
**EVALUATION AND APPRAISAL REPORT
OF THE
INDIAN RIVER COUNTY
COMPREHENSIVE PLAN**

HOUSING ELEMENT

2008

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Attachments:

1. Housing Element Goal, Objectives, and Policies
2. Maps

APPENDIX A, Conditions at the Time of Last Major Plan Update (1995/96) and Existing Conditions (2006/2007)

APPENDIX B, Housing Analysis

APPENDIX C, Evaluating the Achievement of Objectives of the Housing Element

INTRODUCTION

The purpose of this section of the Indian River County comprehensive plan Evaluation and Appraisal Report is to assess the success or failure of the housing element of the Comprehensive Plan. This assessment involves an examination of changes in housing conditions within the county between 1995 and 2005, an evaluation of housing objectives achievement, and an identification of changes in state requirements affecting the housing element. Based on this evaluation and appraisal, the housing element may need to be updated and revised.

This assessment contains the following components:

- Housing conditions at the time of last major plan update (Census 1990 or 1995 data)
- Existing housing conditions (Census 2000 or 2005/2006/2007 data)
- Analysis of housing conditions within the county.
- Evaluation of housing element objective achievement.
- Assessment of housing element policy implementation.
- Identification of major issues related to housing and the provision of affordable housing.
- Identification of needed future actions
- Identification of anticipated amendments

HOUSING CONDITIONS AT THE TIME OF LAST MAJOR PLAN UPDATE

A summary of housing conditions within the county at the time of the last major plan update is provided in appendices “A” & “B”. These baseline data allow the county to compare changes in housing conditions within the county from 1995 to 2005.

The last major update of the housing element of the Indian River County Comprehensive Plan was undertaken in 1998. That update was part of the county’s EAR based comprehensive plan amendment process. In that update, most of the housing element data was derived from the 1990 census. Other more recent, non-census data for 1995 were also used. These data and their citations from the housing element are shown in Appendices “A” and “B”. Some of the data are for the entire county, while other data relate only to the unincorporated county. These data will be compared to more recent data to assess changes in housing conditions within the county.

In 1995, the county had 53,321 housing units, of which 33,365, or 62.57%, were located in the unincorporated county. In the county, 60.42% of the housing units were single family units; 25.20% were multi-family units; and 14.3% were mobile homes. In 1995, more than 87% of all housing

units had been built after 1960.

According to the 1990 census, median housing value in the county in 1989 was \$78,800; median monthly cost for owner occupied units was \$666.00, and median monthly rent was \$505.00. The breakdown of owner-occupied home values, owner-occupied monthly housing costs, and renter-occupied rents is provided in Appendix "A".

According to the 1990 census, 1.4% of housing units within the county were substandard units. In 1990, 206 units in the county were lacking complete plumbing facilities, and 456 units had no heating facilities. Also, 1,076 units were overcrowded, having 1.1 or more persons per room. In 1995, 427 families were assisted through the Department of Housing and Urban Development (HUD) Section 8 rental assistance program, and there was a waiting list consisting of 100 eligible recipients. In 1995, 200 units of farm labor housing (Victory Park and Orangewood Park) were provided through Farmers Home Administration financing. There were 12 group homes in the county in 1995.

As of 1995, 131 households had been provided assistance from County's Local Housing Assistance Program, and 441 rental units had been built by receiving assistance from other federal and state programs.

Additional housing information is provided in Appendix "A".

EXISTING HOUSING CONDITIONS

Information on current housing conditions is also provided in Appendix "A". These data were derived from the 2000 census and other sources. To assess changes in housing conditions within the county, the information for existing housing conditions will be compared to the conditions at the time of plan adoption.

As indicated by census data, the county's 2000 population was 112,947. According to the University of Florida, the 2006 population was 135,215. Appendix "A" shows that there were 73,798 housing units existing in the county in 2005. Of these units, 48,188 (65.29%) were in the unincorporated county, and 25,610 units (34.71%) were in the municipalities. Countywide in 2005, there were 48,638 (65.90%) single-family units; there were 17,967 (24.34%) multi-family units, and there were 7,193 (9.74%) mobile homes. In the same year, 48,707 units (66%) were owner occupied; 14,022 units (19%) were renter occupied, and the remaining 11,069 units (15%) were vacant (vacant for sale, rent, seasonal, others).

According to the 2000 census, 108 units in the county were lacking complete plumbing facilities; 477 units had no heating facilities, and 1,431 units had 1.1 or more persons per room.

In 2005, 345 families were assisted through the HUD Section 8 rental assistance program, and there was a waiting list consisting of 250 eligible recipients. At that time, 200 units of farm labor housing (Victory Park and Orangewood Park) were provided through Farmers Home Administration financing. There were 20 group homes within the county in 2005.

Appendix “A” shows the percentage of household income used for monthly housing costs for households in the county. These percentages are useful tools in assessing affordable housing needs. According to the 2000 census, 4,724 (21.60%) owner households within the county were paying more than 30% of their income for housing costs, while 4,414 (40.30%) renter households were paying more than 30% of their income for rent.

Current population estimates and projections are provided in Appendix "B" under the existing conditions section. In Appendix "B", the 2000 population and 2000 housing estimates for the entire county and the unincorporated county are provided. Also, estimates of future housing needs and land requirements to meet those needs are provided in Appendix "B". On the county’s Future Land Use Map, adequate sites are designated for residential uses with different densities to accommodate current and anticipated housing demand.

According to census information, the percentage of substandard housing units (units lacking complete plumbing and units with no heating facilities) was 1% in 2000. Most of the county’s housing stock is new. In 2005, 91.63% of all county housing units had been built after 1960, and over 67% had been built after 1980. There are only 207 historical structures within the county. Generally, historic units in the county have been preserved in good or excellent condition.

As of January 1, 2008, 855 households had been provided assistance from the county’s Local Housing Assistance Program, while 452 households had received assistance from the county’s Hurricane Housing Recovery Program, and 2,634 rental units had been built through other federal and state programs. While the county’s Local Housing Assistance Program is a countywide program that provides assistance to income eligible households throughout the county, there are no formal interlocal agreements with municipalities for the provision of affordable housing. The county’s policy is to assist persons displaced by public action or public activities.

Since the time of the last major plan update, the county, through its assessment program or by utilizing state and/or federal grants, has provided paved roads as well as water and sewer services to more than 22 existing subdivisions. According to the 2004 Shimborg Center for Affordable Housing “The Need for Farmworker Housing in Florida” report, there were two permitted farmworker camps within the county. These two projects consisted of 835 units. In addition, there were two projects funded by the Farmers Administration (Victory Park and Orangewood) with 100 units each. These projects accommodate households with members working in farm related industries.

Current County Affordable Housing Strategies and Regulations

Following are summaries of the county’s current affordable housing incentive strategies and regulations.

- **Expedited Permitting**

Permits, as defined in s. 163.3164(7) and (8) F.S. for affordable housing projects, are expedited to a greater degree than 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 Subdivision**

Section 971.41(9) of the LDRs provides small lot subdivision regulations for small lot subdivision for affordable housing projects. Through reduced lot size and setbacks, small lot subdivision projects have higher unit yields per acre, and consequently lower costs per unit. In a regular RS-6, zoning district, 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, all sale and rent prices for a 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. The construction of an accessory dwelling unit on a residentially zoned lot 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, single member households, and single parent 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 developments. 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 developments.

- **Housing Cost Impact Review Process**

As part of the adoption process for any county regulations which could affect housing development, 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 the 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. The county notifies for-profit and non-profit affordable housing developers whenever it proposes to surplus these properties (see housing policy 2.4).

- **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 section 915 planned development process, affordable housing projects with smaller lots can be constructed.

ANALYSIS OF HOUSING CONDITIONS

Until recently, the county's population was growing at a relatively fast rate. 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. An adequate supply and mix of housing for this growing population is an important issue that the housing element must address.

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. These cost increases have created a number of housing problems and issues. With the recent downturn in the housing market, however, housing costs have moderated and even declined.

Housing Production and Private Sector Housing Delivery

A housing analysis summary is provided in Appendix "B". This appendix includes population and housing unit estimates and projections for both the entire county and the unincorporated county; estimated housing needs to accommodate the anticipated population; estimated housing demand; estimated land requirements to accommodate total housing need; estimated private sector housing delivery; and other information.

As indicated in Appendix "A", the number of housing units in the county increased from 57,902 units in 2000 to 73,798 units in 2005, an increase of 27.45%. During the same time period, the number of housing units in the unincorporated county increased from 36,398 units to 48,188 units, an increase of 32.75%. Between April 1, 2000 (Census 2000 date) and December 31, 2005, 15,896 residential building permits were issued within the entire county. Of those, 11,890 (74.79%) were issued for the unincorporated county.

**Table 1
Indian River County Residential Units (2006)**

Residential Unit Type	Total Housing Units – Census 2000 (April 1, 2000)	April 1, 2000-Dec. 31, 2005 Permits *	Total Residential Units (Year 2005)	April 1, 2000-Dec. 31, 2006 Permits	Total Residential Units (year 2006)
Total Single Family Units	36,240	12,398	48,638	15,211	51,451
Total Multi-Family Units	14,792	3,175	17,967	3,357	18,149
Total Mobile Home Setups	6,870	323	7,193	335	7,205
Total Housing Units	57,902	15,896	73,798	18,903	76,805

* These building permits do not include 337 building permits for units that were demolished and replaced with new units.

Since 1995, a number of multi-family housing projects have been constructed within the county. Many of these projects were constructed as affordable subsidized housing projects utilizing state or federal housing grants. Some of the affordable rental housing developments constructed since 1995 are: Indian River Apartments, Sunset Apartments, Kyles Run, Gardenia Gardens, River Park Place, Lindsey Gardens, Club at Vero, Woods of Vero, Walker Avenue Club, Pinnacle Grove, Palms of Vero Beach, Sandy Pines, Grace Landing, Pelican Isle, Sunrise Villas, Whispering Pines and Gifford

Grove. These projects have increased the number of affordable housing rental units available to county residents by 2,734.

The County's housing delivery system consists of a public and private partnership. In the past, the county's role has been to designate lands with appropriate density, provide public facilities and services, and adopt regulations that facilitate the provision of housing, especially affordable housing, within the county. In the last 15 years, however, the county has also provided direct assistance to very low, low, and moderate income households for home purchases or rehabilitation. Currently, the county provides more than 50% of the cost of building Habitat for Humanity homes.

While the county provides funding assistance for qualifying households, the private sector provides the majority of financing for these households as well as the actual construction of the housing units. At least 95% of all new housing units in the county are built by the private sector without any direct government assistance. These represent a variety of housing types which accommodate households in various income categories. In this way, the public and private sectors work together to provide housing within Indian River County.

Housing Affordability

To assess the affordability of housing within the county, median housing value, median monthly rent, and median household income must be examined. Basically, housing affordability is the relationship between housing cost and 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 on the next page). 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 3). During that time period, median household income increased from \$47,700 to \$55,500, only a 16% increase. That means that, in recent years, 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 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. Since the hurricanes of 2004 and 2005, property insurance rates have doubled or tripled. Construction costs, particularly concrete prices and roofing material prices, have also significantly increased since the hurricanes. With the increase in housing values, property taxes have significantly risen for those residents not protected by the Save Our Homes law.

Also affecting housing cost is government regulation. In a low density area such as Indian River County, density limitations impact housing costs. Besides density, other regulations also 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 fee-payers. 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. In January 2007, the median sale price for homes had decreased to \$241,000; in January 2008, the sale price for homes further decreased to \$175,300, a 27% reduction from January 2006. From 2006 to 2008, median household income for the county increased from \$55,500 to \$57,000.

A review of the data from the Indian River County Board of Realtors Multiple Listing Service (MLS) confirms that housing costs are declining. Of the 3,165 units that sold in 2005, only 195 units were priced less than \$100,000. In 2006, only 117 of 2,301 units that sold were priced less than \$100,000. In 2007, however, 213 of 1,979 units that sold were priced less than \$100,000. This trend indicates that, since 2007, the price of housing has decreased and that the housing affordability problems that arose in the 2004 to 2006 period are moderating.

- 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. 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.

- 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 2
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. These are shown in Table 3. Table 3 indicates that, through 2003, the prices of homes in the region were affordable. By 2005, the purchase prices of homes had become seriously unaffordable. In 2008, however, median housing prices decreased, and now housing prices are affordable again.

In the last few years, affordable housing has become a significant issue for the region’s workforce. With current housing prices, households with one full-time worker or even two full-time workers often cannot afford to live in the community where they work. Consequently, many of the region’s workers, including teachers, firefighters, service workers and others vital to the community, increasingly find themselves priced out of the housing market.

Table 3

Indian River County Housing Affordability Ratings

Year	Median Household Income	Median Home Price (January)	Home Price / Income Ratio
2000	\$47,700	\$79,200	1.66
2001	\$48,400	\$98,200	2.03
2002	\$52,400	\$109,200	2.08
2003	\$50,900	\$141,600	2.78
2004	\$52,400	\$171,200	3.27
2005	\$53,250	\$228,800	4.30
2006	\$55,500	\$261,500	4.71
2007	\$54,100	\$241,000	4.45
2008	\$57,000	\$175,300	3.07
2008 August	\$57,000	\$153,900	2.70

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)

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

- 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. The “Green Building” program is designed to make houses more energy efficient.

