
HOUSING ELEMENT

Goals, Objectives, and Policies

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PURPOSE AND SUMMARY OF THE HOUSING ELEMENT

The purpose of the Housing Element, as outlined in Florida Statute 163.3177(6)(f), is to provide guidance for the development of safe, sanitary, and affordable housing for all residents of the Town of Sewall's Point. In particular, the goals, objectives, and policies required for this element are intended to identify and address current and future deficits (in the provision of moderate, low, and very low-income housing, group homes, foster care facilities, and housing for those with special needs), including the supporting infrastructure and public facilities. In addition, this element is intended to provide guidance to housing providers, as well as to the residents of the Town of Sewall's Point, regarding the redevelopment of existing neighborhoods, removal of substandard housing, relocation assistance, and critical housing assistance programs.

The Housing Element provides analysis on past, present, and future housing characteristics. The type, structure, and condition of housing stock can influence the local quality of life. Providing and maintaining quality housing stock contributes to a high quality of life for the Town's residents. Housing also influences the economic strength of a community and the potential for local economic growth. Protecting existing housing values and neighborhoods can help maintain economic stability for the residents. The objective of new development should be to contribute to improving the quality of housing (of both new and existing residents) and to reduce housing deficiencies, if any, that presently exist. The goals, objectives, and policies will comply with Florida law, to the extent possible, and reflect the data, inventory, and analysis of housing in Sewall's Point.

TOWN PROFILE AND HOUSING CHALLENGES

As indicated in the Future Land Use Element, the Town of Sewall's Point has essentially achieved build out. The plan acknowledges that with its built-out condition and established neighborhoods, there are no sites available for future growth without annexation of additional land. Further, there is no land available to accommodate affordable or workforce housing within the Town boundaries, as further defined in Florida Statute 380.0651(1)(h), "housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities." The Town relies upon Martin County to fill this need. The County administers a Housing Program in efforts to meet the housing needs of the very low, low, and moderate-income households of Martin County. As part of this program, they aim to expand production of new affordable housing and retain existing affordable housing, as required for a Housing Element. Martin County's comprehensive plan includes policies that specifically address the requirements for affordable housing.

Also required is the provision for affordable housing for persons 60 years of age or older. This may be accommodated through the construction of accessory dwelling units to the existing home sites. There are tax incentives to homeowners who provide a living space to parents or grandparents, aged 62 or older, which was adopted by Martin County Board of County Commissioners and is administered by the Martin County Property Appraiser. There are policies related to accessory dwelling units in the Town of Sewall's Point Future Land Use Element.

HOUSING ELEMENT – GOALS, OBJECTIVES, AND POLICIES

GOAL HOU 1 QUALITY HOUSING

Goal HOU 1 – The Town of Sewall’s Point values its established neighborhoods and small-town character. The Town will adopt policies that ensure continued quality housing for its residents that safeguards the Town’s high quality of life.

OBJECTIVE HOU 1.1 SMALL TOWN CHARACTER

Objective 1.1 – The Town of Sewall’s Point shall maintain its residential, small-town character through housing policies, programs, and regulations that foster community pride, ensure compatibility in land use relationships, and support existing residential density patterns.

Policy HOU 1.1.1 –The Town of Sewall’s Point shall monitor and evaluate population and housing trends annually, as required by Florida Statutes.

Policy HOU 1.1.2 –The Town of Sewall’s Point is approaching build-out, therefore it shall closely monitor housing construction activity which continues to reduce the Town’s ability to accommodate future growth.

Policy HOU 1.1.3 – The Town of Sewall’s Point will consider updating its Land Development Regulations to include standards that ensure residential development and design is compatible in scale and type to the established neighborhoods.

OBJECTIVE HOU 1.2 LAND DEVELOPMENT REGULATIONS TO MONITOR SAFETY AND STRUCTURE

Objective HOU 1.2 – The Town of Sewall’s Point shall maintain Land Development Regulations that ensure homes are safe and structurally sound.

Policy HOU 1.2.1 – The Town of Sewall’s Point shall enforce the Florida Building Code for new and renovation construction projects which governs the design, construction, repair and demolition of public and private buildings, structures, and facilities in the state.

Policy HOU 1.2.2 – The Town of Sewall’s Point shall maintain Land Development Regulations that complement the Florida Building Code and ensure structurally sound housing.

Policy HOU 1.2.3 –The Town of Sewall’s Point shall develop policies and programs to enhance the life/safety of occupied structures.

Policy HOU 1.2.4 – The Town of Sewall’s Point shall promote fire safety strategies that aim to reduce the severity of residential fire losses of property and lives.

