

Exhibit A

Text proposed for deletion is shown stricken and text proposed for addition is shown underlined.

Supplement 55 provided by MuniCode is the base document for the EAR based changes shown.

Chapter 6 HOUSING ELEMENT

Adopted:	July 9, 1991	By Ordinance No. 400
Amended:	October 27, 1992	By Ordinance No. 419
Amended:	October 26, 1993	By Ordinance No. 430
Amended:	September 13, 1994	By Ordinance No. 448
Amended:	November 29, 1994	By Ordinance No. 450
Amended:	September 28, 1999	By Ordinance No. 555
Amended:	May 27, 2003	By Ordinance No. 630
Amended:	December 11, 2007	By Ordinance No. 776
Amended:	December 16, 2009	By Ordinance No. 847
Amended:	July 10, 2012	By Ordinance No. 913
Amended:	December 10, 2013	By Ordinance No. 946
Amended:	February 27, 2018	By Ordinance No. 1052
Amended:	September 10, 2019	By Ordinance No. 1110
Amended:	September 29, 2020	By Ordinance No. 1143
Amended:	May 11, 2021	By Ordinance No. 1158
Amended:		

Acronyms used in this chapter:

BEBR	Bureau of Economic and Business Research, University of Florida
CGMP	Comprehensive Growth Management Plan
FMR	Fair Market Rent
HOME	HUD program: Home Investment Partnerships
HUD	U.S. Department of Housing and Urban Development
LHAP	Local Housing Assistance Plan
ODER	Office of Demographic and Economic Research
SHIP	State Housing Initiative Partnership

Section 6.1. Background

The purpose of this element is to provide policies that address the supply of housing for Martin County residents. Its objective is to ensure that Martin County has a safe, diverse housing stock that is adequate to serve current and future residents. This element and Chapter 4, Land Use, address the provision of adequate sites for a variety of housing, including housing for very low, low, and moderate income households; workforce housing; households with special needs; farm worker housing, mobile and manufactured housing; group homes and foster care homes; and residential care facilities for elderly residents.

Pursuant to Section 163.3177(6)(f), Florida Statutes, the Community Planning Act, as amended in 2011, the data and analysis upon which this Housing Element is based must include the number and distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, and rent or cost to income ratio, the number of dwelling units that are substandard, the methodology used to estimate the condition of housing, a

projection of the anticipated number of households by size, income range, and age of residents derived from the population projections, and the minimum housing need of the current and anticipated future residents.

Accurate, current data with this level of detail is not easy to obtain. Like most local governments, Martin County, does not collect extensive housing information itself. The data and analysis for this element depends heavily on other sources, including the Shimberg Center for Housing Studies at the University of Florida, the U.S. Census Bureau's American Community Survey, the U.S. Census Bureau's Decennial Census, the Office of Economic and Demographic Research (OEDR), and the Bureau of Economic and Business Research (BEBR) at the University of Florida. The data from these sources was used to create reports relied upon to develop this chapter, including:

- *Population Technical Bulletin*, an annual report providing current population estimates for permanent and seasonal residents and population projections, at five-year intervals, going out 30 years.
- ~~*Martin County 2017 Housing Report*, containing the data and analysis required by §163.3177(6)(f) including information regarding the number and distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, cost to income ratios, and substandard dwelling units~~

Martin County's Growth Management Department does aggregate and analyze certain local housing data contained in approved development orders, approved building permits and approved certificates of occupancy, as well as the Future Land Use Map, and produces technical reports related to the supply of and demand for housing in the County. These reports are:

- The ~~*Residential Vacant Land Inventory and Residential Capacity Analysis Technical Memorandum*~~, inventories vacant residential land in the Primary and Secondary Urban Service Districts and estimates the number of dwelling units that can be constructed on that land, pursuant to the Future Land Use Map. The object is to ensure there is adequate residential capacity for the projected population for a ~~15-year~~ 10-year and 20-year planning period. This report is produced ~~and adopted~~ every five years, pursuant to Section 4.2.A.(9) of the Comprehensive Growth Management Plan.
- The ~~*Approved Active Residential Development Inventory*~~ tracks approved residential site plans, ~~development order timelines~~ and the rate of residential development, by County Planning Area.
- *Growth and Development Trends*, an annual report on the number of building permits and certificates of occupancy issued for residential structures, residential site plans and the number of associated residential units, future land use changes that may result in the creation of residential units, and re-zoning of land that may increase the number of residential units. This report is a requirement of an interlocal agreement between the Board of County Commissioners, the Martin County School District, the City of Stuart and the Village of Indiantown. The data is presented at joint meetings of these Boards.