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

- Environmental Benefits
 - Enhance and protect biodiversity and ecosystems
 - Improve air and water quality
 - Reduce waste streams
 - Conserve and restore natural resources

- Economic Benefits
 - Reduce operating costs
 - Create, expand, and shape markets for green produce and services
 - Improve occupant productivity
 - Optimize life-cycle economic performance
- Social Benefits
 - Enhance occupant comfort and health
 - Heighten aesthetic qualities
 - Minimize strain on local infrastructure
 - Improve overall quality of life

The Environmental Protection Agency (EPA) has extensive programs and information on green building issues, including:

- Energy Efficiency and Renewable Energy
- Water Efficiency
- Environmentally Preferable Building Materials and Specifications
- Waste Reduction
- Toxics Reduction
- Indoor Air Quality
- Smart Growth and Sustainable Development

EPA provides several programs under Energy Efficiency and Renewable Energy. These programs are:

EPA and U.S. Department of Energy’s Energy Star® 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 provides information about renewable power sources, benefits of using them, and how to participate in the Partnership.

EPA’s Heat Island Reduction Initiative 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

- o Green Roofs provides information about water and energy saving vegetated roofs

- Cost Burden

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 2000 census (Appendix "A"), 5,881 (21.60%) owner households within the county were paying more than 30 percent of their income for housing costs.

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 the same year, 5,066 county households paid more than 50% of their income for housing. Table 4 provides a break down of cost burden between homeowners and renters

**Table 4
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 5 provides a breakdown of cost burden by income group.

**Table 5
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 5 are having housing affordability problems. Of these 13,577 households, 9,673 households are very low income or low income. These 9,763 very low and low-income households are surely having housing affordability problems.

Because housing prices have so significantly outpaced household income, housing experts now recognize that, even though a limit of 30% of a household’s income allocation for housing costs is a good social goal, this 30% allocation limit is not economically feasible anymore. In fact, most financial institutions now consider 35-45 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, then they can purchase a higher priced home. With a 45% allocation limit, for example, a household could purchase a house with a mortgage approximately 4.5 times the household’s gross annual income. Consequently, a 45% front end ratio may be an appropriate measure for moderate income and workforce households, since they have more disposable income.

The above information indicates that there is a need for additional assistance to very low and low income households. Even though funds are available for assisting households through the county’s Local Housing Assistance Program, these funds are not sufficient to address all needs.

Housing Need

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 these projections, an additional 33,023 units must be constructed between now and 2030.

**Table 6
Housing Need
Indian River County**

	2010	2015	2020	2025	2030
A. BEBR Population Projections*	150,000	166,800	182,400	196,200	209,000
B. Average Household Size	2.25	2.25	2.25	2.25	2.25
C. Number of Households (pop. ÷ house size)	66,666	74,133	81,066	87,200	92,888
D. Seasonal and Vacant Units (15% of total)	9,999	11,119	12,159	13,080	13,933
Total Housing Units Needed (C+D)	76,665	85,252	93,225	100,280	106,821
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
Total 2005 Units	73,798	73,798	73,798	73,798	73,798
Housing Unit Needed (demand – current number of units)	2,867	11,454	19,427	26,482	33,023

*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 particular 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
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 (41% in 2005). According to the Shimberg Center for Affordable Housing, the percentage of elderly households in the state is 27%.

In Indian River County, future housing needs for elderly households (65+) were projected by utilizing 2005 Shimberg Center figures which indicate that 41% of households were headed by an

elderly person. The following table shows the projected number of elderly households within the county.

Table 8
Projected Number for Housing for Elderly (65+)
(41% of Total Housing Units)

	2010	2015	2020	2025	2030
Elderly households (County Total)	31,432	34,953	38,222	41,115	43,797

Many of these elderly households, however, 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. Based on the county’s SHIP program having assisted 169 elderly households between 1993 and 2007, it appears that the elderly household special need category is being adequately served with current policies.

A second special need category is low-income disabled persons. According to the Shimberg Center for Affordable Housing, there were 5,899 low-income households that included at least one person aged 15 or older with a disability in Indian River County in 2000. These households have 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. These projections are shown in table 9. Some of these 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.

Table 9
Projected Number for Low-Income Disabled Households
(10% of Total Housing Units)

	2010	2015	2020	2025	2030
County Total	7,666	8,525	9,322	10,028	10,682

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. These 2,622 farmworker households represented 4,271 persons. Currently, there are 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. A majority of the county’s farmworkers, however, 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 estimated that farmworker housing needs will

decline over time. Therefore, no shortage of farmworker housing is anticipated.

As part of its overall housing strategy, the county targets some of its housing assistance funds for farmworker housing units. The county also works with private agricultural growers to identify needs for farmworker housing and to assist farmworkers in satisfying those needs.

At this time, there is no need for additional farmworker housing strategy.

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.

Appendix "A" shows that, between 1990 to 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. These figures indicate that the number of substandard units has declined over time.

Even though there is not a major substandard housing problem within the county, the county has provided rehabilitation loans through State Housing Initiatives Partnership (SHIP) program, Hurricane Housing Recovery (HHR) program, and Community Development Block Grant (CDBG) program to owner occupied housing units to ensure that units are in good condition and houses are safe for occupancy. Besides rehabbing substantial units through its various housing programs, the county also addresses substandard conditions by providing households living in substandard units with new housing and razing the vacated substandard units where those units cannot be rehabilitated. In the future, the county will continue to provide SHIP rehabilitation loan assistance to qualified households.

Overcrowded Conditions

Another housing condition that must be considered is overcrowding. Between 1990 to 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. Households that live in overcrowded units usually face housing affordability problems.

Through SHIP, HHR, and other federal and state programs, the county has increased the affordable housing stock so residents are not forced to live in overcrowded conditions. More affordable housing, however, is needed, and the county will need to continue to provide assistance through its SHIP program 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 these 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 some of the 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 these sources is the Community Development Block Grant (CDBG) Program. Currently, the county has a CDBG grant 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. Project ranking criteria also make it difficult for Indian River County to obtain CDBG funding.

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 and Pinetree Park also 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 is utilizing state and federal grant programs to address infrastructure deficiencies. For other areas, the county assesses residents for the cost of infrastructure projects so that the people benefiting from these projects pay for a portion of the cost while the county pays for a portion of the cost.

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.

County Regulations and Programs

Since the last major plan update of the comprehensive plan, the county has established several housing programs and enacted regulations to address various housing problems. 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 encourage the provision of affordable housing within the county.

Overall, the county's affordable housing related programs and regulations consist of the following:

*Provisions for up to a 20% affordable housing density bonus for affordable development projects.

- *Provisions for small lot subdivisions with reduced setback, lot size, and lot width requirements for affordable development projects.
- *Allowance for accessory single-family dwelling units in all agricultural and residential zoning districts.
- *Allowance for multi-family dwelling units, such as apartments over commercial buildings, in conjunction with commercial development.
- *Allowance for zero lot line subdivisions.
- *Provisions for density transfer from wetland properties to upland properties.
- *Affordable housing assistance through the county’s Local Housing Assistance Program, Hurricane Housing Recovery (HHR) Program, and other affordable housing programs.

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. 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 loan re-payments from the county’s revolving SHIP loan program. All funds are deposited in the county’s affordable housing trust fund. The LHAP provides downpayment/closing cost loan assistance, rehabilitation loan or grant assistance, impact fee/capacity charge loan or grant assistance, emergency disaster repair grant assistance, and land acquisition loan assistance to extremely low income, very low income, low income, and moderate income households.

Each year, the county earmarks some of the 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.

Since 2000, the amount of SHIP assistance per applicant has increased threefold to address the substantial increase in housing prices. For example, downpayment/closing costs assistance for very low income households increased from \$15,000 to \$50,000 between 1995 and 2005 and then reduced to \$30,000 in 2007. Although this per applicant increase in SHIP funding allows very low

income and low income households to qualify for home purchases, this higher funding results in fewer applicants being assisted. With the amount of rehabilitation assistance per housing unit increased, the county's program ensures that all code and safety issues are addressed with owner occupied housing rehabilitation projects.

As structured, SHIP 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, the county will not subordinate its SHIP loan to the refinanced first mortgage, and the SHIP loan must be paid back.

As of January 2008, almost 32% of SHIP loans had been paid back. These SHIP 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 this practice, the county recently 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. These interest charges are forgiven after 10 years for VLI and LI households and after 20 years for MI households.

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 hurricanes. Also, HHR assistance is available to rehabilitate existing rental units and to match other state and federal funds for building new affordable housing projects.

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, these 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 January 1, 2008, 855 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, 472 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 January 1, 2008

**Table 10
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	41	11	26.83%	15	36.59%	15	36.59%
2007-08 YTD	\$1,231,134.00	\$267,308.54	6	2	33.33%	1	16.67%	3	50.00%
TOTAL	\$12,890,636.00	\$3,533,877.76	855	335	39.18%	390	45.61%	130	15.20%

ELI – Extremely Low Income

VLI – Very Low Income

LI – Low Income

MI – Moderate Income

**Table 11
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- 2007/08 YTD	\$14,563,228.00	472	98	20.76%	176	37.29%	163	34.53%	35	7.42%

• *Other Funding Programs*

Besides SHIP and HHR assisted units, there are 2,634 subsidized rental housing units within the county. 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 (see tables 12 and 13).

**Table 12
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 13
 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

• **Foreclosures**

With the downturn in the housing market that began in late 2006, sales of new housing units declined, and housing values fell. Combined with the sub-prime mortgage problem, re-setting adjustable rate mortgages, and lowered housing demand, the number of foreclosures began to increase at about that time.

In the last year, 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 14 shows the July, 2008 foreclosure activity levels in the Nation, State, and Indian River County.

**Table 14
Foreclosure Activities
July 2008**

Juris-diction	NOD	LIS	NTS	NFS	REO (fore-closed proper-ties 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 this 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 14 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 foreclosure activities are becoming an important issue, the county should develop a policy to indicate that the county will apply for any federal and state funding that could assist the county in addressing the foreclosure problem in the county.

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 county 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. Workforce housing in the pre-2004 period was generally affordable to the workforce.

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

If the housing cost decrease trend continues, then the housing issue focus can shift back to low and very 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 these 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 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. Indian River County's policy is to continue to support Habitat for Humanity, continue to provide assistance to Habitat clients, and encourage other organizations to provide housing assistance in the manner that Habitat for Humanity does.

HOUSING STRATEGY ANALYSIS

Throughout the state and the country, there are various strategies 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.

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 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) is 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 which are willing to form CLTs. This assistance may involve providing technical assistance, or providing surplus properties appropriate for affordable housing and others. 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 (e.g., developer extractions) 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 this private/public trust fund would be separate from a SHIP trust fund.

Benefits:

- Can provide gap financing (low interest loan or grant)
- 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. 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 not-for-profit organizations 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. The county should provide technical assistance to any not-for-profit organization proposing to form a CDC.

Inclusionary Zoning

Inclusionary zoning (IZ) is a government regulation that requires new housing developments of a certain size to include a percentage of affordable housing units within the development. According to the Central Florida Workforce Housing Toolkit, inclusionary zoning works well when the housing market is strong in an area. One of its primary benefits is the deconcentration of assisted housing units.

Generally, an inclusionary zoning program includes eligibility requirements for potential affordable housing residents and a provision for continued affordability of the units. Through regulation, the resale of inclusionary units is limited to income eligible households, and resale prices are limited to keep the house affordable for the next buyer. Among its other components, an inclusionary zoning ordinance must identify the project size that triggers the inclusionary requirement, the percentage of units to be affordable, the length of affordability, the target income groups for affordable units, the type of units permitted, the type of incentives such as density increases for the developer, and an appeal process.

According to “2004 housing supply and affordability: do affordable housing mandates work,” inclusionary zoning produces few units, imposes large burdens on the housing market, makes market-priced homes more expensive, restricts the supply of new homes, lowers assessed values thereby costing government revenue, and does not address the cause of the affordability problem. The above referenced report concluded that: Inclusionary zoning has failed to produce a significant number of affordable homes due to the restriction created by the price controls. Even the few inclusionary zoning units produced have cost builders, homeowners, and governments greatly. By restricting the supply of new homes and driving up the price of both newly constructed market-rate homes and the existing stock of homes, inclusionary zoning makes housing less affordable.

