

## VI. HOUSING ELEMENT

### PURPOSE

The purpose of the Housing Element is to provide guidance to the City to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate-income, low-income, and very-low-income households, group homes, foster care facilities, and households with special housing needs. The Housing Element contains goals, objectives, and policies to address local government activities as well as provide direction and assistance to the efforts of the private sector.

The supply of housing is controlled by many outside factors. The private sector and the market place are primarily responsible for the maintenance and development of the housing stock. Local government can control certain aspects of the delivery system, such as the provision of public housing, land use, urban design requirements, adequate public infrastructure and enforcement of building codes, but the primary provider for housing units is the private sector.

Beginning around 2003, the housing market was characterized by rapid increases in the value of real property, until it reached unsustainable levels relative to incomes and other economic elements. This "housing bubble" peaked in approximately 2005-2006. The collapse of the housing bubble caused the values of securities tied to housing prices to plummet thereafter, damaging financial institutions globally. Questions regarding bank solvency (ability to pay debts), declines in credit availability, and damaged investor confidence had an impact on stock markets around the world, which suffered large losses during 2008. Economies worldwide slowed in late 2008 and 2009 as credit tightened and international trade declined. As of May 2010, the housing market was still uncertain. Housing costs and lending practices are still in flux. Therefore, an data and analysis regarding housing cost and affordability will need to be revisited after the market stabilizes.

~~The purpose of this housing element is to develop a plan providing quality housing to all income groups living in New Smyrna Beach, consistent with other elements of the City of New Smyrna Beach Comprehensive Plan.~~

### STANDARDS

It is the City's intention to ~~insure~~ ensure that overall housing standards be of the highest level possible; that all existing City housing codes are observed and enforced; that effort is made to identify and eliminate existing substandard housing conditions; and that effort is made to comply with any federal, state, or county housing rules, regulations and guidelines that may apply to housing within the City.

### EXISTING CONDITIONS

This section discusses current housing types and conditions in New Smyrna Beach. Also discussed are: the number of housing developments currently using federal, state, and local subsidies; the number of group homes and mobile home parks licensed by the Florida Department of Health HRS; the number of historically significant housing structures or neighborhoods; and the number and type of new housing units currently under construction. The information presented herein is based on information from the United States Census American Community Survey, 2006-2008 3-Year Estimates (ACS) 1980 Census figures and data provided by the City of New Smyrna Beach, the New Smyrna Beach Housing Authority, the Bureau of Economic and Business Research (BEBR), and Volusia County.

### CURRENT HOUSEHOLDS

Based on research performed by BEBR 1980 Census figures, and data corresponding to traffic zones provided for Volusia County, the resident population of New Smyrna Beach in April 2009 1987 (as estimated in the Future Land Use Element) was ~~17,266~~ 23,449 (see Table VI-1). Further figures ACS and the City's Building Department's records indicate a total of ~~10,287~~ 15,644 housing units in the City (either occupied or unoccupied), including ~~5,957~~ 9,903 single-family residences, ~~4,213~~ 5,526 multi-family

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residences, and ~~117~~ 215 mobile homes. The Volusia County School Board's population projections are included as Table VI-1. The population projections for the year 2030 are based on the average between the School Board's 2025 population projections and the Volusia County Transportation Planning Organization's (TPO) 2035 projection of 34,000. These housing units are also shown on Table VI-1. These figures include seasonal units other than hotel/motel units.

Table VI-2 shows the number of housing units within the City by type, based on ACS data. According to ACS, approximately 52% of the dwelling units within the City are single-family detached homes.

Table VI-23 shows the number of vacant and occupied units, based on ACS data and Building Department records. According to the ACS, the City has a total vacancy rate of 34.2%. Of that total, 19.7% of rental properties are vacant and 6.3% of non-rental houses were vacant. The remaining 8.2% of the units are presumed to be seasonal housing, or belonging to "snowbirds", those who only occupy the house for less than half a year. 25 percent citywide vacancy rate in 1980. (Volusia County also had a 25 percent vacancy rate.) Of the available units, 23 percent are intended for seasonal occupancy. The duration of occupancy for seasonal units is not known; however, it can be presumed that seasonal occupancy is not a factor in the overall vacancy rate. The Census did not report on those units built as year round dwellings but occupied seasonally.

Of the 7,715 total occupied units in 1987 (as indicated in Table VI-2), approximately 5,501 are owner-occupied and 2,214 are renter-occupied. This is based on the 1980 owner occupancy rate of 71.3 percent, as indicated in the 1980 Census of Housing.

Table VI-34 shows the age of housing units in the City by the year they were built. As indicated, ~~34~~ 70.1% percent of the housing stock in the City is 30 years old or older, and ~~48~~ 73.7% percent is 20 years or older. The median value of all dwelling units in ~~1980~~ 2000 was ~~\$38,100.00~~ \$119,600.; ~~median value of condominiums occupied year-round was \$50,600.00.~~ According to the ACS, the median value of a dwelling unit in 2006 was \$264,100. However, this figure was derived at the peak of the housing bubble. The median value of such a property today is considerably less than the ACS figure. Table VI-45 shows the value of occupied units in New Smyrna Beach and Volusia County.

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Table VI-1 Housing and City of New Smyrna Beach Population Estimates and Projections 2005-2035 Data in City Areas

TAX <sup>1</sup>	Single-Family Units	Multi-Family Units <sup>2</sup>	Mobile Homes	Total Units	1987 Resident Population	1995 Population Estimate	2010 Population Estimate
64	363	65	0	428	780	1,283	2,227
65	420	145	0	565	996	1,045	1,139
66	26	95	0	121	177	214	285
67	40	121	0	161	239	308	436
68	326	150	0	476	823	854	911
69	380	101	0	481	861	887	937
70	48	0	0	48	92	570	1,467
71	480	36	0	516	964	1,042	1,189
72	53	85	0	138	215	279	399
73	41	211	0	252	361	486	720
74	402	408	0	810	1,314	1,460	1,734
75	62	183	0	245	364	495	740
84	47	0	0	47	90	93	98
219	4	82	0	86	112	1,075	2,882
220	535	109	46	690	1,268	1,771	2,713
221	0	0	0	0	0	0	0
222	134	0	0	134	256	294	366
223	402	13	45	460	883	955	1,091
224	291	92	0	383	677	680	685
225	226	385	0	611	948	1,070	1,301
226	163	46	0	209	372	377	385
227	370	215	0	585	994	1,016	1,056
232	0	0	0	0	0	114	328
233	371	655	26	1,052	1,643	1,860	2,267
234	95	405	0	500	725	764	837
235	434	49	0	483	894	924	981
236	192	175	0	367	600	939	1,575
237	0	196	0	196	263	354	526
285	52	191	0	243	355	345	363
<b>Total</b>	<b>5,957</b>	<b>4,213</b>	<b>117</b>	<b>10,287</b>	<b>17,266</b>	<b>21,554</b>	<b>29,638</b>

Notes: <sup>1</sup>TAZ – Transportation Analysis Zone

<sup>2</sup>Multi-family units include apartments, condominiums, townhouses, and seasonal units

Sources: City of New Smyrna Beach Planning and Zoning Department and Glattig Lopez Kercher Anglin, Inc.