~~The type of information for Martin County available from the American Community Survey (ACS) is illustrated in Table 6.1 and Figure 6.1. Figure 6.1 (Not updated until GM approval of new tables) updates ACS data to include residential units for which building permits were issued in 2016 (based on the locally produced *January 2017 Growth and Development Report*). An example of the type of Martin County produced locally data is illustrated in Figure 6.2.~~

Data from the American Community Survey (ACS) showing the existing housing stock in Martin County is shown in Table 6.1.

Lastly, Martin County adopts a Local Housing Assistance Plan (LHAP) as a condition of the receipt of funds from Florida's State Housing Assistance Program ~~Initiatives Partnership~~ (SHIP). Prepared by the County's Office of Health and Human Services, the current LHAP covers ~~2014-2017~~ 2023-2026.

The SHIP program requires funds to be expended according to certain categories:

- No less than 65% for owner-occupied housing.
- No less than 75% on new construction, rehabilitation, or emergency repairs.

- At least 30% for very low income households (50% of area median income).
- At least 30% for low income households (80% of area median income).

All reports and data and analysis supporting Chapter 6, Housing, are on file with the Martin County Growth Management Department.

The Housing Element provides guidance for the development of plans and policies that address current and future housing needs. The intent of this element is to ensure conservation and rehabilitation of the existing housing stock, and provision of a broad mix of housing types for future residents. This element addresses housing implementation programs, monitoring of housing trends, and help for the relocation of displaced residents. This element will seek to increase private sector participation in developing affordable housing through incentive-based regulatory programs, subsidy funding, and enhanced public/private partnerships. Finally, the element incorporates a publicly owned land bank and a local housing trust fund which aim is to provide land and funds for affordable housing in combination with help from local, private and nonprofit housing providers.

Section 6.2. Existing Conditions

6.2.A. Housing Supply.

According to the American Community Survey (ACS), in the period 2011 through 2015, Martin County had a total of 78,706 housing units, a 2% increase (1,216 dwellings) since 2006-10. The estimated population for Martin County in 2015 was 150,062, a 2.5% increase from 2010. (2017 Population Technical Bulletin)

Table 6.1.
Existing Housing Stock in Martin County

	Estimated # of Units	90% Confidence Interval	% of total
Total Housing Units	78,706	78,507 to 78,905	100%
Detached Single-family	41,727	40,960 to 42,494	53%
Attached single-family (townhouse)	6,393	5,884 to 6,902	8%
Duplex	2,022	1,686 to 2,358	3%
Multi-family: Tri-plex or Quadra-plex	3,956	3,571 to 4,341	5%
Multi-family: 5 or more units	16,726	Not available	21%

Source: ACS, 2015 5-Year Estimates. The 90% confidence interval is unavailable for 'Multi-family: 5 or more units,' because estimates for several categories were combined for presentation in this table.

6.2.A. Housing Supply.

According to the 2022 American Community Survey (ACS), Martin County had a total of 81,371 housing units, a 3% increase (2,665 dwellings) since 2017. The estimated population for Martin County in 2023 was 162,847, an 8% increase from 2015 (2023 BEBR Population Estimates for Martin County)

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Table 6.1
Existing Housing Stock in Martin County

	<u>Estimated # of Housing Units ⁽⁴⁾</u>	<u>Margin of Error</u>	<u>% of Total</u>
<u>Total Housing Units</u>	<u>81,371 ⁽¹⁾</u>	<u>+/- 2,417 (2)</u>	<u>100%</u>
<u>Total Occupied Housing Units</u>	<u>66,871 ⁽²⁾</u>	<u>=</u>	<u>82% of total</u>
<u>Total Unoccupied Housing Units</u>	<u>14,500 ⁽³⁾</u>	<u>=</u>	<u>18% of total</u>
<u>Detached Single Family Single Family</u>	<u>39,889 ⁽²⁾</u>	<u>+/- 2,318 (2)</u>	<u>49% of total</u>
<u>Attached Single Family</u>	<u>5,844 ⁽²⁾</u>	<u>+/- 1,180 (2)</u>	<u>7% of total</u>
<u>Duplex</u>	<u>1,187 ⁽²⁾</u>	<u>+/- 714 (2)</u>	<u>1.5% of total</u>
<u>Multi-family: 3-4 units</u>	<u>3,255 ⁽²⁾</u>	<u>+/- 961 (2)</u>	<u>4% of total</u>
<u>Multi-family: 5-9 units</u>	<u>3,904 ⁽²⁾</u>	<u>+/- 1,157 (2)</u>	<u>5% of total</u>
<u>Multi-family: 10 + units</u>	<u>6,866 ⁽²⁾</u>	<u>+/- 1,383 (2)</u>	<u>8.5% of total</u>
<u>Mobile home and other housing types</u>	<u>5,926 ⁽²⁾</u>	<u>+/- 1,277</u>	<u>7% of total</u>

