the "Bulk Wastewater Area") and to provide for assurances of timely payment to the CITY of all charges legally assessable under this agreement to compensate the CITY for those costs incurred in the provision of such service by the CITY including, but not limited to, cost of operation and maintenance, debt service costs, capital costs, renewal and replacement

costs, and expansion costs. All terms and conditions contained herein shall be read and interpreted in a manner consistent with and in furtherance of this purpose and intent.

Section III. Bulk Wastewater Service.

A. Subject to the conditions and limitations set forth in this agreement, the CITY shall provide bulk wastewater services to the COUNTY. The COUNTY shall be responsible for making all actual connections of its wastewater systems to the CITY'S wastewater systems. The location and type of each connection to the CITY'S wastewater systems shall be approved, in writing, by the CITY'S Utility Director or that person's designee (hereinafter referred to as the "CITY staff") prior to the time the work is actually performed. Such work within Pasco County may be supervised and directed by the CITY staff and shall meet all applicable State and CITY standards. It shall be the responsibility of the COUNTY to furnish proof from the Assistant County Administrator (Utilities Services) or that person's designee (hereinafter referred to as the "COUNTY staff") to the CITY staff of the comparability and equivalency of all such material and standards of performance as previously mentioned.

1. The COUNTY shall furnish and install, as part of its connection to the CITY'S wastewater systems, an appropriate metering device meeting CITY specifications at each approved point of connection to those systems for the purposes of determining the amount of wastewater services being provided by the CITY pursuant to this agreement. It shall be the responsibility of the COUNTY to pay all costs associated with the purchase and installation of such meter(s). The ~~CITY~~ COUNTY shall own, operate, and maintain the meter(s), and the CITY shall have the absolute right of access for testing, reading purposes, and for any necessary repairs to maintain the integrity of the CITY'S wastewater systems. The COUNTY shall also be provided reasonable access to the meter(s) for testing and reading purposes.

2. Meter Reading and Payments: The CITY will invoice the COUNTY on a monthly basis in accordance with meter readings taken. The COUNTY shall make payment based upon the meter readings within forty-five (45) days after receipt of the invoice from the CITY. In the event that the payment is not made within forty-five (45) days after receipt of the invoice, the COUNTY agrees to pay interest or penalties as established from time to time in the CITY'S service regulations on the outstanding balance until paid in full. Nothing contained herein, including the charging of interest, shall extend the due date for any payment and any failure to pay on or before the due date shall be considered a default under the terms of this agreement entitling the CITY to those remedies set forth in the default section including, but not limited to, termination of service. In the event the COUNTY staff disputes the accuracy of any meter reading, it must notify the CITY within fifteen (15) days of billing and demonstrate through appropriate calibration testing [please insert definition you would like] that the meter is either not properly calibrated or is not functioning

properly. All meter readings not disputed within fifteen (15) days of receipt by the COUNTY are final and not subject to dispute. In the event the COUNTY staff disputes the billing, it shall still pay the amount billed by the CITY unless the error is self-evident or obvious when compared to typical average usage and/or historical flows. If it is subsequently determined, in accordance with the procedure specified below, that the billing is in error, then the COUNTY will be reimbursed or credited for any difference within forty-five (45) days of such determination. If the COUNTY CITY staff demonstrates that the CITY'S COUNTY'S meter is not working properly, then the CITY COUNTY shall be responsible for the cost of testing, repair, or replacement. In the event of any unresolved dispute concerning the meter's performance or accuracy, the parties agree to mutually select an independent testing company qualified to perform appropriate tests upon the meter. The decision of this mutually selected testing company as to the meter's performance or accuracy shall be binding upon the parties. In the event the meter is determined to be accurate within the manufacturer's range of tolerance, then the cost of testing shall be paid by the COUNTY. If the meter is determined to be inaccurate and outside the range of tolerances, then the CITY COUNTY shall pay for the cost of testing.