2005	2010	2015	2020	2025	2030
22,025	25,043	28,664	32,284	34,095	34,048*

\*Based on the average of the School Board's 2025 projections and the TPO's 2035 projection of 34,000

Sources: U.S. Census; Bureau of Economic and Business Research; Volusia County Transportation Planning Organization

Table VI-2 Number of Households Housing Units by Type, 1995

<b>Total Number of Units</b>	<b>12,263</b>
Single-Family	6,597
Multi-Family	5,666
<b>Total Occupied Units</b>	<b>8,462</b>
Single-Family	4,552
Multi-Family	3,910
<b>Total Vacant Units</b>	<b>3,801</b>
Single-Family	2,045
Multi-Family	1,756

Notes: 692 motel/hotel seasonal units are excluded from the total number of units and 153 Mobile Home units are included in the single-family category

Sources: US Census Bureau, 1990; and City of New Smyrna Beach Planning and Zoning Department

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	<b>Estimated Number of Units</b>
<b>TOTAL:</b>	<b>15,644</b>
1 Unit/Detached	8,202
1 Unit/Attached	1,584
2 Units	439
3 or 4 Units	738
5 – 9 Units	668
10 – 19 Units	940
20 – 49 Units	959
50 or More Units	1,899
Mobile Home	215

Source: American Community Survey 2006-2008

Table VI-3 Vacant and Occupied Housing Units

	<b>Number of Units</b>	<b>Percentage of Units</b>
<b>TOTAL</b>	<b>15,644</b>	<b>100%</b>
Occupied Housing Units	10,294	65.80%
Vacant Housing Units	5,350	34.20%
Homeowner Vacancy Rate	986	6.30%
Rental Vacant Rate	3,082	19.70%

Sources: American Community Survey 2006-2008; City of New Smyrna Beach Building Department

Table VI-4 Age of Housing Units

<b>Year Constructed</b>	<b>Estimated Number of Units</b>	<b>Percentage of Units</b>
<b>TOTAL</b>	<b>15,644</b>	<b>100%</b>
2005 or later	503	3.2%
2000 – 2004	1,545	9.9%
1990 – 1999	1,869	11.9%
1980 – 1989	3,863	24.7%
1970 – 1979	3,817	24.4%
1960 – 1969	1,365	8.7%
1950 – 1959	1,814	11.6%
1940 – 1949	328	2.1%
1939 or earlier	540	3.5%

Source: American Community Survey 2006-2008

Table VI-5 Value of Owner-Occupied Units

<b>Value</b>	<b>Number of Units</b>	<b>Percentage of Units</b>
Less than \$50,000	289	3.8%
\$50,000 – \$99,999	261	3.4%
\$100,000 - \$149,000	637	8.3%
\$150,000 - \$199,000	1,023	13.4%
\$200,000 – \$299,000	2,136	28.1%
\$300,000 - \$499,000	2,151	28.2%
\$500,000 - \$999,999	888	11.6%
\$1,000,000 or greater	245	3.2%
Median Value	\$264,100	

Source: American Community Survey 2006-2008

Mobile home parks are not a significant part of the City's present housing inventory. ~~In 1987, five (5) parks provided~~ There are four (4) mobile home parks providing a total capacity of approximately ~~223~~ 215 units. The parks, their capacity, and their general locations are as follows:

Ocean Air Estates

1320 North Dixie Freeway

~~103~~ 45 units

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Redlands	2228 North Dixie Freeway	54 <del>52</del> units
Whitebird Motel and Mobile Home Park	1100 North Dixie Freeway	49 units
Sugar Mill Mobile Home Park	2590 State Road 44	69 units
Tiny Trailer Town	1308 North Dixie Freeway	14 units
New Smyrna Beach Mobile Home Park	1207 North Dixie Freeway	13 units

There are two (2) mobile home subdivisions within the City: Mill Run (36 unit capacity) and Turnbull Plantation (46 unit capacity). Both subdivisions are located off Pioneer Trail approximately 1.5 miles west of Dixie Freeway. Turnbull Plantation, despite being zoned for mobile home development, has been primarily developed with site-built single-family detached homes. The City has no mobile home condominiums or cooperatives.

The monthly costs of owner-occupied and renter-occupied housing are shown in Tables VI-56 and VI-67, respectively. These figures are based on ~~1980 US Census~~ American Community Survey 2006-2008 3-Year Estimates data, and include real estate taxes and insurance for each dwelling unit.

Table VI-3 Age of Housing Units

Year Constructed	Number of Units	Percent
1988-1994	1,421	12%
1980-1987	2,666	22%
1970-1979	2,924	24%
1960-1969	1,528	12%
1950-1959	1,658	13%
1949 or earlier	2,005	17%
<b>Total</b>	<b>12,202</b>	<b>100%</b>

Source: City of New Smyrna Beach Building and Inspections Department

Table VI-4 Value of Owner Occupied Units, 1990

Value	New Smyrna Beach		Volusia County	
	Number	Percent	Number	Percent
Less than 15,000	24	0.57%	363	0.43%
15,000 to 19,999	22	0.52%	285	0.34%
20,000 to 24,999	44	1.04%	638	0.76%
25,000 to 29,999	86	2.03%	1,243	1.49%
30,000 to 34,999	100	2.36%	1,947	2.33%
35,000 to 39,999	156	3.69%	3,013	3.61%
40,000 to 44,999	190	4.49%	4,517	5.40%
45,000 to 49,000	214	5.06%	5,345	6.40%
50,000 to 59,999	574	13.57%	12,443	14.89%
60,000 to 74,999	831	19.65%	19,095	22.85%
75,000 to 99,999	955	22.58%	18,471	22.10%
100,000 to 124,999	336	7.95%	6,411	7.67%
125,000 to 149,999	186	4.40%	3,700	4.43%
150,000 to 174,999	135	3.19%	2,140	2.56%
175,000 to 199,999	97	2.29%	1,175	1.41%
200,000 to 249,999	105	2.48%	1,193	1.43%
250,000 to 299,999	60	1.42%	665	0.80%
300,000 to 399,999	65	1.54%	510	0.61%
400,000 to 499,999	20	0.47%	208	0.25%
500,000 or more	29	0.69%	211	0.25%
<b>Total</b>	<b>4,229</b>	<b>100.00%</b>	<b>83,573</b>	<b>100.00%</b>

Median Value - New Smyrna Beach Houses - \$72,700 Median Value - Volusia County Houses - \$69,400

Source: US Census Bureau, 1990

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Table VI-56 Monthly Housing Costs, Owner-Occupied, 1990

	Number of Units	Percent
	4,337	100.00%
<b>With a Mortgage</b>	2,005	46.23%
Less than \$200	18	0.90%
\$200-299	138	6.88%
\$300-399	333	16.61%
\$400-499	299	14.91%
\$500-599	220	10.97%
\$600-699	228	11.37%
\$700-799	205	10.22%
\$800-899	110	5.49%
\$900-999	105	5.24%
\$1,000 or more	349	17.41%
Median Cost: \$597		
<b>Not Mortgaged</b>	2,332	53.77%
Less than \$100	242	10.38%
\$100-149	423	18.14%
\$150-199	597	25.60%
\$200-249	482	20.67%
\$250-299	256	10.98%
\$300-399	154	6.60%
\$400 or more	178	7.63%
Median Cost: \$192		

Note: Monthly owner costs in "not mortgaged" column include:

- <sup>1</sup>The sum of payments for mortgages, deeds of trust, or similar debts on the property;
- <sup>2</sup>Real estate taxes;
- <sup>3</sup>Fire and hazard insurance on the property;
- <sup>4</sup>Utilities (electricity, gas, and water); and
- <sup>5</sup>Fuels (oil, coal, kerosene, wood, etc.).

Source: US Census Bureau, 1990

<u>Monthly Housing Cost</u>	<u>Percentage of Owner-Occupied</u>
	<u>Units</u>
<u>Less than \$200</u>	<u>0.0%</u>
<u>\$200 - \$299</u>	<u>0.0%</u>
<u>\$300 - \$399</u>	<u>0.4%</u>
<u>\$400 - \$499</u>	<u>1.9%</u>
<u>\$500 - \$599</u>	<u>3.7%</u>
<u>\$600 - \$699</u>	<u>4.6%</u>
<u>\$700 - \$799</u>	<u>2.8%</u>
<u>\$800 - \$899</u>	<u>9.1%</u>
<u>\$900 - \$999</u>	<u>4.1%</u>
<u>\$1,000 - \$1,249</u>	<u>15.4%</u>
<u>\$1,250 - \$1,499</u>	<u>9.7%</u>
<u>\$1,500 - \$1,999</u>	<u>18.4%</u>
<u>\$2,000 or more</u>	<u>29.8%</u>
<u>Median Monthly Housing Costs</u>	<u>\$1,454</u>

Source: American Community Survey 2006-2008

Table VI-6Z Monthly Housing Costs, Renter-Occupied, 1990

<b>Contract Rent</b>	<b>Number of Units</b>	<b>Percent</b>
Less than \$100	155	6.73%
\$100-149	144	6.25%
\$150-199	100	4.34%
\$200-249	141	6.12%
\$250-299	201	8.72%
\$300-349	292	12.67%
\$350-399	264	11.46%
\$400-449	261	11.33%
\$450-499	181	7.86%
\$500-549	135	5.86%
\$550-599	68	2.95%
\$600-649	66	2.86%
\$650-699	26	1.13%
\$700-749	20	0.87%
\$750-999	77	3.34%
\$1000 or more	55	2.39%
No cash rent	118	5.12%
<b>Total</b>	<b>2,304</b>	<b>100.00%</b>

Note: Contract rent is the monthly rent agreed to, or contracted for, regardless of furnishings, utilities, or services that may be included.