(1) Office of Economic and Demographic Research (EDR) – January 2024 Community Profile for Martin County

(2) American Community Survey (ACS) – 2022 Physical Housing Characteristics for Occupied Housing Units

(3) Total number of Housing Units Provided by (EDR) minus sum of Housing Types Provided by (ACS)

(4) Includes Municipalities

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Table 6.2 provides detail on the number of housing units by type and the assessed value of those units. More detailed information regarding the age of housing structures (Table 6.3); the number of units by type (Table 6.4); housing tenure (Table 6.5); and substandard housing conditions (Table 6.6) are shown below.

Table 6.2
Assessed Value, 2022

<u>Housing Type</u>	<u>Single Family</u>	<u>Mobile Home</u>	<u>Condominium</u>	<u>Multifamily 9 or Less Units</u>	<u>Multifamily 10 or More Units</u>
<u>Less than \$50,000</u>	<u>330</u>	<u>665</u>	<u>602</u>	<u>0</u>	<u>0</u>
<u>\$50,000 to \$59,999</u>	<u>305</u>	<u>316</u>	<u>377</u>	<u>1</u>	<u>0</u>
<u>\$60,000 to \$69,999</u>	<u>468</u>	<u>326</u>	<u>428</u>	<u>1</u>	<u>0</u>
<u>\$70,000 to \$79,999</u>	<u>581</u>	<u>314</u>	<u>571</u>	<u>3</u>	<u>0</u>
<u>\$80,000 to \$89,999</u>	<u>618</u>	<u>238</u>	<u>476</u>	<u>5</u>	<u>0</u>
<u>\$90,000 to \$99,999</u>	<u>708</u>	<u>182</u>	<u>515</u>	<u>6</u>	<u>0</u>
<u>\$100,000 to \$124,999</u>	<u>2,101</u>	<u>466</u>	<u>1,624</u>	<u>13</u>	<u>0</u>
<u>\$125,000 to \$149,999</u>	<u>2,918</u>	<u>243</u>	<u>1,323</u>	<u>17</u>	<u>0</u>
<u>\$150,000 to \$174,999</u>	<u>3,194</u>	<u>84</u>	<u>995</u>	<u>34</u>	<u>0</u>
<u>\$175,000 to \$199,999</u>	<u>3,490</u>	<u>39</u>	<u>557</u>	<u>44</u>	<u>0</u>
<u>\$200,000 to \$249,999</u>	<u>6,446</u>	<u>22</u>	<u>982</u>	<u>198</u>	<u>0</u>
<u>\$250,000 to \$299,999</u>	<u>5,324</u>	<u>15</u>	<u>609</u>	<u>331</u>	<u>0</u>
<u>\$300,000 to \$399,999</u>	<u>7,105</u>	<u>7</u>	<u>783</u>	<u>158</u>	<u>0</u>
<u>\$400,000 to \$499,999</u>	<u>3,912</u>	<u>2</u>	<u>406</u>	<u>57</u>	<u>6</u>
<u>\$500,000 to \$599,999</u>	<u>2,031</u>	<u>0</u>	<u>130</u>	<u>28</u>	<u>6</u>
<u>\$600,000 to \$699,999</u>	<u>1,131</u>	<u>0</u>	<u>58</u>	<u>7</u>	<u>3</u>
<u>\$700,000 to \$799,999</u>	<u>695</u>	<u>0</u>	<u>56</u>	<u>4</u>	<u>0</u>
<u>\$800,000 to \$899,999</u>	<u>449</u>	<u>0</u>	<u>31</u>	<u>3</u>	<u>2</u>
<u>\$900,000 to \$999,999</u>	<u>354</u>	<u>1</u>	<u>25</u>	<u>2</u>	<u>2</u>
<u>\$1,000,000 or More</u>	<u>1,771</u>	<u>1</u>	<u>119</u>	<u>1</u>	<u>17</u>

Source: Shimberg Center for Housing Studies, based on Florida Department of Revenue, Name-Address-Legal File

