



# Indian River County 2030 Comprehensive Plan

## Chapter 7

# Housing Element

Indian River County Community Development Department  
Adopted: October 12, 2010

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## **INTRODUCTION**

Along with water, sewer, roads, bridges, and schools, housing is an important component of a community's infrastructure. As such, local governments have a responsibility to ensure that the housing system meets the needs of its residents.

Unlike most infrastructure components, however, housing is provided primarily by the private sector. Even though the private sector constructs most housing units, local governments have a responsibility to ensure that the local housing market functions effectively and that the housing needs of the community are met. By so doing, local governments can enhance economic development and maintain quality of life.

In 1968, the federal government established the national housing goal of "a decent home and a suitable living environment for every American family". Since then, that goal has been the guiding force for local government housing policy.

## **DEFINITIONS**

The following definitions are provided for terms used in the housing element.

**Affordable Housing** - Housing occupied by a household paying not more than 30% of its gross income for housing cost. Such cost for owner-occupied housing includes mortgage principal, interest, taxes, and insurance. Housing cost for renter-occupied housing includes contract rent.

### **Affordable Housing Dwelling Unit**

A housing unit that has a market value less than:

- two and a half times the county's annual median household income; or

A housing unit that has a monthly rent less than:

- one twelfth (1/12) times 30% of 80% of the county's annual median household income

**Affordable Housing Project** - A project that contains at least 60% affordable housing dwelling units.

**Household** - All persons, collectively, who occupy a housing unit as their usual place of residence.

**Median** - A value in an ordered set of values, below and above which there is an equal number of values.

**Municipalities** - This term includes the following incorporated places within Indian River County:

City of Vero Beach, City of Sebastian, City of Fellsmere, Town of Indian River Shores, and Town of Orchid.

**Unincorporated County** - The entire geographic area of Indian River County, except for municipalities.

**Indian River County; County; or Countywide Area** - Combined geographic areas of municipalities and unincorporated county.

**Seasonal and Migratory Units** - Housing units occupied only during certain seasons of the year or held for occupancy by migratory workers employed in farm work during the crop season.

**Substandard Housing** - A housing unit which has one or more of the following characteristics: (1) lacks complete plumbing facilities; or (2) lacks any heating facilities; or (3) has sufficient structural damage that it does not meet minimum housing code requirements.

**Tenure** – The occupancy characteristic of a housing unit. A housing unit is either owner-occupied or renter-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All other occupied units are classified as "renter-occupied", including units rented for cash and those occupied without payment of cash rent.

**Vacant** - A housing unit that no one lives in, unless the occupants are only temporarily absent. New units not yet occupied are counted as a dwelling but considered vacant when windows and doors are in place, finish floors are laid, and the building exterior is weatherproof.

**Year-round Units** - Housing units available or intended for occupancy at any time of the year. A unit in a resort area occupied either on a year-round basis or occasionally throughout the year is also considered as year-round.

**EXISTING CONDITIONS**

• **Historical Trends in Housing Development**

Prior to 1960, fewer than 10,000 residences existed in Indian River County. Of that number, more than half had been built in the decade from 1950 to 1960. As shown in Table 7.1, the county’s housing stock increased from 9,703 units in 1960 to 73,798 units in 2005. These figures were derived from the decennial censuses conducted in 1960, 1970, 1980, 1990, and 2000, as well as a 2005 county planning department estimate.

TABLE 7.1  
TRENDS IN HOUSING UNIT, TENURE/OCCUPANCY 1960-2005  
INDIAN RIVER COUNTY

YEAR ROUND UNITS									
Year	Total Housing Units	Vacant Seasonal & Migratory Units	Total Year Round Housing Units	Owner Occupied	% of Year Round Housing Units	Renter Occupied	% of Year Round Housing Units	Non-seasonal Vacant	% of Year Round Housing Units
1960	9,703	749	8,954	5,890	65.8	2,357	26.3	707	7.9
1970	14,008	328	13,680	8,973	65.6	3304	24.2	1,379	10.2
1980	29,417	1,094	28,323	17,582	62.1	5,749	20.3	4,992	17.6
1990	47,128	4,749	42,379	28,561	67.4	9,496	22.4	4,322	10.2
2000	57,902	5,293	52,609	38,115	65.82	11,022	19.03	3,472	6.5
2005*	73,798	6,745	67,053	48,707	66.00	14,022	19.00	4,324	6.4

Source: 1990 Decennial Census      \* Planning Department estimates

In 2000, 37.31% of all housing units were located within the municipalities of Indian River County. At that time, approximately 66% of all housing units were owner-occupied, approximately 19% were renter-occupied, and the remaining units were reported as vacant. Overall, the percentage of owner-occupied units versus renter-occupied units is comparable for the municipalities and the unincorporated county.

• **Housing Production**

From 2000 to 2005, the number of housing units in the county increased from 57,902 units to 73,798 units, an increase of 27.45%. In that same period, the number of housing units in the unincorporated county increased from 36,298 units to 48,188 units, an increase of 32.75%. Between April 1, 2000 and December 31, 2008, 20,789 residential building permits were issued within the entire county. Table 7.2 shows residential building permit activity within the county.

As shown in Table 7.2, single-family housing construction has increased much faster than multi-family housing and mobile homes. While single-family units comprised 63% of all housing units in 2000, they totaled 81% of all residential building permits issued between 2000 and 2008. During that same period, mobile homes constituted only 2% of residential building permits.

TABLE 7.2  
RESIDENTIAL BUILDING PERMITS  
INDIAN RIVER COUNTY  
2000-2005 and 2000-2008

Total Residential Units and Permits	Total Housing Units Census 2000 (April 1, 2000)	April 1, 2000 to December 31, 2005 Residential Permits	April 1, 2000 to December 31, 2008 Residential Permits
Single-Family Units	36,240	12,398	16,930
Multi-Family Units	14,792	3,175	3,503
Mobile Homes	6,870	323	356
Total Residential Building Permits Issued since April 1, 2000	N/A	15,896	20,789

Total 2005 units = 2000 units plus residential building permits issued since April 1, 2000 = 73,798

Total 2008 units = 2000 units plus residential building permits issued since April 1, 2000 = 78,691

• **Estimates of Housing Type, Tenure and Occupancy**

Table 7.3 provides information on housing type, tenure and occupancy for 1990, 2000 and 2005.

In 2005, there were 73,798 housing units in the county. Of those units, 48,188 (65.29%) were located in the unincorporated county, while 25,610 units (34.70%) were located in the municipalities. Countywide in 2005, there were 48,638 (65.90%) single-family units; 17,967 (24.34%) multi-family units, and 7,193 (9.74%) mobile homes. In that same year, 48,707 (66%) housing units were owner occupied units; 14,022 (19%) were renter occupied units, and the remaining 11,069 (15%) were vacant (vacant for sale, rent, seasonal, others).

TABLE 7.3  
 OCCUPANCY, TENURE, TYPE OF HOUSING  
 INDIAN RIVER COUNTY  
 1990, 2000 and 2005

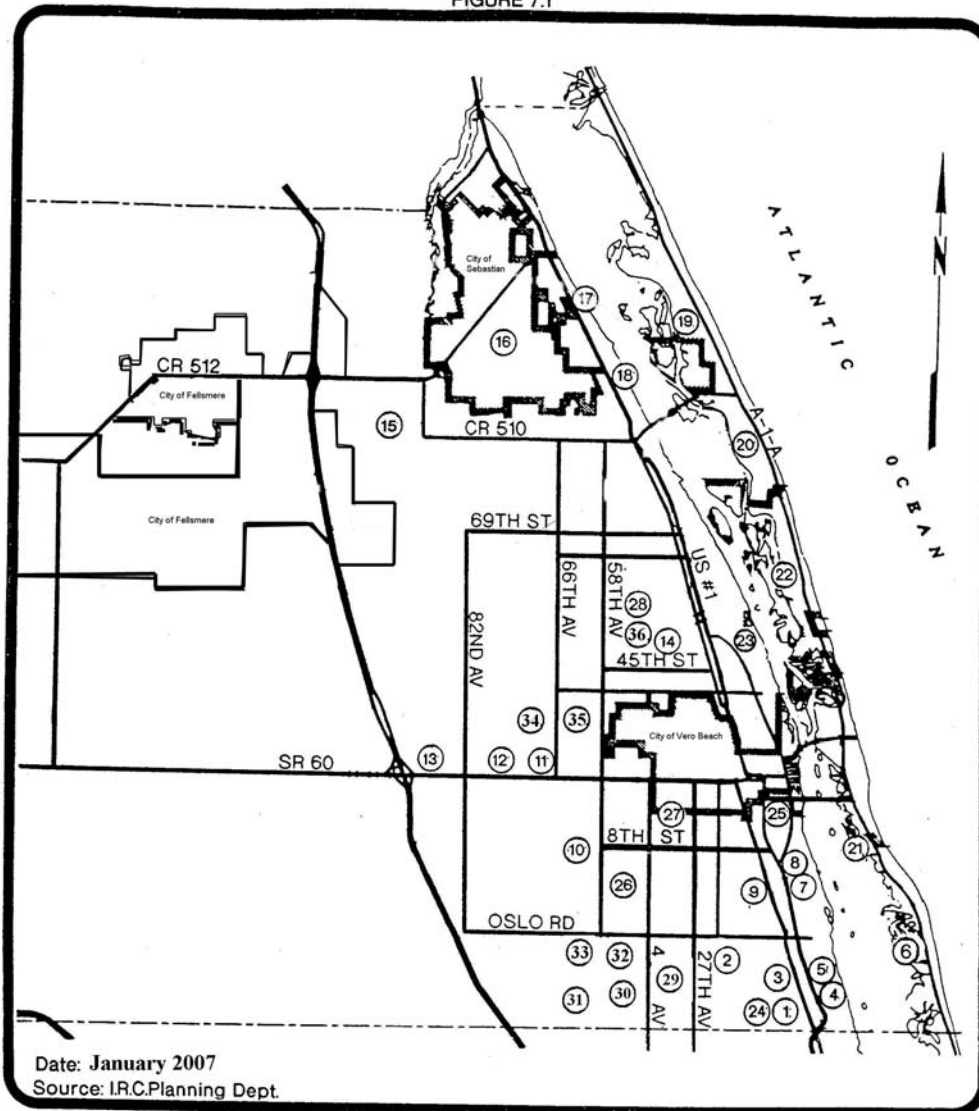
	1990	%	2000	%	2005	%
POPULATION	90,208	100	112,947	100	130,041	100
Housing Units (Total)	47,128	100	57,902	100	73,798	100
Municipalities	17,768	37.70	21,604	37.31	25,610	34.70
b. Unincorporated county	29,360	62.30	36,298	62.18	48,188	65.29
Housing Type						
Single-Family	27,305	57.93	36,240	62.58	48,638	65.90
Multi-Family	13,019	27.63	14,792	25.54	17,967	24.35
c. Mobile Home	6,804	14.43	6,870	11.86	7,193	9.75
Housing Tenure						
1. Total Year-Round Occupied Units	38,057	80.75	49,137	84.85	62,729	85.00
a. Owner occupied	28,561		38,115		48,707	
b. % of total occ. units	75.04		65.82		66.00	
c. Renter occupied	9,496		11,022		14,022	
d. % of total occ. units	24.95		19.03		19.00	
2. Total Vacant Units	9,071	19.24	8,765	15.13	11,069	15.00
Household Size (persons per household)	2.37		2.25		2.25	

Source: 1990 Census, University of Florida estimates, Planning Department estimates

○ Total Housing Units

As indicated in Table 7.2, the total number of housing units in the county increased by the 15,896 (27.45%) during the period 2000-2005. Of the 15,896 new housing units, 11,890 units were located in the unincorporated county, while 4,006 were located in municipalities. Figure 7.1 shows location of the major residential areas within the county.

FIGURE 7.1



Date: January 2007  
 Source: IRC.Planning Dept.

**Major Residential Areas**

- |                         |                          |                       |                      |
|-------------------------|--------------------------|-----------------------|----------------------|
| 1. Vero Beach Highlands | 11. Vista Plantations    | 21. Castaway Cove     | 31. Tripson Trail    |
| 2. Oslo Park            | 12. Indian River Estates | 22. John's Island     | 32. Echo Lake        |
| 3. Dixie Heights        | 13. Paradise Park        | 23. Grand Harbor      | 33. Maderia Isle     |
| 4. Garden Grove         | 14. Victory Park         | 24. Indian River Club | 34. Trillium         |
| 5. Grove Isle           | 15. Vero Lake Estates    | 25. Indian River Apt. | 35. Woodfield        |
| 6. The Moorings         | 16. Sebastian Highlands  | 26. Stonebridge       | 36. Waterway Village |
| 7. Vista Royale         | 17. Reflections          | 27. The Laurels       |                      |
| 8. Vista Gardens        | 18. Pelican Point        | 28. Bent Pines        |                      |
| 9. Whispering Palms     | 19. Windsor              | 29. Falcon Trace      |                      |
| 10. Pine Tree Park      | 20. Sea Oaks             | 30. Millstone Landing |                      |

○ Types of Units

Table 7.3 identifies vacant units, as well as the three types of year-round housing units, in the county for 1990, 2000 and 2005. In 2005, single-family homes comprised 65.90% of all year-round housing units within Indian River County; multi-family homes comprised 24.35%, and mobile homes comprised 9.75%.

In 2005, 7,193 mobile homes were utilized as year-round dwelling units in the county. At that time, more than 90% of all mobile homes were located in the unincorporated county. A significant number of these mobile homes are located in 8 mobile home parks along S.R. 60, east of I-95. While figure 7.2 shows the location of mobile home developments in the county, Table 7.4 provides an inventory of mobile home developments.

○ Tenure and Occupancy

In 2000, the U.S. Census Bureau reported that there were 49,137 year-round housing units countywide. Of those, owner-occupied, renter-occupied and vacant units comprised 65.82%, 19.03%, and 15.13%, respectively, of all year-round residences. At that time, owner-occupied units outnumbered renter-occupancy by approximately three to one.