Source: US Census Bureau, 1990

<b>Monthly Rent</b>	<b>Number of Units</b>	<b>Percentage of Units</b>
<b>TOTAL OCCUPIED PAYING UNITS</b>	<b>2,471</b>	<b>100%</b>
Less than \$200	0	0%
\$200 - \$299	103	4.2%
\$300 - \$499	88	3.6%
\$500 - \$749	494	19.9%
\$750 - \$999	1,010	40.9%
\$1,000 - \$1,499	644	26.1%
\$1,500 or more	132	5.3%
Median Rent		\$892
No rent paid	185	Not included in total number of units

Source: American Community Survey 2006-2008

## HOUSEHOLD SIZE AND NUMBER

According to ~~1980 Census~~ American Community Survey 2006-2008 figures, ~~75~~ 35.3% percent of the occupied households in New Smyrna Beach consisted of one (1) ~~or two (2)~~ persons; ~~43.9~~ consisted of two (2) persons; ~~19 percent~~ 12.3% consisted of three (3) ~~or four (4)~~ persons; and ~~six percent (6%)~~ 8.5% consisted of five (5) ~~four (4)~~ or more persons. ~~The estimated number of households in each category, based on the 1980 Census, is shown as follows.~~

Occupied Household Size and Number, 1990

<del>1- and 2-person households</del>	<del>6,073</del>	<del>77%</del>
<del>3- and 4-person households</del>	<del>1,516</del>	<del>19%</del>
<del>5 person or more households</del>	<del>283</del>	<del>4%</del>
<del>Total households</del>	<del>7,872</del>	<del>100%</del>

## HOUSEHOLD INCOME

Based on ~~1990 Census~~ American Community Survey 2006-2008 figures, the estimated median household income in ~~1990~~ 2008 in New Smyrna Beach was ~~\$23,630~~ \$44,744 annually. Low income (defined as 80 percent of median income) was ~~\$18,904~~ \$35,795, and very low income (defined as 50 percent of median income) was ~~\$11,815~~ \$22,372.

Approximately ~~3,072 (36 percent)~~ 1,307 (12.7%) of the total occupied households were considered to be low-income families, and about ~~1,581 (19 percent)~~ 2,100 (20.4%) of the total occupied households were

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very low-income families. (In 1995, the total occupied households was 8,462.) The ratio of income to housing costs (i.e., the amount of annual income spent on monthly rent or mortgage) for renter- and owner-occupied units, as reported in the 1990 Census American Community Survey, is shown on Table VI-78 and Table VI-9.

Table VI-8 Ratio of Housing Costs as a Percentage of Household Income, Owner- and Renter-Occupied Units

<u>Income</u>	<u>Housing Costs</u>	<u>Percentage of Household Income</u>
<u>Less than \$20,000</u>	<u>Less than 20 percent</u>	<u>0.00%</u>
	<u>20 to 29 percent</u>	<u>0.00%</u>
	<u>30 percent or more</u>	<u>10.30%</u>
<u>\$20,000 to \$34,999</u>	<u>Less than 20 percent</u>	<u>0.00%</u>
	<u>20 to 29 percent</u>	<u>1.30%</u>
	<u>30 percent or more</u>	<u>9.40%</u>
<u>\$35,000 to \$49,999</u>	<u>Less than 20 percent</u>	<u>1.80%</u>
	<u>20 to 29 percent</u>	<u>2.40%</u>
	<u>30 percent or more</u>	<u>11.60%</u>
<u>\$50,000 to \$74,999</u>	<u>Less than 20 percent</u>	<u>7.50%</u>
	<u>20 to 29 percent</u>	<u>8.90%</u>
	<u>30 percent or more</u>	<u>9.20%</u>
<u>\$75,000 or more</u>	<u>Less than 20 percent</u>	<u>15.60%</u>
	<u>20 to 29 percent</u>	<u>8.20%</u>
	<u>30 percent or more</u>	<u>11.40%</u>
	<u>Zero or negative income</u>	<u>2.50%</u>

Source: American Community Survey 2006-2008

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Table VI-9 Ratio of Housing Costs as a Percentage of Household Income, Owner- and Renter-Occupied, By Occupancy

<u>Occupancy</u>	<u>Percentage of Expenses vs. Income</u>	<u>Total Number of Units</u>	<u>Percentage of Units</u>
<u>Housing Units With a Mortgage</u>		<b><u>3,812</u></b>	<b><u>100%</u></b>
	<u>Less than 20%</u>	<u>973</u>	<u>25.5%</u>
	<u>20.0% - 24.9%</u>	<u>467</u>	<u>12.3%</u>
	<u>25.0% - 29.9%</u>	<u>346</u>	<u>9.1%</u>
	<u>30.0% - 34.9%</u>	<u>354</u>	<u>9.3%</u>
	<u>35.0% or greater</u>	<u>1,672</u>	<u>43.9%</u>
	<u>Not computed</u>	<u>96</u>	<u>=</u>
<u>Housing Units Without a Mortgage</u>		<b><u>3,722</u></b>	<b><u>100%</u></b>
	<u>Less than 10%</u>	<u>1,198</u>	<u>32.2%</u>
	<u>10.0% - 14.9%</u>	<u>638</u>	<u>17.1%</u>
	<u>15.0% - 19.9%</u>	<u>572</u>	<u>15.4%</u>
	<u>20.0% - 24.9%</u>	<u>248</u>	<u>6.7%</u>
	<u>25.0% - 29.9%</u>	<u>322</u>	<u>8.7%</u>
	<u>30.0% - 34.9%</u>	<u>107</u>	<u>2.9%</u>
	<u>35.0% or greater</u>	<u>637</u>	<u>17.1%</u>
<u>Not computed</u>	<u>0</u>	<u>=</u>	
<u>Occupied Units Paying Rent</u>		<b><u>2,451</u></b>	<b><u>100%</u></b>
	<u>Less than 15.0%</u>	<u>118</u>	<u>4.8%</u>
	<u>15.0% - 19.9%</u>	<u>307</u>	<u>12.5%</u>
	<u>20.0% - 24.9%</u>	<u>135</u>	<u>5.5%</u>
	<u>25.0% - 29.9%</u>	<u>305</u>	<u>12.4%</u>
	<u>30.0% - 34.9%</u>	<u>367</u>	<u>15.0%</u>
	<u>35.0% or greater</u>	<u>1,219</u>	<u>49.7%</u>
<u>Not computed</u>	<u>205</u>	<u>=</u>	

Source: American Community Survey 2006-2008

## EXISTING HOUSING CONDITIONS AND PROGRAMS

### STANDARD AND SUBSTANDARD HOUSING

Substandard and standard units are locally defined as follows:

1. Substandard – A housing unit that is lacking complete plumbing for exclusive use.
2. Standard – All housing units having plumbing for exclusive use. According to data from the American Housing Survey 2006-2008, there were no houses in New Smyrna Beach lacking complete plumbing for exclusive use. According to the 1990 Census of housing, approximately 5.2 percent of the housing units within the City were lacking complete plumbing for exclusive use. Applying this figure to the total number of housing units (11,747 in 1995, as shown in Table VI-2) would yield 23 substandard housing units in 1995.