B. Monthly Service Rate: The COUNTY agrees to pay the CITY a base rate for each lot and a service rate of _____ Dollars (\$____) per thousand gallons for wastewater based upon the wastewater flow meter readings. This initial user service rate, including any or all components thereof, may be adjusted upward or downward by the CITY'S Council from time to time in accordance with the CITY'S rate-setting procedure. The CITY agrees that any increase in the bulk wastewater rate chargeable to the COUNTY shall not take effect until the CITY has provided the COUNTY with at least ninety (90) days' written notice of the increase.

C. Impact Fees: The COUNTY agrees to pay the CITY a _____ Dollar (\$____) capital recovery surcharge per thousand gallons of wastewater generated by the COUNTY and treated by the CITY. This capital recovery surcharge shall no longer be charged by the CITY if and when the County provides wastewater treatment services to the Bulk Wastewater Area or after the twenty-fifth anniversary of this agreement and no additional impact fee or capital recovery surcharge shall be collected by the CITY under this agreement or any extension of the said agreement.

D. Service Commitment: The COUNTY shall apply to the CITY staff for wastewater services upon each occasion that such services are initially desired for any development within the Bulk Wastewater Area. The application shall identify the number of gallons of service required from the CITY. The quantity of service approved by the CITY staff for each such application shall constitute a reservation of capacity in the CITY wastewater system until either the reservation is released by the COUNTY staff or this agreement terminates. The quantity of service available from the CITY shall be determined solely by the CITY.

The CITY shall use its best efforts to provide the wastewater capacity needed by the COUNTY to serve its customers. However, the CITY shall not be liable in damages to the COUNTY as a result of its inability to provide wastewater services pursuant to this agreement when such inability is attributable to equipment failure, regulatory restrictions, or uncontrollable circumstances and the customers of the COUNTY are being affected and treated in a similar manner as customers of the CITY.

E. Public Water and Wastewater Systems: The COUNTY shall be responsible, at its expense:

1. For furnishing and installing all lines, valves, and other facilities and appurtenances necessary to tap into or make connections with the CITY'S wastewater system.
2. For arranging the performance of all investigations and testing required to place said connection equipment into service.
3. For conveying all such connection equipment installed on the CITY'S side of the meter to the CITY for ownership, operation, and maintenance along with sufficient interests in real property necessary to perform such operation and maintenance.
4. For operating and maintaining all such connection equipment installed on the COUNTY'S side of the meter.

F. Permits: The COUNTY shall have the responsibility of securing and maintaining all necessary permits from all governmental agencies having regulatory authority of the COUNTY'S wastewater system. The CITY shall have the same responsibility as to its wastewater system.

Section IV. General Provisions.

A. These conditions are binding upon the successors and assignees of the parties hereto. Whenever one (1) party gives notice to the other party concerning any of the provisions of this agreement, such notice shall be given by certified mail, return receipt required. The said notice shall be deemed given when it is deposited in the United States mail with sufficient postage prepaid (notwithstanding that the return receipt is not subsequently received). Notices shall be addressed as follows:

PASCO COUNTY: Assistant County Administrator (Utilities Services)
 Utilities Services Branch
 Pub. Wks./Utilities Bldg., S-213
 7530 Little Road
 New Port Richey, FL 34654-5598

CITY OF ZEPHYRHILLS: Director
 City of Zephyrhills Utility Department
 5335 8th Street
 Zephyrhills, FL 33542

These addresses may be changed by giving notice as provided for in this paragraph.

B.No waiver of breach of any of the terms of this agreement shall be construed to be a waiver of any succeeding breach.

Section V. Default.

If either party materially fails or defaults in keeping, performing, or abiding by the terms and provisions of this agreement and does not cure the default within thirty (30) days after the date of a written notice from the nondefaulting party specifying the nature of the default, then this agreement, at the option of the nondefaulting party, shall terminate. In the event the CITY elects to terminate pursuant to this section, such termination shall include the cessation of bulk water and wastewater services. Neither party shall be relieved of liability to the other for damages sustained by virtue of any party wrongfully exercising this provision. This paragraph is not intended to replace any other legal or equitable remedies available to any nondefaulting party under Florida law, but it is in addition thereto. Notwithstanding the foregoing, any failure to make timely payments shall be considered a material default under the terms of this agreement without the necessity for any written notice to the COUNTY.

Section VI. Miscellaneous Provision.