Benefits:

- Creates additional affordable or workforce housing units
- Creates long term affordable or workforce housing stock

Issues:

- Imposes a burden on the housing market by artificially restricting selling price
- Restricts the supply of new market rate homes by driving away builders and reducing the number of units to be built
- Passes cost to other market rate housing units, thereby increasing the cost of other units
- Requires a density bonus or other incentives to work
- Needs reasonable threshold for number of units that triggers the inclusionary requirement to be effective (if threshold is too high, inclusionary zoning will not produce

- a substantial number of affordable housing units, and if threshold is too low inclusionary zoning puts burdens on small developers)
- Costs government revenue by lowering the assessed values of the inclusionary units

Conclusion:

Inclusionary zoning is a housing strategy that has produced mixed results and creates various implementation issues. To ensure that developers are not penalized by inclusionary regulations, density bonuses are required. Consequently, inclusionary zoning requires density increases. Even with inclusionary units being affordable, homeowner association fees, which can be as much as \$300.00 a month, make inclusionary units unaffordable in some projects. Unlike impact fees which impose the same burden on all units, inclusionary zoning is discriminatory, affecting only new development projects over a certain size. For these reasons, inclusionary zoning is not a viable affordable housing strategy in Indian River County.

Linkage Fee

Linkage fees are fees or other requirements that local governments place on new industrial, commercial and office developments to offset the impact that new employment has on housing needs within a community. In the same way that local governments require residential developers to offset the school impacts caused by their development, businesses are required to mitigate the new housing needs created by their new job development.

In order to enact a linkage requirement, a local government must first complete a nexus study to show the relationship between non-residential development and the need for affordable housing. Establishing a nexus for linkage fees is difficult. That is one reason why Winter Park is the only jurisdiction in Florida with a linkage fee ordinance.

A linkage fee is, in essence, a type of impact or mitigation fee. Under this strategy, non-residential developers pay linkage fees to provide for some portion of the Affordable Housing need created by their developments (businesses need employees who need affordable housing).

Benefits:

- Additional funds for affordable or workforce housing
- No cost to the county

Issues:

- Difficult to establish a logical connection between new non-residential development and affordable housing needs generated by that development
- Complicated fee establishment and calculation

Conclusion:

This is a difficult program to establish and is not a viable affordable housing strategy for Indian River County.

Employer Assisted Housing

Employer Assisted Housing (EAH) is an initiative where employers can assist their employees in purchasing a home; in exchange, the employer is guaranteed that the participating employee will remain with the firm for a designated period of time. 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 the housing cost. The county currently allows these new construction technologies, including green building programs, and expedites permits for affordable housing projects.

Zoning Regulation (Increasing Density)

Every property in the county has two designations. One is a future land use map designation, while the other is a zoning designation. These designations establish a maximum density or intensity for property. Usually lower densities are associated with single family residential developments, while higher densities are associated with multi-family residential developments. Density is an important factor in forming the community’s character and lifestyle. Some housing advocates believe that changing regulations to allow higher density generally or allowing for density bonuses in conjunction with construction of affordable housing units will lower housing costs.

Benefits:

- Allows for additional units

Issues:

- Higher density not always acceptable
- Higher density in rural and agricultural areas without clustering will cause urban sprawl*

Conclusion:

Currently, the county provides up to a 20% density bonus for affordable housing projects. Between 1994-2000, several affordable housing developers utilized the county’s affordable housing density bonus to get Low Income Housing Tax Credit (LIHTC) or bond program funding to build affordable housing rental projects such as Indian River Apartments, Lindsey Gardens, the Club at Vero and others. To receive the affordable housing density bonus, an applicant must apply for a Planned Development (PD). Then, the Board of County Commissioners can examine each case individually and grant a density bonus if beneficial to the county.

There is no evidence that general increased density will reduce the housing costs. In fact, many areas (such as Miami) with a high density have high housing prices. Consequently, just increasing density will not necessarily result in lower housing costs and more affordable housing. Some people assume that the cost of land is static, so allowing higher density results in lower cost per unit and thereby lower housing costs. In reality, however, land price increases with density increases. Therefore, it is more appropriate to link density increases to affordable housing projects, as the county does with its existing affordable housing density bonus program than a general density increase. Also, county regulations such as the allowance of small lot subdivisions, allowances for accessory single-family units, and allowance for multi-family dwelling units in conjunction with commercial buildings in fact provide for additional density appropriate for affordable housing type of units.

Impact Fees (reduction or waiver)

Impact fees are one time charges applied to new construction to obtain the revenue necessary to make capital improvements to replace the capacity consumed by new construction. Overall, Impact fees increase housing costs and, therefore, have a negative effect on the provision of affordable housing. Legally, impact fees must be applied to all activities that create a demand for capital facilities. Consequently, impact fees cannot be reduced or waived for affordable housing. Impact fees, however, can be paid by other funding sources, such as SHIP program funds.

Benefits:

- Lowers cost of housing for affordable or workforce housing

Issues:

- Not legal
- County loses funding
- Impacts provision of facilities and services
- Shifts costs to others

Conclusion:

Waiving impact fees does not make the costs of the infrastructure that impact fees are designed to pay for go away. Either new developments or existing residents must pay the cost of infrastructure improvements. It is, however, fair to the current residents, if the new developments which put additional demand on county facilities pay their fair share of infrastructure cost through impact fees.

While waiving or reducing impact fees for certain groups is not legal, impact fees for affordable units may be paid from other funding sources. In fact, the county provides impact fee loans or grants to extremely low, very low, low and moderate income households through the SHIP program. The county should keep its SHIP Program impact fee assistance strategy for income qualified households.

Urban Service Area (USA) Expansion

The urban service area is the area in Indian River County where infrastructure is provided and where urban growth is encouraged. The area outside of the USA is limited to development that is not urban in nature. In Indian River County, the urban service area is designated based on the county's population forecast and includes areas and densities sufficient to permit the urban growth that is projected to occur for a specified period.

Expanding the USA would bring more land within USA and open up more land for residential development. This could increase the supply of residential land and possibly reduce the cost of land. In theory, an increase in the supply of land would decrease land cost and make housing more affordable. In reality, however, there are many market driven factors which impact land costs. Therefore, it is not given that an expansion of the USA would decrease land cost.

Expanding the USA, when not warranted, can result in urban sprawl. Urban sprawl can increase the cost of providing infrastructure, can have a negative impact on agricultural and conservation lands, can cause traffic congestion, and can create other negative impacts. In a December 1994 Florida Trend article by Phillip Longman, "Sprawl", he indicated that Florida traffic continues to grow faster than the population increase due to sprawl. He indicated in that article that a 90% population increase in the last two decades, caused a 166% increase in the number of registered vehicles. In a February 1993 PAS Memo, Kevin Kasowski wrote an article titled "The Cost of Sprawl Revisited", in which he stated that each homeowner pays \$12,000 - \$15,000 more for a home because of sprawl development.

In a December 2002 Affordable Housing Issue Publication, Mr. Rinker in an article titled "Measure Sprawl and its Impact" identified following sprawl's impact on quality of life: higher rates of driving and vehicle ownership; increase levels of ozone pollution; greater risk of fatal accidents; and depressed rate of walking and alternative transportation use.

Benefits:

- Additional residential land availability may reduce price of land

Issues:

- Creates urban sprawl
- Increases infrastructure and service costs
- Frustrates achievement of other county objectives

Conclusion:

An expansion of the USA would increase supply of land, but it would create a host of other problems such as urban sprawl. With urban sprawl, the cost of providing infrastructure and services will increase, traffic congestion will increase, and agricultural and conservation areas will be impacted. The county should not expand the USA unless population projections indicate a need for additional residential land.

- *Unanticipated and Unforeseen Problems and Opportunities*

Since the time of the last major plan update, the county has encountered several problems and opportunities with respect to affordable housing. Following is a brief summary of these problems and opportunities.

- Unforeseen Problems

In recent years, the county, as well as the state, has been affected by a significant increase in housing cost. While this increase had a positive impact on housing production, it had a negative impact on the availability of affordable housing for very low, low, and moderate income households.

Another unforeseen problem was the hurricane damage that occurred in 2004. The 2004 hurricanes destroyed some affordable housing units and caused a shortage of materials and labor for building and rehabilitating housing units.

- Unanticipated Opportunities

Since 1995, the county has experienced several unanticipated opportunities related to housing. One such opportunity was the availability of funding through the Low Income Housing Tax Credit (LIHTC) program, the State Bond program, and other programs. This resulted in the construction of 2,734 affordable rental housing units within the county.

Another opportunity related to state funding. In 1992, the legislature passed the Sadowski Act to provide funding for the provision of affordable housing. That legislation established the State Housing Initiatives Partnership Program (SHIP), a program which provides funds to local governments for affordable housing. Subsequent to passage of the Sadowski Act, the county approved its Local Housing Assistance Program (LHAP) and now provides assistance to very low, low, and moderate income households. The county provides assistance in the form of deferred payment, no interest loans and grants for downpayment/closing costs, rehabilitation costs, and impact fee costs.

Consistent with its local housing assistance program, the county leverages its SHIP funds through a partnership program with private lenders. With this program, financial institutions provide principal mortgage loans, while the county provides subordinated deferred payment, low interest downpayment/closing cost loans. As of May 18, 2007, the county had provided assistance to 819 eligible households.

Unlike the late 1980's, recent years have been characterized by mortgage interest rates low enough to encourage housing production. Consequently, private developers and contractors have been actively involved in providing housing.

Because of the 2004 hurricanes, the county received more than 14 million dollars for the provision of additional affordable housing through the state's Hurricane Housing Recovery (HHR) program. As of May 1, 2007, 446 households have been assisted with this funding.

Due to the recent slowdown in the housing market, housing prices are now declining. Therefore, more affordable housing is now becoming available in the market for sale or rent.

- *Effect of Statutory and Rule Changes*

Since the time of last plan update, Ch. 163, F.S. and Ch. 9J.5, F.A.C. have been revised. These changes, however, have not been significant with respect to the housing element. As a result of these changes, several new policies were added to the county plan.

There has been no change to the housing section of the state comprehensive plan since the time of last major plan update. The county's housing element is consistent with the state comprehensive plan and the strategic regional policy plan.

In 2006, the legislature passed HB 1363, relating to affordable housing. This bill had the following provisions:

- Established a program for meeting the needs of the extremely low income households
 - Treats funds for development of apartments serving extremely low income households as grants, rather than loans; exempts funds used for the extremely low income apartments from leveraging requirements, and others

- Established a program for meeting the needs of the low paid professional earning up to 140% of area median income
 - Created the Community Workforce Housing Innovations Pilot Program (CWHIP) to assist the private sector in meeting the needs of essential services personnel, such as teachers and police officers

- Established public land inventory and donation program
 - Requires each county, by July 1, 2007, and every 3 years thereafter, to prepare an inventory list of all real property within its jurisdiction to which the county holds fee simple title that is appropriate for use as affordable housing. The county then must adopt a resolution that includes an inventory list of county owned properties that are appropriate for affordable housing. The properties on the list that are identified as appropriate for use as affordable housing may be:
 - Sold to generate funds for the provision of affordable housing
 - Sold to developer with a restriction that requires the development of the property as permanent affordable housing, or
 - Donated to non-profit housing organizations for the construction of permanent affordable housing

In 2007, the Legislature passed HB 1375, relating to affordable housing. This bill had the following provisions:

- Requires local governments to reactivate and expand Affordable Housing Advisory Committees (AHAC). The AHAC shall review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan, and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The first report is due to the BCC by December 31, 2008. After this initial submission, the reports are required to be submitted triannually.
- Changes income limit from 120% Average Median Income (AMI) to 140% of AMI when SHIP funds are leveraged with the Community Workforce Housing Innovation Pilot Program (CWHIP) funds.

Some of these requirements will be included in the housing element. Others will be implemented when the state establishes appropriate rules and programs

EVALUATION OF HOUSING ELEMENT OBJECTIVES

Following is an evaluation of the achievement of the housing element's objectives. The Evaluation of Housing Element objectives are summarized in Appendix "C". While six of the housing element objectives were achieved, two of the objectives were only partially achieved, one objective was not achieved, and one objective is not due until 2010. Attachment 1 lists the goal, objectives, and policies of the housing element.

Under each objective, those policies associated with the objective were assessed to identify those that were implemented and those that were not implemented. Also, each policy was assessed to determine if it directly or indirectly contributed to meeting the corresponding objective. Finally, each policy was assessed to determine if it needs to be maintained, revised, or deleted. Where a policy is proposed for revision or deletion, reasons for the proposed revision or deletion are provided.

Generally, policies can be classified into several groups. One group consists of non-action policies. These policies may express a position or call for some non-specific action such as encourage some action. Another group consists of actions such as performing studies or conducting analyses. While action oriented, policies falling in this group may only indirectly contribute to meeting their corresponding objective by providing the basis for developing specific policies or establishing programs supported by the study's results.

A final group consists of action oriented policies. These are policies that involve specific actions such as building a road, providing funding, or taking other such actions.

By classifying policies according to the above referenced groups, the policy assessment process is more effective. With this method, similar types of policies can be considered together and reviewed in context. This provides a more comprehensive assessment.

• OBJECTIVE 1 Housing Affordability

By 2000, the number of owner-occupied households paying more than 30% of their income for housing costs will be less than 19% of the total number of owner-occupied households, and the number of renter-occupied households paying more than 30% of their income for rent will be less than 39% of the total number of renter-occupied households.

Measure: Percentage of owner-occupied and renter occupied households paying more than 30% of their income for housing expenses.