Table VI-7 Ratio of Housing Cost to Income, Owner- and Renter-Occupied Units, 1990

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Percent of Income Spent on Housing	Less than \$10,000		\$10,000 to \$19,000		\$20,000 to \$34,999		\$35,000 to \$49,000		\$50,000 or more	
	Number <sup>1</sup>	Percent <sup>2</sup>	Number <sup>1</sup>	Percent <sup>2</sup>	Number <sup>1</sup>	Percent <sup>2</sup>	Number <sup>1</sup>	Percent <sup>2</sup>	Number <sup>1</sup>	Percent <sup>2</sup>
<b>Owner-Occupied:</b>										
Less than 20 percent	106	17%	421	46%	814	62%	482	68%	662	82%
20 to 24 percent	70	12%	138	15%	110	8%	115	16%	48	6%
25 to 29 percent	39	6%	75	8%	186	14%	54	8%	29	4%
30 to 34 percent	56	9%	62	7%	79	6%	26	4%	15	2%
35 percent or more	294	48%	211	23%	122	9%	31	4%	49	6%
Not computed	43	7%	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>907</b>	<b>100%</b>	<b>1,311</b>	<b>100%</b>	<b>708</b>	<b>100%</b>	<b>803</b>	<b>100%</b>
<b>Renter-Occupied:</b>										
Less than 20 percent	22	4%	85	10%	180	34%	196	64%	82	69%
20 to 24 percent	26	4%	53	6%	56	11%	35	11%	0	0%
25 to 29 percent	50	9%	143	17%	102	20%	30	10%	19	16%
30 to 34 percent	79	14%	141	17%	129	25%	9	3%	0	0%
35 percent or more	361	62%	377	46%	53	10%	0	0%	0	0%
Not computed	41	7%	20	2%	3	1%	38	12%	17	14%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>819</b>	<b>100%</b>	<b>523</b>	<b>100%</b>	<b>308</b>	<b>100%</b>	<b>118</b>	<b>100%</b>

Notes: <sup>1</sup>Number of households in income range spending corresponding percent of income listed on left.

<sup>2</sup>Percent of computed households, owners, or renter occupied.

Source: Metropolitan Housing Characteristics, US Census Bureau, 1990

Some substandard housing in the City is located in the Faulkner neighborhood, but the largest concentration of deteriorating structures can be found in the Westside neighborhood. This neighborhood's owner-occupancy rate is approximately 50%, is "home" to most of New Smyrna Beach's black community, and the rate of owner occupancy is high. Nearly all of the Westside neighborhood is currently experiencing some kind of urban deficiency, which affects the community's overall living environment. Habitat for Humanity, as well as Volusia County, have constructed many new houses in the City's Westside neighborhood during the planning period. Additional, many of the homes in extremely poor condition have been torn down, or are approved for demolition. A Westside Neighborhood planning process is currently underway, to identify infrastructure improvements, as well as social and economic programs that are needed during the planning period. The 1984 Housing Element surveyed the Westside neighborhood housing stock using the following criteria for evaluating physical conditions:

1. ~~Sound~~ — No repairs are necessary to satisfy housing requirements.
2. ~~Minor Repairs~~ — The structure needs minor repairs or maintenance items such as painting, broken windows, etc., to be done to place the structure in a sound condition.
3. ~~Rehabilitation~~ — These units are in need of significant rehabilitation effort to address a major structural deficiency or a number of less severe problems. These repairs appear to be cost-effective, given the basic value of the structure.
4. ~~Major Rehabilitation~~ — These structures have more than one (1) major structural deficiency, along with a number of less severe problems. These units can be rehabilitated, but the cost may exceed 50 percent of the structure's value.
5. ~~Demolition~~ — These structures are not suitable for rehabilitation, and should be removed from the housing inventory.

~~Of 388 units surveyed in the Westside neighborhood, 104 (26.8 percent) were classified as needing rehabilitation, 94 (24.2 percent) required major rehabilitation, and 44 (11.3 percent) were slated for demolition.~~

~~According to the 1990 Census American Community Survey 2006-2008, the City as a whole was found to have 23 units lacking complete plumbing, 23 58 units lacking complete kitchens; 328 units were without telephone service, although this may partly be a function of the advent of the cellular phone; and 141 130 are considered as overcrowded.~~

Notes:

1. Units lacking complete plumbing are defined as lacking some or all of the following facilities: hot and cold piped water inside the structure, a flush toilet, and a bathtub or shower inside the structure for the exclusive use of the occupants.

- Overcrowding is defined as units having more than 1.01 persons per room, excluding bathrooms, garages, and other non-living areas.

## HOUSING ASSISTANCE

The number of assisted housing units in New Smyrna Beach totals ~~371~~ 326. These assisted units constitute the major concentration of assisted housing in southeastern Volusia County. The New Smyrna Beach Housing Authority operates ~~371 units of non-CDBG~~ the inventory using in a variety of housing programs; ~~171 units are designated for family and large family, and another 200 are reserved for the elderly.~~ Table VI-~~8~~10 depicts the number of government subsidized renter-occupied housing developments, their location, and capacity. There have been no new offerings of assistance in recent years, and none are presently planned.

Table VI-~~8~~10 Housing Developments Using Federal, State, or Local Subsidies

Development Name	General Location	Number of Units	Subsidy Program
Herbert E. Donnelly Homes	1 101 South Dixie Freeway	12	Conventional <sup>1</sup>
Greenlawn Terrace	<u>600</u> Greenlawn Street	34	Conventional <sup>1</sup>
Live Oak Homes	Milford Street	40	Conventional <sup>1</sup>
Enterprise Homes	Greenlawn Street	40	Conventional <sup>1</sup>
<del>Gorman Court</del> <u>New Smyrna Beach Apartments</u>	10th Street	100	Section 8 - existing <sup>2</sup>
Greenbriar Village	Milford Street	100	Section 8 - existing <sup>2</sup>
<del>Sandcastle Apartments</del>	<del>Wayne Avenue</del>	<del>45</del>	<del>Section 8 - new<sup>3</sup></del>
<b>Total</b>		<b><del>371</del> <u>326</u></b>	

Notes: <sup>1</sup>Units owned and managed by the local Housing Authority

<sup>2</sup>Units owned by private owners and leased by the Housing Authority to low- and moderate-income families. A rent subsidy is provided

<sup>3</sup>Units owned by private owners and leased by a rental agent designated by the owner. These units were built for low- and moderate-income renters. All units are audited by the Department of Housing and Urban Development

Source: *New Smyrna Beach Housing Authority*

## ~~HRS~~ FLORIDA DEPARTMENT OF HEALTH-LICENSED HOUSING FACILITIES

Housing facilities licensed by the Florida Department of Health ~~and Rehabilitative Services~~ include group homes (such as nursing homes, retirement homes, orphanages), mobile home parks (including mobile home condominiums, cooperatives and subdivisions), and other types of housing for elderly, handicapped, and other disadvantaged citizens. Such facilities currently existing in New Smyrna Beach are shown on Table VI-~~9~~11.

Table VI-~~9~~11 Group Homes Licensed by the Florida Department of Health ~~and Rehabilitative Services~~

Name and Location	Type	Capacity
<del>Green Acres 902 West Canal</del>	<del>Retirement</del>	<del>8</del>
<del>Ocean View Nursing Home 2810 South Atlantic Avenue</del>	<del>Nursing Home</del>	<del>179</del>
<del>Sugarlake Retirement Home I</del>	<del>Retirement</del>	<del>22</del>
<del>Amherst Facility 117 North Orange Avenue</del>	<del>Retirement</del>	<del>7</del>

Source: *City of New Smyrna Beach Planning and Zoning Department*

Name	Address	Capacity
<u>Guardian Home II ALF LLC</u>	<u>902 West Canal Street</u>	<u>8</u>
<u>Smyrna West ALF</u>	<u>301 Milford Place</u>	<u>16</u>
<u>Tiffany on the River</u>	<u>402 N. Riverside Drive</u>	<u>6</u>
<u>Sweet Bay Living</u>	<u>Sugar Mill Estates</u>	<u>6</u>
<u>Fairgreen ALF</u>	<u>1150 Wayne Avenue</u>	<u>40</u>
<u>Hospice of Volusia/Flagler</u>	<u>1020 Claudia Street</u>	<u>2</u>

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<u>St. Alphonsus Villa</u>	<u>318 N. Riverside Drive</u>	<u>20</u>
<u>Oceanview Nursing Home</u>	<u>2810 S. Atlantic Avenue</u>	<u>239</u>
<b>TOTAL</b>		<b><u>337</u></b>

## CURRENT HOUSING CONSTRUCTION ACTIVITY

New housing construction activity in New Smyrna Beach since ~~1985~~ 1996 is shown in Table VI-~~1011~~. Annual construction averaged ~~214~~ 232.2 units between ~~1985 and 1995~~ 1996 and 2009. ~~Twenty percent of the City housing stock was built between 1985 and 1995.~~ Construction activity peaked between the years 2003 and 2007, and new housing starts have slowed considerably since the housing market bubble collapsed. ~~has decreased in recent years as the population growth rate has slowed. Since 1987, construction of multi family units has been about four percent (4%) higher than single family residence construction. The total number of mobile homes has decreased significantly since 1987. Two (2) mobile home parks were removed, and another reduced its capacity by 50 percent~~