A.In the event the parties' performance of this agreement, other than the payment of money, is prevented or interrupted by consequence of an act of God, or of the public enemy, or national emergency, allocation, or other governmental restrictions upon the use or availability of labor or materials, rationing, civil insurrection, riot, racial or civil rights disorder or demonstration, strike, embargo, flood, tidal wave, fire, explosion, bomb detonation, nuclear fallout, windstorm, hurricane, sinkholes, earthquake, or other casualty or disaster or catastrophe, unforeseeable failure or breakdown of pumping, transmission, or other facilities, governmental rules or acts or orders or restrictions of regulations or requirements, acts or actions of any government, except the CITY, or public or governmental authority, commission, board, agency, official, or officer, or judgment or a restraining order or injunction of any court, the party shall not be liable for such nonperformance, and the time of performance shall be extended for such time period that the party is diligently attempting to perform.

B.The parties hereto agree that from and after the date of execution hereof, each will, upon the request of the other, execute and deliver such other documents and instruments and take other actions as may be reasonably required to carry out the intent of this agreement.

C.This agreement shall not be considered an obligation on the part of the CITY to perform in any way other than as indicated herein. The CITY shall not be obligated under the terms of this agreement to provide wastewater services to the COUNTY from areas outside of its service area or areas

which are not serviced by the COUNTY unless the CITY staff issues written notification that it does not object to such additional service.

D. This agreement shall be binding upon the heirs, representatives, and assigns of the parties hereto and the provisions hereof shall constitute covenants running with the land for the benefit of the heirs, representatives, and assigns of the party. However, this agreement shall not be assigned by the COUNTY without the express permission of the CITY; however, such consent shall not be unreasonably withheld by the CITY.

E. Term: This agreement shall have a term of twenty-five (25) years commencing on the date of execution of this agreement. Upon approval of the CITY, the COUNTY shall have the right to renew this agreement for an additional twenty-five (25) years. The COUNTY shall notify the CITY within six (6) months prior to the expiration of the initial term of the decision to renew and the CITY agrees that its approval of such renewal shall not be unreasonably withheld.

F. Each party acknowledges that it has played an equal role in drafting this agreement and, as a result, in the event of any ambiguity contained herein, the same shall not be construed against or in favor of either party.

G. The September 14, 1999, Agreement Between Pasco County And The City Of Zephyrhills Which Establishes Designated Service Areas For Water And Wastewater Services is hereby ratified and affirmed except as modified by this addendum.

IN WITNESS WHEREOF, the parties hereto have hereunto placed their respective hands and seals this _____ day of _____.

(SEAL)

ATTEST:

BY: _____
JED PITTMAN, CLERK

(SEAL)

ATTEST:

BY: _____

BOARD OF COUNTY COMMISSIONERS
OF PASCO COUNTY, FLORIDA

BY: _____
THEODORE J. SCHRADER, CHAIRMAN

CITY COUNCIL OF THE
CITY OF ZEPHYRHILLS, FLORIDA

BY: _____

Print

Its _____
Title

SECOND ADDENDUM TO AGREEMENT BETWEEN PASCO COUNTY AND THE CITY OF ZEPHYRHILLS WHICH ESTABLISHES DESIGNATED SERVICE AREAS FOR WATER AND WASTEWATER SERVICES

THIS AGREEMENT is made and entered into by and between PASCO COUNTY, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners, the governing body thereof, hereinafter referred to as the "COUNTY," and the CITY OF ZEPHYRHILLS, a Florida municipal corporation acting by and through its City Council, hereinafter referred to as the "CITY."

WITNESSETH:

WHEREAS, on September 14, 1999, the COUNTY and the CITY entered in an Interlocal agreement to designate service areas for water and wastewater services (hereinafter referred to as the "Interlocal Agreement"); and,

WHEREAS, the COUNTY has requested the CITY to provide such bulk wastewater service for its potential new customers of the COUNTY system; and,

WHEREAS, subject to the conditions and limitations set forth herein, the CITY desires to provide bulk wastewater services to the COUNTY for the purpose of offering wastewater services to existing and proposed developments on the property described in Exhibit A; and,

WHEREAS, Chapter 163 of the Florida Statutes authorizes public agencies to enter into cooperative agreements for public purposes.