To address objective 1, the county implemented policies under this objective and adopted several new regulations and programs that could reduce the cost of housing construction. Those regulations and programs were identified earlier in this report. While these programs and regulations were developed to reduce the cost of housing, housing cost increased due to factors beyond the county's control. These factors include increases in land cost, labor cost, and construction material costs. While the county's median household income has increased; the median income has not kept pace with increases in housing cost.

In 2000, 21.60% of owner households and 40.30% of renter households paid more than 30% of their income for housing. Since housing cost increased by 230%, while income increased by only 16% between 2000 and 2006, it is safe to assume that currently there are even more households paying over 30% of their income for housing costs.

Objective 1 was not achieved.

Future Action: This objective needs to be revised to change the target date to 2020.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
1.1) By 2000, review of county regulations and ordinances	- Reviewed appropriate codes and ordinances	X		X		X		Revise for date
1.2) Encourage infill development	- Provided infrastructure	X		X		X		Maintain
1.3) Coordinate with FHFC for affordable housing funding	- Coordinated funding - Secured (CDBG, HHR, SHIP, Home Again, Residential Construction Mitigation) funding	X		X		X		Maintain
1.4) Participate in housing bond programs	- Participated in Escambia county bond program	X		X		X		Maintain
1.5) By 2000, Establish one stop permit process	- Not done		X		X	X		Revise to establish a new date and to indicate that the county shall establish a web based permitting process.
1.6) Eliminate delays in review of affordable housing development projects	- Affordable housing projects and permits expedited	X		X		X		Maintain
1.7) Review effect of new policies and	- Analysis performed and included in staff report to BCC	X		X		X		Maintain

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
regulations on housing cost	for new regulations							

All policies under objective 1, except policy 1.5, were implemented. Policies 1.1 and 1.5 must be revised for new target dates. In addition, policy 1.5 should be changed to promote a web based permitting process, instead of a one stop permitting system.

New Policies

One new policy should be added to Objective 1. This new policy should encourage homebuilders to build “Green Buildings” and to utilize the EPA and U.S. Department of Energy’s “Energy STAR®” program. The county should encourage this by providing expedited permit review for participating builders. Another new policy should encourage building residential developments near transportation hubs, major employment centers, and mixed use developments. The county should encourage this by providing expedited permit review for these types of developments.

Overall Assessment of Policies

The policies under objective 1, with revisions and additions as proposed, are sufficient to achieve the objective. No other policies are needed. The achievement of this objective, however, depends to some extent on market factors beyond the county’s control.

• 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.

Measure: Mix of dwelling unit types

The county has provided for a mixture of housing types through its land use map designations and zoning district designations.

Objective 2 was achieved.

Future Action: This objective should be maintained

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
2.1) Maintain county’s local fair housing ordinance	- Ordinance adopted in 1995 and maintained	X		X		X		Maintain
2.2) Designate lands for various housing types	- Designated through future land use map types	X		X		X		Maintain
2.3) Provide technical assistance to community development corporations	- None (no community development corporation)		X		X	X		Maintain
2.4) Inventory County surplus lands that could be used for affordable housing	- Inventory completed	X		X		X		Revise to correspond to Section 125.379 F.S. requirements
2.5) Maintain affordable housing density bonuses	- Provided through planned development process	X		X		X		Maintain
2.6) Transfer of density provision through the PD process	- County maintained its TDR provisions	X		X		X		Maintain
2.7) Provision and preservation of Affordable Housing Units	- Affordable Housing units provided and maintained through SHIP, HHR, CDBG, and other housing programs	X		X		X		Maintain

All policies under objective 2, except policy 2.3, were implemented. Policy 2.3 was not implemented because there are no CDCs in the county. Policy 2.4 must be revised to reflect section 125.379 F.S. requirements that require inventory of the county surplus lands appropriate for affordable housing every 3 years.

Overall Assessment of Policies

The policies under objective 2, with the revision as indicated, are sufficient to achieve the objective.

No other policies are needed.

• OBJECTIVE 3 Improved Property Maintenance/Elimination of Substandard Housing Conditions

By 2000, the percentage of sub-standard housing units (units lacking complete plumbing and units with no heating facilities) will have been reduced below the 1990 figure of 1.40%.

Measure: Percentage of substandard housing units

The majority of the county's housing stock is new; therefore, the county does not have major sub-standard housing problems. Between 1990 and 2000, the percentage of sub-standard housing units in the county decreased from 1.40% to 1%. Through the use of state, federal, and local programs, such as SHIP, HHR, CDBG, and others, the county has assisted owners in maintaining and rehabilitating their units. In 2000, the percentage of substandard housing units was 1.00%.

Objective 3 was achieved.

Future Action: This objective should be revised to change the target date and to establish a new measure based on number of substandard housing units. For example, a new objective may indicate that, by 2010, the number of sub-standard housing units (units lacking complete plumbing and units with no heating facilities) within the entire county will be less than 600 units (2000 census number of subsidized housing within the entire county was 585 units).

EAR HOUSING ELEMENT

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
3.1) Apply standard housing code	- Standard housing codes maintained and applied	X		X		X		Maintain
3.2) Inventory housing conditions	- Inventory completed	X		X		X		Maintain
3.3) Provision of technical assistance in areas with high percentage of substandard housing units	- Technical assistance provide as needed	X		X		X		Maintain
3.4) Improve neighborhood appearance by establishing neighborhood awareness program and merit recognition	- Neighborhood plans prepared - Worldchanger program initiated	X partially		X		X		Revise indicate that county will improve neighborhood appearance by participating in the World Changers Program
3.5) Provide rehabilitation loan assistance	Rehabilitation assistance provided through SHIP, HHR, CDBG	X		X		X		Maintain
3.6) Guideline for housing preservation, rehabilitation and redevelopment	Not Provided	X		X		X		Revise
3.7) Worked with community based organizations to inform residents of housing rehab assistance	Info provided through different groups	X		X		X		Maintain

All policies under objective 3 were implemented. Policy 3.4 should be revised to indicate that county will improve neighborhood appearance by participating in the World Changers Program. Policy 3.6 should be revised to indicate that the county shall maintain its SHIP program “Minimum

Standards for Rehabilitation of Residential Properties”.

Overall Assessment of Policies

The policies under objective 3, with the revisions as proposed, are sufficient to achieve the objective. No other policies are needed.

OBJECTIVE 4 Housing Assistance/Housing Implementation Program

By 2005, at least 700 households will have received assistance through county’s local housing assistance program.

Measure: Number of households assisted

Between 1995 and 2005, the number of units receiving direct assistance through the SHIP, HHR, and CDBG programs increased from 131 to 1,295. By 2005, 855 households (as of January 1, 2008, 819 households) had been assisted through the SHIP program alone.

Objective 4 was achieved.

Future Action: Revise objective to change the target date and establish a new measure that indicates the number of households assisted on an annual basis. The revised objective may state that, for each year between 2010 to 2020, at least 45 households within the entire county will have received assistance through the county’s local housing assistance program.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
4.1) Request report from housing authority	- Report provided	X		X		X		Maintain
4.2) Review housing authority report/provision of housing assistance	- Additional assistance to H.A.'s Victory Park and Orangewood Park projects provided through HHR funds	X		X		X		Maintain
4.3) Amortization of water and sewer impact fees	- Water & sewer capacity charges fees can be amortized through utilities department	X		X		X		Revise to indicate water and sewer capacity charges
4.4) Maintain housing trust funds	- Housing trust funds maintained for SHIP Program and for HHR program	X		X		X		Revise for correct list of SHIP strategies
4.5) Interlocal agreement with municipalities on barrier island	- Not done		X		X	X		Maintain
4.6) Partner with financial institutions	- Provided through AHPC	X		X		X		Maintain
4.7) Encourage Homeownership by Providing DPCC Assistance	- Provided through SHIP & HHR	X		X		X		Maintain
4.8) Utilize all state and federal subsidy programs	- Utilized	X		X		X		Maintain
4.9) DPCC applicant to attend HBEW	- Done	X		X		X		Maintain

All policies under objective 4, except policy 4.5, were implemented. Policy 4.3 should be revised to indicate that the county will amortize water and sewer capacity charges, not water and sewer impact

fees. Policy 4.4 should be revised for current list of SHIP program strategies.

New Policies

The county should add new policies addressing various housing assistance strategies. These policies should indicate that the county will assist Community Land Trusts (CLT), will establish a private/public housing trust fund, will facilitate the creation of Community Development Corporations (CDC), will inform employers of opportunities to provide employer assisted housing, and will promote the utilization of new construction technologies. These are all strategies that can be undertaken with little or no cost to the county, an important consideration in a period of declining local government revenue.

Besides those new policies referenced above, a new policy should be added to indicate that the county will continue to provide SHIP funds to clients of non-profit housing organizations. Another new policy should indicate that the county will continue to cooperate with St. Lucie County and Martin County to maintain a recently formed HOME program consortia that qualifies all three counties to obtain HOME program funding. Finally, a new policy should be added to indicate that the county will apply for any federal and state funding that could assist the county in addressing the foreclosure problem in the county.

Overall Assessment of Policies

The policies under objective 4, with the proposed additions and revisions, are sufficient to achieve the objective.

• OBJECTIVE 5 Improved Infrastructure and Community Development Characteristics

By 2010, the county will have provided paved roads, drainage facilities, and/or centralized water systems to at least 10 existing subdivisions currently without sufficient infrastructure.

Measure: Number of subdivisions which received infrastructure improvements.

The county has provided paved roads as well as water and sewer to several existing subdivisions through assessment programs. Between 1995 and 2006, 22 undersized subdivisions received potable water and/or sanitary sewer service. Since 1995, the number of undersized residential subdivisions that are served by the county utilities increased from 72 to 94.

Objective 5’s target date is 2010. Even though the target date is in the future, the objective has been achieved.

Future Action: Revise the objective’s target and the target date to indicate that, by 2020, the county will have provided paved roads, drainage facilities, and/or centralized water or sewer systems to at least 5 additional existing subdivisions currently without sufficient infrastructure. Although the county met objective 5’s target in the 1995 to 2006 time period, it will be difficult to make

infrastructure improvements to the same number of subdivisions in the future. That is because the easier subdivisions were retrofitted first. Future improvements will be more difficult and more costly. Consequently, it is appropriate to lower the target.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
5.1) By 2000, Inventory neighborhoods with inadequate infrastructure	- Done	X		X		X		Delete
5.2) Apply for federal and state funding such as CDBG	- Done	X		X		X		Maintain
5.3) Memo to residents informing them of opportunities for obtaining infrastructure improvements to existing neighborhoods	- Done through public works	X		X		X		Maintain
5.4) Flexible petition paving	- Offered	X		X		X		Maintain

All policies under objective 5 were implemented. Since policy 5.1 involved conducting an inventory and since another inventory is not necessary, this policy should be deleted.

Overall Assessment of Policies

The policies under objective 5, with the proposed deletion, are sufficient to achieve the objective. No other policies are needed.

• OBJECTIVE 6 Special Housing Needs

Indian River County will have sufficient lands in residential areas to accommodate group homes and care facilities and will have at least 2000 beds in these facilities by 2005.

Measure: Number of beds in group homes, foster care homes, and ACLFs in 2005.

According to the Future Land Use Element, the county has more than 2.79 times the residentially designated lands required to meet 2030 housing needs; therefore, the county has sufficient residentially designated lands for development of group homes, ACLFs, and similar facilities. Between 1995 and 2005, the number of beds in group homes and ACLF facilities increased from 490 to 901. Even though the county designated sufficient lands with appropriate residential land use designations for these type of uses, the private sector did not build sufficient group homes and ACLF's to meet the objective's target.

Objective 6 was partially achieved.

Future Action: Revise the objective to make it more specific, to change the target date, and to establish a new target of 500 additional beds by 2015. Given the increase in the number of beds between 1995 and 2005, an increase of 500 beds by 2015 should be achievable.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
6.1) Require group homes and foster care facilities to obtain Dept. of Children & Families permit	- Done	X		X		X		Maintain
6.2) Provide demographic and technical information to non-profit organization willing to provide foster and group homes	- Provided	X		X		X		Maintain
6.3) Require that foster and group homes have a barrier-free design	- Federal law enacted (ADA) - County 504 compliance policy adopted in 1995	X		X		X		Maintain
6.4) Allow group homes and foster care facilities in all residential districts	- LDRs allow group homes within residential districts	X		X		X		Maintain
6.5) Provide	- Provided	X		X		X		Maintain

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
supporting infrastructure needed for group homes, foster homes and residential care facilities								

All policies under objective 6 were partially or completely implemented.

Overall Assessment of Policies

The policies under objective 6 are sufficient to achieve the objective. No other policies are needed. The achievement of this objective, however, depends on private market and private developers taking actions that are beyond the control of the county.

• OBJECTIVE 7 Farmworker Housing

Through 2005, 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 (2 permitted HRS housing developments with 833 occupants and 200 RECD funded units with a total 800 person capacity).

Measure: Number of farmworker dwelling units

According to the 2004 Shimburg Center for affordable housing report, there were 2 permitted farmworker housing campuses within the county; these two projects consisted of 835 units. In addition, there were two rural development farmworker housing projects (Orangewood Park and Victory Park) with 200 units within the county in 2004. Since 2005 Sun Ag recently closed its farmworker camp, there are only 414 farmworker occupants in the remaining camp in the county.