Table VI-~~1011~~ Annual Housing Construction Activity, ~~1985-1995~~ 1996-2009

<u>Year</u>	<u>Single-Family</u>	<u>Multi-Family</u>	<u>Total</u>
<del>1985</del>	<del>84</del>	<del>258</del>	<del>342</del>
<del>1986</del>	<del>124</del>	<del>71</del>	<del>195</del>
<del>1987</del>	<del>122</del>	<del>173</del>	<del>295</del>
<del>1988</del>	<del>135</del>	<del>140</del>	<del>275</del>
<del>1989</del>	<del>148</del>	<del>79</del>	<del>227</del>
<del>1990</del>	<del>113</del>	<del>128</del>	<del>241</del>
<del>1991</del>	<del>87</del>	<del>132</del>	<del>219</del>
<del>1992</del>	<del>89</del>	<del>100</del>	<del>189</del>
<del>1993</del>	<del>82</del>	<del>80</del>	<del>162</del>
<del>1994</del>	<del>71</del>	<del>37</del>	<del>108</del>
<del>1995</del>	<del>45</del>	<del>64</del>	<del>109</del>
<b>Total</b>	<b><u>1,100</u></b>	<b><u>1,262</u></b>	<b><u>2,362</u></b>

Source: ~~City of New Smyrna Beach Building and Inspections Department~~

<u>Year</u>	<u>Single-Family Units Constructed</u>	<u>Multi-Family Units Constructed</u>
<u>1996</u>	<u>90</u>	<u>18</u>
<u>1997</u>	<u>101</u>	<u>9</u>
<u>1998</u>	<u>125</u>	<u>26</u>
<u>1999</u>	<u>128</u>	<u>27</u>
<u>2000</u>	<u>112</u>	<u>30</u>
<u>2001</u>	<u>95</u>	<u>136</u>
<u>2002</u>	<u>118</u>	<u>118</u>
<u>2003</u>	<u>173</u>	<u>480</u>
<u>2004</u>	<u>207</u>	<u>163</u>
<u>2005</u>	<u>331</u>	<u>260</u>
<u>2006</u>	<u>158</u>	<u>175</u>
<u>2007</u>	<u>110</u>	<u>149</u>
<u>2008</u>	<u>92</u>	<u>59</u>
<u>2009</u>	<u>80</u>	<u>37</u>
<b>TOTAL</b>	<b><u>1,920</u></b>	<b><u>1,687</u></b>

Source: ~~New Smyrna Beach Building Department~~

## FUTURE CONDITIONS

### PROJECTED POPULATION

Based on ~~the Volusia County School Board's population projections, the socioeconomic projections provided by the City of New Smyrna Beach Planning and Zoning Department, and information presented in the Future Land Use Element of this Comprehensive Plan,~~ resident population in New Smyrna Beach is expected to increase as follows:

1990	16,543
1995	18,393
2010	23,183
2015	24,690

<u>Year</u>	<u>Estimated/Projected Population</u>	<u>Increase/(Decrease)</u>
<u>2010</u>	<u>25,043</u>	
<u>2015</u>	<u>28,664</u>	<u>14.5%</u>
<u>2020</u>	<u>32,284</u>	<u>12.6%</u>
<u>2025</u>	<u>34,095</u>	<u>5.6%</u>
<u>2030</u>	<u>34,048</u>	<u>(0.1%)</u>

Source: Volusia County School Board

## ANTICIPATED NUMBER OF HOUSEHOLDS AND HOUSING UNITS

On the basis of the population projections shown above, estimates of the future number of households in the City (by size and income range) are featured in Table VI-11. The anticipated number of housing units (by types and tenure) that will be needed to accommodate these households are shown in Tables VI-12 and VI-13. All households in the City are considered to be either urban or suburban, with no rural or farm worker households. The percentage of household sizes and income ranges were based on 1990 Census data, and were assumed to remain the same. The estimates take into account the replacement of housing units. Table VI-14 projects the anticipated need for housing units by rental cost.

The need for future housing is determined by the anticipated population that will need to be served, household size and income, as well as local, state and national housing trends and economic forecasts. At best, forecasting housing needs is a delicate balance weighting existing trends and future needs, while estimating the ability and willingness for a community and its construction industry to address these needs. In New Smyrna Beach, the construction of new housing is for the most part controlled by the private sector. Therefore, the City has limited influence on new housing construction. The City can provide a range of residential land use densities and zoning districts, and by maintaining the public infrastructure and sufficient capacity for growth, and by streamlining the review and permitting process.

Table VI-12 highlights the projected housing needs for New Smyrna Beach through the year 2030. The demand for housing units was projected by dividing the population estimate (permanent residents) by the average number of persons per household for the City, or 2.02 persons, according to the 2000 U.S. Census. It is important to note that the population projections were developed in 2006, prior to the recession that began in 2008. Based on the current economic conditions, the City is not anticipating to actually achieve growth at this rate, especially in the short-term. It is also important to note that housing demand is dynamic and is affected by many influences, including market conditions, household income, and inflation. Therefore, the projected housing demand should only be used for planning level analyses.

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Table VI-11-12 Anticipated Number of Households by Size and Income, 1990-2010 Projected Housing Demand, 2010 - 2030

Household Size	1990	Increase	1995	Increase	2010
1 to 2 persons	6,073	679	6,752	1,758	8,510
3 to 4 persons	1,516	169	1,685	439	2,124
5 or more persons	283	32	315	82	397
<b>Total</b>	<b>7,872</b>	<b>880</b>	<b>8,752</b>	<b>2,279</b>	<b>11,031</b>
<b>Income Range<sup>1</sup></b>					
Less than \$10,000	1,308	146	1,454	377	1,831
\$10,000 - 24,999	2,800	313	3,113	810	3,923
\$25,000 - 39,999	1,889	211	2,100	545	2,645
\$40,000 - 54,999	859	94	953	248	1,201
\$55,000 - 99,999	809	90	899	231	1,130
\$100,000 or more	210	23	233	58	291
<b>Total</b>	<b>7,875</b>	<b>877</b>	<b>8,752</b>	<b>2,269</b>	<b>11,021</b>

Note: <sup>1</sup>1990 dollars

Sources: US Census Bureau, 1990; and Glattig Lopez Kercher Anglin, Inc.

<u>Year</u>	<u>Population Estimate</u>	<u>Projected Housing Demand (Units)</u>
<u>2010</u>	<u>25,043</u>	<u>12,398</u>
<u>2015</u>	<u>28,664</u>	<u>14,191</u>
<u>2020</u>	<u>32,284</u>	<u>15,982</u>
<u>2025</u>	<u>34,095</u>	<u>16,879</u>
<u>2030</u>	<u>34,048</u>	<u>16,855</u>

Sources: Volusia County School Board population projects; U.S. Census Bureau 2000 household size data

Single-family detached housing makes up approximately 53% of all new housing stock. The remaining 47% of new units constructed are either multi-family developments, duplex units, townhomes or mobile homes. Table VI-13 details the anticipated number of housing units, by type, that will be needed to meet anticipated growth.