TABLE 7.4  
INVENTORY OF MOBILE HOME DEVELOPMENTS  
UNINCORPORATED INDIAN RIVER COUNTY

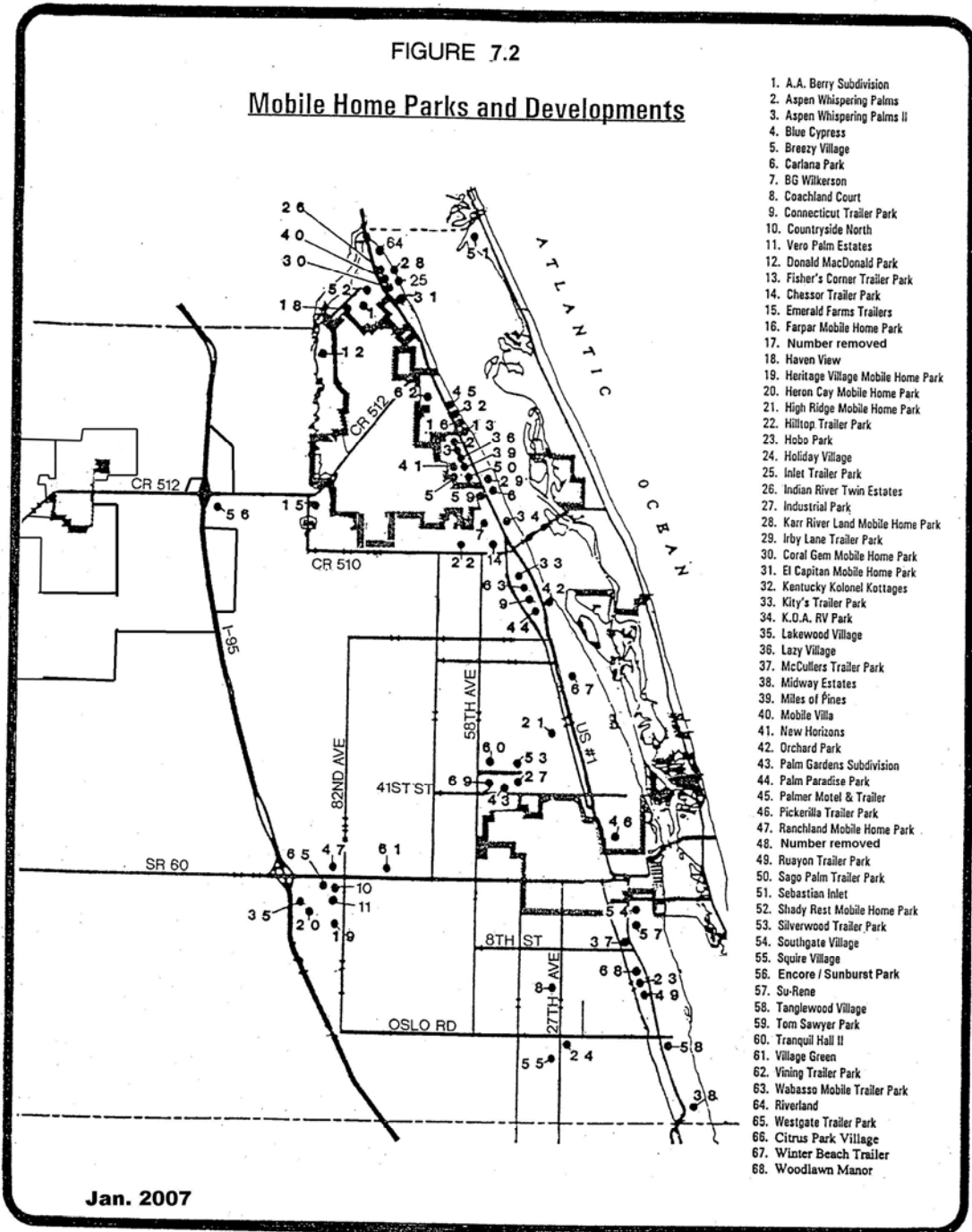
Name	No. of Units/Sites <sup>1</sup>	Conforming/Nonconforming
1. A.A. Berry S/D		
2. Aspen Whispering Palms	198 Units/145 Temp. Tr.	Conf.
3. Aspen Whispering Palms, Two	130 Units/112 Temp. Tr.	Conf.
4. Blue Cypress S/D	75 Units/100 Lots	Conf.
5. Breezy Village S/D	113 Units	Conf.
6. Carlane Park	8 Units/2 Temp. Tr.	Non-Conf.
7. Ron's Island Court	10 Units	Non-Conf.
8. Coachland Court	33 Units	Non-Conf.
9. Cottages, The	8 Units/1 Temp. Tr.	Conf.
10. Connecticut Tr. Park	8 Units/12 Temp. Tr.	Non-Conf.
11. Countryside North	645 Units	Conf.
Countryside South	287 Units	Conf.
12. Dixie Highlands S/D	39 Units	Non-Conf.
13. Don McDonald State Park	2 Units/29 Camp Sites	Non-Conf.
14. Dunn Runnin	8 Units	Non-Conf.
15. El-Capitan MHP	39 Units/6 Temp. Tr.	Conf.
16. Emerald Farms Trailers	5 Units	Non-Conf.
17. Farrar MHP	4 Units	Non-Conf.
18. Fellsmere Farms	96 Units	Conf.
19. Haven View S/D	28 Units	Non-Conf.
20. Heritage Village	436 Units	Conf.
21. Heron Cay	601 Units	Conf.
22. High Ridge MHP	71 Units	Conf.
23. Hilltop Mobile Court	7 Units	Non-Conf.
24. Hobo Park	6 Units	Non-Conf.
25. Holiday Village MHP	128 Units	Conf.
26. Indian River Acres	59 Units	Conf.
27. Indian River Twin Est.	33 Units	Conf.

Name	No. of Units/Sites <sup>(1)</sup>	Conforming/Nonconforming
28. Industrial Park	11 Units	Non-Conf.
29. Inlet Trailer Park		Non-Conf.
30. Irby Lane Trailer Park	4 Units	Non-Conf.
31. Johnsons Coral Gem MHP	8 Units	Non-Conf.
32. Karr River Land MHP	8 Units	Non-Conf.
33. Kentucky Kolonel Kottage	6 Units/4 Temp. Tr.	Non-Conf.
34. Kittys Trailer Park	13 Units	Non-Conf.
35. K.O.A. RV Park	5 Units/120 Temp. Tr.	Conf.
36. Lakewood Village	376 Units	Conf.
37. Lazy Village	11 Units/3 Temp. Tr.	Non-Conf.
38. McCullers Trailer Park	6 Units	Non-Conf.
39. Midway Estates	204 Units	Conf.
40. The Cottages	8 Units/1 Temp. Tr.	Conf.
41. Mobile Villa	24 Units	Conf.
42. New Horizons	100 Units	Conf.
43. North Carolina Park	7 Units	Non-Conf.
44. Palm Gardens S/D	30 Units	Conf.
45. Palm Paradise Park	48 Units/25 Temp. Tr.	Conf.
46. Palmer Motel & Tr. Park	26 Units	Non-Conf.
47. Pickerills Trailer Park	8 Units	Non-Conf.
48. Ranchland Trailer Park	108 Units	Conf.
49. Ron's Island Court	10 Units	Non-Conf.
50. Royal, Harold Tr. Park	14 Units	Non-Conf.
51. Runyon, Maggie Tr. Park	16 Units	Non-Conf.
52. Sago Palm Tr. Park	11 Units/1 Temp. Tr.	Non-Conf.
53. Sebastian Inlet	51 Temp Tr.	Non-Conf.
54. Shady Rest MHP	117 Units	Conf.
55. Silverwood Tr. Court	13 Units	Conf.
56. Southgate Village	109 Units	Non-Conf.
57. Squire Village MHP	29 Units	Non-Conf.
58. Sunshine Travel Resorts	300 Units	Conf.
59. Su-Rene, MHP	79 Units	Non-Conf.
60. Tanglewood Village	123 Units	Conf.
61. Tom Sawyer Gardens	13 Units	Conf.
62. Tranquil Hall II Tr. Pk.	14 Units	Conf.
63. Village Green	782 Units	Conf.
64. Vining Trailer Park	13 Units	Conf.
65. Wabasso Mobile Tr. Park	37 Units	Non-Conf.
66. Westgate S. Trailer Park	8 Units	Non-Conf.
67. Westgate Trailer Park	13 Units	Non-Conf.
68. Wilkerson, B.G.	8 Units	Non-Conf.
69. Winter Beach Tr. Park	8 Units	Non-Conf.
70. Woodlawn Manor MHP	94 Units	Conf.
71. Youngs Mobile Homes	14 Units	Non-Conf.
72. 43rd Ave. Trailer Court	9 Units	Non-Conf.

<sup>(1)</sup> Authorized by the Florida Department of Health and Rehabilitative Services  
 Source: Indian River County Planning Department

• **Age of Housing**

As shown in Table 7.5, a significant amount (91.63%) of county’s housing stock has been erected since 1960. The remaining housing (8.37%), totaling 6,227 units, is 46 years of age or older. Many



of those older housing units, if not maintained adequately and upgraded with new electrical and plumbing facilities, may be in need of rehabilitation to provide safe and sanitary housing for the occupants and to prevent blighting influences on nearby properties. With only 8.27 percent of the countywide housing stock in that category, however, age related housing deficiencies are not a severe problem within the county.

TABLE 7.5  
AGE OF YEAR-ROUND HOUSING UNITS - 2005  
INDIAN RIVER COUNTY

Year Built	Age as of 2005	Total Year Round Housing Units	% of Total
2000 - 2005	Less than 5 years	15,896 <sup>(2)</sup>	21.54
1990 - 1999	6 – 15 years	14,409 <sup>(1)</sup>	19.52
1980 – 1989	16-25 years	19,461 <sup>(1)</sup>	26.37
1960 - 1979	26-45 years	17,805 <sup>(1)</sup>	24.13
1940 - 1959	46-65 years	5,076 <sup>(1)</sup>	6.88
1939 or earlier	65 years or more	1,151 <sup>(1)</sup>	1.56
Total		73,798	100

Sources:

(1) 1990 U.S. Census

(2) Building permit records - Indian River County and Municipalities

Additional housing data are provided in Appendices “A” and “B”

**• County Regulations and Programs**

To address local housing problems, the county has established several housing programs and enacted various regulations. In addition, the county has reviewed all of its ordinances and regulations to determine if any ordinances or regulations unnecessarily increase housing costs. Where appropriate, regulations and ordinances were revised to facilitate the provision of affordable housing within the county.

Following is a summary of the county’s current affordable housing incentive strategies, regulations, and programs.

*Expedited Permitting*

The county expedites permits, as defined in s. 163.3164(7) and (8) F.S., for affordable housing projects to a greater degree than permits for other projects (see housing element policies 1.5 and 1.6).

### *Density Bonus*

The county provides affordable housing density bonuses for planned affordable housing development projects, allowing eligible affordable housing projects to receive up to a 20% density bonus (see housing element policy 2.3).

### *Small Lot Subdivisions*

Section 971.41(9) of the LDRs provides regulations for small lot affordable housing subdivision projects. Through reduced lot sizes and reduced setbacks, small lot subdivision projects have higher unit yields per acre, and consequently lower costs per unit, than standard subdivisions. In a regular RS-6, zoning district, for example, average yields will be about 2.5 units per acre. In a small lot subdivision in the same zoning district, the yield can be up to 5 units per acre. To ensure the long-term affordability of units in small lot subdivisions, all sale and rent prices for units in small lot subdivisions are restricted for 10 years.

### *Accessory single-family dwelling units*

Section 971.41(10) of the LDRs provides regulations for accessory single family dwelling units. On residentially zoned lots, the construction of an accessory dwelling unit is allowed subject to the provisions of section 971.41(10). The standards and requirements of this section are intended to make inexpensive dwelling units available to meet the needs of older households and single member households.

### *Multi-Family Dwelling Units in Conjunction with Commercial Development*

Section 911.10 of the LDRs allows for the development of multi-family dwelling units in conjunction with commercial development projects. Generally constructed as second and third floor apartments over a first floor, street frontage commercial space, these units can have a reasonable rent since the price of land is included with the commercial development.

### *Housing Cost Impact Review Process*

As part of the adoption process for any county regulation which could affect housing costs, county planning staff prepares a Financial Impact Statement to assess the anticipated impact of the proposed regulation on the cost of housing (see housing element policy 1.7). This allows for decisionmakers to assess whether a proposed regulation's advantages outweigh its housing cost impacts.

### *Surplus County Owned Land Inventory*

The county's general services department maintains an inventory of all surplus county-owned land, including county owned foreclosed properties that could be used for affordable housing. Whenever the county proposes to surplus these properties (see housing policy 2.4), the county notifies for-profit and non-profit affordable housing developers of the availability of the properties.

*Zero Lot Line Subdivisions*

Section 915.15 of the LDRs allows for development of zero lot line subdivisions and other projects which vary from conventional zoning district requirements. Through the county's planned development (LDR section 915) process, affordable housing projects with smaller lots can be constructed.

Some of these allowances, such as the 20% affordable housing density bonus, the accessory single-family dwelling unit provision, the allowance of multi-family dwelling units in conjunction with commercial development, and the provision for zero lot line subdivisions, have been used by developers to construct affordable housing in the county. For example, the density bonus provision has helped some developers obtain funding from the state's Low-income Housing Tax Credit (LIHTC) program. This has produced some much needed affordable rental housing within the county.

- ***SHIP and HHR Programs***

Indian River County's Local Housing Assistance Program (LHAP) has been in effect since June of 1993. This program is funded with money from the State Housing Initiatives Partnership Program (SHIP) and with loan repayments from the county's revolving SHIP loan program. All funds are deposited in the county's affordable housing trust fund. As structured, the county's LHAP provides downpayment/closing cost loan assistance, rehabilitation loan assistance, impact fee/capacity charge loan assistance, emergency disaster repair loan assistance, and land acquisition loan assistance to extremely low income, very low income, low income, and moderate income households.

Each year, the county earmarks a portion of its SHIP funds for Habitat for Humanity (HFH) clients. This earmarking is beneficial to HFH and to the county. Overall, SHIP funds pay more than 50% of the cost of building each HFH home, thereby allowing HFH to build more units. Since HFH constructs new housing units for extremely low, very low, and low income households, HFH helps the county meet state requirements that mandate at least 30% of SHIP funds be utilized by very low income households and 30% by low income households. Also, HFH helps the county meet the requirement that at least 75% of the funds be used for construction.

Between 2000 and 2005, the amount of SHIP assistance per applicant was increased to address the substantial increase in housing prices that occurred during that period. For example, downpayment/closing cost assistance for very low income households was increased from \$15,000 to \$50,000 between 2000 and 2005 and was then decreased to \$30,000 in 2007. Although this per applicant increase in SHIP funding allowed more very low income and low income households to qualify for home purchases, that higher funding resulted in fewer applicants being assisted. With the amount of rehabilitation assistance per housing unit increased, the county's program ensured that all code and safety issues were addressed with owner occupied housing rehabilitation projects.

After the 2004 hurricanes, the county was awarded a one time allocation of Hurricane Housing Recovery (HHR) funds. As structured, HHR assistance strategies are similar to SHIP assistance strategies. Unlike the SHIP program, however, HHR funds may be used, and in Indian River County

have been used, to assist qualified households with replacement of existing homes and mobile homes that were destroyed through the 2004 hurricanes. Also, HHR assistance was used to rehabilitate existing rental units and to match other state and federal funds for building new affordable housing projects.

