

VI. HOUSING ELEMENT

PURPOSE

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 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 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 1980 Census figures and data provided by the City of New Smyrna Beach and Volusia County.

CURRENT HOUSEHOLDS

Based on 1980 Census figures, and data corresponding to traffic zones provided for Volusia County, the resident population of New Smyrna Beach in 1987 (as estimated in the Future Land Use Element) was 17,266 (see Table VI-1). Further figures indicate a total of 10,287 housing units in the City (either occupied or unoccupied), including 5,957 single-family residences, 4,213 multifamily residences, and 117 mobile homes. 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 vacant and occupied units, based on the 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-3 shows the age of housing units in the City by the year they were built. As indicated, 34 percent of the housing stock in the City is 30 years old or older, and 48 percent is 20 years or older. The median value of dwelling units in 1980 was \$38,100.00; median value of condominiums occupied year-round was \$50,600.00. Table VI-4 shows the value of occupied units in New Smyrna Beach and Volusia County.

Comprehensive Plan

City of New Smyrna Beach, Florida

Table VI-1 Housing and Population Data in City Areas

TAZ ¹	Single-Family Units	Multi-Family Units ²	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
Total	5,957	4,213	117	10,287	17,266	21,554	29,638

Notes: ¹TAZ – Transportation Analysis Zone

²Multi-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.

Table VI-2 Number of Households by Type, 1995

Total Number of Units	12,263
Single-Family	6,597
Multi-Family	5,666
Total Occupied Units	8,462
Single-Family	4,552
Multi-Family	3,910
Total Vacant Units	3,801
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

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

Ocean Air Estates	1320 North Dixie Freeway	103 units
Redlands	2228 North Dixie Freeway	54 units
Whitebird Motel and Mobile Home Park	1100 North Dixie Freeway	49 units
Tiny Trailer Town	1308 North Dixie Freeway	14 units
New Smyrna Beach Mobile Home Park	1207 North Dixie Freeway	13 units

Comprehensive Plan

City of New Smyrna Beach, Florida

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. The City has no mobile home condominiums or cooperatives.

The monthly costs of owner-occupied and renter-occupied housing are shown in Tables VI-5 and VI-6, respectively. These figures are based on 1980 US Census 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%
Total	12,202	100%

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%
Total	4,229	100.00%	83,573	100.00%

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

Source: US Census Bureau, 1990

Comprehensive Plan

City of New Smyrna Beach, Florida

Table VI-5 Monthly Housing Costs, Owner-Occupied, 1990

	Number of Units	Percent
	4,337	100.00%
With a Mortgage	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		
Not Mortgaged	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:

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

Source: US Census Bureau, 1990

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

Contract Rent	Number of Units	Percent
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%
Total	2,304	100.00%

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

HOUSEHOLD SIZE AND NUMBER

According to 1980 Census figures, 75 percent of the occupied households in New Smyrna Beach consisted of one (1) or two (2) persons; 19 percent consisted of three (3) or four (4) persons; and six percent (6%) consisted of five (5) 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

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

HOUSEHOLD INCOME

Based on 1990 Census figures, the estimated median household income in 1990 in New Smyrna Beach was \$23,630 annually. Low income (defined as 80 percent of median income) was \$18,904, and very low income (defined as 50 percent of median income) was \$11,815.

Approximately 3,072 (36 percent) of the total occupied households were considered to be low-income families, and about 1,581 (19 percent) of the total occupied households were 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, is shown on Table VI-7.