NOW, THEREFORE, in consideration of the premises which shall be deemed an integral part of this agreement and of the mutual covenants and conditions set forth herein, the CITY and COUNTY intending to be legally bound thereby, agree as follows:

Section I. Whereas Clauses.

The WHEREAS clauses set forth above are incorporated herein by reference and made a part of this agreement.

Section II. Purpose.

It is the purpose and intent of this addendum is to make wastewater services available to existing and proposed development located in the service area of the COUNTY (as more particularly described in the attached Exhibit A and hereinafter referred to as the "Bulk Wastewater Area") and to provide for assurances of timely payment to the CITY of all charges legally assessable under this agreement to compensate the CITY for those costs incurred in the provision of such service by the CITY including, but not limited to, cost of operation and maintenance, debt service costs, capital costs, renewal and replacement

costs, and expansion costs. All terms and conditions contained herein shall be read and interpreted in a manner consistent with and in furtherance of this purpose and intent.

Section III. Bulk Wastewater Service.

A. Subject to the conditions and limitations set forth in this agreement, the CITY shall provide bulk wastewater services to the COUNTY. The COUNTY shall be responsible for making all actual connections of its wastewater systems to the CITY'S wastewater systems. The location and type of each connection to the CITY'S wastewater systems shall be approved, in writing, by the CITY'S Utility Director or that person's designee (hereinafter referred to as the "CITY staff") prior to the time the work is actually performed. Such work within Pasco County may be supervised and directed by the CITY staff and shall meet all applicable State and CITY standards. It shall be the responsibility of the COUNTY to furnish proof from the Assistant County Administrator (Utilities Services) or that person's designee (hereinafter referred to as the "COUNTY staff") to the CITY staff of the comparability and equivalency of all such material and standards of performance as previously mentioned.

1. The COUNTY shall furnish and install, as part of its connection to the CITY'S wastewater systems, an appropriate metering device meeting CITY specifications at each approved point of connection to those systems for the purposes of determining the amount of wastewater services being provided by the CITY pursuant to this agreement. It shall be the responsibility of the COUNTY to pay all costs associated with the purchase and installation of such meter(s). The ~~CITY~~ COUNTY shall own, operate, and maintain the meter(s), and the CITY shall have the absolute right of access for testing, reading purposes, and for any necessary repairs to maintain the integrity of the CITY'S wastewater systems. The COUNTY shall also be provided reasonable access to the meter(s) for testing and reading purposes.

2. Meter Reading and Payments: The CITY will invoice the COUNTY on a monthly basis in accordance with meter readings taken. The COUNTY shall make payment based upon the meter readings within forty-five (45) days after receipt of the invoice from the CITY. In the event that the payment is not made within forty-five (45) days after receipt of the invoice, the COUNTY agrees to pay interest or penalties as established from time to time in the CITY'S service regulations on the outstanding balance until paid in full. Nothing contained herein, including the charging of interest, shall extend the due date for any payment and any failure to pay on or before the due date shall be considered a default under the terms of this agreement entitling the CITY to those remedies set forth in the default section including, but not limited to, termination of service. In the event the COUNTY staff disputes the accuracy of any meter reading, it must notify the CITY within fifteen (15) days of billing and demonstrate through appropriate calibration testing [please insert definition you would like] that the meter is either not properly calibrated or is not functioning

properly. All meter readings not disputed within fifteen (15) days of receipt by the COUNTY are final and not subject to dispute. In the event the COUNTY staff disputes the billing, it shall still pay the amount billed by the CITY unless the error is self-evident or obvious when compared to typical average usage and/or historical flows. If it is subsequently determined, in accordance with the procedure specified below, that the billing is in error, then the COUNTY will be reimbursed or credited for any difference within forty-five (45) days of such determination. If the COUNTY CITY staff demonstrates that the CITY'S COUNTY'S meter is not working properly, then the CITY COUNTY shall be responsible for the cost of testing, repair, or replacement. In the event of any unresolved dispute concerning the meter's performance or accuracy, the parties agree to mutually select an independent testing company qualified to perform appropriate tests upon the meter. The decision of this mutually selected testing company as to the meter's performance or accuracy shall be binding upon the parties. In the event the meter is determined to be accurate within the manufacturer's range of tolerance, then the cost of testing shall be paid by the COUNTY. If the meter is determined to be inaccurate and outside the range of tolerances, then the CITY COUNTY shall pay for the cost of testing.

B. Monthly Service Rate: The COUNTY agrees to pay the CITY a base rate for each lot of Fourteen and 35/100 Dollars (\$ 14.35) and a service rate of Three and 85/100 Dollars (\$3.85) per thousand gallons for wastewater based upon the wastewater flow meter readings. This initial user service rate, including any or all components thereof, may be adjusted upward or downward by the CITY'S Council from time to time in accordance with the CITY'S rate-setting procedure. The CITY agrees that any increase in the bulk wastewater rate chargeable to the COUNTY shall not take effect until the CITY has provided the COUNTY with at least ninety (90) days' written notice of the increase.

C. Impact Fees: The COUNTY agrees to pay the CITY Two Thousand Five Hundred and Twelve 50/100 Dollars (\$2,512.50) capital recovery surcharge in impact fees per lot per thousand at the time of building permit issuance. ~~gallons of wastewater generated by the COUNTY and treated by the CITY. This capital recovery surcharge shall no longer be charged by the CITY if and when the County provides wastewater treatment services to the Bulk Wastewater Area or after the twenty-fifth anniversary of this agreement and no additional impact fee or capital recovery surcharge shall be collected by the CITY under this agreement or any extension of the said agreement.~~ The initial impact fee per lot may be adjusted upward or downward by the CITY'S Council from time to time in accordance with the CITY'S rate-setting procedure. The CITY agrees that any increase in impact fees rates chargeable to the COUNTY shall not take effect until the CITY has provided the COUNTY with at least ninety (90) days' written notice of the increase.

D. Service Commitment: The COUNTY shall apply to the CITY staff for wastewater services upon each occasion that such services are initially desired for any development within the Bulk

Wastewater Area. The application shall identify the number of gallons of service required from the CITY. The quantity of service approved by the CITY staff for each such application shall constitute a reservation of capacity in the CITY wastewater system until either the reservation is released by the COUNTY staff or this agreement terminates. The quantity of service available from the CITY shall be determined solely by the CITY. The CITY shall use its best efforts to provide the wastewater capacity needed by the COUNTY to serve its customers. However, the CITY shall not be liable in damages to the COUNTY as a result of its inability to provide wastewater services pursuant to this agreement when such inability is attributable to equipment failure, regulatory restrictions, or uncontrollable circumstances and the customers of the COUNTY are being affected and treated in a similar manner as customers of the CITY.

E. Public Water and Wastewater Systems: The COUNTY shall be responsible, at its expense:

1. For furnishing and installing all lines, valves, and other facilities and appurtenances necessary to tap into or make connections with the CITY'S wastewater system.
2. For arranging the performance of all investigations and testing required to place said connection equipment into service.
3. For conveying all such connection equipment installed on the CITY'S side of the meter to the CITY for ownership, operation, and maintenance along with sufficient interests in real property necessary to perform such operation and maintenance.
4. For operating and maintaining all such connection equipment installed on the COUNTY'S side of the meter.

F. Permits: The COUNTY shall have the responsibility of securing and maintaining all necessary permits from all governmental agencies having regulatory authority of the COUNTY'S wastewater system. The CITY shall have the same responsibility as to its wastewater system.

Section IV. General Provisions.

A. These conditions are binding upon the successors and assignees of the parties hereto. Whenever one (1) party gives notice to the other party concerning any of the provisions of this agreement, such notice shall be given by certified mail, return receipt required. The said notice shall be deemed given when it is deposited in the United States mail with sufficient postage prepaid (notwithstanding that the return receipt is not subsequently received). Notices shall be addressed as follows:

PASCO COUNTY:	Assistant County Administrator (Utilities Services) Utilities Services Branch Pub. Wks./Utilities Bldg., S-213 7530 Little Road New Port Richey, FL 34654-5598
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CITY OF ZEPHYRHILLS:

Director
City of Zephyrhills Utility Department
5335 8th Street
Zephyrhills, FL 33542

These addresses may be changed by giving notice as provided for in this paragraph.

B. No waiver of breach of any of the terms of this agreement shall be construed to be a waiver of any succeeding breach.

Section V. Default.

If either party materially fails or defaults in keeping, performing, or abiding by the terms and provisions of this agreement and does not cure the default within thirty (30) days after the date of a written notice from the non-defaulting party specifying the nature of the default, then this agreement, at the option of the non-defaulting party, shall terminate. In the event the CITY elects to terminate pursuant to this section, such termination shall include the cessation of bulk water and wastewater services. Neither party shall be relieved of liability to the other for damages sustained by virtue of any party wrongfully exercising this provision. This paragraph is not intended to replace any other legal or equitable remedies available to any non-defaulting party under Florida law, but it is in addition thereto. Notwithstanding the foregoing, any failure to make timely payments shall be considered a material default under the terms of this agreement without the necessity for any written notice to the COUNTY.

Section VI. Miscellaneous Provision.

A. In the event the parties' performance of this agreement, other than the payment of money, is prevented or interrupted by consequence of an act of God, or of the public enemy, or national emergency, allocation, or other governmental restrictions upon the use or availability of labor or materials, rationing, civil insurrection, riot, racial or civil rights disorder or demonstration, strike, embargo, flood, tidal wave, fire, explosion, bomb detonation, nuclear fallout, windstorm, hurricane, sinkholes, earthquake, or other casualty or disaster or catastrophe, unforeseeable failure or breakdown of pumping, transmission, or other facilities, governmental rules or acts or orders or restrictions of regulations or requirements, acts or actions of any government, except the CITY, or public or governmental authority, commission, board, agency, official, or officer, or judgment or a restraining order or injunction of any court, the party shall not be liable for such nonperformance, and the time of performance shall be extended for such time period that the party is diligently attempting to perform.

B. The parties hereto agree that from and after the date of execution hereof, each will, upon the request of the other, execute and deliver such other documents and instruments and take other actions as may be reasonably required to carry out the intent of this agreement.

C. This agreement shall not be considered an obligation on the part of the CITY to perform in any way other than as indicated herein. The CITY shall not be obligated under the terms of this agreement to provide wastewater services to the COUNTY from areas outside of its service area or areas which are not serviced by the COUNTY unless the CITY staff issues written notification that it does not object to such additional service.

D. This agreement shall be binding upon the heirs, representatives, and assigns of the parties hereto and the provisions hereof shall constitute covenants running with the land for the benefit of the heirs, representatives, and assigns of the party. However, this agreement shall not be assigned by the COUNTY without the express permission of the CITY; however, such consent shall not be unreasonably withheld by the CITY.

E. Term: This agreement shall have a term of twenty-five (25) years commencing on the date of execution of this agreement. Upon approval of the CITY, the COUNTY shall have the right to renew this agreement for an additional twenty-five (25) years. The COUNTY shall notify the CITY within six (6) months prior to the expiration of the initial term of the decision to renew and the CITY agrees that its approval of such renewal shall not be unreasonably withheld.

F. Each party acknowledges that it has played an equal role in drafting this agreement and, as a result, in the event of any ambiguity contained herein, the same shall not be construed against or in favor of either party.

G. The September 14, 1999, Agreement Between Pasco County And The City Of Zephyrhills Which Establishes Designated Service Areas For Water And Wastewater Services is hereby ratified and affirmed except as modified by this addendum.

IN WITNESS WHEREOF, the parties hereto have hereunto placed their respective hands and seals this _____ day of _____, _____.

(SEAL)
ATTEST:

BY: _____
JED PITTMAN, CLERK

BOARD OF COUNTY COMMISSIONERS
OF PASCO COUNTY, FLORIDA

BY: _____
THEODORE J. SCHRADER, CHAIRMAN

(SEAL)
ATTEST:

BY: _____

CITY COUNCIL OF THE
CITY OF ZEPHYRHILLS, FLORIDA

BY: _____

Print

Its _____
Title

Appendix C

School Planning Interlocal Agreement

To be inserted (update in progress).