As structured, SHIP and HHR loans are deferred payment loans that applicants do not have to pay back until they sell their assisted unit. Generally, SHIP loans are subordinated to a first mortgage on an assisted unit. If a SHIP recipient refinances his first mortgage and receives cash back, however, the county will not subordinate its SHIP loan to the refinanced first mortgage, and the SHIP loan must be paid back.

As of April 2009, almost 22% of SHIP and HHR loans had been paid back. Those SHIP/HHR funds revert to the main housing trust fund and are available to assist other applicants. Although funds derived from repaid SHIP loans are available to assist other applicants, SHIP loan repayments associated with cash out refinancings reflect a problem. Almost invariably, a cash out refinancing leaves a household with more debt, higher payments, and an increased probability of foreclosure. To discourage that practice, the county, in 2008, revised its Local Housing Assistance Plan to impose a simple annual interest rate of 3% on SHIP loans to very low and low income households and 5% on SHIP loans to moderate income households. Those interest charges are forgiven after 10 years for VLI and LI households and after 20 years for MI households.

Another housing program used by the county is the Community Development Block Grant (CDBG) Program, a federal program that, in Florida, is administered by the Department of Community Affairs (DCA). In Indian River County, the CDBG program has been used to rehabilitate or replace 24 existing homes for very low and low income families. For non-entitlement communities such as Indian River County, those funds are provided through a competitive application process.

Through its Local Housing Assistance Program, the county provides assistance to very low, low, and moderate income households. As of April 14, 2009, 902 households had received assistance from the county's program. As structured, the county's Local Housing Assistance Program works through a partnership of lenders, builders, contractors, real estate agents, non-profit organizations, and the county. In addition to the households assisted through the local housing assistance program, 471 households have received assistance through the county's Hurricane Housing Recovery (HHR) program, while 24 households have received assistance through the Community Development Block Grant (CDBG) housing rehabilitation program.

The following tables provide a summary of SHIP and HHR assistance as of April 14, 2009.

**Table 7.6  
SHIP Program Summary**

State FY (July 1- June 30)	Amount of SHIP Allocations (State funding only)	SHIP Repayments and other Program Incomes	Number of Loans Approved by FY	Number and % of Loans Approved by Income Category by FY					
				VLI	%	LI	%	MI	%
92-93	\$250,000.00		41	13	31.71%	17	41.46%	11	26.83%
93-94	\$250,000.00		37	12	32.43%	18	48.65%	7	18.92%
94-95	\$250,000.00		30	11	36.67%	13	43.33%	6	20.00%
95-96	\$565,773.00	\$14,358.95	58	19	32.76%	35	60.34%	4	6.90%
96-97	\$632,136.00	\$29,887.06	74	34	45.95%	35	47.30%	5	6.76%
97-98	\$622,455.00	\$50,489.83	65	22	33.85%	36	55.38%	7	10.77%
98-99	\$903,723.00	\$76,289.63	64	23	35.94%	37	57.81%	4	6.25%
99-2000	\$749,773.00	\$62,361.43	45	19	42.22%	21	46.67%	5	11.11%
2000-01	\$1,205,592.00	\$94,288.47	74	27	36.49%	35	47.30%	12	16.22%
2001-02	\$1,023,335.00	\$117,946.26	70	26	37.14%	34	48.57%	10	14.29%
2002-03	\$1,195,168.00	\$263,472.59	84	40	47.62%	36	42.86%	8	9.52%
2003-04	\$955,048.00	\$429,002.84	66	32	48.48%	22	33.33%	12	18.18%
2004-05	\$916,659.00	\$780,843.50	54	23	42.59%	17	31.48%	14	25.93%
2005-06	\$930,319.00	\$776,332.65	46	22	47.83%	17	36.96%	7	15.22%
2006-07	\$1,209,521.00	\$571,296.01	45	13	28.80%	17	37.79%	15	33.33%
2007-08	\$1,231,134.00	\$381,135.31	40	17	42.50%	1	42.50%	6	15.00%
2008-09	\$1,244,807.00	\$16,873.75	8	7	87.50%	1	12.50%	0	0
YTD									
<b>TOTAL</b>	<b>\$14,143,307.00</b>	<b>\$3,644,578.28</b>	<b>902</b>	<b>359</b>	<b>39.80%</b>	<b>410</b>	<b>45.45%</b>	<b>133</b>	<b>14.75%</b>

ELI – Extremely Low Income, VLI – Very Low Income, LI – Low Income, MI – Moderate Income

**Table 7.7  
HHR Program Summary**

State FY (July 1-June 30)	Amount of HHR Allocations (State Funding Only)	Number of Assisted Units for Approved Loans YTD	Number and % of Assisted Units for Approved Loans by Income Category							
			ELI	%	VLI	%	LI	%	MI	%
2005/06-2008/09	\$14,563,228.00	471	97	20.59%	175	37.15%	163	34.61%	36	7.64%

**• Other Funding/Housing Assistance Programs**

Besides SHIP and HHR assisted units, there are 2,634 subsidized rental housing units within the county (Figure 7.3). These units were produced through federal and state housing programs such as the Low Income Housing Tax Credit (LIHTC) program, the state bond program, and others (Tables 7.8 and 7.9).

**Table 7.8  
SUBSIDIZED HOUSING PROJECTS  
UNINCORPORATED INDIAN RIVER COUNTY**

PROJECT NAME	PROJECT #	NUMBER OF UNITS SET-ASIDE	TYPE OF SUBSIDY	YEAR APPROVED	DATE RESTRICTED PERIOD BEGAN	LENGTH OF RESTRICTED PERIOD
Victory Park		100	Farmers Home Administration	1989	11/4/88	20 years
Sunset Apartments	96110114	36	LIHTC*	1997	3/25/98	50 years
Orangewood Park		100	Farmers Home Administration	1992	9/5/91	20 years
Gifford Grove	94010142	61 (single-family rental)	LIHTC	1993	6/13/96	30 years
Indian River Apartments	94110154	180	LIHTC	1994	2/9/96	50 years
Kyles Run	95110062	200	LIHTC	1996	12/11/97	50 years
Gardenia Gardens	96040048	80	HUD Project/Elderly Housing Project	1998	3/26/98	40 years
River Park Place	97080124	144	LIHTC/Elderly Housing Project	1997	6/24/99	50 years
Lindsey Gardens Ph. I	96030057	96	LIHTC	1997	6/17/99	50 years
Lindsey Gardens Ph. II	2002040003	72	State Bond Program	2002	4/27/04	30 years
The Club at Vero	96030057	184	State Bond Program/Elderly Housing Project	1998	8/15/01	30 years
Woods of Vero	98010133	176	State Bond Program	2000-01	9/4/01	38 years
The Walker Avenue Club	96120101	172	State Bond Program	2000	9/4/02	30 years
Briar Wood of Vero Beach		45	LIHTC	1989	9/14/89	15 years
Pinnacle Groves	2001120128	234	State Bond Program	2003	1/18/05	30 years
The Palms of Vero Beach		259	State Bond Program	2003	5/31/05	30 years

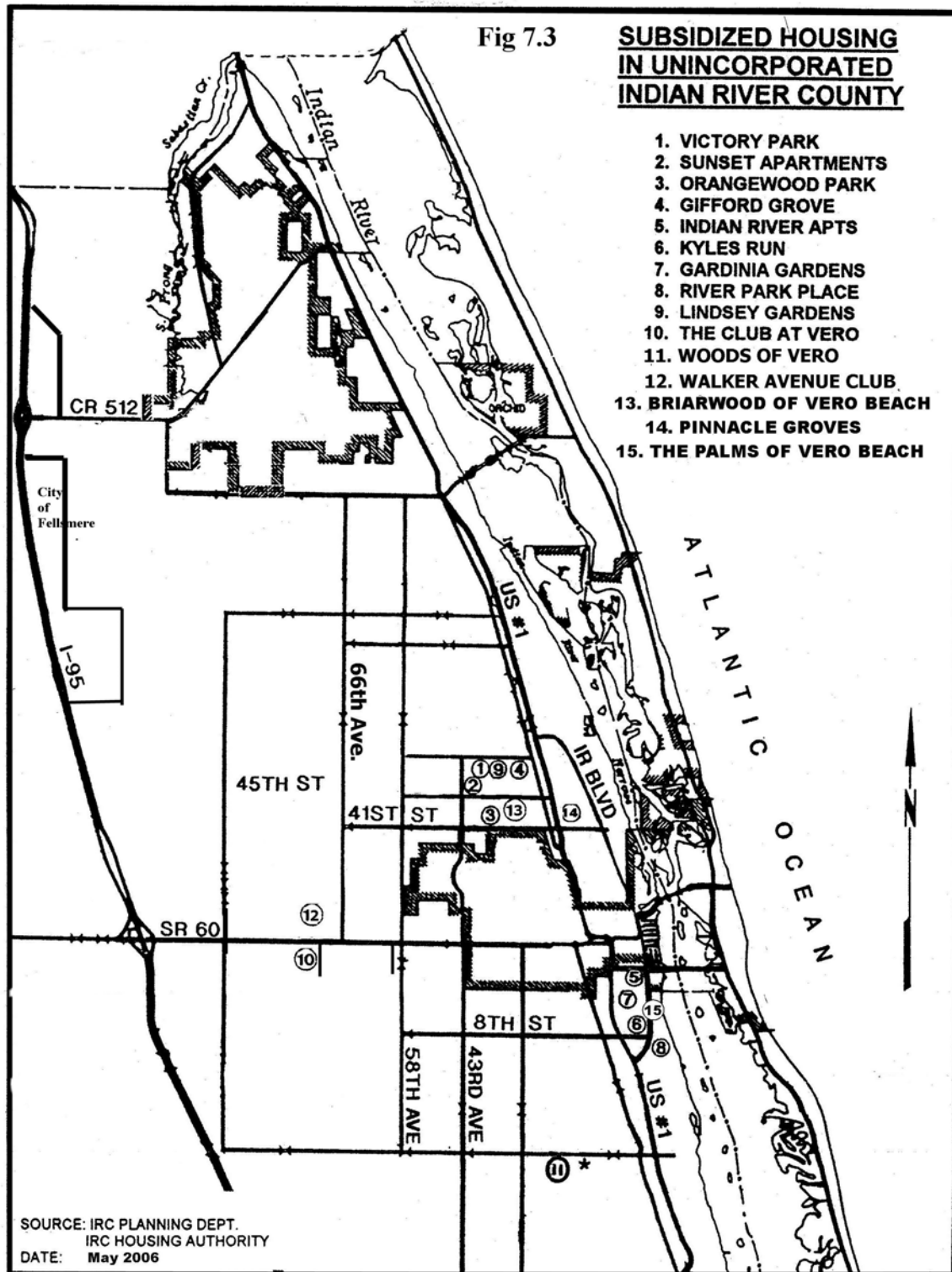
Total Multi-Family Rental Units Set-Aside: 2,078 Units  
 Total Single-Family Rental Units Set-Aside: 61 Units  
 \*LIHTC: Low Income Housing Tax Credit

**Table 7.9  
SUBSIDIZED HOUSING PROJECTS  
IN MUNICIPALITIES WITHIN INDIAN RIVER COUNTY**

PROJECT NAME	MUNICIPALITY NAME	NUMBER OF UNITS	TYPE OF SUBSIDY	YEAR APPROVED	DATE RESTRICTED PERIOD BEGAN	LENGTH OF RESTRICTED PERIOD
Sandy Pines	City of Sebastian	45	LIHTC	1993	6/12/96	30 years
Grace Landing	City of Sebastian	69	LIHTC (Elderly)	1996	4/29/98	50 years
Pelican Isles	City of Sebastian	150	LIHTC	2003	8/16/2005	50 years
Sonrise Villas	City of Fellsmere	160	LIHTC (farmworkers housing)	2003	8/16/2004	50 years
Whispering Pines	City of Fellsmere	71	HUD and U.S. Dept. of Agriculture (farmworkers housing)	2003-04	9/24/01	20 years

Total Multi-Family Rental Units: 495 Units

Total subsidized housing units in the county and municipalities = 2,078 + 61 + 495 = 2,634



## **ANALYSIS OF HOUSING CONDITIONS**

Until recently, the county's population was growing at a relatively fast rate. That growth, however, slowed significantly starting in 2007.

Between 2000 and 2005, the county's population increased by 17,094 persons, or 15.13%. For 2001, 2002, 2003, 2004, and 2005, the county's population increases were 2.45%, 2.10%, 2.52%, 4.67%, and 2.53%, respectively. For that type of growing population, one of the most important issues that the housing element must address is providing an adequate supply and mix of housing for the growing population.

Probably more than any other issue addressed by the comprehensive plan, housing radically changed between 1995 and now. During that time, housing production increased significantly, then declined. Along with the increase in housing production came a significant increase in housing costs. Those cost increases created a number of housing problems and issues. With the recent downturn in the housing market, however, housing costs have moderated and even declined. Following is an analysis of housing conditions within Indian River County.

- **Housing Affordability**

Basically, housing affordability is the relationship between housing cost and household income. The components of housing affordability are median housing value, median monthly rent, and median household income.

- *Housing Cost*

According to census information, the median sales price of housing units in Indian River County increased from \$78,800 in 1989 to \$104,000 in 1999, an increase of 32%. Also, median monthly rent increased from \$505 per month in 1989 to \$615 per month in 1999, an increase of 28%. During that same period, median household income increased from \$28,961 to \$39,635, an increase of 26%. (Note: the census median household income figure is different from the HUD median household figure provided in Table 7.11). These housing costs and income figures indicate that, in the 1989 to 1999 period, income increases generally kept pace with increases in housing costs.

According to the Florida Association of Realtors, the median housing sales price for the Ft. Pierce – Port St. Lucie Metropolitan Statistical Area (MSA), including Indian River County, grew from \$79,200 in January, 2000 to \$261,500, in January, 2006, a 230% increase (Table 7.11). During that time period, median household income increased from \$47,700 to \$55,500, an increase of only 16%. That means that, in that period, the median price of homes outpaced median income by more than 14 fold. As expected, the significant increase in housing costs compared to the much lower increase in household income produced housing affordability problems.

The significant increase in housing costs between 2000 to 2006 can be attributed to a number of factors. These factors range from the real estate market to government regulation and include many others. It is,

however, important to consider the components of housing cost, because addressing housing cost is one way to address the housing affordability problem.

Of all the factors affecting housing cost, market demand is probably the most significant. In coastal Florida, there has long been a high demand for housing from affluent retirees and second home buyers. This demand has increased the cost of land and housing units in the coastal areas of Florida more than in non-coastal areas. During the 2004 to 2006 period, however, market demand was more influenced by investors, speculators, and sub-prime lending practices. These factors resulted in artificially inflated demand for housing and a corresponding increase in housing prices.