Table VI-12 Number of Housing Units, 1995-2015

	1995	Increase	2000	Increase	2005	Increase	2010	Increase	2015
<b>Total Number of Units</b>	<b>12,263</b>	<b>1,140</b>	<b>13,403</b>	<b>1,032</b>	<b>14,435</b>	<b>1,010</b>	<b>15,445</b>	<b>1,004</b>	<b>16,449</b>
Single-Family	6,597	613	7,210	555	7,765	543	8,308	540	8,848
Multi-Family	5,666	527	6,193	477	6,670	467	7,137	464	7,601
<b>Total Vacant Units</b>	<b>3,801</b>	<b>353</b>	<b>4,154</b>	<b>320</b>	<b>4,474</b>	<b>313</b>	<b>4,787</b>	<b>311</b>	<b>5,098</b>
Single-Family	2,045	190	2,235	172	2,407	168	2,575	167	2,742
Multi-Family	1,756	163	1,919	148	2,067	145	2,212	144	2,356
<b>Total Occupied Units</b>	<b>8,462</b>	<b>787</b>	<b>9,249</b>	<b>712</b>	<b>9,961</b>	<b>697</b>	<b>10,658</b>	<b>693</b>	<b>11,351</b>
Single-Family	4,552	423	4,975	383	5,358	375	5,733	373	6,106
Multi-Family	3,910	364	4,274	329	4,603	322	4,925	320	5,245

Note: Single-Family includes Mobile Homes

Sources: US Census Bureau, 1990; Bureau of Economic and Business Research; and City of New Smyrna Beach Planning and Zoning Department

Table VI-13 Anticipated Number of Housing Units by Type

	<b>2010</b>	<b>% of Total</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
TOTAL UNITS (EXISTING)	15,644	100%	-	-	-	-
TOTAL UNITS NEEDED (FUTURE)	-	-	14,191	15,982	16,879	16,855
1 Unit/Detached	8,202	52.4%	7,437	8,375	8,844	8,832
1 Unit/Attached	1,584	10.1%	1,434	1,614	1,705	1,702
2 Units	439	2.8%	397	447	473	472

	<b>2010</b>	<b>% of Total</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
3 or 4 Units	738	4.7%	667	751	793	792
5 – 9 Units	668	4.3%	610	687	726	725
10 – 19 Units	940	6.0%	851	959	1,013	1,011
20 or More Units	2,858	18.3%	2,597	2,925	3,089	3,085
Mobile Home Units	215	1.4%	199	224	236	236
<b>TOTAL</b>	<b>15,644</b>	<b>100%</b>	<b>14,191</b>	<b>15,982</b>	<b>16,879</b>	<b>16,855</b>

Sources: American Community Census 2006-2008; U.S. Census 2000

## ANTICIPATED LAND REQUIREMENTS

Based on a total of 16,449 housing units in the year 2015, and the ratio of housing types, the following acreages would be needed for all dwelling units in 2015:

Single Family	2,528 acres
Multi-family	800 acres

Projections are based on an average of 3.5 single-family units per acre and 9.5 multifamily units per acre. A comparison of these land requirements with land available, as described in the Future Land Use Element, indicates that adequate land is expected to be built in the planning area between 1995 and 2015.

Based on the acreage within the Future Land Use categories shown in Table VI-14, below, there is adequate land in the City to meet the housing needs for both single-family and multi-family development through the year 2030.

Table VI-14 Future Land Use Acreages and Density

<b>Future Land Use Category</b>	<b>Acre</b>	<b>Maximum Units Allowed Per Acre<sup>1</sup></b>	<b>Maximum Number of Potential Units</b>
Low Density Residential	3,206	5	16,030
Medium Density Residential	1,047	8	8,376
High Density Residential	621	18 mainland 12 beachside	7,452

1. Maximum number of potential units calculated using 12 units/acre maximum density.  
Source: New Smyrna Beach Planning Department

## IMPACT FEES

Impact fees are a major cost associated with the price of housing. Since local ad valorem taxes, gas taxes, and other available means of raising revenue have not kept up with infrastructure needs to serve new growth, impact fees and other user fees are an additional source of funding. The collection of impact fees is an effort to have new growth pay its fair share of new or expanded public facilities needed to serve the new development. The City of New Smyrna Beach collects impact fees for fire/rescue, transportation, recreation, water and sewer, and also assesses a stormwater drainage utility fee. The County also collects a transportation impact fee on all residential and commercial construction within the City, and a school impact fee on all residential development. These are costs that cannot be deferred and impact fees are often seen as the fairest way to allocate the costs associated with new growth.

## PRIVATE SECTOR CONSTRUCTION INDUSTRY AND HOUSING DELIVERY SYSTEM

The private sector construction industry is expected to provide new housing units to meet virtually all projected needs within the planning area. The anticipated number of housing units by type and tenure are shown in Table VI-13, and by rental costs in Table VI-14.

Table VI-13 Anticipated Number of New Housing Units, 1991-2015

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	1991-1995 <sup>1</sup>	Increase / Decrease	1996-2005	Increase / Decrease	2006-2015
Single-Family	374	794	1,168	(85)	1,083
Multi-Family	413	591	1,004	(73)	931
<b>Total</b>	<b>787</b>	<b>1,385</b>	<b>2,172</b>	<b>(158)</b>	<b>2,014</b>
Owner-Occupied	560		1,546		1,434
Renter-Occupied	227		626		580
<b>Total</b>	<b>787</b>		<b>2,172</b>		<b>2,014</b>

Note: <sup>1</sup>actual totals

Sources: US Census Bureau, 1990; and City of New Smyrna Beach Planning and Zoning Department

Table VI-14 Projected Renter-Occupied Housing Units by Monthly Rent<sup>1</sup>, 1990-2010

	1990	Increase	1995	Increase	2010
Less Than \$150	146	16	162	42	204
\$150 to 199	161	18	179	47	226
\$200 to 249	74	8	82	21	103
\$250 to 299	152	17	169	44	213
\$300 to 349	188	21	209	54	263
\$350 to 399	196	22	218	57	275
\$400 to 499	438	49	487	127	614
\$500 to 599	352	39	391	102	493
\$600 to 699	284	32	316	82	398
\$700 to 999	191	21	212	55	267
\$1000 or more	54	6	60	16	76
No Cash Rent	111	12	123	32	155
<b>Total</b>	<b>2,347</b>	<b>261</b>	<b>2,608</b>	<b>679</b>	<b>3,287</b>

Note: <sup>1</sup>1990 dollars

Sources: US Census Bureau, 1990; City of New Smyrna Beach Planning and Zoning Department; and Glattig-Lopez Kercher Anglin, Inc.

## **PRIVATE SECTOR HOUSING DELIVERY SYSTEM**

The extremely complex private housing delivery system involves the coordination of numerous professionals, businesses, and industries, including: developers, home manufacturers, mobile home producers, contractors, land owners, real estate brokers, title companies, architects, engineers, surveyors, lawyers, lending institutions, mortgage companies, building material manufacturers and distributors, insurance companies, planners, consultants, and zoning and building code officials.

Main areas of concern to the delivery system are:

- Available land
- Utilities and impact fees
- Qualifying purchasers and mortgage interest rates
- Zoning and subdivision approval
- Environmental regulations
- Building code inspections
- Construction financing

Based on existing and projected population figures for New Smyrna Beach, there is adequate land available to meet the City's projected housing needs through 2030 for housing is not a problem. The City has instituted residential impact fees that total \$343.76 for each housing unit. Utility connections, zoning and subdivision approval, and code inspection processes do not create any unreasonable delays that would add significantly to housing costs.

## **AVAILABILITY AND COST OF LAND**

The price of land within the City has become one of the greatest contributors to the increased cost of housing. New Smyrna Beach is a desirable place to live, and this has driven up the cost of land. Another factor are interest rates. The City can be more flexible by allowing smaller lot sizes, and possibly reducing some impact fees, but ultimately, the cost of land is drive by market demand and there is little that can

~~be done by the City to control this factor. The primary factor in determining housing costs is the fluctuating mortgage interest rates. Since 1980, there has been a steady decline in fixed rate mortgage interest financing. The US Federal Home Loan Bank Board reports the following average interest rates for home financing in Florida:~~

<del>Year</del>	<del>Fixed Rate Mortgage Interest</del>
<del>1980</del>	<del>13.5</del>
<del>1981</del>	<del>16.4</del>
<del>1982</del>	<del>16.0</del>
<del>1983</del>	<del>13.0</del>
<del>1984</del>	<del>12.5</del>
<del>1985</del>	<del>11.7</del>
<del>1986</del>	<del>9.8</del>
<del>1987</del>	<del>9.5</del>

~~Source: US Federal Home Loan Bank, 1987~~

~~According to New Smyrna Beach and Volusia County housing officials, no areas of the City are redlined by local banks as areas where financing is not available.~~

## ~~ANTICIPATED REPLACEMENT/REHABILITATION OF SUBSTANDARD HOUSING~~

~~The Westside and Southwest neighborhoods constitute the primary redevelopment area for the City Community Development Block Grant (CDBG) program, and have been the focus of CDBG expenditures to date. Since 1987, 31 houses in the City have been rehabilitated by Volusia County with the use of CDBG funds. Habitat for Humanity, a non profit housing organization, has built 8 new dwelling units in the City for low income households.~~