Policy HOU 1.2.5 – The Town of Sewall’s Point will maintain Land Development Regulations that protect residential neighborhoods from incompatible uses and ensure that there are adequate public facilities to support them.

Policy HOU 1.2.6 –The Town of Sewall’s Point shall adopt and annually update a Five-Year Capital Improvements Plan so that it identifies needed improvements to public infrastructure in residential areas and provides for the funding and timing of these improvements.

OBJECTIVE HOU 1.3 CONDITIONS OF EXISTING HOUSING

Objective HOU 1.3 – The Town shall continue to monitor the condition of existing housing and support policies which act to eliminate any dwelling conditions which do not comply with the Land Development Regulations, either by prevention, restoration, or demolition.

Policy HOU 1.3.1 – The Town of Sewall’s Point adopts the State’s definition of “substandard” housing found in Florida State Statute 420.0004(15). The Town will continue to perform code enforcement activities in accordance with the definitions and requirements in the Town’s Code of Ordinances.

Policy HOU 1.3.2 –The Town of Sewall’s Point will facilitate home repair educational programs throughout the community to help residents and owners understand the Town’s regulations and teach techniques that empower individuals to make their own home repairs.

Policy HOU 1.3.3 – The Town will encourage the redevelopment of older homes to stabilize neighborhoods.

OBJECTIVE HOU 1.4 QUALITY HOUSING STANDARDS

Objective HOU 1.4 – The Town of Sewall’s Point shall continue to enforce Florida Building Code and Land Development Regulations to maintain a quality housing stock and eliminate substandard housing.

Policy HOU 1.4.1 – The Town of Sewall’s Point shall require the maintenance of quality housing and, if needed, require corrective action where substandard structures exist or come into existence. The Town of Sewall’s Point shall seek enforcement of zoning, landscaping, energy, plumbing, electrical and other related codes through the Special Magistrate, as appropriate. The Town of Sewall’s Point shall administer an active program of code enforcement that will attempt to contact owners of substandard housing units to communicate necessary corrective actions and to inform property owners of available federal, state, and local housing assistance programs for housing rehabilitation.

Policy HOU 1.4.2 – The Town of Sewall’s Point shall administer an active code enforcement program to identify any housing units that are determined to be unsafe or unfit for human occupancy. Structures not repaired or demolished within a reasonable time may be removed by the Town of Sewall’s Point at the owner’s expense. The cost of demolition shall be the property owner’s responsibility.

OBJECTIVE HOU 1.5 HISTORICALLY SIGNIFICANT HOUSING

Objective HOU 1.5 – The Town of Sewall’s Point shall preserve and enhance its heritage and character through the protection of historically significant housing.

Policy HOU 1.5.1 – Through its Land Development Regulations, the Town shall encourage historic preservation through voluntary means and incentives.

Policy HOU 1.5.2 – The Town of Sewall’s Point shall encourage and cooperate with historic preservation efforts to develop and promote public programs and resources which increase awareness of historic places and cultural and historical activities.

OBJECTIVE HOU 1.6 GUIDING GROWTH TOWARDS ENVIRONMENTAL SUSTAINABILITY

Objective HOU 1.6 – The Town of Sewall’s Point shall provide policies for guiding the development and redevelopment of housing towards environmental sustainability.

Policy HOU 1.6.1– The Town of Sewall’s Point shall discourage increases in residential densities and increases of commercial intensities around water bodies. This is intended to preserve and protect the bodies of water, enhance property values, and facilitate the water bodies’ contributions toward the quality of life in Sewall’s Point.

Policy HOU 1.6.2 – The Town of Sewall’s Point may promote “hardening” of commercial and residential structures against wind and water damage caused by tropical storms and hurricanes to reduce losses.

OBJECTIVE HOU 1.7 PROMOTE ENERGY EFFICIENCY, ALTERNATIVE ENERGY, AND CONSERVATION

Objective HOU 1.7 – The Town of Sewall’s Point shall promote energy efficiency, use of alternative energy, and conservation alternatives in the construction of new buildings and rehabilitation of existing buildings.

Policy HOU 1.7.1 – The Town of Sewall’s Point shall review and update its Land Development Regulations to identify and remove any obstacles regarding the use of green building standards.