Objective 7 was achieved.

Future Action: Revise the objective’s target and target date. The revised target should reflect that farmworker housing units with capacity for 414 occupants will be maintained.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
7.1) Assist private agricultural businesses to secure funding for construction and/or rehabilitation of farmworker housing	- HHR funds approved for Fellsmere community enrichment for replacement of 50 mobile homes for farmworkers	X		X		X		Maintain
7.2) Undertake cooperative activities with agricultural industry for provision of affordable housing	- None		X		X	X		Delete
7.3) Require that permanent farmworker housing be located near public facilities and services	- Provided through SHIP and HHR programs	X		X		X		Maintain
7.4) Permit seasonal farmworker housing	- Permitted	X		X		X		Maintain
7.5) Outreach for farmworkers	- Provided	X		X		X		Maintain

All policies under objective 7, except for policy 7.2, were implemented. With the decline in the citrus industry, the demand for farmworker housing is decreasing. Consequently, there is no need to produce more farmworker housing. Therefore, policy 7.2 should be deleted.

Overall Assessment of Policies

The policies under objective 7 are sufficient to achieve the objective. No other policies are needed.

• OBJECTIVE 8 Historic Housing

By 2005, 207 (72.9%) of Indian River County’s historic properties will be in excellent or good condition.

Measure: Number of historically significant dwelling units in good or excellent condition.

There are no data for 2005 indicating the actual number of older housing units in excellent or good

condition. Because building division records indicate that many units in the county have been rehabilitated by owners using private resources and because many other units were rehabilitated through the county’s Local Affordable Housing Assistance Program, HHR Program, and CDBG Program, it can be assumed that the number of historic housing units within the county that are in excellent or good condition has increased.

According to the county’s 1989 historic properties survey, 9 (3.2%) of the county’s 284 historic buildings 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 these 284 properties, 262 (92.3%) were private single family residences, 7 (2.5%) were apartments, and the other 15 (5.2%) were non-residential buildings. There has, however, been no recent survey to assess the existing condition of these historical buildings.

Objective 8 was achieved.

Future Action: Revise objective to change the target date also to revise the objective’s wording.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
8.1) Technical assistance for conservation of historic housing	- Purchased some historic housing - technical assistance provided	X		X		X		Maintain
8.2) Maintain historic preservation ordinance	- Historic preservation ordinance adopted LDR Ch. 933	X		X		X		Maintain

Both policies under objective 8 were implemented.

Overall Assessment of Policies

The policies under objective 8 are sufficient to achieve the objective. No other policies are needed.

• OBJECTIVE 9 Intergovernmental Coordination

By 2000, 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.

Measure: Existence of interlocal agreements.

The county Local Housing Assistance Program and the Hurricane Housing Recovery Program are countywide programs. While these are not formal interlocal agreements, all of the municipalities participate in these programs.

Objective 9 was partially achieved. (while SHIP and HHR are countywide programs, no formal interlocal agreements exist)

Future Action: Revise objective to change the date.

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
9.1) Maintain local housing assistance program	- Local housing assistance program is maintained	X		X		X		Maintain
9.2) Letter to municipalities to encourage provision of housing assistance	- None		X		X	X		Maintain
9.3) Economic solution to Affordable Housing	- Lower unemployment rate - Income did not keep pace with housing price	X		X		X		Maintain

All policies under objective 9, except policy 9.2, were implemented. Even though a formal letter was not sent to the municipalities within the county to encourage the municipalities to provide housing assistance to meet their share of county housing needs, policy 9.2 is appropriate. Therefore, the county should maintain it and implement it.

Overall Assessment of Policies

The policies under objective 9 are sufficient to achieve the objective. No other policies are needed.

• OBJECTIVE 10 Relocation Housing

Indian River County will maintain a relocation housing policy for persons displaced by public action or public activities.

Measure: Existence of a relocation policy

The county has an established policy to assist persons relocated because of a public action or activity.

Objective 10 was achieved (county maintained its relocation housing policy).

Future Action: Revise the objective’s wording to read like an objective

Policy Description	Action/Accomplishment	Was Policy Implemented?		Did This Policy Contribute To Meeting The Objective?		Was The Original Policy Appropriate?		Should This Policy Be Maintained/ Deleted/ Revised?
		YES	NO	YES	NO	YES	NO	
10.1) List of possible housing opportunities and financial assistance to displaced households	- Assistance provided by HHR, CDBG, etc.	X		X		X		Maintain
10.2) Provide funding to housing authority to assist displaced persons	- County policy	X		X		X		Maintain

Both policies under objective 10 were implemented.

Overall Assessment of Policies

The policies under objective 10 are sufficient to achieve the objective. No other policies are needed.

IDENTIFICATION OF FUTURE ACTIONS

Within one year of submittal of the EAR (in 2008), the county housing element must be revised to reflect changes to housing conditions since the time of plan adoption. This will involve revising all tables that reflect 2000 census data or 2005/2006 data as well as the corresponding text. These tables and text must be revised to reflect 2000 census data and, when available, more recent data.

Since the planning timeframe will be extended to 2030, population and housing projections must be provided for the new planning horizon.

ANTICIPATED AMENDMENTS

The following EAR based amendments to the housing element are needed to update the element's data and analysis section.

- Tables that must be revised or updated:

7.1, 7.2, 7.3, 7.4, 7.5, 7.6, 7.7, 7.8, 7.9, 7.10, 7.11, 7.12, 7.13, 7.14, 7.15, 7.16, 7.17, 7.18, 7.19, 7.20, 7.21, 7.22, 7.23, 7.24, 7.25 and 7.26.

- Maps that need to be revised:

7.1, 7.2, 7.3, 7.4, 7.5, 7.6, and 7.7

- Figures to be deleted:

7.8, 7.9, 7.10, 7.11, and 7.12.

- Pages of the elements must be revised to reflect changes in the tables (data):

All Pages.

Objectives to be revised:

1,3,4,5,6,7,8, 9 and 10

Policies to be revised:

1.1, 1.5, 2.4, 3.4, 4.3, 4.4 and 3.6

Policies to be deleted:

5.1, and 7.2

Policies to be added:

- New policy under objective 1 for green building homes.
- New policy for encouraging residential developments near transportation hubs, major employment centers, and mixed use developments.
- New policies under objective 4 for establishment of new housing assistance strategies.
- New policy indicating that the county will continue to provide SHIP assistance to non-profit housing organizations clients
- New policy regarding HOME program consortia.
- New policy indicating that the county will apply for federal and state funds to address the county's foreclosure problem.

Attachment 1

GOALS, OBJECTIVES AND POLICIES

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 2000, the number of owner-occupied households paying more than 30% of their income for housing costs will be less than 19% of the total number of owner-occupied households, and the number of renter-occupied households paying more than 30% of their income for rent will be less than 39% of the total number of renter-occupied households.

POLICY 1.1: By 2000, 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 Corporation (FHFC) 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 2000, the county shall assess its existing permit processing procedure and, if warranted, establish a full one-stop 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.

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

<u>District</u>	<u>Net Acres</u>	<u>Maximum Density</u>	<u>Type of Residential Development</u>
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 maintain an inventory of all surplus county-owned land and foreclosed properties that could be used for affordable housing. The county shall notify for-profit and non-profit affordable housing developers whenever it proposes to sell surplus land.

POLICY 2.5: The county shall maintain its affordable housing density bonus provision for planned development projects, allowing eligible affordable housing projects 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 10' wide Type C buffer with 6' opaque feature along residential district boundaries and 4' opaque feature along roadways	Material equal to a 20' 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 2000, the percentage of sub-standard housing units (units lacking complete plumbing and units with no heating facilities) will have been reduced below the 1990 figure of 1.40%.

POLICY 3.1: The Standard Housing 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 encourage improved neighborhood appearance by establishing neighborhood awareness programs and providing merit recognition awards for neighborhood improvement programs.

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 and the Housing Authority shall jointly develop appropriate principles to guide activities and priorities in housing conservation, rehabilitation, and redevelopment.

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

By 2005, at least 700 households will have received 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 ordinance which provides for the financing of water

and sewer impact fees for newly constructed housing units.

POLICY 4.4: The county shall maintain its Housing Trust Fund which provides below-market interest rate financing and/or grants for land acquisition, downpayment/closing cost loans, impact fee payment loans, and rehabilitation loans for affordable housing units in the county. The fund will also assist non-profit facilitators with pre-development expenses associated with very low, low, and moderate income housing development. Some disbursements from the Housing Trust Fund will be grants, but the majority of funds 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

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

By 2010, the county will have provided paved roads, drainage facilities, and/or centralized water systems to at least 10 existing subdivisions currently without sufficient infrastructure.

POLICY 5.1: By 2000, the county shall make a comprehensive inventory of all neighborhoods with inadequate infrastructure.

POLICY 5.2: 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 5.3: 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 5.4: 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

Indian River County will have sufficient lands in residential areas to accommodate group homes and care facilities and will have at least 2000 beds in these facilities by 2005.

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 revise its land development regulations to 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 2005, 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 (2 permitted HRS housing developments with 833 occupants and 200 RECD funded units with a total 800 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 consider undertaking cooperative activities with the agricultural industry and public regulatory/financial agencies to improve the affordability of farmworker housing.

POLICY 7.3: 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 7.4: 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 7.5: 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 2005, 207 (72.9%) 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 2000, 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 shall write a letter to the municipalities within the county to encourage provision of housing assistance 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 Community College for job training for county residents.

OBJECTIVE 10 RELOCATION HOUSING

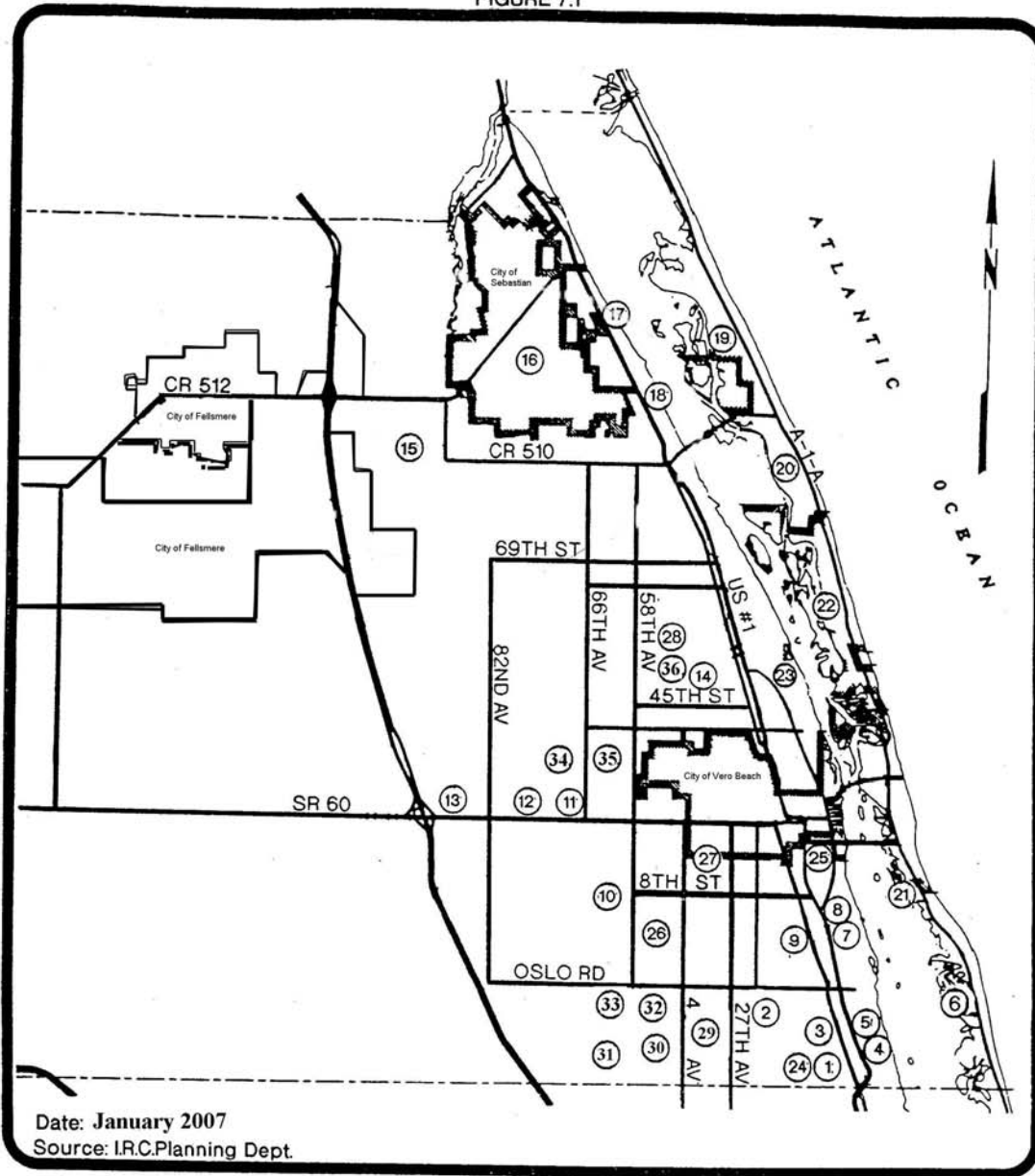
Indian River County will maintain a relocation housing policy for persons displaced by public action or public activities.