While market demand was a significant component in the 2000 to 2006 housing cost increases, other components contributing to the rise in housing prices included construction cost increases, property insurance increases, and high property taxes. After the hurricanes of 2004 and 2005, property insurance rates doubled or tripled. Construction costs, particularly concrete prices and roofing material prices, also significantly increased after the hurricanes. With the increase in housing values, property taxes significantly rose for those residents not protected by the Save Our Homes law.

Also affecting housing cost is government regulations. Regulations increase development costs and thereby the cost of housing. Some of these cost increasing regulations include enhanced landscaping and buffer requirements, additional open space requirements, and new bonding requirements. Finally, government imposed impact fees also raise housing costs.

Just because government regulations and fees increase housing cost, however, does not warrant eliminating those regulations or fees. Most regulations address safety or aesthetics, while fees cover costs incurred by feepayers. If regulations are eliminated, community goals may not be met. If fees are eliminated, costs are shifted to other payers.

Recently, housing costs have declined. By January 2009, the median sale price for homes had decreased to \$114,900, a 56% reduction from January 2006. While housing costs significantly decreased from 2006 to 2009, median household income for the county increased from \$55,500 to \$58,300 during that period.

#### - Household Income and Housing Cost

According to the National Low Income Housing Coalition (NLIHC)'s 2006 Outreach report, the Fair Market Rent (FMR) for a two-bedroom apartment in Indian River County was \$734 in 2006. In order to afford this level of rent and utilities without paying more than 30% of its income for housing, a household must earn \$2,247 monthly, or \$29,360 annually. Assuming a 40 hour work week, 52 weeks per year, this level of income translates into a hourly wage of \$14.12 for a one worker household.

In Indian River County, a minimum wage worker earns an hourly wage of \$6.40 in 2006. To afford the Fair Market Rent (FMR) for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or, a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two bedroom FMR affordable.

At this time, the estimated mean (average) wage for a renter in Indian River County is \$10.22 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Currently, the monthly Supplemental Security Income (SSI) payment for an individual in Indian River County is \$603. If SSI represents an individual’s sole source of income, \$181 in monthly rent is affordable, while the FMR for a one-bedroom apartment is \$575.

With the current decrease in housing prices and a decrease in the number of housing units being sold, the supply of rental units has increased and rents have gotten lower, making rents more affordable.

- Affordability

One measure of housing affordability is the home price/household income ratio, or housing cost as a percentage of income. The table below from the Central Florida Workforce Housing Toolkit relates the home price/household income ratio to housing affordability.

**Table 7.10  
Housing Affordability Ratings**

Rating	Home Price/Income Ratio	Housing Cost as % of Income
Severely Unaffordable	5.1 and more	51% or higher
Seriously Unaffordable	4.1 to 5.0	41% to 50%
Moderately Unaffordable	3.1 to 4.0	31% to 40%
Affordable	3.0 or less	30% or less

Source: Central Florida Workforce Housing Toolkit

Based on the methodology from the Central Florida Workforce Housing Toolkit, the median sales price/household income ratios for Indian River County were calculated. As table 7.11 indicates, the prices of homes in the region were affordable through 2003. By 2005, however, home prices had become seriously unaffordable. In 2009, median housing prices decreased, and housing prices are now affordable again.

In 2005, 2006, and 2007, affordable housing had become a significant issue for the region’s workforce. With then current housing prices, households with one full-time worker or even two full-time workers often could not afford to live in the community where they worked. Consequently, many of the region’s workers, including teachers, firefighters, service workers and others vital to the community, found themselves priced out of the housing market. That condition, however, does not exist at this time due to the recent decrease in housing costs.

Even though Indian River County is now affordable based on its home price/income ratio, it is possible that the 2003 to 2007 affordability problems could occur again. Because those 2003 to 2007 affordability problems affected most of coastal Florida and because those problems can be attributed

to circumstances not subject to local control, such as high market demand, lax lending practices, availability of sub-prime loans, and sales to investors and speculators, there is little that a local government can do to address those conditions and mitigate affordability problems.

**Table 7.11  
Indian River County Housing Affordability Ratings**

Year	Median Household Income	Median Home Price (January)	Home Price / Income Ratio	Affordability Rating
2000	\$47,700	\$79,200	1.66	Affordable
2001	\$48,400	\$98,200	2.03	Affordable
2002	\$52,400	\$109,200	2.08	Affordable
2003	\$50,900	\$141,600	2.78	Affordable
2004	\$52,400	\$171,200	3.27	Moderately Unaffordable
2005	\$53,250	\$228,800	4.30	Seriously Unaffordable
2006	\$55,500	\$261,500	4.71	Seriously Unaffordable
2007	\$54,100	\$241,000	4.45	Seriously Unaffordable
2008	\$57,000	\$175,300	3.07	Moderately Unaffordable
2009	\$58,300	\$114,900	1.97	Affordable

Source: - Median Household Income HUD

- Median Single Family Existing Homesite Price, Florida Association of Realtors (Ft. Peirce – Port St. Lucie Metropolitan Statistical Area including Indian River County)

- Operation and Maintenance Cost

One way to make housing more affordable is to reduce ongoing housing operation and maintenance costs by making housing units more energy efficient. One mechanism designed to make houses more energy efficient is the “Green Building” program.

Green Building is the practice of creating and using processes, from siting to design, construction, operation, maintenance, and renovation, that are environmentally responsible and resource-efficient throughout a building’s life cycle. Overall, the green building program has several major benefits. These include:

- Environmental Benefits
  - Enhances and protects biodiversity and ecosystems
  - Improves air and water quality
  - Reduces waste streams
  - Conserves and restores natural resources

- Economic Benefits
  - Reduces operating costs
  - Creates, expands, and shapes markets for green produce and services
  - Improves occupant productivity
  - Optimizes life-cycle economic performance
  
- Social Benefits
  - Enhances occupant comfort and health
  - Heightens aesthetic qualities
  - Minimizes strain on local infrastructure
  - Improves overall quality of life

To promote energy efficiency, the Environmental Protection Agency (EPA) provides several programs. These programs are:

- EPA and U.S. Department of Energy's Energy Star® program. This program promotes partnerships with homebuilders, office building managers, product manufacturers, and many other organizations to improve the energy efficiency of homes, buildings, and various building components and appliances.
  - Energy Star for New Homes is a partnership focused on new home construction
  - Energy Star for Home Improvement provides information and resources for energy-efficient home renovation
  - Energy Star for Business is a program to help businesses improve their buildings' energy performance
  
- EPA's Green Power Partnership. This program provides information about renewable power sources, the benefits of using them, and how to participate in the Partnership.
  
- EPA's Heat Island Reduction Initiative. This program works with communities and other partners to reduce the heat island effect caused by urban patterns of development.
  - Cool Roofs provides information about energy saving roofs
  - Green Roofs provides information about water and energy saving vegetated roofs

In the future, the county’s policy should be to promote “green building” programs that make houses more energy efficient. This will reduce operational costs and make housing more affordable.

- Cost Burden

Generally, households needing assistance are those households in the extremely low and very low income categories. Those are households with annual incomes less than \$24,999. According to the Census, 14,698 Indian River County households were in those two income categories in 2000. Because of high housing costs, many of those 14,698 households may have housing affordability problems.

Based on the definition of affordable housing, a housing unit is affordable if a household's monthly housing expenses do not exceed 30% of the household's gross income. For owner occupied households, housing cost includes principal, interest, taxes, and insurance. According to the Census, 5,881 (21.60%) owner households within the county were paying more than 30 percent of their income for housing in 2000.

For renter households, housing cost includes contract rent and some allowance for utilities. In 2000, 4,414 (40.30%) renter households within the county were paying more than 30 percent of their income for rent. In some cases, this represents an affordability problem, but in other cases this represents people choosing to spend a higher percentage of their income to obtain better housing.

According to the Shimberg Center for Affordable Housing, 13,577 Indian River County households paid more than 30% of their income for housing in 2005. In that same year, 5,066 of those households paid more than 50% of their income for housing. Table 7.12 provides a break down of cost burden between homeowners and renters.

**Table 7.12  
Indian River County  
2005 Cost Burden (Owner and Renter)**

	Households paying between 30-50% of income for housing	Households paying more than 50% of income for housing	Total
Owner households	5,747	3,113	8,860
Renter households	2,764	1,953	4,717
Total	8,511	5,066	13,577

Source: Shimberg Center for Affordable Housing

Table 7.13 provides a breakdown of cost burden by income group.

**Table 7.13**  
**Indian River County**  
**2005 Cost Burden by Income Group**

Household income as percentage of Area Median Income (AMI)	Households paying between 30-50% of income for housing	Households paying 50% or more of income for housing	Total
(ELI) Less than 30% AMI	764	2,178	2,942
(VLI) 30 – 50% AMI	2,531	1,970	4,501
(LI) 51 – 80% AMI	1,796	434	2,230
(MI) 81-120 % AMI	3,420	484	3,904
Total	8,511	5,066	13,577

ELI: Extremely Low Income, VLI: Very Low Income, LI: Low Income, MI: Moderate Income      Source: Shimberg Center for Affordable Housing

Most likely, the 13,577 households identified in Table 7.13 are having housing affordability problems. Of those 13,577 households, 9,673 are extremely low income, very low income, or low income. Those 9,763 very low and low-income households are surely having housing affordability problems.

During the 2005-2007 period, when housing prices so significantly outpaced household income, housing experts recognized that, even though a limit of 30% of a household's income allocation for housing costs was a good social goal, that 30% allocation limit may not always be economically feasible. In fact, most financial institutions now consider 35-40 percent of household income as a better measure of how much income could be spent for housing costs.

With a 30% allocation limit, a household can purchase a house with a mortgage that is approximately 3 times its household gross annual income. In those cases where households do not have any other debt and can allocate more income for housing cost, they can purchase a higher priced home. With a 40% allocation limit, however, a household could purchase a house with a mortgage approximately 4 times the household's gross annual income. Consequently, a 40% front end ratio may be an appropriate measure for moderate income and workforce households, since they have more disposable income.

Given the fact that housing costs are significantly lower now than during the 2005-2007 housing boom, the workforce housing affordability problems of that period have significantly lessened. As with the pre-housing boom period, housing affordability is again mostly a low/very low/extremely low income problem. Consequently, the county's affordable housing policies should focus on those groups.

The above information indicates that there is a need for additional assistance to very low and low income households. In the future, the county should continue to apply for any federal and state funding that could assist very low and low income households within the county.

#### • Projected Housing Needs

Housing need is defined as the number of new dwelling units that must be constructed within a certain timeframe to accommodate a projected future population. For Indian River County, the University of Florida Bureau of Economic and Business Research (BEBR) population projections are used to project

the number of future households and, consequently, the number of units needed to house those households. Assuming a 15% rate for seasonal and vacant units, the total needed units are then calculated. For years 2010, 2015, 2020, 2025, and 2030, the total number of additional units needed was determined by subtracting existing units from projected units. Based on those projections, an additional 26,839 units must be constructed between now and 2030.

As in the past, virtually all of the housing units needed by 2030 will be constructed by the private sector. As such, market demand will dictate the pace of housing construction through 2030, and no county policies are needed to ensure that overall housing needs are met. While overall housing need will be met by the private sector, government assistance will be needed for those households in the lowest income categories.

**Table 7.14  
Housing Need  
Indian River County**

	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
<b>A. BEBR Population Projections*</b>	142,300	155,000	169,300	183,400	196,900
<b>B. Average Household Size</b>	2.25	2.25	2.25	2.25	2.25
<b>C. Number of Households (pop. ÷ house size)</b>	63,248	68,888	75,244	81,511	87,511
<b>D. Seasonal and Vacant Units (15% of total)</b>	9,487	10,333	11,286	12,226	13,126
<b>Total Housing Units Needed (C+D)</b>	<b>72,735</b>	<b>79,221</b>	<b>86,530</b>	<b>93,737</b>	<b>100,637</b>
Existing 2005 single family and mobile home units	55,831	55,831	55,831	55,831	55,831
Existing 2005 Multi-family Units	17,967	17,967	17,967	17,967	17,967
<b>Total 2005 Units</b>	<b>73,798</b>	<b>73,798</b>	<b>73,798</b>	<b>73,798</b>	<b>73,798</b>
<b>Housing Unit Needed (demand – current number of units)</b>	<b>-1,063</b>	<b>5,423</b>	<b>12,732</b>	<b>19,939</b>	<b>26,839</b>

\*Source: University of Florida Bureau of Economic and Business Research (BEBR)

**• Special Housing Needs**

In determining housing needs, there are several population categories that warrant particular consideration. These are the elderly, the low income disabled, and farmworkers. One population category that warrants special consideration from a housing needs perspective is the elderly. The following table shows the percentage of Indian River County households headed by a person 65 or older as reported by the 1990 census, the 2000 census, and the 2005 Shimberg Center for affordable housing estimate.

**Table 7.15  
Percentage of Elderly Head of Households  
Indian River County**

	1990 Census	2000 Census	2005 Shimberg
Percentage of Households headed by a person of 65 or older	28.75%	36.09%	41%

Compared to other areas, Indian River County has a high percentage of elderly households. According to the Shimberg Center for Affordable Housing, elderly households, in 2005, constituted 27% of all households statewide, while elderly households constituted 41% of all county households.

In Indian River County, future housing needs for elderly households (65+) were projected by utilizing Shimberg Center figures which indicate that, in 2005, 41% of households were headed by an elderly person. The following table shows the projected number of elderly households within the county through 2030.

**Table 7.16  
Projected Number for Housing for Elderly (65+)  
(41% of Total Housing Units)**

	2010	2015	2020	2025	2030
Elderly households (County Total)	29,821	32,480	35,477	38,432	41,261

While the number of elderly households in the county is high, many of these elderly households are affluent retirees who do not have housing affordability problems. Consequently, the county targets its housing assistance resources to very low, low, and moderate income elderly households. By targeting assistance to very low, low, and moderate income households generally, the county also provides assistance to elderly households which fall in those income categories and need assistance. For example, the county’s SHIP program assisted 169 elderly households between 1993 and 2007. As needed, the elderly household special need category is being served with the county’s existing programs, and the county’s policy should be to continue providing such assistance in the future.

A second special need category is low-income disabled persons. In 2000, there were 5,899 low-income households in Indian River County that included at least one person aged 15 or older with a disability. Those households had incomes below 60% of the area median. In 2000, the 5,899 low income disabled households represented 10 % of total households.