Policy HOU 1.7.2 – The Town of Sewall’s Point shall consider the use of energy efficiency, use of alternative energy, and conservation alternatives in public renovation and construction projects

Policy HOU 1.7.3 – The Town of Sewall’s Point shall consider establishing incentive programs for housing projects that seek certification by Florida Green Building Coalition, United States Green Building Coalition (LEED Certifications), Energy Star, Water Star, or other types of certifications acceptable by the Town. The incentives may be in the form of expedited plan review and permitting, flexibility of development standards, or monetary incentives. Methods could include, but not limited to:

- a) Heat Island Reduction
- b) Use of Local Materials, Certified Sustainable Wood Products and/or Highly Recycled Content Products
- c) Energy Efficient Equipment/Fixtures
- d) Water Saving Fixtures
- e) Waste Management and Recycling
- f) Pervious Paver Alternatives
- g) Rainwater Harvesting
- h) Solar And Wind Energy Provisions

GOAL HOU 2 FACILITATE AFFORDABLE HOUSING

Goal HOU 2 – The Town of Sewall’s Point will support the County’s efforts to maintain a supply of affordable housing in Martin County. Housing for the elderly will be encouraged by tax incentives for additions and accessory dwelling units that house family members who are 62 years of age or older.

OBJECTIVE HOU 2.1 PROMOTE SAFE, SUSTAINABLE, AND AFFORDABLE HOUSING

Objective HOU 2.1 – The Town of Sewall’s Point supports the provision of safe, affordable housing.

Policy HOU 2.1.1 – The Town of Sewall’s Point has no land available for affordable housing. Therefore, it shall support Martin County and other state agencies to mitigate affordable and workforce housing shortages. Strategies that can be considered will include but not be limited to:

- a) Seek to add a Town of Sewall’s Point representative to the Martin County Affordable Housing Advisory Committee
- b) Provide letters of support to the County’s applications for Community Development Block Grants for neighborhood revitalization and housing programs.
- c) Offer to assist private organizations with grant applications to fund low- and moderate-income housing to be located within Martin County.
- d) Provide information on County housing programs to individuals in need of housing.

Policy HOU 2.1.2 – The Town of Sewall’s Point shall collaborate with local non-profit organizations to improve and expand the efficiency of the affordable housing delivery system in Martin County.

Policy HOU 2.1.3 - The Town of Sewall’s Point’s Land Development Regulations shall include a provision to permit accessory dwelling units in outbuildings such as converted garages, new detached additions to existing homes, or attached additions to existing homes to provide safe, affordable housing for elderly relatives.

Policy HOU 2.1.4 – The Town of Sewall’s Point shall encourage safe, affordable housing for the aging population. The Town shall promote tax incentives provided for home renovations to house a family member who is 62 years of age or older. This exemption is available through the Martin County Property Appraiser.

Policy HOU 2.1.5 – The Town of Sewall’s Point shall promote a healthy community by promoting Aging in Place in residential development designs and by encourage housing units that encourage Universal Design.

Policy HOU 2.1.6 – The Town of Sewall’s Point shall, to the fullest extent possible, support Martin County’s Housing Program that aims to ensure the underserved can access affordable housing.

Policy HOU 2.1.7 – The Town of Sewall’s Point supports the U.S. Department of Housing and Urban Development’s Fair Housing Act. To that end, the Town will cooperate fully in an investigation of any charge alleging a violation of this Act.

OBJECTIVE HOU 2.2 COORDINATE TRANSPORTATION

Objective HOU 2.2. – The Town of Sewall’s Point seeks to ensure that the transportation needs are met for those who cannot provide their own transportation (due to age, disability, or income constraints) and face challenges in accessing transportation.

Policy HOU 2.2.1 – The Town of Sewall’s Point shall collaborate with Martin County Public Transit to make information and brochures available regarding transportation assistance programs offered to the transportation-disadvantaged population.

DEFINITIONS AND ACRONYMS

ACS – American Community Survey

Accessory Dwelling Unit - An ancillary or secondary living unit, that has a separate kitchen, bathroom, and sleeping area, existing either within the same structure, or on the same lot, as the primary dwelling unit.

Adjusted for Family Size - Adjusted in a manner that results in an income eligibility level that is lower for households having fewer than four people, or higher for households having more than four people, than the base income eligibility determined as provided in the definitions “low-income persons,” “moderate-income persons,” or “very-low income person,” based upon a formula established by the United States Department of Housing and Urban Development.

Adjusted Gross Income - All wages, assets, regular cash or noncash contributions or gifts from persons outside the household, and such other resources and benefits as may be determined to be income by rule of the department, adjusted for family size, less deductions allowable under s. 62 of the Internal Revenue Code.

Affordable– Monthly rents or monthly mortgage payments including taxes, insurance, and utilities do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households as indicated in the definitions “low-income persons”, “moderate-income persons”, or “very-low income person”. However, it is not the intent to limit an individual household’s ability to devote more than 30 percent of its income for housing, and housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark. The term also includes housing provided by a not-for-profit corporation that derives at least 75 percent of its annual revenues from contracts or services provided to a state or federal agency for low-income persons and low-income households; that provides supportive housing for persons who suffer from mental health issues, substance abuse, or domestic violence; and that provides on-premises social and community support services relating to job training, life skills training, alcohol and substance abuse disorders, child care, and client case management.