~~In addition to the CDBG rehabilitation program, there is a rental rehabilitation program offering low interest loans to property owners who rent to low and moderate income tenants, and who make repairs and bring structures up to acceptable standards. To date, there have been six (6) such projects completed in New Smyrna Beach.~~

~~Of the Volusia County cities eligible for CDBG funding, New Smyrna Beach is the most active. In response to desires expressed by neighborhood residents, most of the future CDBG funds (i.e., 1988-89 funds) will be spent on street improvements, child care facilities, and recreation facility improvements, with the remaining funds targeted for the housing rehabilitation program. However, the CDBG program administrators have identified rehabilitation as a high-priority item, particularly in New Smyrna Beach, and will direct surplus funds to the rehabilitation program whenever possible.~~

## ~~ZONING, DEVELOPMENT APPROVALS, AND ENVIRONMENTAL REGULATIONS~~

~~One element of housing costs over which the City has some control is the cost of review and compliance with local development regulations. The City has developed requirements and procedures that streamline the development process and remove any unnecessary delays, while still protecting the public interest. The City has zoning classifications that can accommodate different types of housing, such as apartments, townhouses, zero-lot line units, and mobile homes, and has flexibility for new commercial and residential building types through the Planned Unit Development process.~~

~~The City has developed regulations for development and construction that are objective and which inform the developer upfront about requirements and procedures that need to be met in order to develop within the City. The City has also developed plan review checklists in an effort to help developers of property understand exactly what is required of them. All of these measures save time and expense for meeting the City's development requirements.~~

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The majority of the environmental regulations, such as those affecting stormwater retention, are mandated at the federal, state and local levels. There are other local environmental controls such as the City's Tree Preservation Ordinance, and wetlands protection policies. The City will also strive to enhance energy efficiency in the design and construction of new housing and encourage the use of renewable energy resources. Such policies and requirements ultimately help create better neighborhoods, which increase in value over the long term. The City continues to review local requirements in an effort to balance the need for affordable housing against its responsibility to protect the community's quality of life.

## **OTHER FUTURE CONSIDERATIONS**

Other issues that will be addressed by the City of New Smyrna Beach for meeting future housing needs are discussed below.

### **PROVISION OF SUPPORTING INFRASTRUCTURE**

Supporting infrastructure components include paving, drainage, stormwater management, and water and sewer facilities. In addition to requiring developers to construct on-site and off-site improvements to mitigate impacts associated with a specific development project, the City will also continue to use Using the Capital Improvements Element and the ~~Traffic Circulation-Transportation~~ Element, to ensure that the City will provide adequate services for existing and future residential units will be available.

### **PROVISION OF HOUSING FOR LOW- AND MODERATE-INCOME HOUSEHOLDS**

As a result of the economic recession, housing affordability has increased and is expected to remain more affordable for some time into the future. It will be important to reevaluate the affordability of housing after the market stabilizes. However, by maintaining the existing stock of older homes and continuing to provide sites for a variety of housing types and densities, the City should be able to meet the need for affordable units. Furthermore, Habitat for Humanity and Volusia County continue to construct housing affordable to low- and very-low income residents.

The City will continue to provide housing assistance to low- and moderate-income families by:

1. Encouraging Volusia County and the New Smyrna Beach Housing Authority to support and cooperate with other private and non-profit groups and organizations involved in housing assistance programs.
2. Publicizing the various types of housing assistance programs available from the New Smyrna Beach Housing Authority.
3. Directing CDBG funds toward areas of greatest need.
4. Encouraging private developers to construct housing units priced for low- and moderate-income families.
5. Encouraging the development of group and foster-care facilities as community residential alternatives ~~and to~~ institutionalization.

The City additionally will encourage private developers to construct low- and moderate-income housing by:

1. Considering full or partial waving of permitting or impact fees for affordable housing;
2. Permitting subdivisions under certain conditions to utilize common lot or zero (0) lot line products to allow the use of smaller lots by eliminating set backs on one (1) or more sides of the lot;
3. Providing incentives to mixed-use projects, such as an increased number of units or increased floor area ratio, in exchange for the inclusion of affordable housing units; and
4. Providing increased densities in appropriate areas to ensure feasibility of developing affordable housing.

### **PROVISION OF ADEQUATE SITES FOR LOW- AND MODERATE-INCOME HOUSING AND**

## **MOBILE HOMES**

The City will continue to classify land uses in a manner, which ensure that adequate and suitable sites are available for the development of low- and moderate-income housing units, including mobile homes, to meet future needs. This land should be available in all areas of the City, to avoid clustering of low- and very-low income residents.

## **PROVISION OF ADEQUATE SITES FOR GROUP HOMES AND FOSTER CARE FACILITIES**

The City will provide land classifications that allow for the development of group homes and foster-care facilities, and will encourage the private acquisition and development of suitable sites in the areas of residential character by providing group homes and foster-care facilities licensed or funded by the Florida Department of Health and ~~Rehabilitative Services (HRS).~~

## **ELIMINATION OF SUBSTANDARD HOUSING CONDITIONS**

The City will ensure that efforts are made to eliminate substandard housing conditions in New Smyrna Beach by:

1. Strictly enforcing existing housing codes and developing new codes as needed.
2. Enforcing a policy of demolishing dilapidated, unsafe structures, and assisting in relocating families or individuals.
3. ~~Implementing a paint up, fix-up, and beautification program to improve deteriorating neighborhoods, with emphasis on volunteer work and contributions from private enterprises and non-profit civic groups.~~
4. Utilize Community Development Block Grant (CDBG) funds to establish a home repair program and maintenance program.

## **~~AFFORDABLE HOUSING NEEDS ASSESSMENT~~**

~~In 1995, an Affordable Housing Needs Assessment (AHNA) was conducted for the City by the Florida Department of Community Affairs, as required by Chapter 163, Florida Statutes. The AHNA provides estimates and projections of the City's housing needs through 2010. By using a methodology established in Rule 9J 5, Florida Administrative Code, the number of housing units needed is projected by income groups. The surplus or deficit of affordable housing units is estimated based on current local housing trends. Housing is considered affordable if its cost is 30 percent or less of the household income. The projections in the AHNA will provide a basis for the City to evaluate whether or not an adequate amount of affordable housing units are available to its residents. Table VI-15 shows the projected affordable housing needs.~~

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Table VI-15 Affordable Housing

	1995 Affordability Gap		2000 Affordability Gap		2005 Affordability Gap		2010 Affordability Gap	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Very Low	1,057	399	1,202	514	1,328	599	1,455	683
Low	1,653	128	1,916	302	2,150	439	2,382	571
Moderate	1,720	-212	2,124	-13	2,533	134	2,938	276

Source: University of Florida Shimberg Center for Affordable Housing, 1996

## GOAL, OBJECTIVES, AND POLICIES

### GOAL:

To provide adequate, safe, energy-efficient, and affordable housing for existing and future residents, and to maintain sound, viable residential neighborhoods. This goal will be met by initiating the objectives and policies stated herein, which will be more specifically defined in future *Comprehensive Plan* updates as local needs (and the City's ability to meet those needs) become better established.

### OBJECTIVE:

1. To ensure that adequate, affordable housing is made available to, or provided for, low- and moderate-income families and individuals, financially disadvantaged citizens, senior citizens, handicapped citizens, or others with special housing needs, for both the existing population and the anticipated population growth by year ~~2015~~ 2030.

### POLICIES:

- a. The New Smyrna Beach Planning and Zoning Department will coordinate with both public agencies and private enterprises engaged in providing housing, to ensure maximum effectiveness and avoid duplication of effort in operating and maintaining housing programs.
- b. ~~Encourage Volusia County to work with the West Side Community Citizens' Committee in providing aid to low- and moderate-income families and individuals through the Community Development Program; and continue~~ Continue to promote available housing assistance programs, including those specifically affecting housing for the handicapped.
- c. Publicize the various types of housing assistance programs available from the New Smyrna Beach Housing Authority.
- d. Ensure that CDBG funds are used to provide housing in target areas having the greatest need for financial assistance.
- e. Encourage private developers to construct housing priced for low- and moderate-income families by providing innovative development regulations such as reduced floor area requirements (e.g., 850 square feet instead of 950 square feet).
- f. Assist the New Smyrna Beach Housing Authority with its housing programs by providing potential roles and responsibilities to carry out in conjunction with the goals and objectives of this *Comprehensive Plan*.
- g. Encourage, via development regulations and promotional campaigns, the development of community residential alternatives to institutionalization, such as group homes and foster-care facilities located in areas of residential character and licensed by ~~HRS~~ the Florida Department of Health.
- h. Encourage local banks to provide matching funds for contributions received for home improvements.
- i. Assist the private sector and non-profit housing providers to achieve an annual target of ten (10) low- and moderate-income housing units using the available housing programs from the County, State, and Federal sources.