Based on the 10% figure, the number of low-income disabled households was projected through 2030. Those projections are shown in Table 7.17. It should be noted that some of those households might be included in the elderly household projections provided above. As with other low income groups, low income disabled households are eligible for SHIP and similar program assistance. Through the SHIP program, the county provides assistance to very low and low-income disabled households. In the past, that assistance has included rehabilitation loans and grants to make homes handicapped accessible. Going forward, the county’s policy should be to continue providing such assistance.

**Table 7.17**  
**Projected Number for Low-Income Disabled Households**  
**(10% of Total Housing Units)**

	2010	2015	2020	2025	2030
County Total	7,273	7,922	8,653	9,373	10,063

Another special housing needs group is farmworkers. According to the Schimberg Center for Affordable Housing's 2004 "The Need for Farmworker Housing in Florida" report, there were 2,622 farmworker households in Indian River County in 2002. Those 2,622 farmworker households represented 4,271 persons. Up until 2008, there were 2 farmworker housing camps having a capacity of 835 units within the county. Also, there are two rural development farmworker housing projects (Orangewood Park and Victory Park) with 100 units each. While those projects house a number of farmworkers, a majority of the county's farmworkers live in single-family units or mobile homes within or around the City of Fellsmere. Due to the decline in citrus production within the county, it is assumed that farmworker housing needs will decline over time. As a matter of fact, one of the county's farmworker camps closed in 2008 due to a decrease in demand.

As part of its overall housing strategy, the county has in the past targeted some of its housing assistance funds for farmworker housing units. The county also has worked with private agricultural growers to identify needs for farmworker housing and to assist farmworkers in satisfying those needs. Because of the decrease in agricultural acreage and the reduction in agricultural employment, there will not be a need for additional farmworker housing in the near future.

• **Substandard Housing Conditions**

According to 2000 census data, most of the county's housing units (more than 91%) were built after 1960. Because less than 9 percent of the county's housing was built before 1960, there are not many age related problems with the county's housing stock.

Between 1990 and 2000, the number of units lacking complete plumbing facilities decreased from 206 to 108, and the number of units with no heating facilities increased from 456 to 477 during that time. These figures indicate that the number of substandard units has declined over time.

Figure 7.4 shows those areas of the county having concentrations of sub-standard housing units. Those areas include Gifford, Oslo, West Wabasso, and unincorporated Fellsmere. Generally, those areas are characterized by low incomes, substandard housing, and inadequate infrastructure.

Even though substandard housing is not a major problem within the county, it is a problem in the areas identified above. In the past, the county has provided rehabilitation loans through the State Housing Initiatives Partnership (SHIP) program, the Hurricane Housing Recovery (HHR) program, and the Community Development Block Grant (CDBG) program to property owners within the county to repair

their housing units and make their houses safe for occupancy. Besides rehabbing substandard units through its various housing programs, the county has also addressed substandard conditions by razing vacated substandard units where those units could not be rehabilitated and providing households living in substandard units with new housing. In the future, the county's policy should be to continue to provide SHIP rehabilitation loan assistance to qualified households.

- **Overcrowded Conditions**

Another housing condition that must be considered is overcrowding. Between 1990 and 2000, the number of occupied housing units with more than 1.1 persons per room increased from 1,016 to 1,431. Generally, overcrowded conditions occur when families cannot afford to rent or buy a home large enough to accommodate their entire family. As housing costs increase, more people tend to share the same unit, and overcrowding occurs. Generally, households that live in overcrowded units also face housing affordability problems.

Through SHIP, HHR, and other federal and state programs, the county has increased the affordable housing stock and has reduced the county's problem with overcrowded conditions. Since more affordable housing is needed, the county should continue to provide assistance through its SHIP program as well as other federal and state programs to qualified households.

- **Infrastructure and Community Development Characteristics**

Within the county, there are some older neighborhoods with inadequate infrastructure. These neighborhoods lack paved roads, adequate drainage facilities, and centralized water and sewer. When the county retrofits a neighborhood to provide those improvements, the funding is usually derived through an assessment. With this process, benefiting property owners pay some or most of the cost of the improvement. For many neighborhoods, however, this is not a viable solution because the homeowners in the neighborhood cannot afford to pay for assessments.

Besides assessments, there are other sources of funding for infrastructure improvements. Among those sources is the Community Development Block Grant (CDBG) Program. In the past, the county has utilized CDBG funds to make infrastructure improvements in the Wabasso and Rockridge areas. Although the CDBG program is a good funding source for infrastructure improvements, the program is competitive and has limited funds. Also, project ranking criteria make it difficult for Indian River County to obtain CDBG funding.

Among the areas that have infrastructure deficiencies are some portions of Wabasso and Oslo; limited areas in Gifford; and a small area adjacent to the City of Fellsmere. Also, subdivisions such as Vero Lake Estates, Pinetree Park, Paradise Park, and others have infrastructure deficiencies. While infrastructure improvements have been made in some of these areas, there are still infrastructure deficiencies in the county.

In areas with a high concentration of low to moderate income households, the county utilizes state and federal grant programs to address infrastructure deficiencies. In the future, the county should apply for

appropriate state and federal funds to provide needed infrastructure to areas with a high concentration of low to moderate income households. For other areas, the county should continue its policy to assess residents for the cost of infrastructure projects in their neighborhood, so that the people benefiting from these projects pay most of the project cost. In the future, the county should continue to offer its utility and roadway assessment programs.

- **Homeownership**

An important factor in improving neighborhoods is increasing the percentage of home ownership. Generally, homeowners maintain their property and their neighborhood better than renters. One advantage of the SHIP and HHR programs is that both focus on homeownership. In Indian River County, 66% of all units are owner-occupied, while only 19% are renter occupied. The remaining units are vacant. In the future, the county should continue to maintain its SHIP program with emphasis on homeownership.

- **Foreclosures**

When the downturn in the housing market began in late 2006, sales of new housing units declined, and housing values fell. Because of the sub-prime mortgage problem, the re-setting of adjustable rate mortgages, the abandonment of units by investors and speculators, as well as lowered housing demand, the number of foreclosures began to increase at about that time.

In 2008, the number of foreclosures increased significantly throughout the country. According to Realty Trac, Inc., Florida had the second highest number of foreclosure filings in the nation in July 2008. Generally, foreclosures occur in stages. These stages are:

- Notice of Default (NOD)
- Lis Pendens (LIS)
- Auction Notice of Trustee Sale (NTS)
- Notice of Foreclosure Sale (NFS)
- Real Estate Owned (REO)

Table 7.18 shows the July, 2008 foreclosure activity levels in the Nation, State, and Indian River County.

**Table 7.18  
Foreclosure Activities  
July 2008**

Jurisdiction	NOD	LIS	NTS	NFS	REO (fore-closed properties owned by a bank)	Total	1 of every X number of households received foreclosure filing (rate)	State or IRC/ National Average	IRC/State Average
U.S.	55,601	55,042	57,145	27,088	77,295	272,171	464	N/A	N/A
Florida	0	29,708	91	9,818	6,267	45,884	186	2.5	N/A
IRC	0	170	0	62	3	235	316	1.47	0.59

Source: Realty Trac, Inc.

As indicated in that table, one out of every 464 households nationwide was in some stage of foreclosure during the month of July, 2008. During that same time period, the state's foreclosure rate was one out of every 186 households, while Indian River County's foreclosure rate was one out of every 316 households. According to the Table 7.18 information, the July, 2008 foreclosure filing notice rate for Indian River County was 1.47 times the national rate and 0.59 times the state rate. That indicates that Indian River County's foreclosure filing rate is higher than the national rate, but lower than the state rate.

Generally, a high number of foreclosures creates several problems. First, foreclosures create housing affordability problems for those households whose homes are foreclosed on. Second, foreclosed properties often are not maintained, turn into neighborhood eyesores, and adversely affect the value of adjacent houses. Third, foreclosed properties usually sell at lower than the actual value of a house; therefore, foreclosures affect the value of other houses in the neighborhood. Finally, foreclosures also impact banks, often reducing credit provided by banks to individuals. Overall, those 235 properties within the county that are in different stages of foreclosure will negatively impact the owners of those properties as well as the entire community.

Since foreclosures became a problem in 2008, the county has obtained CDBG Neighborhood Stabilization Program (NSP) funding to assist the county in addressing the local foreclosure problem. Those funds will be used to purchase foreclosed housing units, rehabilitate those units, and sell or rent the units to low/moderate income households. Going forward, the county's policy should be to continue to participate in the Neighborhood Stabilization Program.

### **Housing Conditions Summary**

Currently, housing conditions, particularly the relationship between housing cost and household income, are in a state of flux. This applies to the country as a whole, but more so to the State of Florida and Indian River County.

Until the housing boom of 2004-2006, housing cost and household income generally grew in sync. Prior

to the boom, housing problems primarily affected the low and very low segments of the population. In the pre-2004 period, workforce housing was generally affordable to the workforce.

In the 2004 to 2006 period, however, housing cost and household income diverged significantly. Consequently, there were more housing affordability problems in the moderate income category, and there was an emphasis on addressing workforce housing issues. With the recent decrease in housing prices, however, it appears that the housing cost increases in the 2004 to 2006 period were unsustainable and that housing has returned to levels more in line with the historic relationship between housing cost and household income.

With the recent housing cost decreases, the housing issue focus has shifted back to very low and low income households, with less emphasis on moderate income households and workforce housing. This will allow resources to be concentrated on a smaller segment of the population, with the result being that a higher percentage of the smaller segment can be assisted.

In terms of housing assistance strategies, there are generally two types. One type is monetary assistance, where a household can be provided grants or loans for purchasing housing or rehabilitating a substandard housing unit or where a household is provided an ongoing rental subsidy. Another type of housing strategy is where actions are taken to reduce the cost of housing. These actions can involve increasing densities, providing affordable housing density bonuses, or implementing inclusionary zoning requirements. Some of those strategies are discussed in the next section.

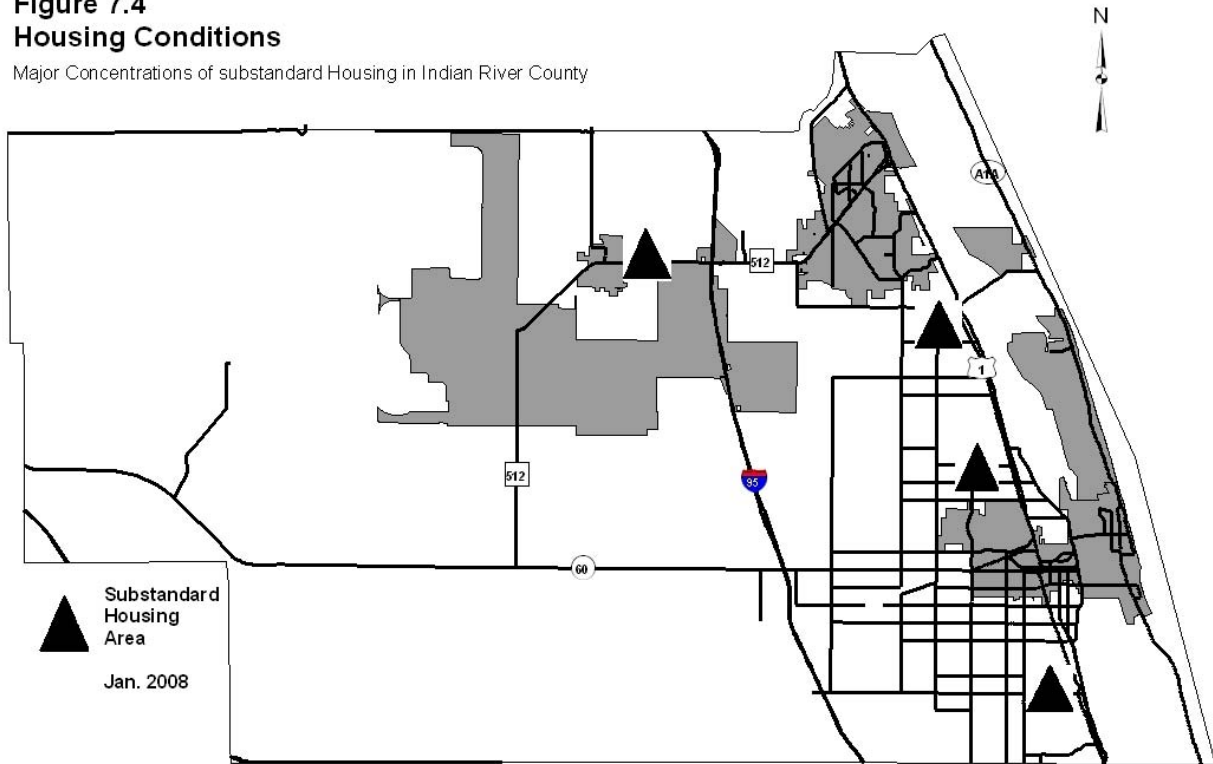
Of the strategies being used in Indian River County, the most successful is the Habitat for Humanity model. This model combines housing cost reduction with monetary housing assistance. In addition, Habitat for Humanity provides homebuyer education and on-going mentoring.

With Habitat for Humanity projects, housing unit costs are reduced by building small, no-frill houses on small lots. Costs are further reduced by the use of volunteer workers, sweat equity from Habitat clients, and donated materials. Even with those cost reducing initiatives, Habitat clients receive county SHIP loans for almost half of the cost of their housing unit.

More importantly, Habitat for Humanity focuses its efforts on the population segments which are most housing disadvantaged. These are primarily very low and low income households. In the future, Indian River County should continue to support Habitat for Humanity and other non-profit housing organizations, continue to provide assistance to Habitat clients, and encourage other non-profit housing organizations to provide housing assistance in the manner that Habitat for Humanity does.

**Figure 7.4**  
**Housing Conditions**

Major Concentrations of substandard Housing in Indian River County



- **Historically Significant Housing**

Currently, there are only two single family housing units in Indian River County that are listed on the National Register of Historic Places. These are the Judge Henry F. Gregory House and the Theodore Hausmann Estate. While those are the only two houses in the county that have national register designation, there are other historic properties in the county.