BEER – Bureau of Economic and Business Research, University of Florida

Community-Based Organization - A nonprofit organization that has among its purposes the provision of affordable housing to persons who have special needs or have very low income, low income, or moderate income within a designated area, which may include a municipality, a county, or more than one municipality or county, and maintains, through a minimum of one-third representation on the organization’s governing board, accountability to housing program beneficiaries and residents of the designated area.

Corporation - The Florida Housing Finance Corporation

Department - The Department of Economic Opportunity.

Disabling Condition - A diagnosable substance abuse disorder, serious mental illness, developmental disability, or chronic physical illness or disability, or the co-occurrence of two or more of these conditions, and a determination that the condition is:

- (a) Expected to be of long-continued and indefinite duration; and
- (b) Not expected to impair the ability of the person with special needs to live independently with appropriate supports.

Elderly - A person 60 years of age or older who is suffering from the infirmities of aging as manifested by advanced age or organic brain damage, or other physical, mental, or emotional dysfunctioning, to the extent that the ability of the person to provide adequately for the person’s own care or protection is impaired.

Fair Housing Act – prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial Status
- Disability

Florida Building Code – Incorporates all building construction related regulations for public and private buildings in the State of Florida other than those specifically exempted by Section 553.73, F.S.

Housing Cost Burden – The percent of a household’s income that is used to pay for housing costs, is frequently used as a measure for determining whether housing is affordable. In order to be considered affordable, monthly rents or monthly mortgage payments including taxes, insurance, and utilities should not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households.

HUD – U.S. Department of Housing and Urban Development

Local Public Body - Any county, municipality, or other political subdivision, or any housing authority as provided by chapter 421, which is eligible to sponsor or develop housing for farmworkers and very-low-income and low-income persons within its jurisdiction.

Low-Income Persons - One or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever amount is greatest. With respect to rental units, the low-income household’s annual income at the time of initial occupancy may not exceed 80 percent of the area’s median income adjusted for family size. While occupying the rental unit, a low-income household’s annual income may increase to an amount not to exceed 140 percent of 80 percent of the area’s median income adjusted for family size.

Martin County Affordable Housing Committee – A committee facilitated by Martin County which recommends specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of a property to appreciate in value.

Moderate-Income Persons - One or more natural persons or a family that has a total annual gross household income that does not exceed 120 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental units, the moderate-income household’s annual income at the time of initial occupancy may not exceed 120 percent of the area’s median income adjusted for family size. While occupying the rental unit, a moderate-income household’s annual income may increase to an amount not to exceed 140 percent of 120 percent of the area’s median income adjusted for family size.

Person with Special Needs - An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.

Statewide Median Purchase Price of a Single-Family Existing Home - The statewide purchase price as determined in the Florida Sales Report, Single-Family Existing Homes, released each January by the Florida Association of Realtors and the University of Florida Real Estate Research Center.

Student - Any person not living with his or her parent or guardian who is eligible to be claimed by his or her parent or guardian as a dependent under the federal income tax code and who is enrolled on at least a half-time basis in a secondary school, career center, community college, college, or university

Substandard -

- (a) Any unit lacking complete plumbing or sanitary facilities for the exclusive use of the occupants;
- (b) A unit which is in violation of one or more major sections of an applicable housing code and where such violation poses a serious threat to the health of the occupant; or
- (c) A unit that has been declared unfit for human habitation but that could be rehabilitated for less than 50 percent of the property value.

Substantial Rehabilitation - Repair or restoration of a dwelling unit where the value of such repair or restoration exceeds 40 percent of the value of the dwelling.

Universal Design – A strategy, promoted by the American Association of Retired Persons (AARP), aimed at improving the safety and utility of housing for all people, including older adults and people with disabilities.

Very-Low-Income Persons - One or more natural persons or a family that has a total annual gross household income that does not exceed 50 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental units, the very-low-income household's annual income at the time of initial occupancy may not exceed 50 percent of the area's median income adjusted for family size. While occupying the rental unit, a very-low-income household's annual income may increase to an amount not to exceed 140 percent of 50 percent of the area's median income adjusted for family size.

Workforce Housing - Housing affordable to natural persons or families whose total annual household income does not exceed 80 percent of the area median income, adjusted for household size, or 120 percent of area median income, adjusted for household size, in areas of critical state concern designated under s. 380.05, for which the Legislature has declared its intent to provide affordable housing, and areas that were designated as areas of critical state concern for at least 20 consecutive years before removal of the designation.