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.

Attachment 2

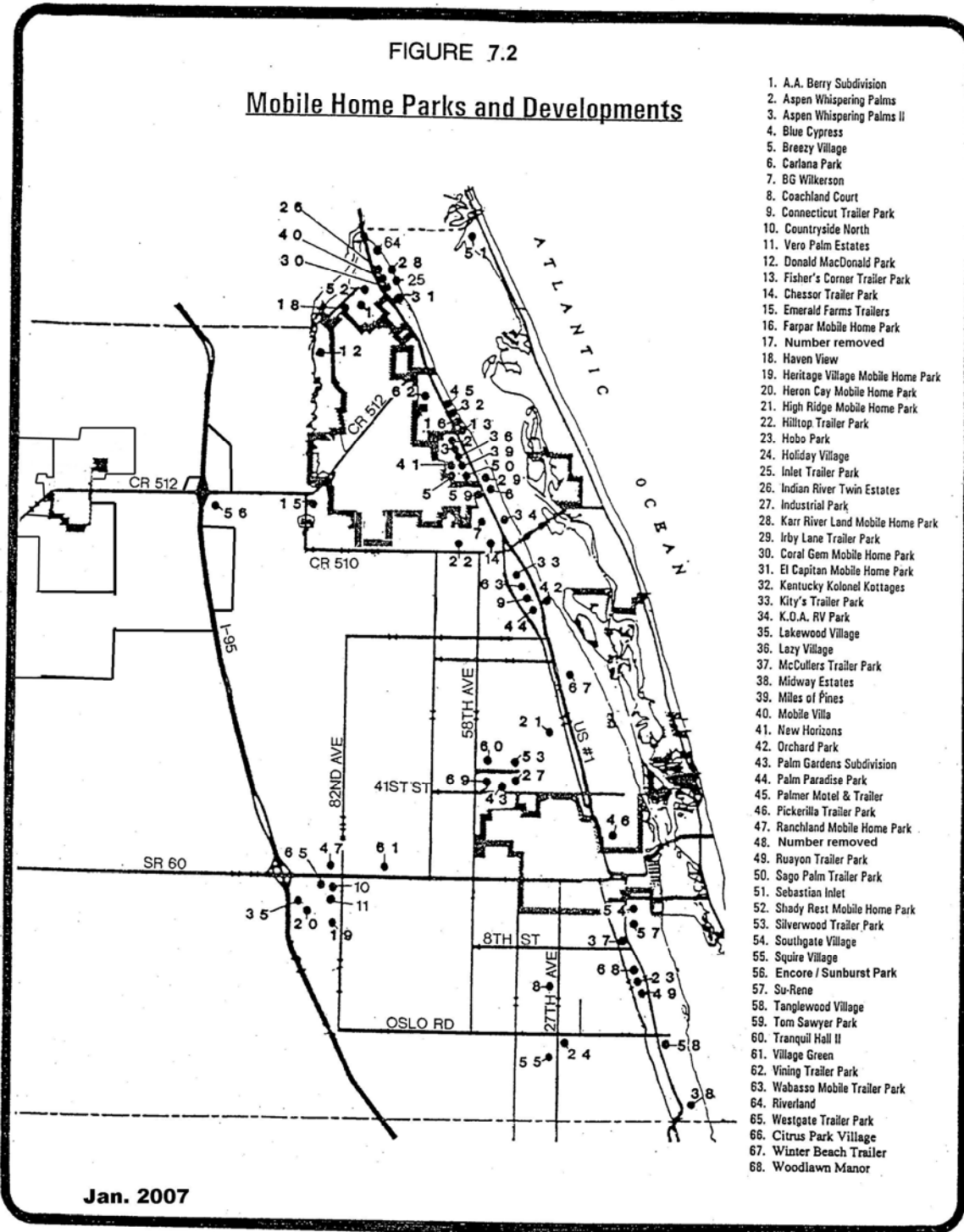
FIGURE 7.1

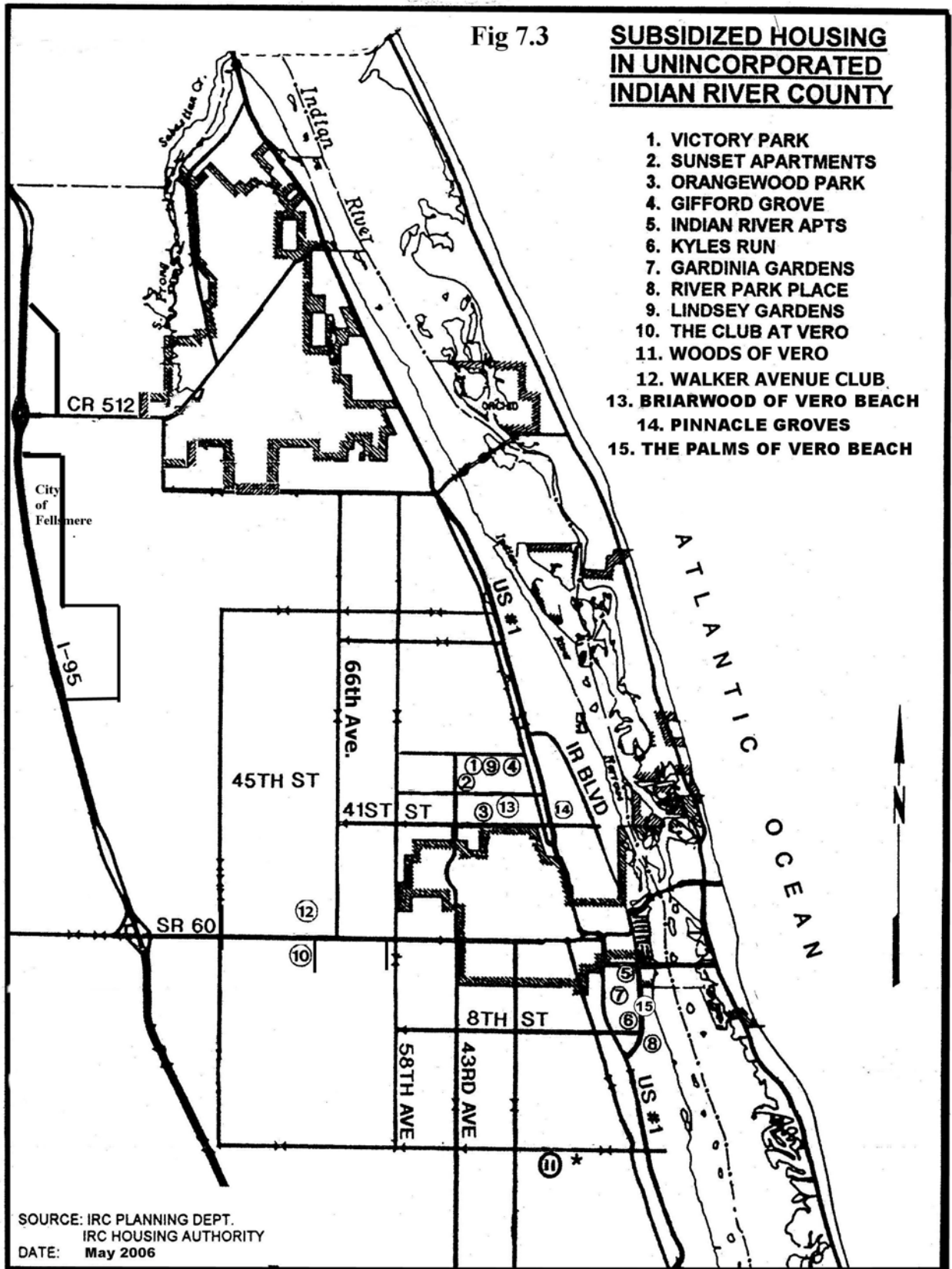


Date: January 2007
 Source: I.R.C.Planning Dept.