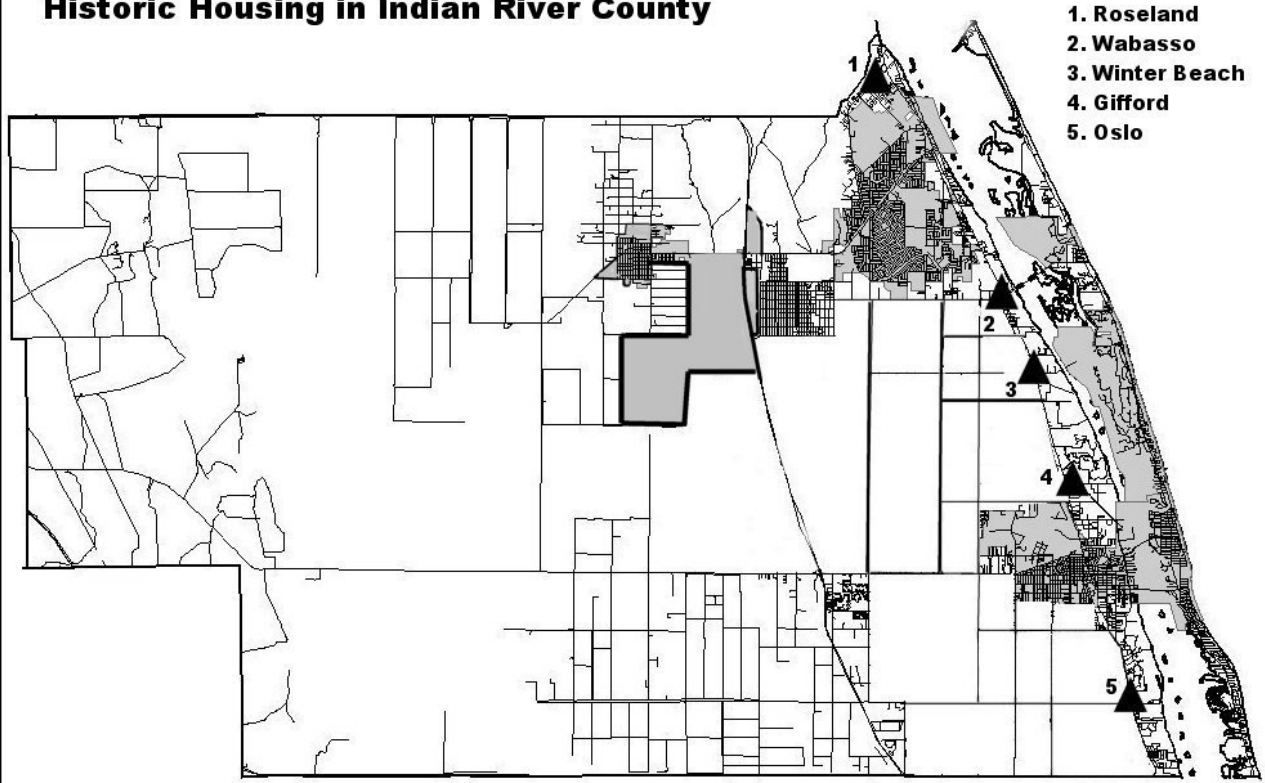
To identify historic structures, Indian River County, in 1989, completed a survey of buildings 50 years and older in the unincorporated county. That survey identified 284 properties, almost all buildings, meeting the 50 year old criterion. For that survey, a record of each property was made, including location, condition, integrity, and surroundings. Properties were also photographed and identified by legal description and address.

As shown on Figure 7.5, most historic buildings were located in the unincorporated county's 5 census designated places. In terms of condition, the county's historic properties survey indicated that, of the 284 buildings, 9 (3.2%) were in excellent condition, 198 (69.7%) were in good condition, 65 (22.9%) were in fair condition, and only 12 (4.2%) were deteriorated. Of those 284 properties, 262 (92.3%) were private single family residences, 7 (2.5%) were apartments, and other 15 (5.2%) were non-residential buildings. There is no recent survey to indicate the existing condition of these historical buildings.

While the survey determined that there were no buildings in the unincorporated county that should be considered for inclusion on the National Register, the survey recommended that another survey be undertaken to evaluate archaeological resources and sites.

The survey findings, however, do not imply that the 284 historic buildings are not important or worthy of preservation. Because the buildings provide a valuable insight into development of the county, the survey included recommendations for actions that the county could take to maintain the integrity of those structures. In the future, the county should continue to provide rehabilitation loan assistance to income qualified households who own historic houses.

**Figure 7.5**  
**Historic Housing in Indian River County**



- 1. Roseland
- 2. Wabasso
- 3. Winter Beach
- 4. Gifford
- 5. Oslo

May 2006

- **Group Homes**

Indian River County classifies group homes by categories based on permitted occupancy rates. There are four categories of group homes defined by county code. The categories are:

LEVEL I	- Occupancy up to (8) residents
LEVEL II	- Occupancy up to (12) residents
LEVEL III	- Occupancy up to (20) residents
Residential Center	- Occupancy up to (21) or more residents

Generally, group homes are defined as residential facilities which are designed to provide some form of specialized care such as physical, social, or emotional support. In Indian River County, most of the group homes are for elderly individuals.

Table 7.19 identifies the location of group homes in the unincorporated County.

In the past, the county has taken steps to permit the development of group homes and foster care facilities in residential districts. According to county regulations, group homes are permitted in single-family and multi-family residential districts when meeting all Environmental Health requirements. Depending on the district and class of group home, a special exception or administrative permit may be required; however, some districts permit certain classes of group homes by right.

As to foster care homes, those which meet Environmental Health licensing requirements are permitted within a wide range of single-family and multi-family districts. In the past, the county has made reasonable efforts to accommodate foster care homes. Going forward, the county should continue to ensure that sites for foster care homes will be available in any of several zoning classifications.

In the future, congregate living arrangements and small group homes are likely to become more popular and gain even greater acceptance. It can be expected that an aging population faced with increased housing and medical costs will take advantage of the economic and social advantages offered by such living arrangements. Consequently, the county's policy should be to continue to allow group homes within its residential areas.

TABLE 7.19  
GROUP HOMES IN UNINCORPORATED  
INDIAN RIVER COUNTY  
2005

Elder’s in Touch	12 beds (Level I)
Florida Baptist Retirement Center	41 beds (residential center)
Hibiscus Manor Retirement Home	72 beds (residential center)
Indian River Women’s Group Home	12 beds (Level II)
Indian River Estates (total care facility)	100 beds(residential center)
Isle of Vero (Fountains)	50 beds (residential center)
National Heal Corp.	216 beds (residential center)
White Dove	12 beds (Level II)
Alterra Clare Bridge Cottages	36 beds (residential center)
Alterra Sterling House	42 beds (residential center)
Aurora II	8 beds (level I)
Courtyards of Vero Beach	28 beds (residential center)
Green Gables	26 beds (residential center)
Merritt Gardens	104 units (residential center)
Orchid Island Manor	24 beds (residential center)
Pelican Gardens	50 beds (residential center)
The Place at Vero Beach	116 beds (residential center)
Stewart’s Adult Living Facility	5 beds (Level I)
<b>Total Beds</b>	<b>859 beds</b>

Source: Indian River County, Planning Division

In the unincorporated portion of the county, existing group homes have a capacity of approximately 859 beds. As shown in Table 7.20, projections indicate that more group home beds will be needed for years 2010, 2020, and 2030. Generally, group homes are provided by the private sector. For group homes to be provided, however, the county must continue to permit group homes within all residential zoning districts and approve site plans for the group homes that meet the county’s minimum regulations.

TABLE 7.20  
NUMBER OF GROUP HOME BEDS NEEDED  
UNINCORPORATED INDIAN RIVER COUNTY

<u>YEAR</u>	<u>POPULATION</u>	<u># OF GROUP HOME BEDS</u>
2005	83,822	859 (1.02%)
2010	98,114	1000
2020	119,164	1215
2030	135,375	1380

Source: Indian River County (projected based on the same ratio as 2005)

- **Public and Private Coordination**

In Indian River County, the future housing needs of the middle and upper income population categories can be readily met by the normal functioning of the building/financing/regulatory markets. On the other hand, the housing needs of persons and families in the very low and low income groups cannot be met without a concerted effort by the private residential development industry, lending institutions, municipal and county governments, and special interest organizations devoted to improving the quality and affordability of housing.

Generally, experts on urban development agree that the quality of a community's housing (and neighborhoods) is an excellent indication of the social, physical, and economic stability of the community. Normally, community pride is evidenced by well-kept homes.

For that reason, zoning was initially established to protect neighborhoods and to provide safe and sanitary living environments through the provision of open space standards and density limits. Subsequently, housing maintenance codes were developed and adopted by communities as a means of assuring adequate maintenance of housing and to prevent blight caused by gradual deterioration of housing.

One means of addressing those issues in Indian River County is for county government to provide leadership in assuring (1) high maintenance standards for housing; (2) prevention of overcrowding; (3) preservation of existing housing in sound condition, especially housing of distinctive character; (4) removal of blighted and unsafe housing; and (5) provision of housing at an affordable cost for people in lower income groups.

Without assistance to reduce housing costs for those in the lower income groups, several conditions could occur in the County. Overcrowding in existing housing could increase, resulting in code enforcement problems and neighborhood deterioration. Households having insufficient income to meet housing, food, and other essential needs could suffer from health and welfare problems, resulting in indirect costs to the community. Finally, the lack of affordable housing could lead to a decline in the labor supply for lower-paying employment classes. For those reasons, it is important that Indian River County utilize a wide range of means to reduce housing costs. Addressing regulatory standards and providing incentives for housing development are some of the most effective ways to do so.

While providing housing is primarily a function of the private sector, there is much that the County can do to set the framework and create the environment for the private sector to meet housing needs at lower costs, without sacrificing community character and acceptable standards of housing quality.

Within Indian River County, a wide range of sites, from in-fill sites in moderate-cost older subdivisions to high-value waterfront locations, are available for new housing development. The inventory of sites ranges from lots in low-density single-family neighborhoods to sites zoned for medium density multi-family and condominium development.

Infrastructure is also available in the county, and system capacities are expanded as necessary to meet the demands of new urban development. Along with adequate infrastructure, a full range of mortgage/financial services are also available in the county to serve housing consumers.

Currently, Indian River County has permitting procedures for housing development and utilizes generally standard code requirements, impact fee programs and enforcement practices. For existing units, a property maintenance code applies within unincorporated Indian River County. There is, however, no ongoing systematic program of housing inspections in older areas of the county.

In terms of housing construction permitting, those services for the unincorporated county and the City of Vero Beach are centralized within the county administration building. Under normal circumstances, application and plan review procedures do not cause delays, and county requirements are conducive to efficient processing.

In Indian River County and other Florida communities, it is difficult to provide affordable housing because of the need to improve infrastructure systems concurrent with development projects. As a component of total housing cost, land cost generally increases to include necessary infrastructure improvement costs. That occurs even though the county does not require inordinately high standards for off-site improvements, and the improvements required are considered to be the minimum necessary to assure safe, adequate, and serviceable neighborhoods.

Generally, existing housing is more affordable than newer housing, but existing housing may require additional expenditures for upgrading and rehabilitation. For that reason, financial assistance or incentives from publicly-financed programs or regulatory programs geared to existing housing offer the most feasible means of achieving affordable housing in a high-growth area such as Indian River County.

The following activities offer significant potential for strengthening and improving the delivery of affordable housing in Indian River County.

- Regular field surveys of housing conditions to identify and classify areas suitable for code enforcement, spot clearance, neighborhood-wide housing conservation programs, and in-fill development possibilities.
- Information sharing directed toward builders, developers, and realtors, and encouragement to undertake projects in areas where lower land costs enable lower housing costs.

- Encouragement of development of "no-frills" starter homes in areas suited for small-lot housing having convenient access to transportation, employment, and utility services.

In the future, the county should continue to perform these tasks. Also, the county should maintain its policy of expediting permits for affordable housing development near transportation, employment, and utility services.

• **Land Requirements to Accommodate Future Housing Needs**

The approximate acreage required to meet the projected housing needs through the year 2030 is indicated in Table 7.21. Presently, the County has ample land to meet those projected residential acreage needs. That includes the many platted, unbuilt on lots that have utilities available, as well as the large vacant, unplatted tracts that can be readily developed by the extension of urban services. Both the Potable Water and Sanitary Sub-elements describe the County's plant capacity for accommodating increased demand, and the County has an ongoing program to extend facilities and services to meet needs.

TABLE 7.21  
 LAND REQUIREMENTS TO MEET FUTURE HOUSING NEEDS  
 INDIAN RIVER COUNTY  
 2005-2030

TYPE OF UNIT	% ALL TYPES	UNITS	ACRES
Single-Family Low Density (assumes 2.4 units per gross acre)	50	13,832	5,763
Single and Multi-Family Medium Density (Assumes 4 units per gross acre average)	30	8,299	2,074
Multi-Family Medium/High Density (Assumes 8 units per gross acre average)	20	5,538	692
TOTAL	100	27,669	8,529

Source: Indian River County Planning Division

Note: The percentage distribution is based on the assumption that the present lot sizes for single-family low density development will decrease slightly in future years; that mobile homes will be included in the Single and Multi-Family group (density of 4 units average per gross acre); and that the maximum density for multi-family units will not change in future years, resulting in an average density for this housing group of 8 units per gross acre.

## **HOUSING STRATEGY ANALYSIS**

Throughout the state and the country, there are various strategies that have been used by local jurisdictions to address housing problems and needs. These strategies have advantages and disadvantages. Some of these strategies could be appropriate for Indian River County. Following is an analysis of strategies that are appropriate for Indian River County.

### *Community Land Trust (CLT)*

One tool to provide homeownership opportunities to households that would otherwise be renters is a Community Land Trust. A Community Land Trust (CLT) is a nonprofit organization that seeks to preserve housing affordability over the long term. A CLT preserves housing affordability by selling homes to low or moderate income families, but retaining ownership of the land under these homes. The CLT then leases the land to a homeowner for 99 years, while the homeowner owns the structure.

Buyers of land trust homes agree that, when they move, they will sell their home to another low or moderate income family at an affordable price. Consequently, resale of CLT units is limited to income eligible households, and resale prices are limited to keep CLT units affordable for the next homebuyer. By owning the land under the house, the land trust ensures that the subsidy is retained for the benefit of subsequent families. Therefore, the owner of a CLT unit may share in the equity produced by the sale of a CLT unit, but will not realize a market rate of return.

According to the Central Florida Workforce Housing Toolkit, some of the most established CLT's are Durham, North Carolina; Burlington, Vermont; The New Town, Tempe, Arizona; Sawmill, Albuquerque, New Mexico; Middle Key, Florida; and Hannibal Square, Winter Park, Florida.

Generally, CLTs are used:

- In fast-growing areas, where the price of real estate is escalating rapidly. They can be used in gentrifying areas to preserve a community's character. Limits on resale prices ensure that some housing remains affordable, even in these areas.
- In disinvested neighborhoods, where CLTs can be used to increase owner occupancy, decrease absentee ownership, improve the physical condition of housing and stabilize the community. Such CLTs assist not only the buyers of the CLT homes, but also existing homeowners in the area, who likely are lower income families.
- In expensive resort communities, where CLTs can provide housing for the community's workers.