Table 6.3
Year Structure Built, 2018-2022, 5-Year Estimates

<u>2010 or after</u>	<u>2000-2009</u>	<u>1990-1999</u>	<u>1980-1989</u>	<u>1970-1979</u>	<u>1960-1969</u>	<u>1950-1959</u>	<u>1940-1949</u>	<u>1939 or earlier</u>
<u>4,349</u>	<u>12,237</u>	<u>12,954</u>	<u>24,691</u>	<u>17,730</u>	<u>4,590</u>	<u>3,144</u>	<u>502</u>	<u>1,396</u>

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Census Bureau 2018-2022 American Community Survey 5-Year Estimates

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Table 6.4

Number of Units by Type, Summary 2018-2022, 5-Year Estimates

<u>Single-family (1 att./detach.)</u>	<u>Multi-family (2 or more)</u>	<u>Mobile Home</u>	<u>Other</u>	<u>Total</u>
<u>51,201</u>	<u>22,816</u>	<u>7,447</u>	<u>129</u>	<u>81,593</u>

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Table 6.5

Households by Tenure, 2018-2022, 5-Year Estimates

<u>Owner</u>	<u>Share</u>	<u>Renter</u>	<u>Share</u>	<u>Total</u>
<u>53,652</u>	<u>81%</u>	<u>13,072</u>	<u>19%</u>	<u>66,724</u>

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

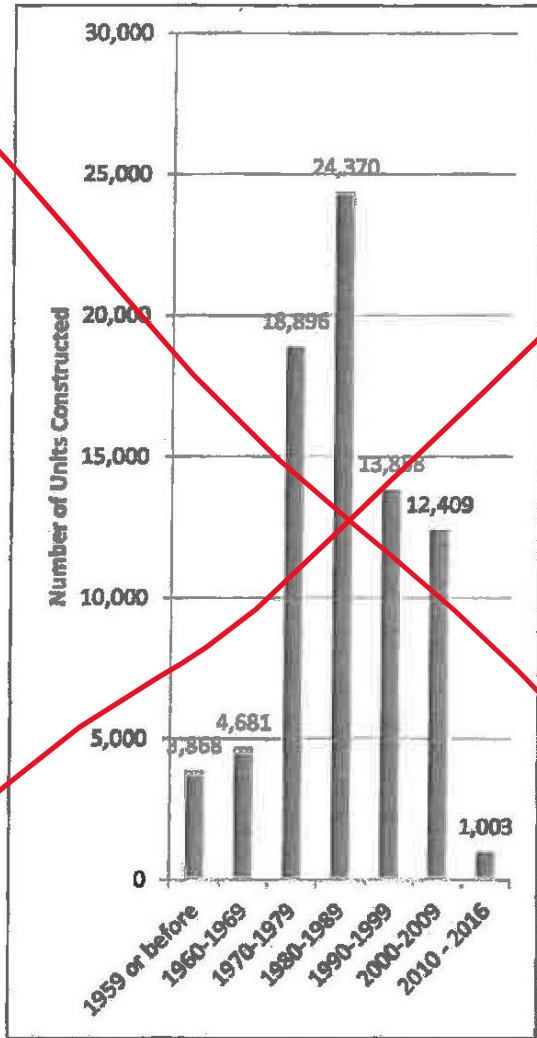
Table 6.6

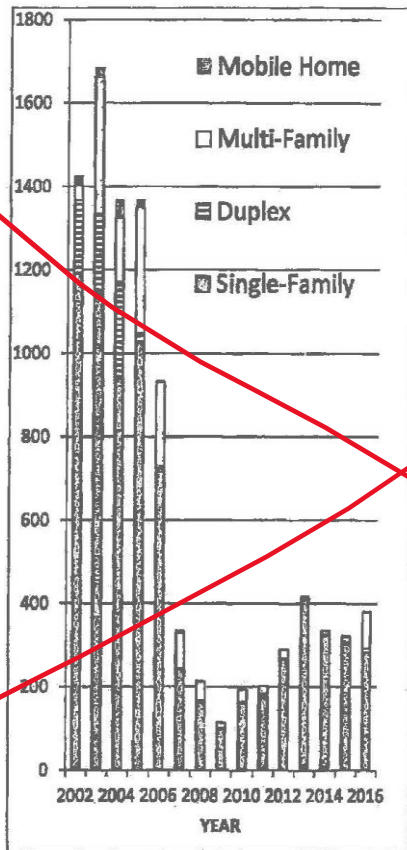
Substandard Housing , Summary 2018-2022, 5-Year

<u>> 1.01 Persons Per room</u>		<u>No Fuel Used</u>		<u>No Kitchen Facilities</u>		<u>No Plumbing Facilities</u>	
<u>Number</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>
<u>699</u>	<u>1%</u>	<u>1,421</u>	<u>2.1%</u>	<u>1,042</u>	<u>1.3%</u>	<u>425</u>	<u>0.5%</u>