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 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

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 ¹	Percent ²	Number ¹	Percent ²	Number ¹	Percent ²	Number ¹	Percent ²	Number ¹	Percent ²
Owner-Occupied:										
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%
Total	608	100%	907	100%	1,311	100%	708	100%	803	100%
Renter-Occupied:										
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%
Total	579	100%	819	100%	523	100%	308	100%	118	100%

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

²Percent 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

Comprehensive Plan

City of New Smyrna Beach, Florida

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. 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, the City as a whole was found to have 23 units lacking complete plumbing, 23 lacking kitchens, and 141 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.
2. 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. 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 inventory 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 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 Housing Developments Using Federal, State, or Local Subsidies

Development Name	General Location	Number of Units	Subsidy Program
Herbert E. Donnelly Homes	1101 South Dixie Freeway	12	Conventional ¹
Greenlawn Terrace	Greenlawn Street	34	Conventional ¹
Live Oak Homes	Milford Street	40	Conventional ¹
Enterprise Homes	Greenlawn Street	40	Conventional ¹
Gorman Court	10th Street	100	Section 8 - existing ²
Greenbriar Village	Milford Street	100	Section 8 - existing ²
Sandcastle Apartments	Wayne Avenue	45	Section 8 - new ³
Total		371	

Notes: ¹Units owned and managed by the local Housing Authority

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

³Units 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-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.

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

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

Source: City of New Smyrna Beach Planning and Zoning Department

CURRENT HOUSING CONSTRUCTION ACTIVITY

New housing construction activity in New Smyrna Beach since 1985 is shown in Table VI-10. Annual construction averaged 214 units between 1985 and 1995. Twenty percent of the City housing stock was built between 1985 and 1995. Construction activity 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-10 Annual Housing Construction Activity, 1985-1995

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

Source: City of New Smyrna Beach Building and Inspections Department

FUTURE CONDITIONS

PROJECTED POPULATION

Based on 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

Comprehensive Plan

City of New Smyrna Beach, Florida

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 those 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.

Table VI-11 Anticipated Number of Households by Size and Income, 1990-2010

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
Total	7,872	880	8,752	2,279	11,031
Income Range¹					
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
Total	7,875	877	8,752	2,269	11,021

Note: ¹1990 dollars

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

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

	1995	Increase	2000	Increase	2005	Increase	2010	Increase	2015
Total Number of Units	12,263	1,140	13,403	1,032	14,435	1,010	15,445	1,004	16,449
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
Total Vacant Units	3,801	353	4,154	320	4,474	313	4,787	311	5,098
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
Total Occupied Units	8,462	787	9,249	712	9,961	697	10,658	693	11,351
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

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.

PRIVATE SECTOR CONSTRUCTION INDUSTRY

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

	1991-1995 ¹	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
Total	787	1,385	2,172	(158)	2,014
Owner-Occupied	560		1,546		1,434
Renter-Occupied	227		626		580
Total	787		2,172		2,014

Note: ¹actual 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 Rent¹, 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
Total	2,347	261	2,608	679	3,287

Note: ¹1990 dollars

Sources: US Census Bureau, 1990; City of New Smyrna Beach Planning and Zoning Department; and Glattling 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, adequate land available 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.

Comprehensive Plan

City of New Smyrna Beach, Florida

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:

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

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.

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. Using the Capital Improvements Element and the Traffic Circulation Element, the City will provide adequate services for existing and future residential units.

PROVISION OF HOUSING FOR LOW- AND MODERATE-INCOME HOUSEHOLDS

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 institutionalization.

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

1. Considering full or partial waiving 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.

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.

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.

Comprehensive Plan

City of New Smyrna Beach, Florida

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 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.

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 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.
- 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.

- j. Consider full or partial waiver of permit fees and/or impact fees for developers providing affordable housing.

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 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.

OBJECTIVE:

- 3. To continue to assist in reducing the identified 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 Standard Existing Building Code, the Standard Unsafe Building Abatement Code, and the Standard for Elimination or Repair of Unsafe Building Code, all adopted by the City.

OBJECTIVE:

- 4. To continue to support programs which will help to provide adequate sites which meet ongoing 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

Comprehensive Plan

City of New Smyrna Beach, Florida

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.

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, 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 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 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.

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 the west side and southwest neighborhoods.
- b. The City will encourage the existing rental 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*.