#### **Benefits:**

- Provides permanent stock of affordable & workforce housing
- Lowers housing cost
- Provides some return of equity
- Provides for deduction of mortgage interest payments
- Provides financial stability (no fear of rent increase)
- No cost to the county

**Issues:**

- Better for a household than renting, but not as good as traditional home ownership
- Resale restriction limits ability of the owner to utilize full equity
- Resale formula must be prepared carefully to provide some benefit to homeowner without making the house unaffordable for the next homebuyer
- Mechanics of resale (direct sale or through CLT) are complicated and must be established upfront
- Payment of ad valorem taxes and insurance are additional costs that an owner of a CLT home must incur that a renter does not

**Conclusion:**

A CLT is an effective method of providing affordable homeownership opportunities. Although CLTs are generally established by private non-profit groups, local governments usually assist non-profit housing groups that are willing to form CLTs. This assistance may involve providing technical assistance or providing surplus properties appropriate for affordable housing and others. In the future, the county should support any non-profit housing organization seeking to establish a CLT by providing surplus lands appropriate for affordable housing, when available, and technical assistance as needed.

### *Private/Public Housing Trust Fund*

Housing Trust Funds generally are established through an ordinance or legislation passed by a county, city, or state legislature. Two steps are necessary to create a Housing Trust Fund. First, a revenue source must be dedicated to the Housing Trust Fund, or other obligations that create revenue must be established. Second, the Housing Trust Fund must be created as a separate and distinct entity that can receive and disburse funds. Currently, the county has a housing trust fund for SHIP program funds and an HHR trust fund for HHR program funds.

A private/public housing trust fund may be established by a city or county to collect public and private funds that may be used to assist income eligible households with the provision of affordable housing. Any such private/public trust fund in Indian River County would be separate from the SHIP trust fund.

#### **Benefits:**

- Can provide gap financing (low interest loan or grant) for low income households
- No cost to the county, unless the county decides to contribute to the trust fund
- Local governments that cannot provide affordable housing within their jurisdictions could contribute to a trust fund
- Could be used as match to get other federal or state funds
- Additional funding for provision of Affordable or Workforce Housing (gap financing or leveraging other funds).

#### **Issues:**

- No major issues

#### **Conclusion:**

Establishing a private/public housing trust fund could facilitate the provision of more affordable housing. Within Indian River County, high cost barrier island towns that cannot provide affordable housing within their jurisdiction could contribute to a private/public affordable housing trust fund. Also, private parties, businesses, and developers could contribute funds to this trust fund. For those reasons, the county should establish a private/public housing trust fund separate from its current SHIP and HHR trust funds.

### *Community Development Corporation (CDC)*

Community Development Corporation (CDC) is a broad term referring to a not-for-profit organization that is incorporated to provide programs, offer services, and engage in other activities that promote and support a community. CDCs usually serve a geographic location such as a neighborhood or a town. They often focus on serving lower-income residents or struggling neighborhoods. They can be involved in a variety of activities, including economic development, education, and real estate development. These organizations are often associated with the development of affordable housing.

#### Activities:

- Real estate development
  - affordable housing
- Economic development
  - small business lending
  - small business technical assistance
  - small business incubation (i.e. provision of space at low or no cost to start-up businesses)
- Education
  - early childhood education
  - workforce training
- Non profit incubation
- Youth and leadership development
- Advocacy
- Community Planning
- Community Organizing

#### Benefits:

- Facilitating development of affordable or workforce housing
- Advocating for affordable housing
- No cost to the county

#### Issues:

- No major issues

#### Conclusion:

An active CDC can assist with provision of affordable housing. In the future, the county should provide technical assistance to any not-for-profit organization proposing to form a CDC.

### *Employer Assisted Housing*

Employer Assisted Housing (EAH) is an initiative whereby employers can assist their employees in purchasing a home; in exchange, the employer is guaranteed that the participating employee will remain with the company for a designated period of time. While the employee benefits as he/she receives substantial assistance in obtaining a home, the employer benefits as the program is an effective recruitment tool and aids in the retention of employees.

Employers who wish to assist employees with housing can undertake any number of activities, including: providing (or partnering with another agency to provide) homeownership education and counseling services; providing down payment assistance, closing cost assistance and/or second mortgage financing as a grant, a low or no-interest loan or a forgivable loan; offering an employee a savings plan with the employer making a matching contribution; providing a mortgage guarantee to assist employees with securing financing; or acquiring property to rent to employees, either at a market or subsidized rate.

Employer assisted housing programs generally are used in areas where housing prices are high and/or unemployment is low, and in areas where one employer is dominant.

#### **Benefits:**

- Provision of affordable or workforce housing
- Effective recruitment and retention tools for large private and public employers

#### **Issues:**

- Additional cost to employer

#### **Conclusion:**

Employee assisted housing is an effective program to provide affordable housing for workers and to retain those workers for longer periods. The county should promote this program by informing major private and public employers of the possibilities and benefits of establishing an employer assisted housing program.

### *New Construction Technologies*

New construction technologies (such as modular homes, etc.) and new green building programs may be utilized for the provision of affordable housing. In some cases, new construction technologies can expedite the construction of new affordable homes and be more cost effective.

**Benefits:**

- Decreases housing cost
- Expedites housing production

**Issues:**

- None

**Conclusion:**

This is an effective way of reducing housing cost. Currently, the county allows new construction technologies, including green building programs, and expedites permits for affordable housing projects.

## **GOALS, OBJECTIVES, AND POLICIES**

Goals, objectives, and policies considered appropriate for assuring an adequate and affordable supply of housing in the county, conservation of the housing stock, prevention of blight and removal of blight-housing, and identification of roles and responsibilities for achieving stable housing conditions in the county are set forth in the following section.

### GOAL 1

A housing supply which permits all households to enjoy safe, healthful, and affordable living accommodations which meet accepted standards of affordability and which are located in pleasant environments where a sense of civic pride and personal well-being can be achieved.

#### OBJECTIVE 1      HOUSING AFFORDABILITY

By 2020, the number of owner-occupied households paying more than 30% of their income for housing will be less than the 19% of owner-occupied households paying more than 30% of their income for housing in 2000, while the number of renter-occupied households paying more than 30% of their income for rent will be less than the 39% of renter-occupied households who paid more than 30% of their income for rent in 2000.

POLICY 1.1: By 2015, all codes, ordinances, regulations, policies and procedures regarding residential development review and construction shall be reviewed by the Community Development Department staff to determine their impact on housing development costs. Those components which unnecessarily increase the cost of housing without impairing the health, sanitation, fire safety, structural integrity and maintenance requirements shall be eliminated.

POLICY 1.2: The county shall encourage infill development by providing infrastructure to infill areas, removing blighting influences, stabilizing neighborhoods, and providing private developers with information regarding available funding.

POLICY 1.3: The County shall coordinate with the Florida Housing Finance Agency (FHFA) to identify federal, state and other sources of funding, such as Community Development Block Grant (CDBG) funds and Low Income Housing Tax Credit Program funds, earmarked for very low, low, and moderate income housing and actively pursue those funds for local use by applying for funds when appropriate. The county shall also assist and support private applicants applying for these funds.

POLICY 1.4: The county shall continue to participate in housing bond programs (such as the

Escambia County bond program) in order to provide below market rate loans to very low, low, and moderate income households for home purchases. The county shall inform financial institutions of the availability of the bond programs.

POLICY 1.5: By 2012, the county shall, establish a web based permitting process.

POLICY 1.6: The county shall take all necessary steps to eliminate delays in the review of affordable housing development projects. In order to define delay, the county hereby establishes the following maximum timeframes for approval of projects when an applicant provides needed information in a timely manner:

- Administrative approval - 5 days;
- Minor site plan - 5 weeks;
- Major site plan - 6 weeks;
- Special exception approval - 13 weeks.

Whenever these review times increase by 150% or more due to the work load of the review staff, the county will begin prioritizing the review of affordable housing development project applications. In prioritizing affordable housing development project applications, staff will schedule affordable housing project applications for review before other types of project applications to ensure that maximum review timeframes are not exceeded for affordable housing projects.

POLICY 1.7: As part of the adoption process for any county regulation which could affect housing development, county planning staff shall prepare a Financial Impact Statement to assess the anticipated impact of the proposed regulation on the cost of housing. When proposed regulatory activities are anticipated to increase the estimated cost per unit for the development of housing, the Financial Impact Statement shall include an estimated increased cost per unit projection. The financial impact statement then will be reviewed by the Professional Services Advisory Committee, the Planning and Zoning Commission, and, if possible, the Affordable Housing Advisory Committee. Those groups shall consider the regulation's effect on housing cost in making their recommendation to the Board of County Commissioners. The Board of County Commissioners will consider the financial impact statement in making its final decision on the adoption of any proposed regulations.

POLICY 1.8: The county shall expedite permits for housing projects utilizing new construction technologies, including green building programs and Energy STAR® Program.

POLICY 1.9: The county shall support housing developments near transportation hubs, major employment centers, and mixed use development by expediting the permit process for these types of housing projects.

**OBJECTIVE 2      BALANCED HOUSING MARKET**

Within its residential areas, Indian River County will have adequate sites to accommodate current and anticipated housing demand for all income groups and groups with special housing needs. These sites shall have an appropriate land use and zoning designation which allows for a balanced housing market with a mixture of housing types, including mobile and manufactured homes.

POLICY 2.1: The county shall maintain and enforce its adopted local fair housing ordinance to ensure equal housing opportunity in accordance with Title VIII of the Civil Rights Act of 1968 and the Florida Fair Housing Act, Chapter 760.020, F.S.

POLICY 2.2: Indian River County shall continue to designate on its future land use plan map sufficient land area with adequate density to accommodate the projected 2020 population. Accordingly, the county’s Future Land Use Map residential designations vary in density from 1 unit per acre to 10 units per acre. All of this residentially designated land is located within the Urban Service Area where adequate infrastructure is available to accommodate a wide variety of housing types, including mobile homes, farmworker housing, housing for very low, low, and moderate income households, and group homes and foster care facilities. As structured, the county’s land use designations accommodate housing units with a wide range of costs and physical characteristics (lot sizes, setbacks, and land use mixes). These future land use map designations are situated to allow for residential development that has:

1. Proximity to public transportation, employment centers, recreational facilities, and community services such as shopping, personal services, schools, daycare facilities, and health care facilities; and
2. Compatibility with adjacent land uses and existing neighborhoods.

The County’s Residential Land Use Districts

District	Net Acres	Maximum Density	Type of Residential Development
M-2	1071	10	MF, SF, Mobile Home, Farmworker housing, Group homes
M-1	5158	8	MF, SF, Mobile Home, Farmworker housing, Group homes
L-2	13532	6	MF, SF, Farmworker housing, group homes
L-1	12574	3	MF, SF, Farmworker housing, group homes
R	956	1	SF, Farmworker housing, group homes

**POLICY 2.3:** The county shall provide technical assistance to existing and future community development corporations.

**POLICY 2.4:** The county’s general services department shall, pursuant to section 125.379 F.S., maintain an inventory of all surplus county-owned land and foreclosed properties that are appropriate for affordable housing and dispose of those properties consistent with section 125.379 F.S. requirements.

**POLICY 2.5:** The county shall maintain its affordable housing density bonus provision for planned development projects, allowing eligible affordable housing projects with a market value of affordable housing units not to exceed 2 ½ times the county’s median household income, to receive up to a 20% density bonus based on the following table.

Very Low Income (VLI) and Low Income (LI) Affordable Units as Percentage of Project’s Total Units	Density Bonus (Percent increase in allowable units)	Additional Density Bonus for Providing Additional Buffer and Landscaping based on one of the following options (percent increase in allowable units)		Range of Possible Density Bonus Percentage (Percent increase in allowable units)
		Option I	Option II	
		Material equal to a 20' wide Type C buffer with 6' opaque feature along residential district boundaries and 4' opaque feature along roadways	Material equal to a 25' wide Type B buffer with 6' opaque feature along residential district boundaries and 4' opaque feature along roadways	
More than 30%	10%	5% or	10%	10 - 20%

**POLICY 2.6:** The county shall maintain its current transfer of density provisions through the planned development process.

**POLICY 2.7:** The county shall provide for the creation and preservation of affordable housing for all

current and anticipated future residents and households with special housing needs including rural residents and farmworkers by allowing affordable housing in all residential areas, rehabilitating existing units with SHIP funds, utilizing CDBG funds for housing rehabilitation and neighborhood revitalization, and undertaking other measures to minimize the need for additional local services and avoid a concentration of affordable housing units in specific areas.

**OBJECTIVE 3      IMPROVED PROPERTY MAINTENANCE/ELIMINATION OF SUBSTANDARD HOUSING CONDITIONS**

By 2015, the number of sub-standard housing units (units lacking complete plumbing and units with no heating facilities) will be 10% less than the number of sub-standard units identified in 2010 census.

POLICY 3.1: The Indian River County Property Maintenance Code shall continue to be the county's standard for public health, safety, and welfare with regard to occupancy limits based on unit size, provision of adequate plumbing facilities, and prevention of exterior physical deterioration. This code will be enforced by the building division and code enforcement section staffs.

POLICY 3.2: The county shall do a periodic inventory of housing conditions, as permitted by funding and staffing, on a neighborhood by neighborhood basis to identify units suitable for concentrated code enforcement, rehabilitation, demolition, or other actions to achieve a suitable residential environment.

POLICY 3.3: In areas with a high percentage of substandard housing units, the county shall provide property owners with consumer information and technical assistance on new housing products and their applications in order to encourage improved housing maintenance.

POLICY 3.4: The county shall improve the appearance of housing units within low income neighborhoods by participating in the World Changers Program.

POLICY 3.5: The county shall offer rehabilitation loan assistance through its local housing assistance program, cooperative ventures with non-profit groups, or Community Development Block Grant (CDBG) type programs to effect spot removal of blighted structures and blighting influences.

POLICY 3.6: The County shall continue to apply its SHIP program "Minimum Standards for Rehabilitation of Residential Properties" to all SHIP rehabilitation work activities.

POLICY 3.7: The county shall work with community based organizations to inform and encourage people to rehabilitate their home by utilizing the county's local housing assistance program.

**OBJECTIVE 4      HOUSING ASSISTANCE/HOUSING IMPLEMENTATION PROGRAM**

Annually, at least 40 income eligible households will receive assistance through county's local housing assistance program.

POLICY 4.1: The Board of County Commissioners shall request the Housing Authority to provide an annual report of its activities to the Board of County Commissioners by July 1 of each year. The report shall also identify the agency's objectives regarding the number and types of recipients the Authority is able to serve annually.

POLICY 4.2: The Board of County Commissioners shall evaluate the annual activity report prepared by the Housing Authority and take appropriate actions through funding, policy revisions, and program initiatives to assist the authority to support, augment, and facilitate assistance to households who are unable to provide housing within acceptable cost limits of 30% of gross household income, or who require rehabilitation, financial, and/or technical assistance to assure safe, healthful, and affordable housing.