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

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6.2.B. *Vacant residential land.* The ~~2013 Residential Capacity and Vacant Land Analysis~~ 2023 Residential Capacity Analysis summarizes the potential residential units in the Primary and Secondary Urban Service Districts based on vacant property with a residential future land use designation. Table 6.7 summarizes the potential units within the Eastern Primary and Secondary Urban Service Districts.

reported that Martin County has 662 acres of vacant land with a residential future land use in the Primary Urban Services District and approximately 3,000 acres of vacant land with a residential future land use in the Secondary Urban Services District. Combined, this acreage had the development potential of more than 13,000 dwelling units.

Table 6.7

Summary of Potential Units

<u>Supply of Units in Urban Service District from Policy 4.1D.5</u>	<u>Supply of Units in Primary USD</u>	<u>Supply of Units in Secondary USD</u>
<u>Vacant Lands</u>	<u>2,277</u>	<u>467</u>
<u>Pre-1982 Lots</u>	<u>510</u>	<u>-</u>
<u>Post-1982 Lots</u>	<u>284</u>	<u>108</u>
<u>CRA's</u>	<u>2,640</u>	<u>-</u>
<u>Excess Vacancy</u>	<u>1,361</u>	<u>229</u>
<u>Approved/Undeveloped</u>	<u>6,070</u>	<u>284</u>
<u>Total</u>	<u>13,142</u>	<u>1,088</u>

6.2.C. *Mobile homes.* Recognizing that mobile homes can represent a valuable supply of affordable housing, in 2008 Martin County adopted a "no-net loss" policy for land with the Mobile Home Future Land Use designation. The inventory of mobile homes and mobile home lands varies somewhat depending on the source and date of the information. Table 6.8 includes information on Mobile Home parks within the County and the Cities of Stuart and Indiantown. The data shows that almost half of all mobile home units are within the unincorporated areas of the County.

Table 6.8
Mobile Home Parks Martin County

DATE	# of Parks	Capacity	Source
2009	51	5,694	2009 Affordable Housing Needs Summary, citing Martin County Appraiser's Office
2014	24	3,261	Shimberg Center, including only those parks that are registered with the Florida Department of Business and Professional Regulations. (Parks containing 26 or more lots must file a prospectus with the state. F.S. 723.009)
2024	12	1,555 lots	Martin County mobile home parks (includes Ocean Breeze Resort), Shimberg Center Condo and Manufactured Housing Data 2024
	9	1,006 lots	City of Stuart mobile home parks, Shimberg Center Condo and Manufactured Housing Data 2024
	2	626 lots	Village of Indiantown, Shimberg Center Condo and Manufactured Housing Data 2024
	23 Total	3,187 Total	Total Martin County mobile home parks including municipalities, Shimberg Center Condo and Manufactured Housing Data 2024

The total area of land designated Mobile Home on the Martin County Future Land Use Map is 1,329 acres. The City of Stuart has one 5.3 acre mobile home park (Holiday Mobile Home Park), located on US 1. In Ocean Breeze, the mobile home, low density and medium density future land uses, at maximum density, will permit more than 1,300 mobile homes. (Source: Ocean Breeze, 2014 Comprehensive Growth Management Plan) GM Double check acres

Hurricanes are one of the area's most serious and dangerous threats. The 2004 and 2005 hurricane seasons were the busiest on record, with Martin County taking direct hits from three powerful storms. As a result, a number of houses were subsequently declared unfit for human habitation. As recognized in the Martin County Emergency Management Plan, mobile homes can be particularly vulnerable to hurricanes. Martin County is in Wind Zone 4, along with Broward, Miami-Dade, Monroe and Palm Beach Counties. The design wind speed is 150 mph. The County does not permit installation of mobile homes not designed to that standard. However, mobile homes constructed and installed prior to 1994, when the Wind Zone requirements for mobile homes were adopted, remain vulnerable. Poorly constructed or deteriorated standard housing is also more vulnerable to hurricane damage.

6.2.D. *Special needs housing:* A group home allows unrelated residents who live together as the functional equivalent of a family, and provides such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents. Group homes are licensed by the Florida Department of Health. Those with six or fewer residences are permitted in all residential zoning districts.

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Residential care facilities, including nursing homes and assisted living facilities, are designed to house the aged or other persons with chronic or debilitating conditions where the residents require assistance with daily activities. The assistance provided may include housekeeping, centralized cooking or dining, personal care, nursing care, and counseling. ~~As of July 2017, