



HOUSING FOR ALL
EXPANDING LARGO'S HOUSING OPTIONS

COMMUNITY FORUM

JULY 24, 2023

Largo.com/HousingForAll

WELCOME!



Largo.com/HousingForAll

This meeting is being
RECORDED



Share with those who couldn't join live!

Largo.com/HousingForAll

TONIGHT:

- Introductions
- What is **HOUSING FOR ALL**?
- Food for Thought: Housing Conditions, Opportunities
- **Group Discussions**
- Report Back: Top Three Ideas
- Next Steps

PROJECT TEAM



CITY OF LARGO



CONSULTANT LEAD
/ HOUSING
ANALYSIS & POLICY



ENGAGEMENT /
URBAN DESIGN &
TOWN PLANNING



ZONING CODE
ANALYSIS



STORMWATER CODE
ANALYSIS



MOBILE HOME
TRANSITION
PROCESS



BACKGROUND: WHY IS THIS IMPORTANT?

- Before the Covid-19 Pandemic **HALF** of Largo households were ALICE – Asset Limited Income Constrained Employed – living paycheck to paycheck
- Covid-19 Pandemic – **41% increase in rents** in Largo since 2019
- Housing instability increased
- Access to safe and healthy homes is a foundation for a strong community



PRIOR PUBLIC INPUT

Housing

- 47% of Largo community survey respondents said "Finding affordable, quality housing" as a major or moderate problem (2021/2022)
- **Community leaders** representing nonprofits, civic groups, faith-based and business leaders, highlighted **housing as a critical concern (2022)**
- **"Build a Community of Safe and Healthy Neighborhoods"** was identified as a top priority among residents on City budget survey (2022)
 - **Homelessness and Housing** were **two top concerns** in the open-ended comments.



ADDRESSING HOUSING NEEDS FOR OUR COMMUNITY

- **Update City codes** to allow different types of housing that can serve different price points and different housing needs in our community.
 - Land constraints – How can under-utilized land be more effective at providing housing opportunities to create safe and healthy neighborhoods?
- Recognize **change does not happen overnight**

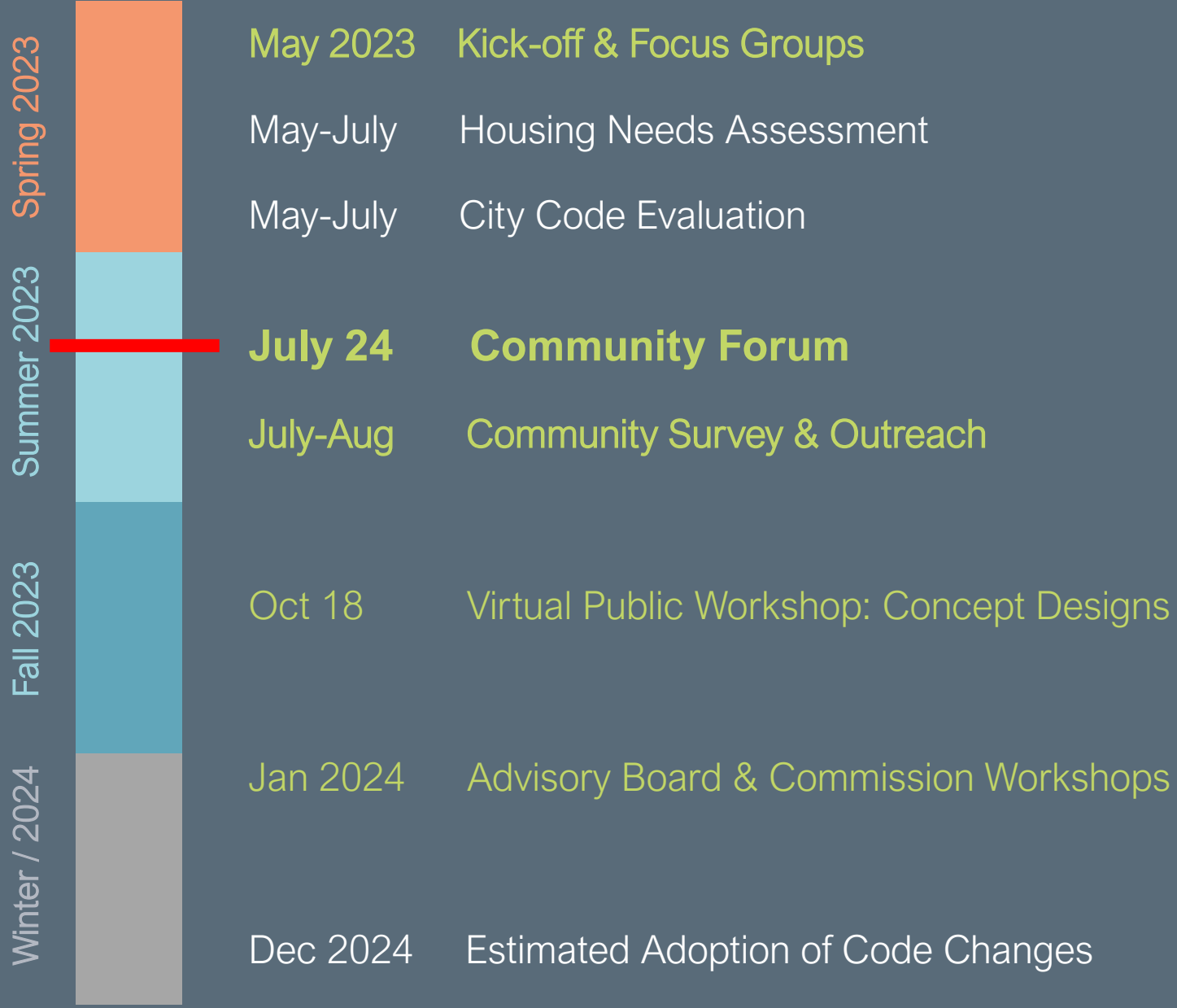


HOUSING FOR ALL seeks to expand housing options (rental and home ownership) to meet current and future housing needs

- **Housing needs analysis** with projections over the next 10 years
- **Evaluation of City codes** as well as model codes from other jurisdictions
- **Recommended code changes** to allow different types / scale of housing to serve various housing needs
- **Illustrations** on model sites in Largo to visually explain the potential changes



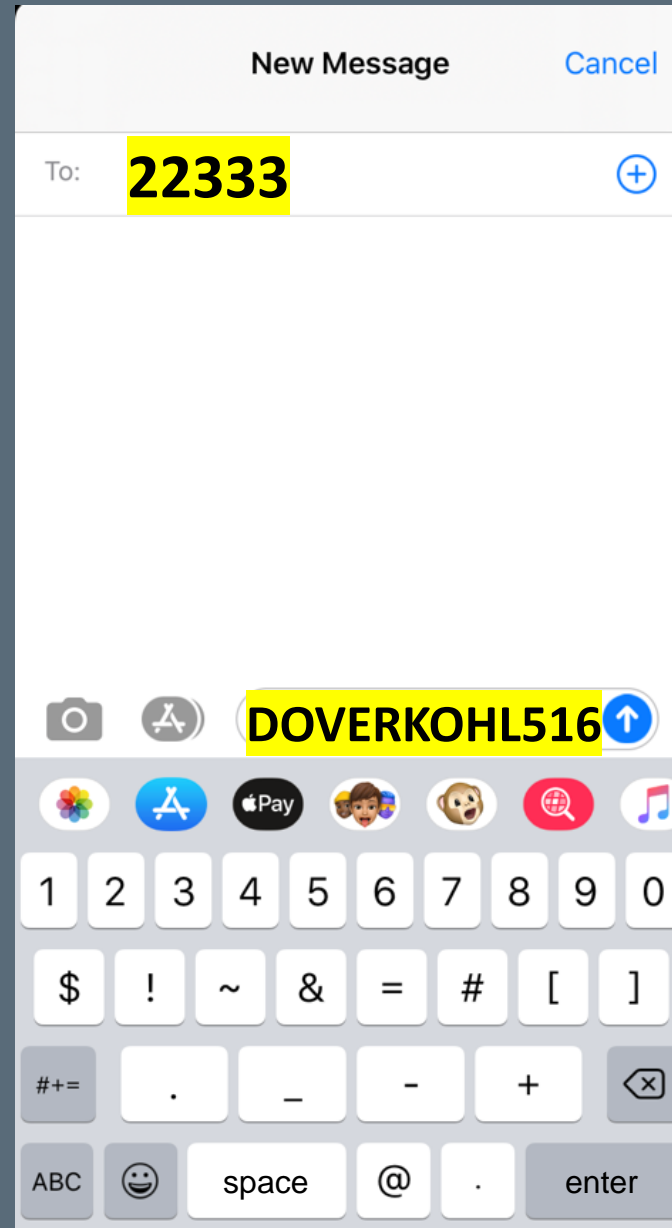
PROJECT TIMELINE



quick poll:
who is here

Quick Polling

Send answers through text messaging!



First



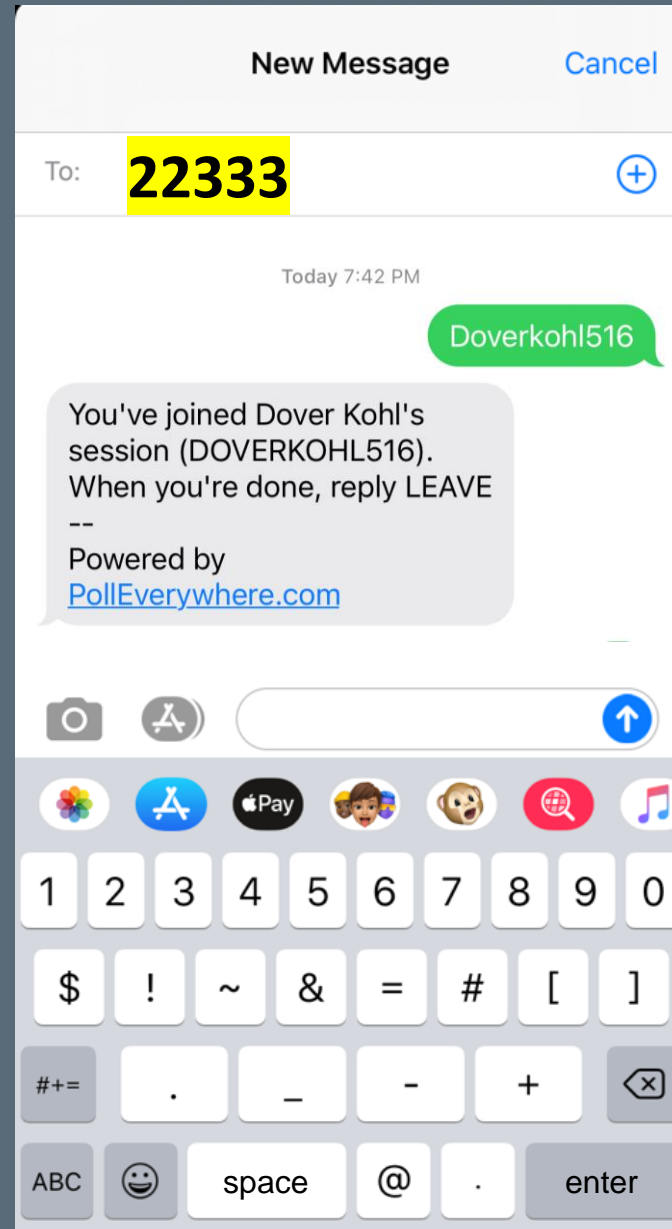
Send a text to 22333



Send this message:
DOVERKOH516

Quick Polling

Send answers through text messaging!



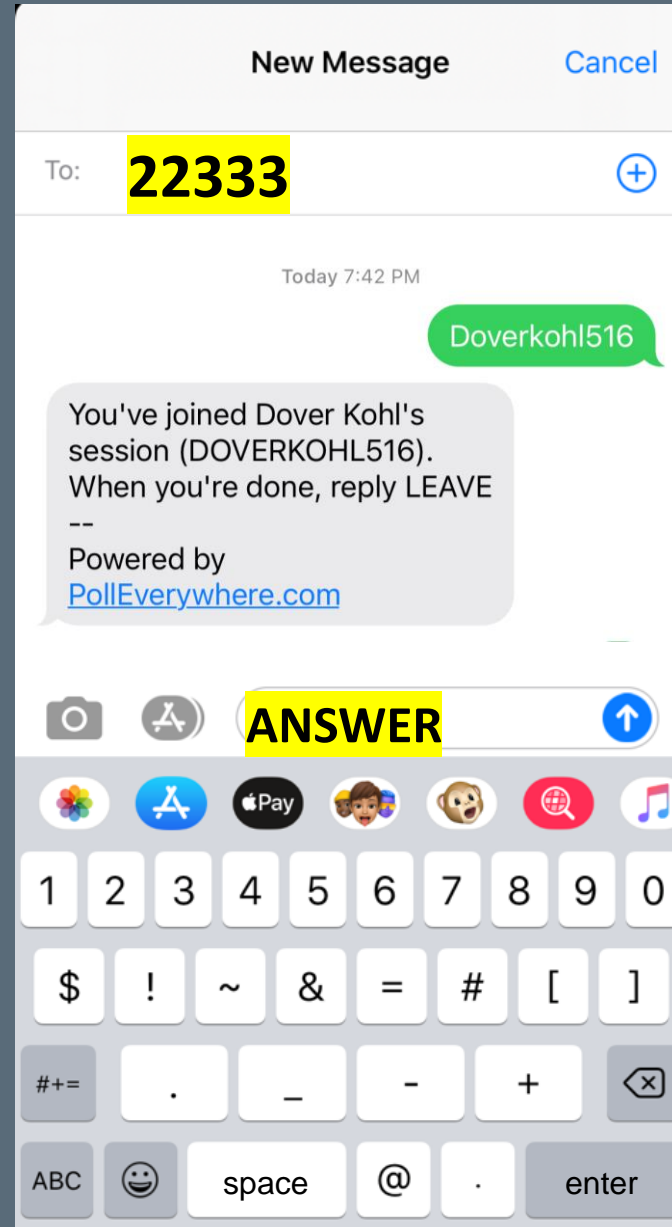
After



Confirmation

Quick Polling

Send answers through text messaging!



Then



Send a text to 22333

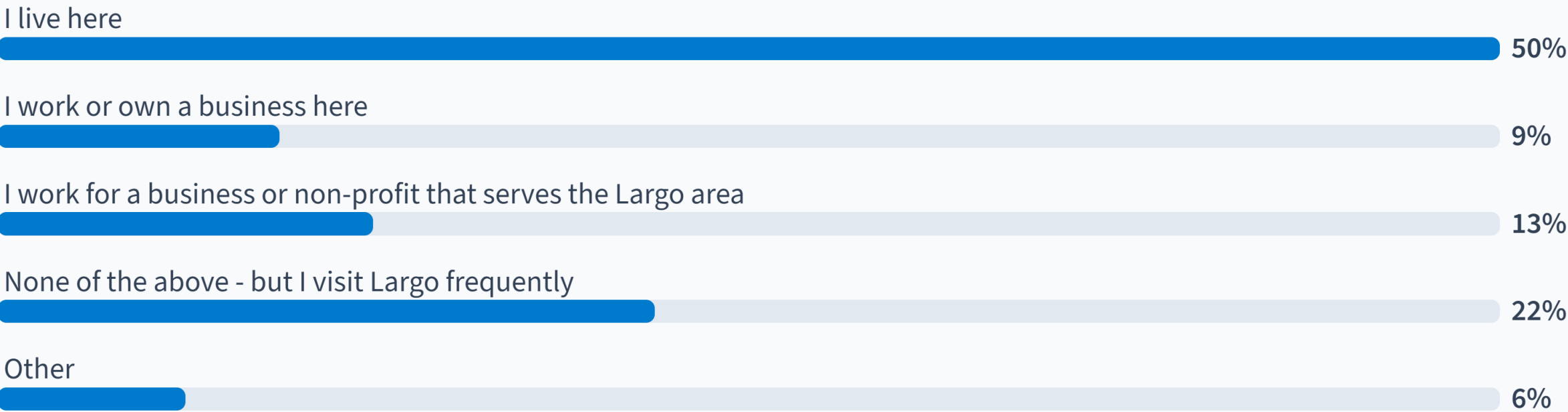


Then send your Answer

What is your primary interest in Largo?

- (A) I live here
- (B) I work or own a business here
- (C) I work for a business or non-profit that serves the Largo area
- (D) None of the above – but I visit Largo frequently
- (E) Other

What is your primary interest in Largo?



How long have you lived, worked, or owned a business in Largo / or that serves Largo?

(A) Less than 2 years

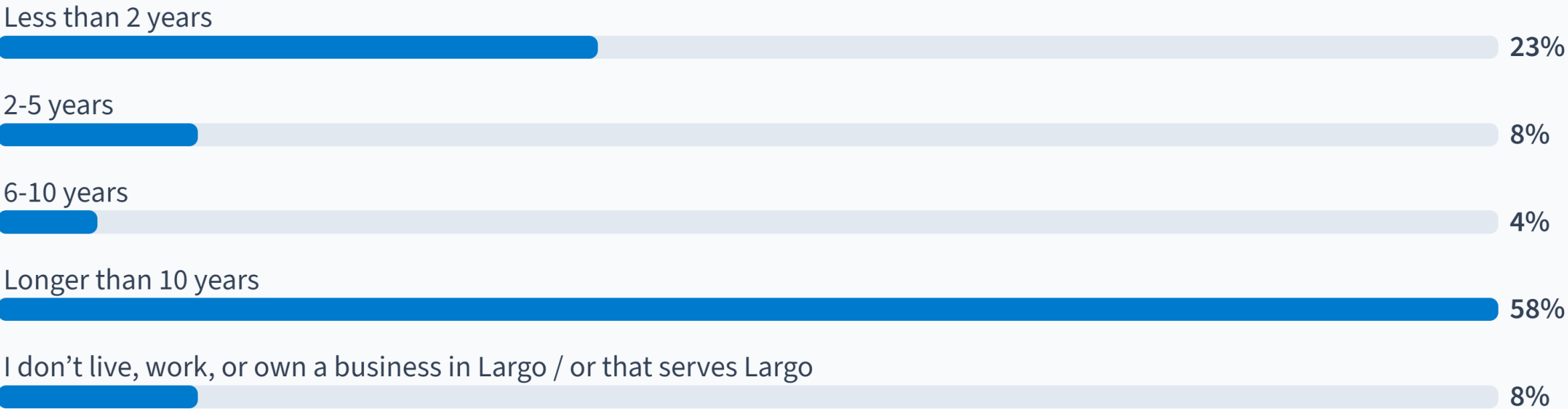
(B) 2-5 years

(C) 6-10 years

(D) Longer than 10 years

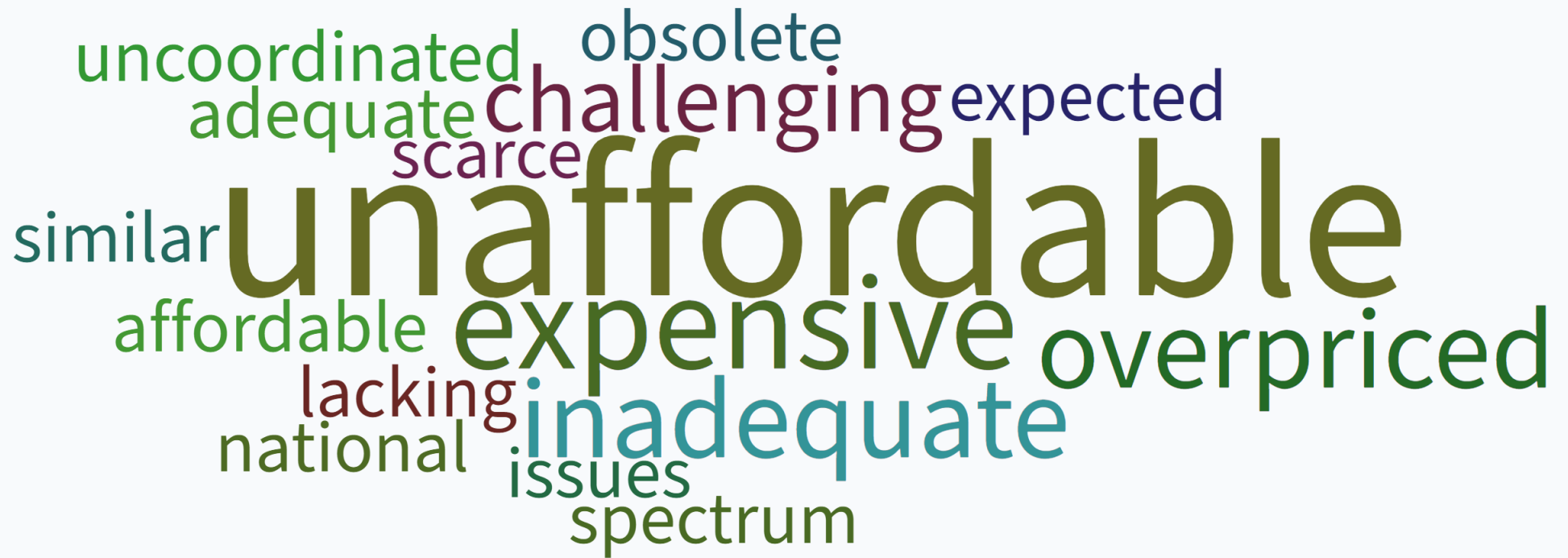
(E) I don't live, work, or own a business in Largo / or that serves Largo

How long have you lived, worked or owned a business in Largo / or that serves Largo?



What is **ONE WORD** that describes
housing in Largo today?

What is one word that describes HOUSING in Largo today?

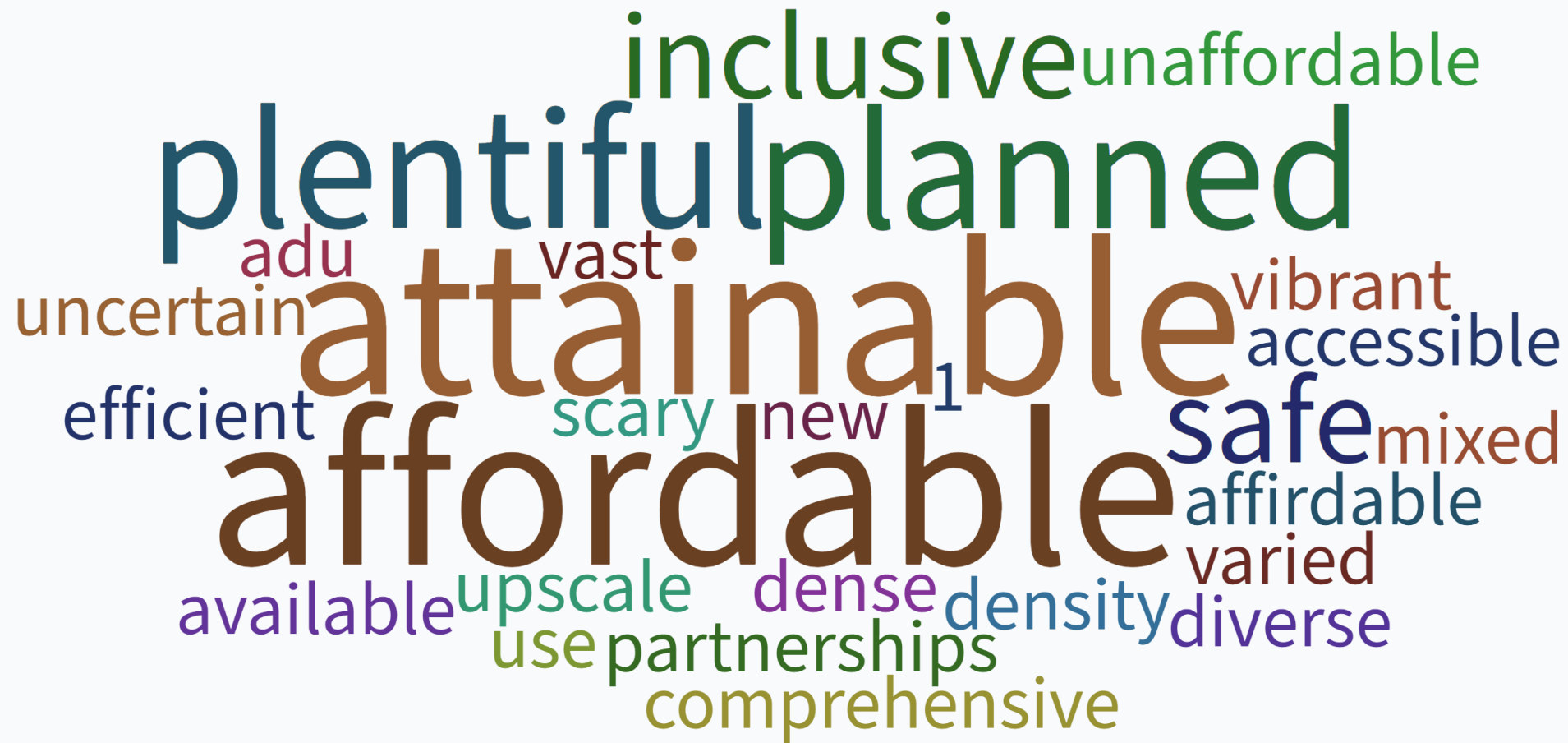


A word cloud of terms related to housing, with 'unaffordable' as the largest and most central word. Other prominent words include 'challenging', 'expensive', 'inadequate', 'overpriced', 'uncoordinated', 'adequate', 'expected', 'similar', 'affordable', 'lacking', 'national', 'issues', 'spectrum', 'obsolete', and 'scarce'. The words are arranged in a cluster, with varying sizes and colors (green, blue, purple, brown) used to distinguish them.

uncoordinated obsolete
adequate challenging expected
scarce
similar unaffordable
affordable expensive overpriced
lacking inadequate
national issues
spectrum

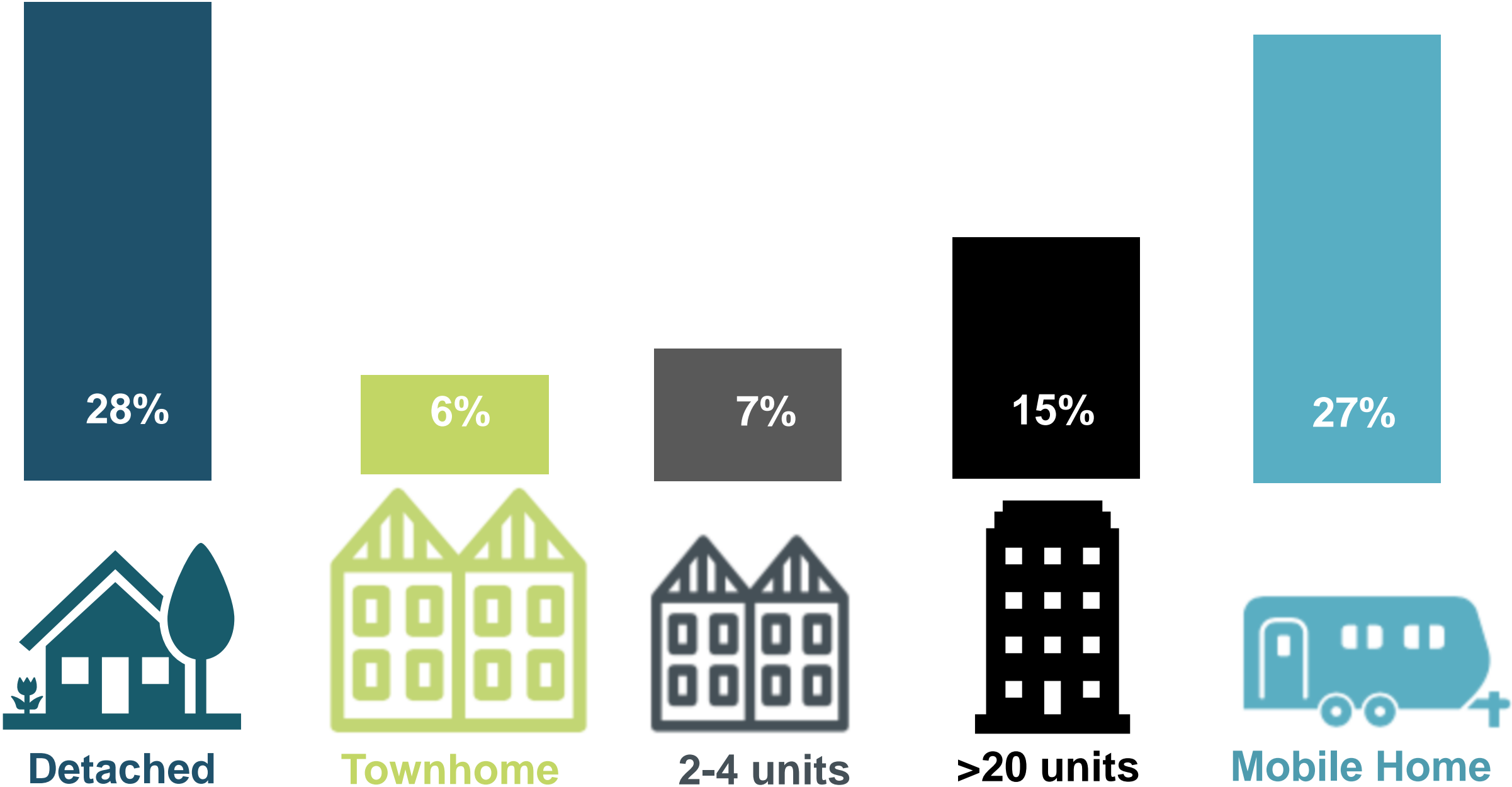
What is **ONE WORD** that describes
housing in Largo in the future?
(in your vision)

What is one word that describes HOUSING in Largo in the future (in your vision)?

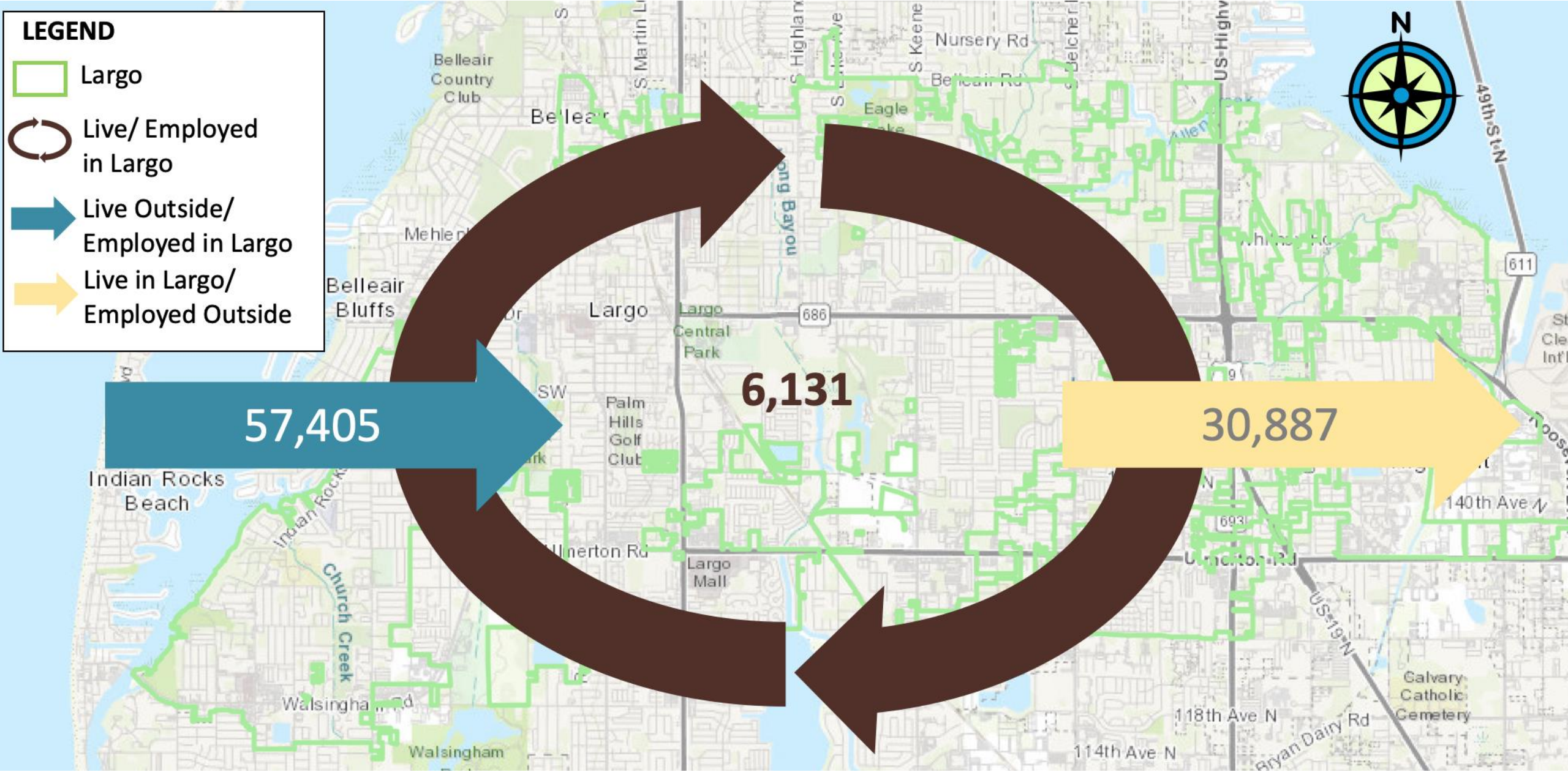


HOUSING CONDITIONS

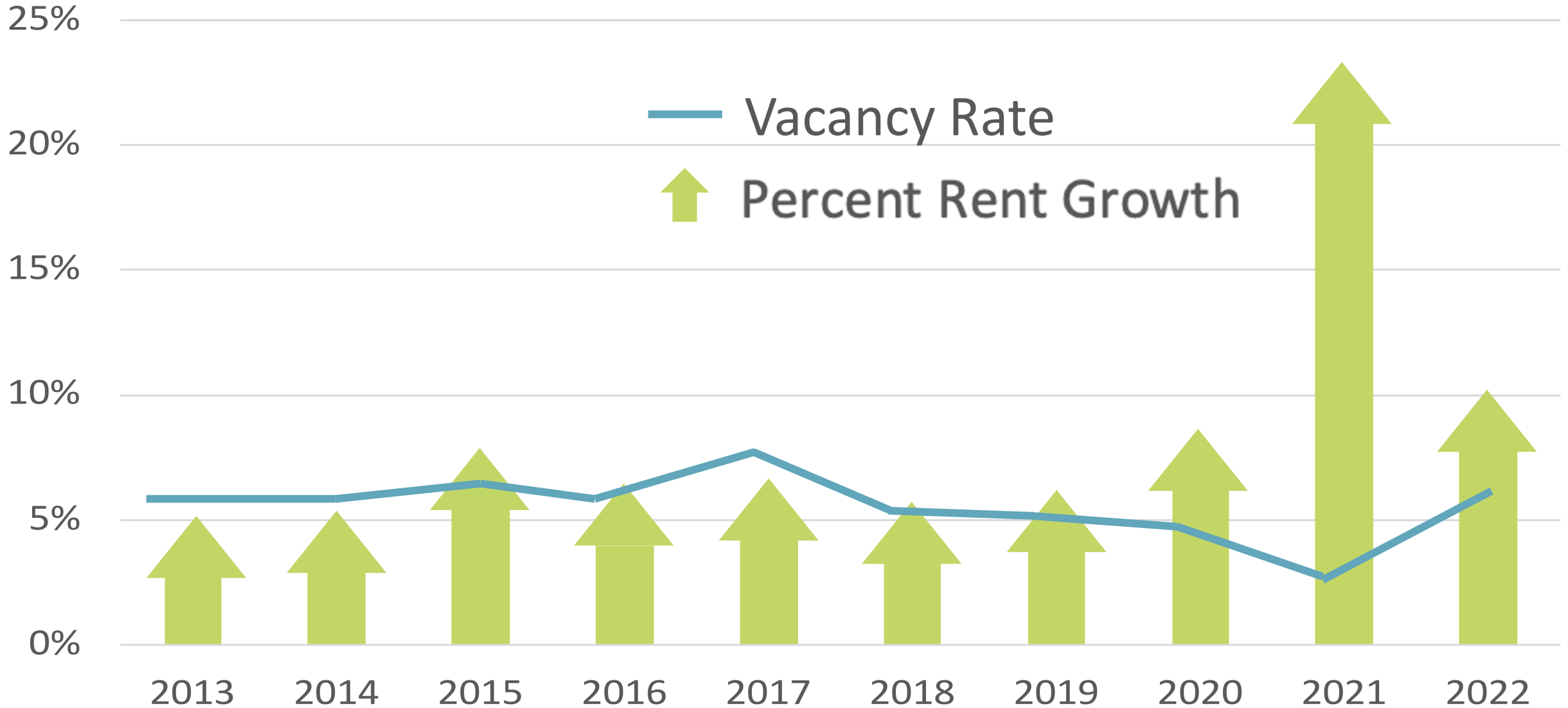
HOUSING SUPPLY



JOB LOCATION / COMMUTING

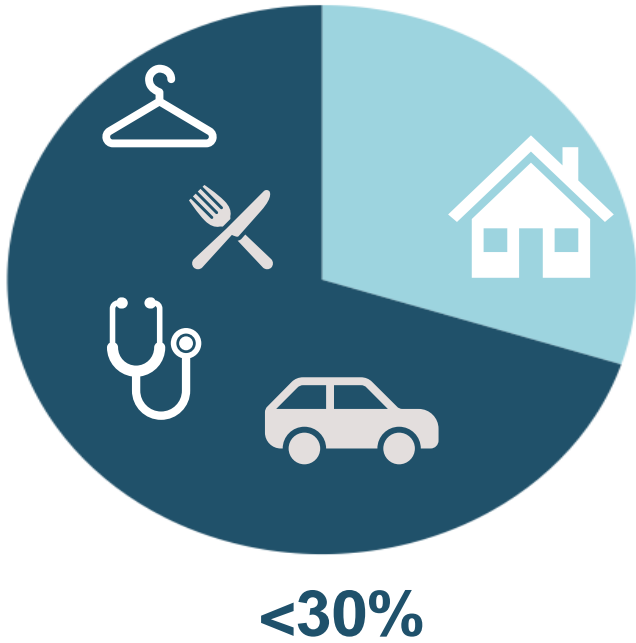


RENTAL RATES

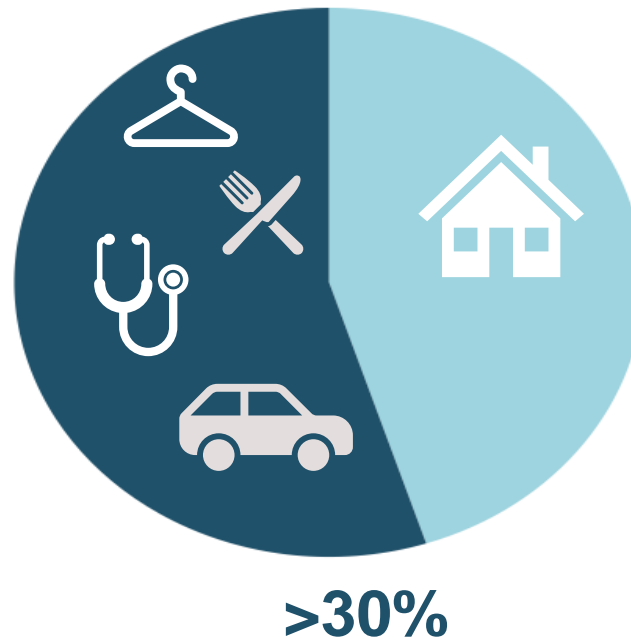


DEFINING ATTAINABLE

Affordable



Cost Burdened



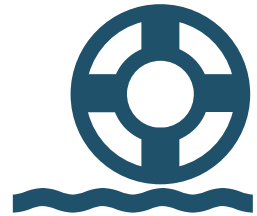
Severely Cost Burdened



Spending NO more than 30% of income on housing-related expenses

JOBS BY INCOME CATEGORY

**Extremely Low
Income (30% AMI)**



Lifeguards
\$26,200



Fast Food
\$25,880

**Very Low Income
(30% to 50% AMI)**



Wait Staff
\$32,940



Hairdresser
\$36,320

**Low Income
(50% to 60% AMI)**



Locksmiths
\$43,560



Bus Drivers
\$45,190

**Low Income
(60% to 80% AMI)**



Firefighters
\$53,400



Teachers
\$64,420



Food Prep.
\$26,740



Dishwashers
\$27,540



Postal Clerk
\$56,450



Police
\$69,180

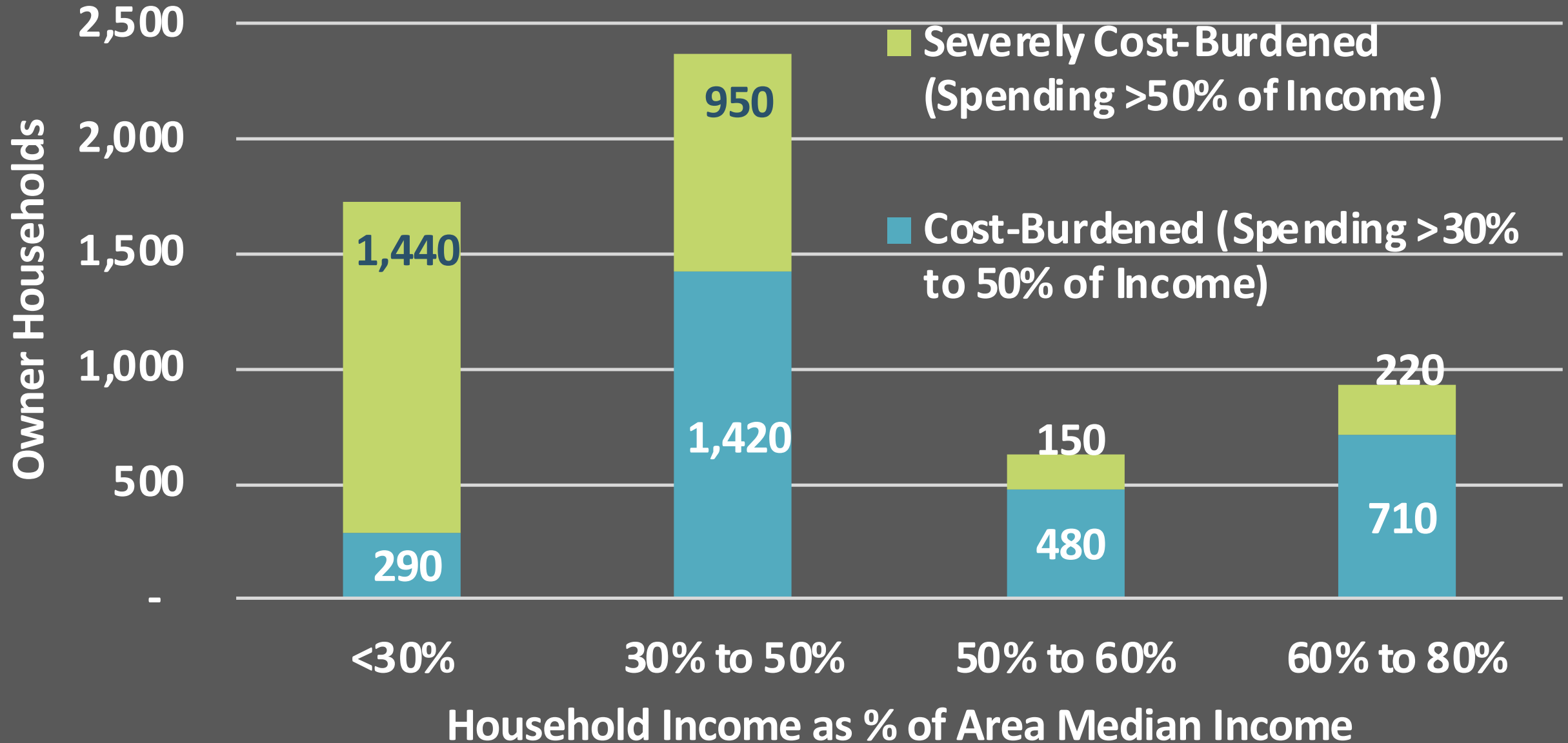
14% of Households

17% of Households

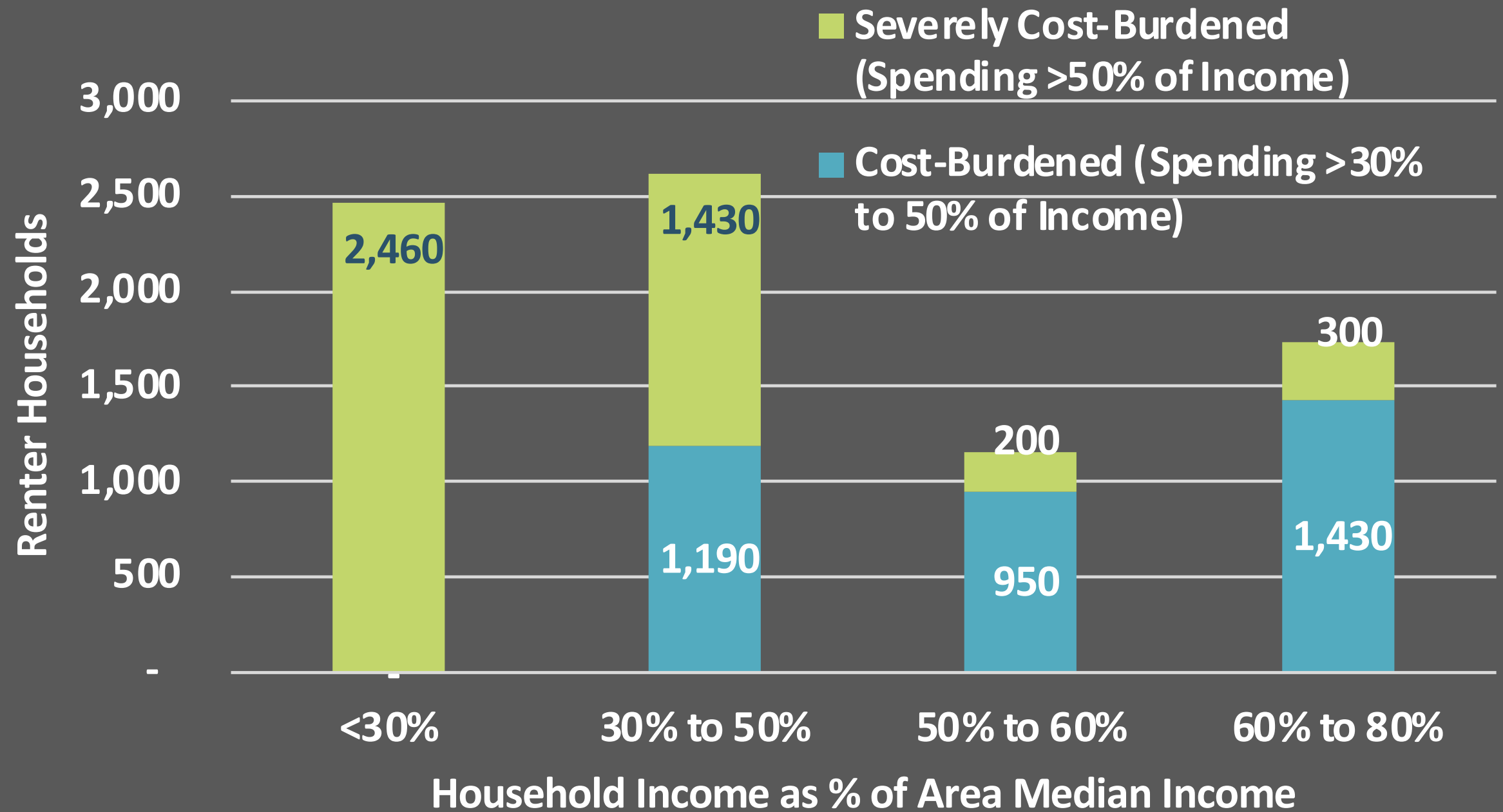
25% of Households

SINGLE-EARNER HOUSEHOLD OF 3

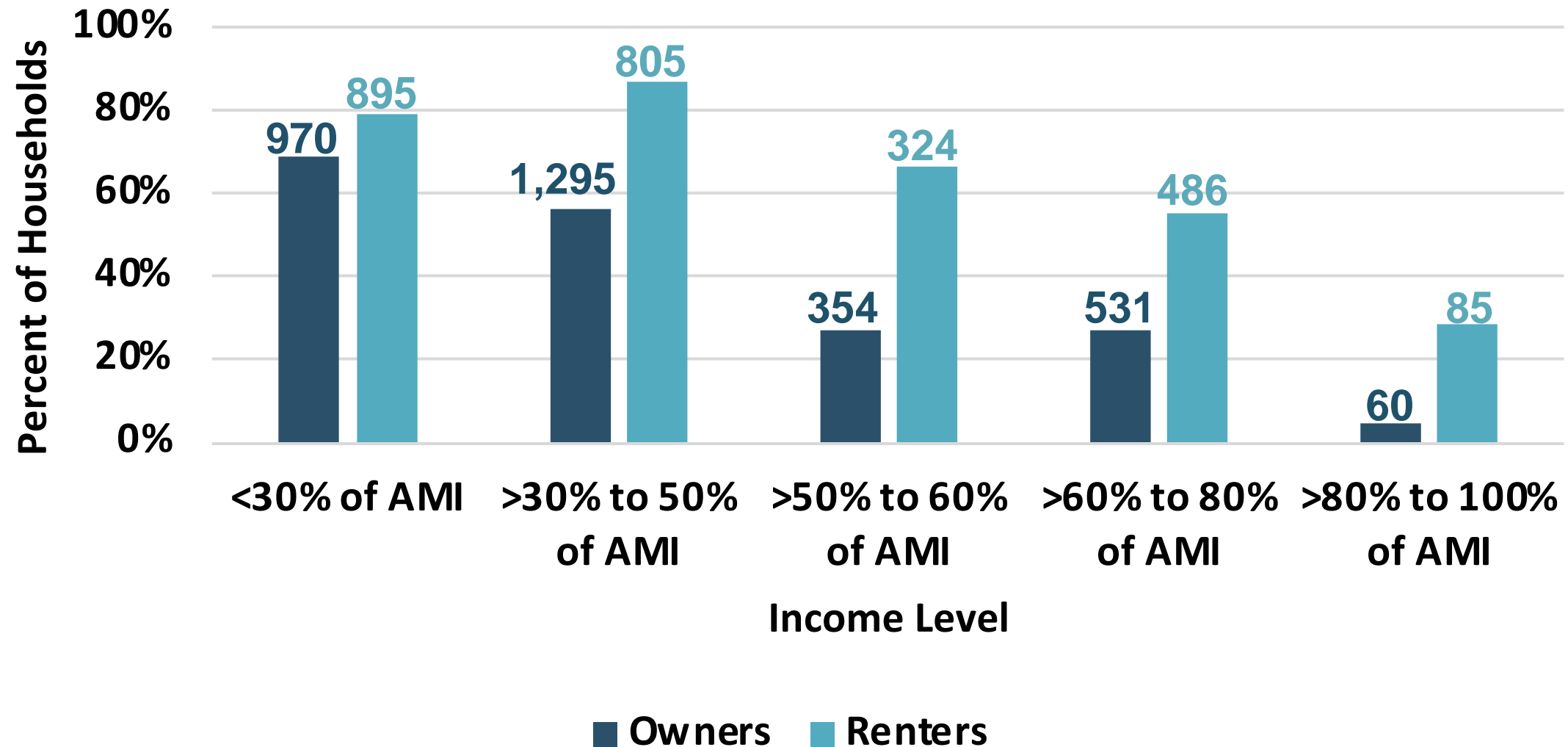
LARGO OWNER HOUSING COST BURDEN



LARGO RENTER HOUSING COST BURDEN

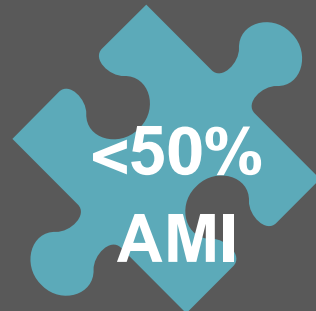
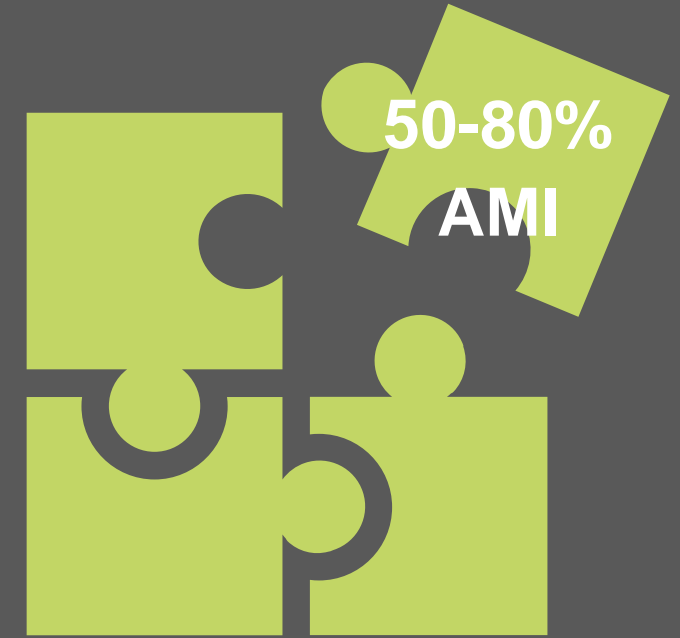


SENIOR HOUSEHOLDS WITH HOUSING PROBLEMS



UNMET HOUSING NEEDS

- **Largest unmet need for homeownership units: 50% to 80% of Area Median Income**
- **Largest unmet need for rental units: Below 50% of Area Median Income**



HOW MISSING MIDDLE CAN HELP?

1. ENABLE MORE HOUSING TO *ADDRESS KEY SHORTAGES* THAT BOOST RENTS
2. OFFER A *GREATER VARIETY* OF HOUSING TYPES, SIZES, PRICES AND RENTS
3. USE LIMITED *LAND* RESOURCES MORE *EFFICIENTLY*

THE “MISSING MIDDLE”

AMERICAN TRADITION: BUILT-IN VARIETY



Credit: Opticos



Credit: Housing Innovation Collaborative

“MISSING MIDDLE”: INCREMENTAL BY DESIGN



MISSING MIDDLE HOUSING

Thinking Big and Building Small to Respond to Today's Housing Crisis



Daniel Parolek

WITH
ARTHUR C. NELSON

NARROW-LOT, SINGLE-FAMILY HOUSES



NARROW-LOT, ATTACHED TOWNHOME & LIVE/WORKS



DUPLEX, TRIPLEX



SMALL MULTIPLEX



SMALL APARTMENT BUILDINGS



COURTYARD APARTMENTS



COTTAGE COURTS & TINY HOMES



ACCESSORY DWELLING UNITS



ACCESSORY DWELLING UNITS



WHAT'S PREVENTING MISSING MIDDLE HOUSING?

- **HABITS: BUILDERS, DEVELOPERS, BANKERS, ARCHITECTS**
- **LACK OF FAMILIARITY**
- **LACK OF COMMON INFRASTRUCTURE, E.G. STORMWATER SOLUTIONS**
- **ZONING: HIGH PARKING REQUIREMENTS**
- **ZONING: DEEP FRONT, REAR, SIDE & CORNER SETBACKS**
- **ZONING: REQUIREMENTS FOR LARGER LOTS**
- **ZONING: PROHIBITIONS ON MIXED LAND USES**
- **ZONING: MAXIMUM ALLOWED DENSITY (UNITS PER ACRE)**
- **ZONING: REQUIRED MINIMUM GREEN ("PERVIOUS") SPACE**
- **REZONING / PERMITTING: TOO DAUNTING FOR SMALL PROJECTS**
- **COMMUNITY CONCERNS WITH NEW HOUSING TYPES / # OF UNITS**

WHAT'S PREVENTING MISSING MIDDLE HOUSING?

- HABITS: BUILDERS, DEVELOPERS, BANKERS, ARCHITECTS
- LACK OF FAMILIARITY
- LACK OF COMMON INFRASTRUCTURE, E.G. STORMWATER SOLUTIONS
- ZONING: HIGH PARKING REQUIREMENTS
- ZONING: DEEP FRONT, REAR, SIDE & CORNER SETBACKS
- ZONING: REQUIREMENTS FOR LARGER LOTS
- ZONING: PROHIBITIONS ON MIXED LAND USES
- ZONING: MAXIMUM ALLOWED DENSITY (UNITS PER ACRE)
- ZONING: REQUIRED MINIMUM GREEN ("PERVIOUS") SPACE
- REZONING / PERMITTING: TOO DAUNTING FOR SMALL PROJECTS
- COMMUNITY CONCERNS WITH NEW HOUSING TYPES / # OF UNITS



Upcoming Events

Register and purchase tickets here



Seminar, Workshop

Oklahoma City, OK Small Developer Sem

Thursday, May 28, 2020

9:00 AM - 1:00 PM

Gene Rainbolt Graduate School of Business (map)

Google Calendar · ICS

This seminar is a "catch-up" course to meet the required prerequisite small scale real estate development is all about project formation. help attendees analyze what makes a good project, how a building ecosystem of professionals in the built environment. By the end of first steps on their own project.

[VIEW EVENT](#)



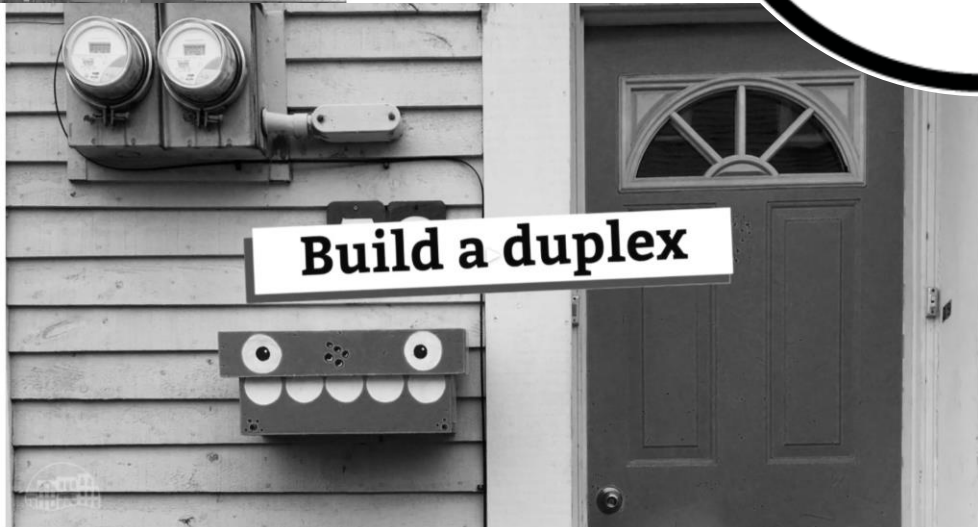
Lecture

York, PA (AM) Lecture on the Small Scale Development with Bernice Radle

Mon, Jun 1, 2020, 12:00 PM - Fri, Jun 5, 2020, 12:00 PM

York College Center for Community Engagement (map)

Google Calendar · ICS



We train small-scale developers and coach the cities they love.

We are a not-for-profit Alliance of practitioners who train small developers, helping citizens strengthen their own neighborhoods and helping city champions get the kind of development their community wants.

Strong places are built at the speed of trust from the bottom up, and today's cities need systems to support that incremental development. It's messy, slow, and difficult work but we know this is how great places come to be.

That leaves us with a challenge: to build the capacity for locals to invest in their own neighborhoods, and to help institutions encourage that small scale development. We do both.



Meet the 'Renovators': These people are breathing new life into Buffalo's past

Epstein

January 26, 2020 | Updated January 27, 2020





November 2016

MISSING MIDDLE HOUSING TYPES FOR CHATTANOOGA

- TIME-HONORED BUILDINGS FOR THE THOUGHTFUL SMALL DEVELOPER -



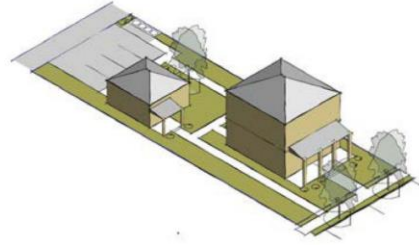
Compiled by the Incremental Development Alliance for the
Lyndhurst Foundation & Chattanooga Neighborhood Enterprise

Duplex



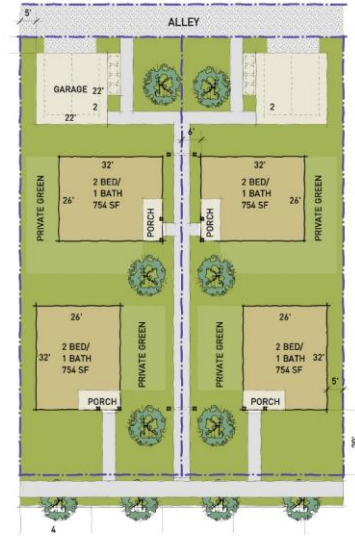
3 UNITS - 2,120 SF TOTAL	
2x 2-Bed, 1.5 Bath	840 sf
1x Studio	440 sf
PARKING - 6 SPACES	
On-street	2
Off-street	4
SITE	
Corner lot	Caution
Mid-block	Yes
Multi-lot required	No
International Residential Code	

The duplex has side-by-side two story units. The optional backyard cottage is a studio unit, which shapes the property's green space and screens the parking off the alley from view. This site plan is best suited for a mid-block location where its architectural elements can be concentrated on the facade facing the sidewalk. A corner lot is workable, but more attention and budget would need to be applied to the long side facade that would be exposed along an additional sidewalk. The duplex is an excellent owner-occupied building as the income from the second unit and the backyard cottage can contribute to or completely offset a monthly mortgage payment.



14

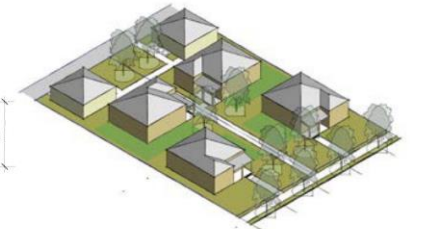
Cottage Court



4 UNITS - 3,016 SF TOTAL	
4x 2-Bed, 1 Bath	754 sf
PARKING - 8 SPACES	
On-street	4
Off-street	4
SITE	
Corner lot	No
Mid-block	Yes
Multi-lot required	Yes
International Residential Code	

This four unit plan on two lots features four standalone cottages and two, two-car garages. The detached cottages create semi-private green space around each unit and appeal to individuals seeking a medium sized unit with direct access (no shared entry). The site plan is carefully designed to allow for the cottages to be permitted and built one lot at a time.

The four detached units could be financed with a conventional 30-year mortgage, making this another approachable starter project for a small developer. This site plan is best suited for a mid-block location since the buildings face each other in a courtyard layout and would thus have their backs facing the street on a corner lot.

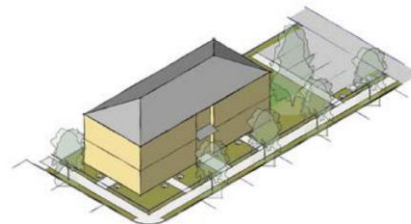


17

4F (Form Follows Finance Fourplex)

As the name suggests, the 4F maximizes the capacity of a conventional 30-year mortgage and avoids unnecessary expense through savvy navigation of building codes. Form follows finance. The building is home to four residential units and a ground floor flex space. The second floor units are accessed through a common central stair hall. This building is great for a corner lot as it is designed to have both short and long facades with doors to the street.

Each regulatory environment (building code, financial lending, zoning, etc.) has its own language to describe mixed uses and the rules that bound them. That is why a building can correctly be labeled many mutually inclusive terms referring to mixed use. In the case of the 4F, the flex space should be labeled 'live-work' to be considered a residential use under the building code, and 'non-residential' space for mortgage underwriting purposes, while yet a different label may be necessary to comply with local zoning requirements.



19

5 UNITS - 4,096 SF TOTAL	
2x 2-Bed, 2 Bath	1,024 sf
2x 1-Bed, 1 Bath	512 sf
1x Non-residential	1,024 sf
PARKING - 11 SPACES	
On-street	6
Off-street	5
SITE	
Corner lot	Yes
Mid-block	No
Multi-lot required	No
International Building Code	



Quadplex



4 UNITS - 2,912 SF TOTAL	
4x 2-Bed, 1 Bath	728 sf
PARKING - 6 SPACES	
On-street	2
Off-street	4
SITE	
Corner lot	Caution
Mid-block	Yes
Multi-lot required	No
International Building Code	

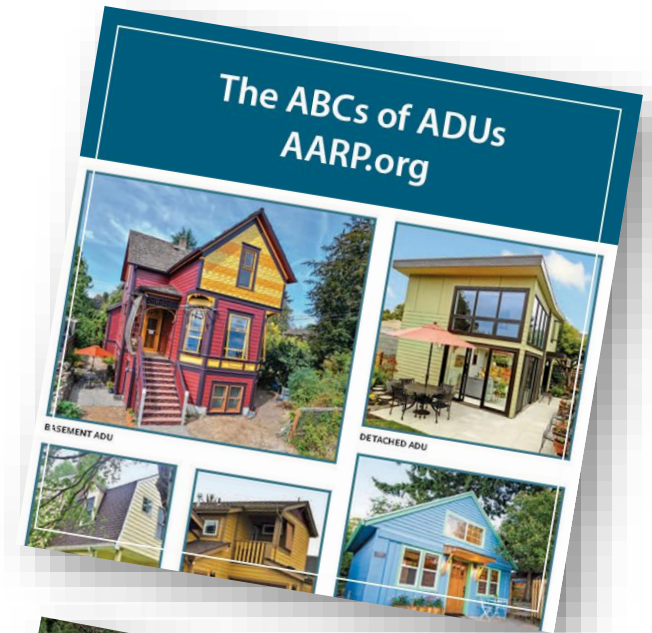
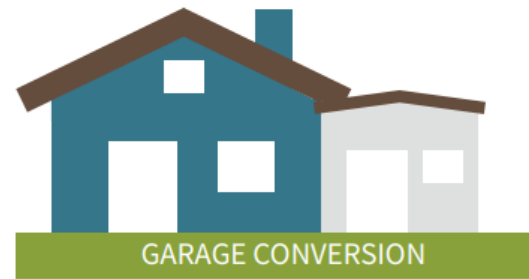
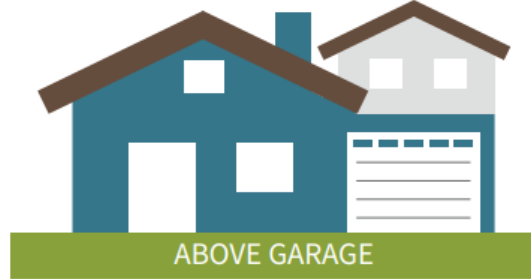
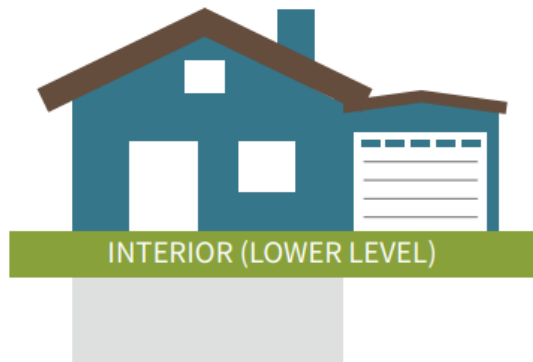
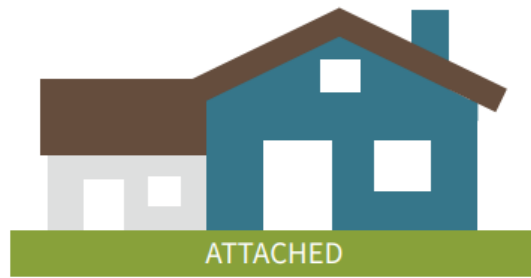
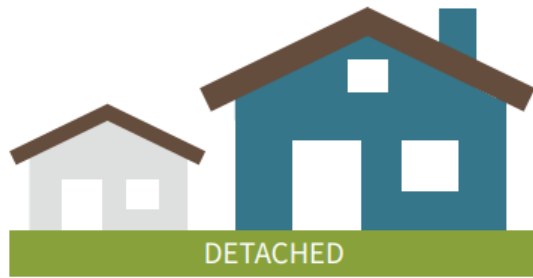
The quadplex has two units on each floor, four units total, and a small rear garage for two vehicles. The units are close to the smallest size desirable for a two bedroom, optimizing building cost versus rental income. This site plan is best suited for a mid-block location where its architectural elements can be concentrated on the facade facing the sidewalk. A corner lot is workable, but more attention and budget would need to be applied to the long side facade that would be exposed along an additional sidewalk.

The quadplex could be owner-occupied or an approachable first investment project for a small developer, as the four rental units provide a respectable return.



15

AARP® & Accessory Dwelling Units



STREET-ORIENTED BUILDINGS

(PORCHES, STOOPS TO THE FRONT, PARKING TO THE REAR)



STREET-ORIENTED BUILDINGS



Porches, not just balconies

Window Proportions

Entries from Street

Elevated finished floor facing sidewalk, but all 8 ground-floor units are level with parking and accessible

Onstreet parking

Walkable, tree-lined street

The Central, New Port Richey FL







1442
Camdenway Rd
Baltimore, MD

FINDING LOST SPACE



FINDING LOST SPACE







Atlantic Boulevard

FINDING LOST SPACE





quick poll: housing ideas

What do you think about encouraging more Missing Middle housing types in Largo?

(A) I like it

(B) Not sure yet. Need more information

(C) Don't like it

What do you think about encouraging more Missing Middle housing types in Largo?



What do you think about allowing more types of ADUs, in more Largo neighborhoods?

(A) I like it

(B) Not sure yet. Need more information

(C) Don't like it

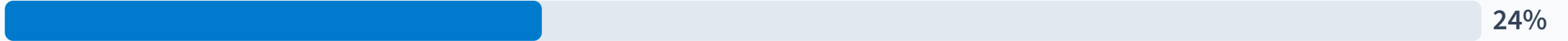
What do you think about allowing more types of ADUs, in more Largo neighborhoods?

I like it



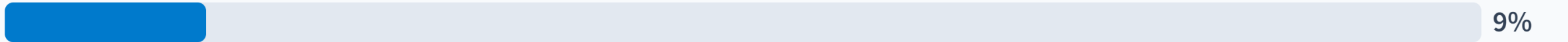
67%

Not sure yet. Need more information



24%

Don't like it

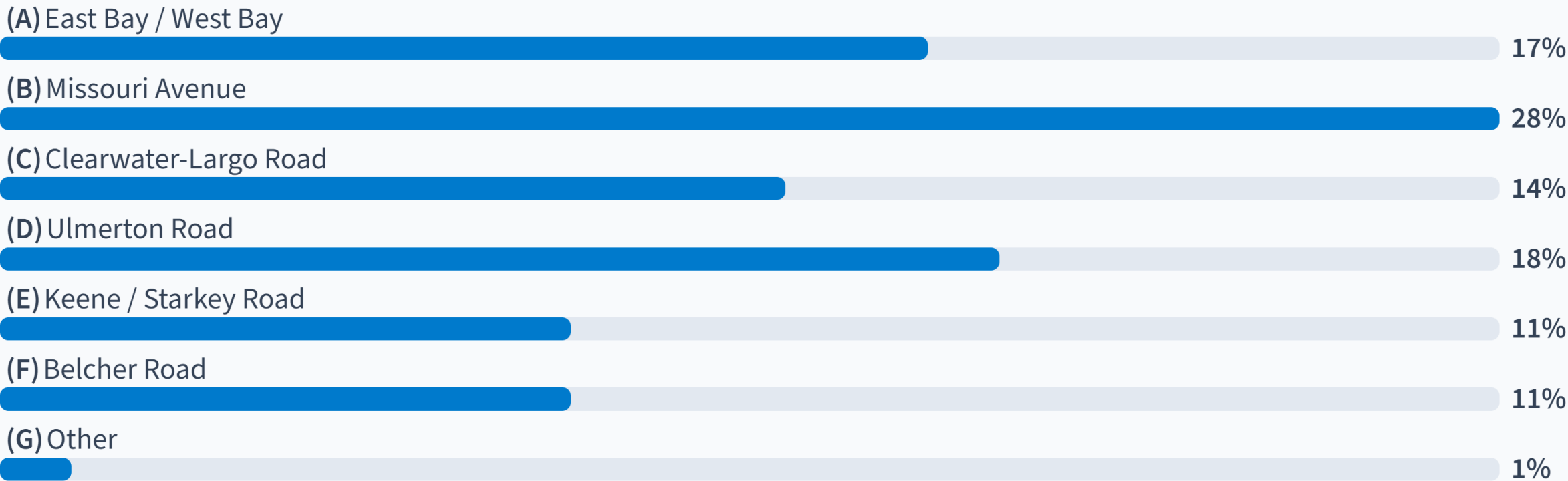


9%

Which of Largo's commercial corridors do you think have the greatest potential for new / additional housing? (choose all that apply)

- (A) East Bay / West Bay
- (B) Missouri Avenue
- (C) Clearwater-Largo Road
- (D) Ulmerton Road
- (E) Keene / Starkey Road
- (F) Belcher Road
- (G) Other

Which of Largo's commercial corridors do you think have the greatest potential for new/additional housing? (choose all that apply)





SMALL GROUP DISCUSSIONS



HOUSING FOR ALL

EXPANDING LARGO'S HOUSING OPTIONS

Which of these examples of Missing Middle housing would you like to see in Largo?

TOWNHOME



COTTAGE



ACCESSORY DWELLING UNIT



DUPLEX



SMALL MULTI-UNIT COMPLEX



SMALL APARTMENT BUILDINGS



HOUSING FOR ALL
EXPANDING LARGO'S HOUSING OPTIONS

TABLE # _____

TOP 3 IDEAS

1:

2:

3:



Group 1-5: Community Room

Group 6-10: Innovision Café

Group 11-12: Commission Chambers



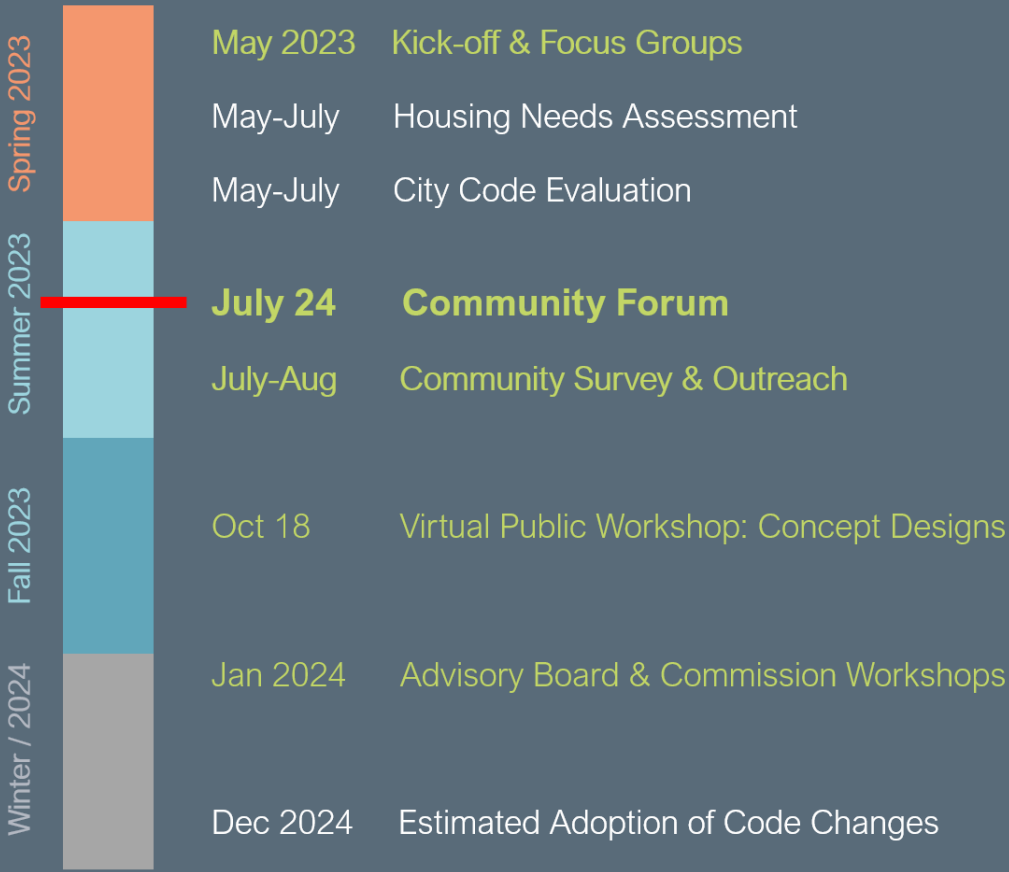
REPORT BACK:
TOP 3 IDEAS

NEXT STEPS

- Invite Largo neighbors / friends to take the survey:
Largo.com/HousingforAll
- Participate in Concept Plan Public Workshop:
October 18, 2023
- Check website for updates and continue to provide input!



TIMELINE:





THANK YOU!

Largo.com/HousingForAll