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 | |





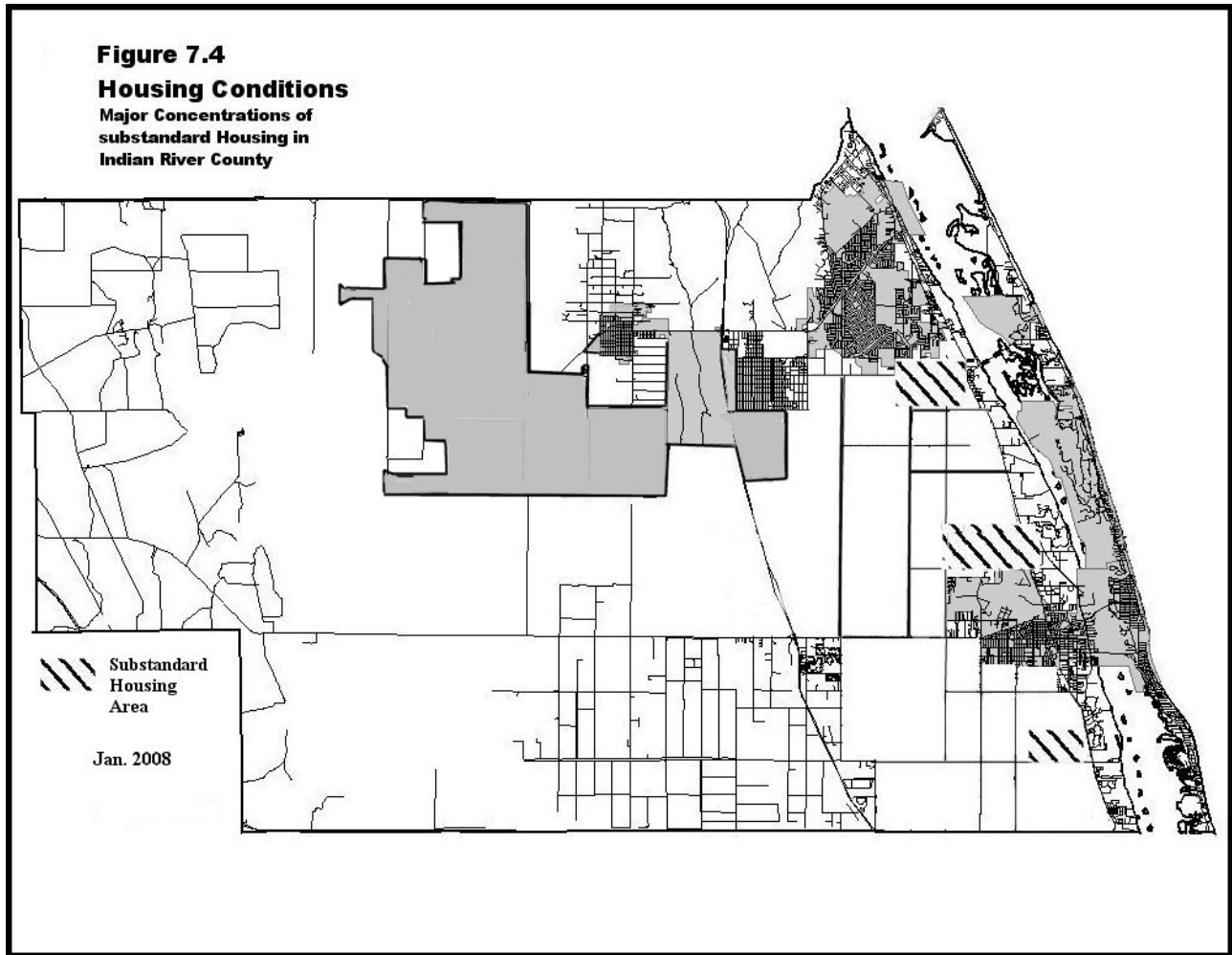
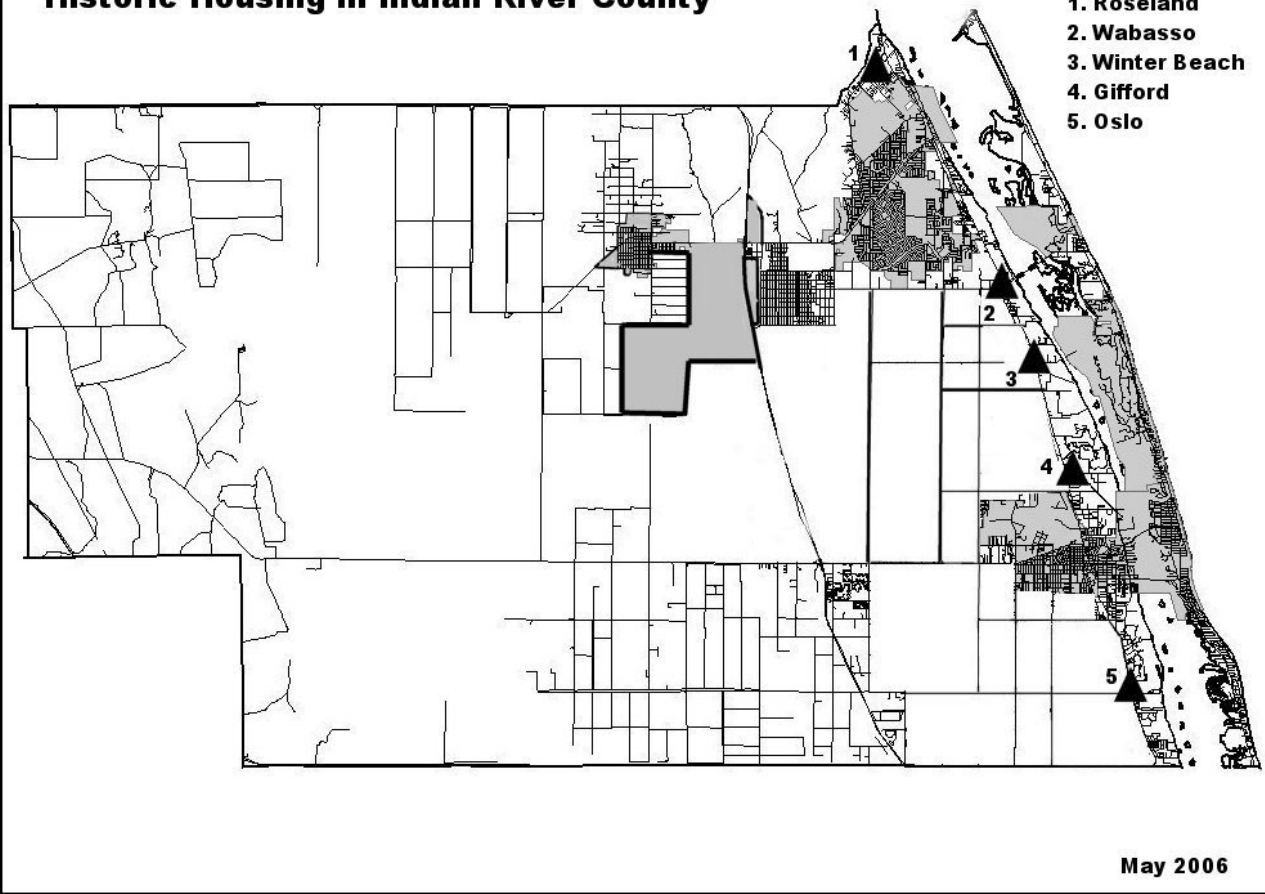
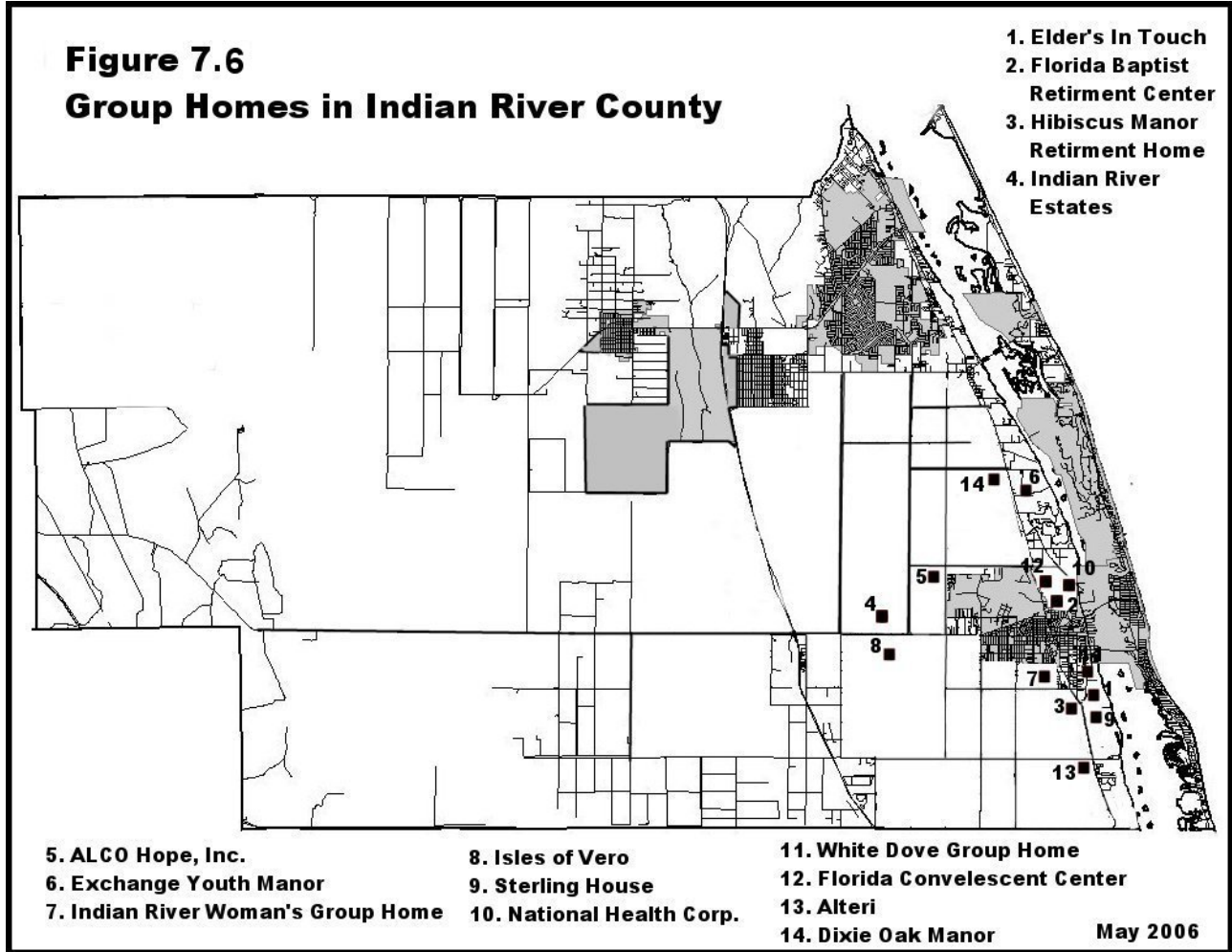


Figure 7.5
Historic Housing in Indian River County





Appendix A
Comprehensive Plan Evaluation and Appraisal Report
Conditions at the Time of last Major Plan Update (1998) and Existing Conditions (2005/2006/2007)
Element: Housing (Housing Data)

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
1. Number of Housing Units									
a. Municipalities	19,956	37.42	1995	Table 7.3	21,604	37.31	25,610	34.70	
b. Unincorporated County	33,365	62.57	1995	Table 7.3	36,298	62.18	48,188	65.29	
c. Total	53,321	100	1995	Table 7.3	57,902	100	73,798	100	
2. Housing Characteristics (County Total)	2.30		1987	Table 7.3	2.25		2.25		2005 Same as 2000
a. Household Size (persons per household)									
b. Vacant Seasonal and Migratory Units (County Total)	5,369	10.06	1995	Table 7.3	5,293	9.14	6,745	9.14	2005 Same % as 2000

EAR HOUSING ELEMENT

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
c. Housing Type (County Total)	53,321	100	1995	Table 7.3	57,902	100	73,798	100	
i. single family	32,216	60.42			36,240	62.58	48,638	65.90	
ii. multi family	13,436	25.20			14,792	25.54	17,967	24.34	
iii. mobile home	7,669	14.30			6,870	11.86	7,193	9.74	
d. Year round Housing Unit Occupancy (County Total)									
i. vacant units for sale or rent	11,404	21.38	1995	Table 7.3	8,765	15.13	11,069	15	For 2005 same % as 2000 Census
ii. owner occupied units	31,537	59.14			38,115	65.82	48,707	66	
iii. renter occupied units	10,380	19.46			11,022	19.03	14,022	19	
iv. total occupied units	41,917	78.61			49,137	84.85	62,729	85	
e. Age of Year Round Housing Units (County Total)									

EAR HOUSING ELEMENT

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
i. number of units 2000-2005	-----	-----		Table	-----		15,896**	21.53	* 5 year 1990-95 ** 5 year 2000-05
ii. number of units 1990-1999	6,193*	11.61	90-95	7.5	14,409	24.88	14,409	19.52	
iii. number of units 1980-1989	20,879	39.15			19,461	33.61	19,461	26.37	
iv. number of units 1960-1979	19,413	36.40			17,805	30.75	17,805	24.21	
v. number of units 1940-1959	5,573	10.45			5,076	8.76	5,076	6.87	
vi. number of units 1939 and earlier	1,263	2.36			1,151	1.98	1,151	1.55	
f. Owner-occupied home value (County Total) (no. of units in sample)	18,846	100	1990	Table 7.7	27,261				
i. Less than \$50,000	3,294	17.46			1,780	6.5			* For 1990 data: \$200,000 or more
ii. 50,000 - 99,999	8,928	47.36			11,333	41.6			
iii. 100,000 - 149,999	2,610	13.84			6,088	22.3			
iv. 150,000 - 199,999	1,387	7.35			2,661	9.8			
v. 200,000 - 299,999	2,627*	13.93			1,992	7.3			
vi. 300,000 - 499,999	-----	-----			1,514	5.6			
vii. 500,000 - 999,999	-----	-----			1,376	5.0			
viii. 1,000,000 or more	-----	-----			517	1.9			
ix. median value	\$78,800	-----			\$104,000	-----	\$228,800		

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
g. Monthly Housing Cost (County Total)			1990	Table 7.8					
Mortgage Status									
<u>Specified Owner-Occupied Units</u>									
i. units with a mortgage	10,988	58.30	1990	Table 7.8	16,871	61.90			
ii. less than \$300	650	5.91			90	0.3			
iii. \$300 to \$499	3,292	35.75	(\$300-599)		1,195	4.4			
iv. \$500 to \$699	6,409	58.32			3,521	12.9			
v. \$700 - \$999	-----	-----	more than \$600		5,524	20.3			
vi. \$1,000 to 1,499	-----	-----			3,619	13.3			
vii. \$1,500 to \$1,999	-----	-----			1,294	4.7			
viii. \$2000 or more	-----	-----			1,628	6.0			
ix. median monthly cost (dollars)	\$666				\$881	---			
x. units not mortgaged	7,858	41.69			10,390	38.10			
xi. median monthly cost with no mortgage (dollars)	\$190	-----			\$328	-----			

EAR HOUSING ELEMENT

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
<u>Specified renter-occupied units</u> (County Total) Gross Rent	9,418		1990	Table 7.8	10,932				
i. Less than \$200	520	5.51			316	2.9			
ii. \$200 to \$299	1,141	12.11			425	3.9			
iii. \$300 to \$499	2,149	22.81	(\$300- \$399) \$400 or more		2,292	21.0			
iv. \$500 - \$749	5,171	54.90			4,451	40.7			
v. \$750 to \$999	----	----			1,608	14.7			
vi. \$1,000 to \$1,499	----	----			638	5.8			
vii. \$1,500 or more	----	----			513	4.7			
viii. no cash rent	437	----		689	6.3				
ix. median rent (dollars)	\$505	----		\$615					

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
h. Housing Affordability (County Total)									1999 data from 2000 census
i. occupied housing units	41,917		1989	Table 7.10	\$49,137				
ii. median income all households	\$28,961				\$39,635				
iii. owner-occupied housing units	28,561		1989		\$38,115				
iv. median income-owner household	\$31,537				\$44,172				
v. income available for housing (30% of total income)	\$9,460		1990		\$13,252				
vi. median annual cost	\$7,992		1989		\$10,572				
vii. median cost to median income ratio	0.253				0.239				
Result: Income available for annual housing expenditure is within 30% of total median income at 23.90% in 2000									

EAR HOUSING ELEMENT

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
i. Renter-occupied housing units	10,380		1989		11,022				1999 data from 2000 census
ii. Median income-renter households	\$22,000		1989		\$26,650				
iii. Income available for housing (30% of total income)	\$6,600		1990		\$7,995				
iv. Monthly income available for housing	\$550		1989		\$666				
v. Median monthly rent	\$505		1989		\$615				
vi. Median monthly rent to income ratio	0.275				0.276				
Result: Income available for annual housing expenditure is within 30% of total median income at 27.60% in 2000									

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
Cost Burden (Owner-Occupied Units)	18,846	100%			27,261	100%			
Monthly housing cost as % of Income									
Less than 20%	11,280	59.85			15,910	58.36			
20-24%	2,114	11.21			3,158	11.58			
25-29%	1,564	8.29			2,033	7.45			
30-34%	1,036	5.49			1,436	5.26			
35% or more	2,638	13.99			4,445	16.30			
Not Completed	214	1.13			279	1.02			
Total Owner Occ. Cost Burden 30% and more	3,674	19.48			5,881	21.56			