POLICY 4.3: The county shall maintain its current policy of financing water and sewer capacity charges for newly constructed housing units.

POLICY 4.4: The county shall maintain its Housing Trust Fund which provides below-market interest rate financing, for downpayment/closing cost loans, impact fee/capacity charge loans, rehabilitation loans, land acquisition loans, emergency/disaster loans, and Low Income Housing Tax Credit (LIHTC) program matching grants for affordable housing units in the county. Disbursements from the Housing Trust Fund will be revolving loans, with borrowers paying back principal and applicable interest into the trust, therefore ensuring a permanent source of financing.

POLICY 4.5: The county shall enter into interlocal agreements with any county municipality which, because of unusually high property values or coastal high hazard area constraints, cannot meet its affordable housing needs within its jurisdiction, and desires to contribute to the Housing Trust Fund. The amount and method of payment will be established prior to execution.

POLICY 4.6: The county shall maintain its affordable housing partnership with financial institutions for leveraging State Housing Initiatives Partnership Program (SHIP) funds.

POLICY 4.7: The county shall encourage increased home ownership by providing downpayment/closing cost loan assistance to eligible very low income, low income, and moderate income households through the county's local housing assistance program.

POLICY 4.8: The county shall utilize all appropriate federal, and state subsidy programs for provision of affordable housing within the county by supporting private developers who are applying

for funding from programs such as the Low Income Housing Tax Credit Program.

POLICY 4.9: The county shall require all applicants for downpayment/closing cost loan assistance from the Indian River County Local Housing Assistance Program to attend a homebuyers’ educational program workshop as a prerequisite for getting a loan. The homebuyers’ educational program provides useful information to people wanting to buy their own home. Typical subjects presented are as follows:

- Preparing for homeownership (including budgeting, saving, etc.)
- Shopping for a home
- Obtaining a mortgage (qualifying, processing, etc.)
- Understanding mortgages and the closing process
- Life as a homeowner (includes maintenance and responsibilities)
- Credit and credit reports

POLICY 4.10: The county shall assist non-profit housing organizations in establishing Community Land Trusts (CLT) by providing technical support to those organizations.

POLICY 4.11: The county shall assist non-profit organizations in establishing Community Development Corporations (CDC) by providing technical support to those organizations.

POLICY 4.12: The county shall assist employers with establishing employer assisted housing projects by providing technical support to those employers.

POLICY 4.13: The county shall create a new private/public housing trust fund.

**OBJECTIVE 5            IMPROVED INFRASTRUCTURE AND COMMUNITY DEVELOPMENT CHARACTERISTICS**

By 2020, the county, through assessment process or grants, will have provided paved roads, drainage facilities, and/or centralized water systems to at least 5 additional existing subdivisions currently without sufficient infrastructure.

POLICY 5.1: The county shall apply for federal and state funding such as the Small Cities Community Development Block Grant (CDBG) funds to provide necessary improvements to neighborhoods with existing infrastructure deficiencies.

POLICY 5.2: The county shall send a memorandum to property owners of subdivisions lacking infrastructure to inform them of opportunities for obtaining infrastructure improvements to existing neighborhoods.

POLICY 5.3: The county shall offer more flexible petition paving requirements for neighborhoods where at least 50 percent of residents are very low and low income households.

**OBJECTIVE 6            SPECIAL HOUSING NEEDS**

By 2020, The County will have sufficient lands in residential areas to accommodate group homes and care facilities and will have at least 1,215 beds in group homes and care facilities.

POLICY 6.1: Indian River County shall require group homes and care facilities applicants to obtain appropriate permits from the State Department of Children and Families.

POLICY 6.2: The county shall provide demographic and technical information to private and non-profit sponsors willing to develop group and foster care facilities for county residents.

POLICY 6.3: The county shall enact regulations requiring that all foster and group home developments include barrier-free design features.

POLICY 6.4: The county shall maintain its land development regulations that allow group homes and foster care facilities in all residential districts. Group homes must obtain a valid license from the Department of Children and Families and meet all the requirements of Ch. 419, F.S.

POLICY 6.5: The county shall provide supporting infrastructure and public facilities needed for development of group homes, foster care facilities, and residential care facilities.

**OBJECTIVE 7            FARMWORKER HOUSING**

Through 2015, Indian River County will preserve the existing farmworker housing stock and ensure that there will be no net loss in the number of farmworker housing units within the county (in 2009, farmworker camps in the county had a 414 person capacity).

POLICY 7.1: The county shall provide assistance to private agricultural businesses to secure funding for construction and/or rehabilitation of farmworker housing. The county's assistance will include, but not be limited to, providing information regarding rural and farmworker housing needs, ensuring the availability of lands with sufficient density and adequate infrastructure to support farmworker housing developments, and providing funding assistance for farmworker housing development.

POLICY 7.2: The county shall require permanent housing for farmworker households be located in areas which contain infrastructure necessary for safe and sanitary habitation and in proximity of other public services and facilities.

POLICY 7.3: The county shall permit seasonal farmworker housing as an accessory on-site use in agricultural areas. This housing shall be required to have on-site infrastructure, as required by county land development regulations.

POLICY 7.4: The county shall provide an outreach program for farmworkers and shall target State Housing Initiatives Partnership Program (SHIP) funds to provide housing assistance for farmworkers.

**OBJECTIVE 8      HISTORIC HOUSING**

By 2020, at least 200 of Indian River County's historic properties will be in excellent or good condition.

POLICY 8.1: Technical assistance shall be provided by the County staff to individuals and organizations having individual or collective interests in conserving historic or architecturally-significant structures, neighborhoods, and areas. Assistance will, at a minimum, include preparation of applications for the Historic Preservation Grants-In-Aid program administered by the Division of Archives, History and Records Management Bureau of the Florida Department of State.

POLICY 8.2: The county shall maintain and implement its Historic and archeological resource protection Ordinance (Ch. 933, LDRs).

**OBJECTIVE 9      INTERGOVERNMENTAL COORDINATION**

By 2012, Indian River County will have interlocal agreements with the municipalities within the county to provide housing assistance to very low, low, and moderate income households.

POLICY 9.1: The county shall maintain its local housing assistance programs. As part of this coordination process, the county will accept funds, land, in-kind services, or other types of payments for housing assistance purposes from local municipalities which are unable to provide sites for low cost housing within their jurisdictions.

POLICY 9.2: The county will inform the municipalities within the county of the existence of the county's housing trust fund and of the opportunity for the municipalities to contribute to the fund in order to meet their share of county housing needs.

POLICY 9.3: The county shall, as an economic solution to affordable housing, provide incentives as listed in the Economic Development Element of the plan for job creation and shall coordinate with the jobs and education partnership program council and Indian River State College for job training for county residents.

**OBJECTIVE 10      RELOCATION HOUSING**

Through the time horizon of the plan, Indian River County will maintain a relocation housing policy for persons displaced by public action or public activities.

POLICY 10.1: Residents displaced by housing rehabilitation and redevelopment or other publicly-initiated activities shall be provided with a list of possible housing opportunities and financial assistance to expedite their relocation.

POLICY 10.2: The Board of County Commissioners shall provide funding to the Housing Authority on an emergency basis to ensure that households displaced by public action or public activity are guaranteed adequate housing.

**PLAN IMPLEMENTATION**

An important part of any plan is its implementation. Implementation involves execution of the plan's policies. It involves taking actions and achieving results.

For the Housing Element, implementation involves various activities. While some of these actions will be ongoing, other activities will be taken by certain points in time. For each policy in this element, Table 7.22 identifies the type of action required, the responsible entity for taking the action, the timing, and whether or not the policy necessitates a capital expenditure.

To implement the Housing Element, several different types of action must be taken. These include: adoption of land development regulations and ordinances, coordination, preparation of studies and evaluation and monitoring reports, establishment of committees, provision of technical assistance, provision of funds, and others.

Overall plan implementation responsibility will rest with the Housing Authority and planning department. Besides its responsibilities as identified in Table 7.22, the planning department has the additional responsibility of ensuring that other entities discharge their responsibilities. This will entail notifying other applicable departments of capital expenditures to be included in their budgets, notifying other departments and groups of actions that must be taken, and assisting other departments and agencies in their plan implementation responsibilities.

TABLE 7.22  
HOUSING ELEMENT  
IMPLEMENTATION MATRIX

POLICY #	TYPE OF ACTION	RESPONSIBILITY	TIMING	CAPITAL EXPENDITURE
1.1	Study/Land Dev. Reg.	BCC/PS	2015	No
1.2	Encourage Infill Dev.	BCC/All Depts.	Ongoing	No
1.3	Identify/Seek funding	PS	Ongoing	No
1.4	Participation in Housing Bond Programs	BCC/PS	Ongoing	No
1.5	Web Based Permitting	Building	2012	No
1.6	Eliminate Permit Delays	BCC/PS	Ongoing	No
1.7	Financial Impact Statement	PS	Ongoing	No
1.8	Expedite Permits	Building Division	Ongoing	No
1.9	Housing Support	PS	Ongoing	No
2.1	Maintain Fair Housing Ordinance	PS/BCC	Ongoing	No
2.2	FLU Map Designation	PS/BCC	Ongoing	No
2.3	Technical Assistance	PS/Housing Authority Staff	Ongoing	No
2.4	Identify Surplus Property	Gen. Services Dept.	Ongoing	No
2.5	Providing A.H. Density Bonus	PS/BCC	Ongoing	No
2.6	Providing for Transfer of Density	PS/BCC	Ongoing	No
2.7	Creation and Preservation of Affordable Housing	PS/BCC	Ongoing	No
3.1	Maintaining Housing Code	PS/BCC	Ongoing	No
3.2	Survey	PS/Code Enf. Off.	Ongoing	No
3.3	Education/Public Info.	PS/Bldg. Dept.	Ongoing	No
3.4	Improve Neighborhood Appearance	PS/Worldchangers Program	Ongoing	No
3.5	Rehabilitation Loan	PS/BCC	Ongoing	Yes

<b>POLICY #</b>	<b>TYPE OF ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIMING</b>	<b>CAPITAL EXPENDITURE</b>
	Assistance			
3.6	Apply SHIP Minimum Rehabilitation Standard	PS	Ongoing	No
3.7	Encourage Rehabilitation	PS	Ongoing	No
4.1	Annual Report	Housing Authority	Annual	No
4.2	Evaluate	BCC	Annual	No
4.3	Financing Water & Sewer Capacity Charges	BCC/Utilities Staff	Ongoing	No
4.4	Housing Trust Fund	BCC/Planning	Ongoing	No
4.5	Interlocal Agreements	BCC/Municipal	2012	No
4.6	Maintaining Affordable Housing Partnership	PS/Financial Ins./Others	Ongoing	No
4.7	Increased Home Ownership	PS	Ongoing	No
4.8	Utilize Fed. & State Funds	PS/BCC	Ongoing	No
4.9	Homebuyer Educational Workshop	PS/Financial Ins./Others	Ongoing	No
4.10	Assist with Creation of CLT	PS/Non-Profit	Ongoing	No
4.11	Assist with Establishment of CTC	PS/Non-Profit	Ongoing	No
4.12	Assist with Employer Assisted Housing	PS	Ongoing	No
4.13	Private/Public Housing Trust Fund	PS/Budget	Ongoing	No
5.1	Application for Funding	PS	Ongoing	No
5.2	Public Information	PS	Ongoing	No
5.3	Flexible Petition Paving	BCC/Pub. Works	Ongoing	No
6.1	Coordination	BCC/HRS	Ongoing	No
6.2	Providing Information	PS	Ongoing	No
6.3	Land Development Reg.	PS/BCC	1998	No
6.4	Maintaining LDRs	PS/BCC	1998	No

<b>POLICY #</b>	<b>TYPE OF ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIMING</b>	<b>CAPITAL EXPENDITURE</b>
6.5	Providing Infrastructure and Public Facilities	BCC/Utilities/Public Works	Ongoing	Yes
7.1	Technical Assistance	PS	Ongoing	No
7.2	Farmworkers Housing with Sufficient Infrastructure	PS/BCC	Ongoing	No
7.3	Accessory On-site Housing	PS/BCC	Ongoing	No
7.45	Outreach Program	PS	Ongoing	No
8.1	Technical Assistance	PS	Ongoing	No
8.2	Ordinance Maintenance	PS/BCC	Ongoing	No
9.1	Maintaining LHAProgram	BCC/PS	Ongoing	No
9.2	Letter of Encouragement	BCC/PS	Ongoing	No
9.3	Creation of Jobs and Job Training	BCC/EDC/Chamber of Comm.	Ongoing	No
10.1	Relocation Assistance	BCC/PS/Pub Works	Ongoing	No
10.2	Emergency Funding	BCC/Housing Authority	Ongoing	No

BCC = Board of County Commissioners  
 PS = Planning Staff

**EVALUATION & MONITORING PROCEDURES**

To be effective, a plan must not only provide a means for implementation; it must also provide a mechanism for assessing the plan's effectiveness. Generally a plan's effectiveness can be judged by the degree to which the plan's objectives have been met. Since objectives are structured, as much as possible, to be measurable and to have specific timeframes, the plan's objectives are the benchmarks used as a basis to evaluate the plan.

Table 7.23 identifies each of the objectives of the Housing Element. It also identifies the measures to be used to evaluate progress in achieving these objectives. Most of these measures are quantitative, such as adopted land development regulations, number of applicants provided housing assistance, unmet housing needs, and others. Besides the measures, Table 7.23 also identifies timeframes associated with meeting the objectives.

The planning department and Housing Authority staffs will be responsible for monitoring and evaluating the Housing Element. This will involve collection of data and compilation of information

regarding met and unmet housing needs.

While monitoring will occur on a continual basis, formal evaluation of the Housing Element will occur every five years in conjunction with the formal evaluation and appraisal of the entire comprehensive plan. Besides assessing progress, the evaluation and appraisal process will also be used to determine whether the Housing Element objectives should be modified or expanded. In this way the monitoring and evaluation of the Housing Element will not only provide a means of determining the degree of success of the plan's implementation; it will also provide a mechanism for evaluating needed changes to the plan element.

TABLE 7.23  
HOUSING ELEMENT  
EVALUATION MATRIX

OBJECTIVE #	MEASURE	TIMEFRAME
1	Percentage of owner occupied and renter occupied households paying more than 30% of their income for housing expenses	2020
2	Adequate sites/Mix of dwelling unit types	Ongoing
3	Number of substandard housing units	2015
4	Number of households assisted	Annual
5	Number of subdivisions which received infrastructure improvements	2020
6	Number of beds in group homes, and care facilities	2020
7	Number of farmworker dwelling units	2015
8	Number of historically significant dwelling units in good or excellent condition	2020
9	Existence of interlocal agreements	2012
10	Mechanism for relocation housing units	Ongoing

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