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- j. Consider full or partial waiver of permit fees and/or impact fees for developers providing affordable housing.
- k. The City will explore opportunities to establish financial incentives for investment in older, declining neighborhoods, as part of an overall reinvestment strategy.

## OBJECTIVE:

- 2. To require future development of new housing that is compatible with the land uses identified on the Existing and Future Land Use Maps, and with other elements of the overall *Comprehensive Plan*.

## POLICIES:

- a. Carefully monitor and enforce the development approval and building permit process to ensure that new housing is constructed in areas designated for residential development and other compatible land uses, as indicated on the Existing and Future Land Use Maps.
- b. As a part of development review, ensure that new housing developments are compatible with the ~~Traffic Circulation~~ Transportation Element, in that the new housing does not encroach upon needed rights-of-way for new roads or widening and improvements to existing roads.
- c. Ensure that efforts are made to locate low- and moderate-income housing (including housing for the handicapped) in areas near shopping/employment centers and public transportation facilities by advising housing agencies and groups ~~of the Comprehensive Plan~~, and by reviewing their plans for new housing.
- d. Carefully monitor and enforce the development approval process to ensure that negative environmental impacts of new housing are minimal, and that new housing developments are not constructed in wetlands, aquifer recharge areas, or areas known to be habitat for threatened or endangered species, without proper mitigation.
- e. Develop neighborhood plans for all neighborhoods. This may include rezoning neighborhoods which have development patterns that are inconsistent with the existing zoning designation.
- f. Revise the R-5 zoning district maximum height allowed to a height more compatible with the surrounding neighborhoods.

## OBJECTIVE:

- 3. To continue ~~to assist in reducing the identified~~ identify and eliminate substandard housing units in New Smyrna Beach ~~by 50 percent every five (5) years~~, and to assist in the structural and aesthetic improvements of existing standard housing.

## POLICIES:

- a. Ensure that existing City housing and building codes are observed and enforced through the issuance of permits and inspections, and that new codes are adopted as needed and required. ~~Monitor the building codes in other jurisdictions to obtain ideas regarding new codes for New Smyrna Beach.~~
- b. Enforce a policy of demolishing dilapidated, unsafe structures, and of providing adequate compensation and relocation assistance (or relocation housing) to displaced families or individuals as state or federal funding becomes available.
- c. Enforce landscaping ordinances and tree ordinances to help improve community appearance and value.
- d. Continue to conserve, rehabilitate, and/or demolish housing according to the Florida Building Code ~~Standard Existing Building Code, the Standard Unsafe Building Abatement Code, and the Standard for Elimination or Repair of Unsafe Building Code,~~

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~~all adopted by the City.~~

## OBJECTIVE:

4. To continue to support programs which will help to provide adequate sites which meet on-going low- and moderate-income housing production needs.

## POLICIES:

- a. Encourage the acquisition of housing sites in various parts of the City, in order to widen the geographical distribution of such housing, and to provide a range of location choices.
- b. Apply for available governmental (i.e., subsidized) funding for acquiring such sites, as determined necessary for meeting identified needs.
- c. Research the possibility of establishing a land trust through the Community Redevelopment Agency, or another private organization.

## OBJECTIVE:

5. To assist the private sector in providing suitable sites in residential areas for group homes and foster-care facilities licensed and/or funded by ~~HRS~~ the Florida Department of Health, to meet the needs of persons requiring such housing.

## POLICIES:

- a. Follow adopted state requirements, which establish principles and criteria guiding the location of group homes and foster-care facilities in appropriate urban areas, to allow de-institutionalization and to foster non-discrimination.
- b. Using development regulations and public programs, promote the availability and acquisition of adequate sites (including sites in areas of residential character) for State ~~HRS~~ licensed and/or funded group homes and foster-care facilities.
- c. Provide informational support to assist in pursuing governmental (i.e., subsidized) funding for acquiring such sites.

## OBJECTIVE:

6. To continue to provide adequate infrastructure to support existing and future housing units, including mobile homes, group homes, and foster-care facilities.

## POLICIES:

- a. Using the Capital Improvements Element, private sector investment, and impact fees, to provide adequate water, sewer and drainage services and facilities to existing and future residential units. Any rehabilitation efforts conducted under the CDBG program should be coordinated with the provision of these services and facilities.
- b. Using the ~~Traffic-Circulation~~ Transportation Element, the Capital Improvements Element, development regulations, and the annual budget, secure needed rights-of-way to widen and pave existing streets and construct new roadway facilities associated with housing development and improvements.
- c. Using the Recreation and Open Space Element, the Capital Improvements Element, development regulations and the annual budget, provide and maintain recreational facilities that are easily accessible to residential neighborhoods.
- d. Continue to provide and maintain police and fire protection services.
- e. Annually review the capital improvement program to determine infrastructure improvements that can be made with funds from the CDBG program.
- f. Continue to provide technical and physical assistance to the New Smyrna Beach Housing Authority.

**OBJECTIVE:**

7. Uniform and equitable treatment for persons displaced by local government programs will be consistent with §421.55, *Florida Statutes*, by ensuring relocation housing is available prior to displacement.

**POLICIES:**

- a. Prior to persons being displaced by public action, the City shall determine availability of affordable and reasonably located standard housing, and ensure that those persons being displaced are made aware of its availability.
- b. Annually monitor the Future Land Use Element to ensure the availability of lands with a variety of residential use designations.
- c. Continue to maintain zoning regulations that provide for a wide range of lot sizes and dwelling types.
- d. Use public programs to identify available relocation housing prior to displacing any residents.

**OBJECTIVE:**

8. To continue to coordinate all housing efforts with other affected governmental entities.

**POLICIES:**

- a. Monitor housing programs to ensure compliance with the rules, regulations, and guidelines promulgated by regulatory agencies.
- b. Where appropriate, continue to coordinate development and redevelopment activities with:
  - Volusia ~~County~~ Growth Management Commission
  - Adjacent municipalities
  - Volusia County
  - State agencies (such as the Florida Department of Transportation)
  - Volusia County School Board
  - New Smyrna Beach Housing Authority

**OBJECTIVE:**

9. To conserve the existing housing, rehabilitate substandard housing, and demolish dilapidated housing through the programs listed in the policies below.

**POLICIES:**

- a. The City will continue to focus CDBG expenditures on housing rehabilitation in eligible ~~the west side and southwest~~ neighborhoods.
- b. The City will encourage the existing rehabilitation of rental properties through any possible aid program available, ~~rehabilitation program offering low interest loans to low and moderate income tenants when they make repairs and bring structures to acceptable standards~~ in accordance with the *City of New Smyrna Beach Land Development Regulations*.

**OBJECTIVE:**

10. Enhance energy efficiency in the design and construction of new housing and encourage the use of renewable energy resources.

**POLICIES:**

- a. Enhance the energy efficiency of housing through resource efficient green building and sustainable development practices.

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- b. Encourage installation of renewable energy systems by homeowners.
- c. Encourage the incorporation of green building practices into development projects.
- d. Provide educational materials regarding energy efficiency, sustainable design, and climate change that encourage community residents and business owners to invest in energy-efficiency improvements.
- e. Promote conservation techniques such as Federal Energy Star Standards, as consistent with the requirements of the Florida Building Code.
- f. Encourage building orientation that maximizes energy efficiency and fosters the use of alternative energy sources where appropriate, such as solar or small wind energy systems, to reduce the demand for electricity and reduce greenhouse gas emissions.
- g. Encourage appropriate placement of trees and shrubs on a development site to reduce cooling loads by taking advantage of evapotranspiration and shade.
- h. Maximize natural areas and assets and incorporate Florida Friendly landscaping into development projects to reduce energy and water consumption.