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
Cost Burden (Renter-Occupied Units)	9,418	100%			10,932	100%			
Rent as % of Income									
Less than 20%	2,472	26.24			3,053	2.79			
20-24%	1,383	14.68			1,449	13.25			
25-29%	1,267	13.45			1,123	10.27			
30-34%	770	8.17			889	8.13			
35% or more	2,908	30.87			3,525	32.24			
Not Completed	558	5.92			893	8.16			
Total Renter Occ. Cost Burden 30% and more	3,678	39.04			4,414	40.37			
Grand Total Owner Occupied and Renter Cost Burden (30% and more)	7,352				10,295				
3. Standard and Substandard Housing Conditions (County Total)			1990	Table 7.14					

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
a. Total housing units	47,128				57,902	----			
b. Lacking complete plumbing	206	0.44			108	0.18			
c. Lacking complete kitchen	230	0.48			272	0.46			
d. No heating facilities	456	0.96			477	0.82			
e. Total substandard housing units	892	1.89			857	1.48			
f. Occupied housing with 1.1 or more persons per room	1016	2.15			1431	2.47			
g. Estimated total substandard and over crowded housing units	1908	4.04			2288	3.95			
4. Renter Occupied subsidized housing development (County Total)			1995	Table 7.16					

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DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
a. number of families receiving Section 8 assistance	427	100					345	100	
- 202 program	80	18.73					----		
- Certificate	229	53.62					----		
- Voucher	118	27.63					345		
b. waiting list	100						250		
5. Other Direct Housing Assistance Provided (County Total)		1995							
- FMHA(Farmers Home Administration)	200				200*		200*		
- Local Housing Assistance Program	131				414		855		1/1/08
- Low Income Housing Tax Credit, Bond, Etc.	441				1,240		2,634		
- Local Hurricane Housing Recovery Program	----				----		472		1/1/08
- CDBG Housing Rehabilitation	----				----		24		

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DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
6. Inventory of Group Homes (Unincorporated County) (number of beds or residents/type)									Group Homes: Level I: I-8 beds Level II: 9-12 beds Level III: 13- 21 beds Residential Center (RC): more than 21 beds
- Elders in Touch	6 (Level I)		1995	Table 7.17			12 (level II)		2006
- Florida Baptist Retirement Center	41 (RC)		1995				41 (RC)		2006
- Hibiscus Manor Retirement Center	24 (RC)		1995				72 (RC)		2006
- ALCO Hope, Inc.	28 (RC)		1995						Out of business 2006
- Exchange Manor of I.R.C.	8 (Level I)		1995						Out of business 2006

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DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
- I.R. Women's Group Home	10 (Level II)		1995				12 (Level II)		(also known as SafeSpace) 2006
- I.R. Estates (total care facility)	108 (RC)		1995				100 (RC)		2006
- Isle of Vero (old Fountains)	50 beds (RC)		1995				50 beds (RC)		2006
- Sterling House	50 beds (RC)		1995				42 beds (RC)		2006
- National Health Corp.	124 beds (RC)		1995				124 beds (RC)		2006
- White Dove	12 beds (Level II)		1995				12 beds (Level 11)		2006
- Alterra Clare Bridge Cottages							36 (RC)		2006
- Alterra Sterling House							42 (RC)		2006

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DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
- Aurora II							8 (Level I)		2006
- Courtyards of Vero Beach							28 (RC)		2006
- Green Gables							26 (RC)		2006
- Merrill Gardens							104 units (RC)		2006
- Orchid Island Manor							24 (RC)		2006
- Pelican Gardens							50 beds (RC)		2006
- The Place at Vero Beach							116 (RC)		2006
- Stewart's Adult Living Facility							5 (Level I)		

EAR HOUSING ELEMENT

DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
- Dixie Oak Manor	29 beds (Level III)		1995				19 beds (Level III)		2006
Total Number of Beds	490		1995				901		2006
7. Inventory of Historically Significant Housing (units)	284		1990		284		284		Based on historic property survey
8. Number of Farmworker Housing Units	1033		1995				1035		2004
9. Program & Regulations Affecting Affordable Housing Provision (unincorporated County)									
a. zero lot line subdivisions as part of planned development	X				X		X		
b. transfer of density					X		X		

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DATA ELEMENT	CONDITIONS AS REPORTED IN THE ADOPTED ELEMENT (1990 Census Data or 1995 Data)				CONDITIONS IN 2000 (CENSUS DATA)		EXISTING CONDITIONS (2005)		COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION FROM HOUSING ELEMENT	DATA	%	DATA	%	
c. accessory multi-family dwelling units in conjunction with commercial development					X		X		
d. affordable housing density bonus					X		X		
e. small lot subdivisions					X		X		
f. accessory single-family dwelling units					X		X		
g. SHIP Program					X		X		
h. HHR Program							X		
i. CDBG Program	X				X		X		

Appendix B
 Comprehensive Plan Evaluation and Appraisal Report
 Conditions at the Time Last Major Plan Update (1998) and Existing Conditions (2006/2007)
 Element: Housing (**Housing Analysis**)

DATA ELEMENT	CONDITIONS IN 1998 HOUSING ELEMENT				EXISTING CONDITIONS (2006)			COMMENTS
	DATA	%	DATA'S CORRESPONDING YEAR	CITATION	DATA	%	DATA'S CORRESPONDING YEAR	
1. Projected number of households (Co. Total)								
Estimates (1995)				Table 7.19	135,215		2006 estimates	BEBR estimates
a. Population	100,261		1995 estimates					
b. average persons per household (occupied)	2.39				2.25			
c. projected permanent households	41,917	79%			65,224	85%		
d. seasonal and vacant units	11,404	21%			11,510	15%		
e. average household size for seasonal households	1.90				1.90			
f. projected seasonal households	5,369	10%			6,906	9%		
g. vacant units	6,035	11%			4,604	6%		
h. total housing units required (C+F+G)	53,321	100%			76,734	100%		
Projections (2020 last update, 2030 current) (County Total)								
a. population	158,400		1995 BEBR 2020 proj.		209,000		2007 BEBR 2030 projection	BEBR projections
b. average persons per household (occupied)	2.25				2.25			
c. projected permanent households	61,940	79%		Table 7.19	92,888	85%		

d. seasonal and vacant units	16,130	21%			13,933	15%		
e. total housing units required (C+D)	78,070	100%			106,821	100%		
Projected Number of Households (unincorporated county)								
<u>Estimates</u>								
a. population	64,114		1995 BEBR projection	Table 7.20	86,779		2006 BEBR estimate	
b. average persons per household (occupied)	2.39				2.35			
c. projected permanent households	25,946	78%	1990 estimate		36,610	81%		
d. seasonal and vacant units	7,310	22%			8,587	19%		
e. total housing units required (C+D)	33,365	100%			45,197	100%		
f. projected seasonal households	3,847	12%			4,520	10%		
g. vacant units	3,463	10%			4,067	8%		
2. Housing needs for anticipated population (county total)								
<u>Estimates (1995)</u>								
a. estimated demand for housing assistance (10%)	4,192	10%	1990 estimate	Table 7.19	6,522	10%		
b. projected inventory of housing units provided by private sector (90%)	37,725	90%	1990 estimate		58,702	90%		
c. total units occupied by permanent households (1995)/(2007)	41,917	100%	1990 estimate		65,224	100%		
<u>Projection (2020 for last plan update, 2030 current)</u>								
(County total)								

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a. estimated demand for housing assistance (10%)	6,194	10%	2020 projection		9,289	10%		
b. projected inventory of housing units provided by private sector (90%)	52,746	90%			83,599	90%		
c. total units (2020)	61,940	100%			92,888	100%		
3. Estimated Additional Housing Needs (1995-2020 last plan update)/(2007-2030 current)								
a. total additional housing units needed	20,023	100%	1995-2020 projection		27,664	100%		
b. estimated additional units requiring assistance	2,002	10%	1995-2020 projection		2,766	10%		
c. estimated additional units provided by private sector	18,021	90%	1995-2020 projection		24,898	90%		
4. Land Requirement for the Total Estimated Housing Need (county total)(acres)								
a. single-family units low density (50% of total need)	10,011 units	50%	1995-2020 projection	Table 7.21	13,832 units	50%		
b. required acres for low density residential (assumes 2.4 units per gross acres)	4,171 Acres		1995-2020 projection		5,763 Acres			
c. single & multi-family units medium density (30% of total need)	6,006 Units	30%	1995-2020 projection		8,299 Units	30%		
d. required acres for medium density residential (assume 6 units per gross acre)	1,502 Acres		1995-2020 projection		2,074 Acres			
e. multi-family units medium to high density (20% of total need)	4,004 Units	20%	1995-2020 projection		5,538 Units	20%		
f. required acres for medium to high density	500		1995-2020		692			

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residential (assume 8 units per gross acre)	Acres		projection		Acres				
g. total units (A+C+E)	20,023 Units		1995-2020 projection		27,664 Units				
h. total requires acres (B+D+F)	6,173 Acres		1995-2020 projection		8,529 Acres				
5.Private Sector Housing Delivery									
a. majority of housing provided through private sector	Yes		1995		Yes		2007		
b. units provided through Housing Authority utilizing FmHA funds	200				200				
c. units assisted through SHIP program	131				814				
d. building new rental apartments	441				2534				
e. hurricane housing recovery program	0				437				
f. CDBG	0				24				
6.How Community Will Provide Housing									
a. availability of lands with appropriate density	Yes		1995		Yes		2007	Since 2000 housing prices increased by 180%	
b. provision of public utilities	Yes				Yes				
c. regulations and programs affecting affordable housing provision	Yes				Yes				
d. substandard units rehabilitated since 1995	---				500				Housing units rehabilitated with SHIP/HHR/CDBG funds
e. blighted units removed since 1995	94				337				
f. availability of housing units at an affordable cost	Yes				Yes				Lower interest rate SHIP partner-ship Cmte.
g. public/private partnership	Yes				Yes				
	good				good				

h. county permitting process & processing time							
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APPENDIX C
 EAR COMPREHENSIVE PLAN EVALUATION MATRIX
 EVALUATING THE ACHIEVEMENT OF OBJECTIVES OF THE HOUSING ELEMENT

ELEMENT	OBJECTIVE	MEASURABLE TARGET	BASELINE CONDITIONS AT DATE OF PLAN ADOPTION (1995)	CURRENT CONDITION (2006)	OBJECTIVE ACHIEVED?			COMMENTS/RECOMMENDED ACTION
					YES	NO	OTHER(S) (SPECIFY)	
Housing	1. By 2000, the number of owner-occupied households paying more than 30% of their income for housing costs will be less than 19% of the total number of owner-occupied households, and the number of renter-occupied households paying more than 30% of their income for rent will be less than 39% of the total number of renter-occupied households.	Percentage of owner-occupied and renter-occupied households paying more than 30% their income for housing expenses	Per 1990 census 19.48% of owner occupied and 39.04% of renter occupied households pay more than 80% of their income for housing costs	Per 2000 census 21.60% of owner-occupied and 40.30% of renter occupied households paid more than 30% of their income for housing costs		X		
Housing	2. 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	Adequate site for mix of dwelling unit (D.U.) types	Mix of D.U.(s) allowed through land use and zoning designations	Mix of D.U.(s) allowed through land use and zoning designations	X			IRC provide mix of land use and zoning designations Private sector provides mix of dwelling units type
Housing	3. 2000, the percentage of sub-standard housing units (units lacking complete plumbing and units with no heating facilities) will have been reduced below the 1990 figure of 1.40%	Percentage of substandard housing units	1.40% in 1990 census	1% in 2000 census	X			

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Housing	4. 2005, at least 700 households will have received assistance through county's local housing assistance program.	Number of units assisted through SHIP	131 housing units assisted	855 housing units assisted (as of Jan. 1, 2008)	X			
Housing	5. By 2010, the county will have provided paved roads, drainage facilities, and/or centralized water systems to at least 10 existing subdivisions currently without sufficient infrastructure	Number of subdivisions which receive infrastructure improvement		Between 1995 and 2005. Infrastructure provided to 22 existing subdivisions	X			Target date for the objective is 2010
Housing	6. Indian River County will have sufficient lands in residential areas to accommodate group homes and care facilities and will have at least 2000 beds in these facilities by 2005	Number of beds in group homes and care facilities	490 beds Sufficient lands designated	901 beds Sufficient lands designated			Partial	There were sufficient land to accommodate group home, 901 beds below target of 2000 beds
Housing	7. Through 2005, 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 (2 permitted HRS housing developments with 833 occupants and 200 RECD funded units with a total 800 person capacity)	Number of existing (2006) farmworker housing units	1033 200 RECD	1035 200 RECD	X			
Housing	8. By 2005, 207 (72.9%) of Indian River County's historic properties will be in excellent or good condition	Number of historically significant dwelling units in good or excellent condition	207	207	X			
Housing	9. By 2000, 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	Existence of an interlocal agreement with municipalities for housing assistance	No interlocal agreement	Countywide SHIP and HHR programs			Partially achieved	- Countywide SHIP & HHR program providing assistance to VLI, LI, and MI households.
Housing	10. Indian River County will maintain a relocation housing policy for persons	Availability of relocation housing for	County policy	County policy/enforced when households must	X			- Compensation provided through

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	displaced by public action or public activities	persons displaced by public action or activities		relocate due to public actions				appropriate county department causing relocation. - Also, relocation housing provided through housing authority when feasible.
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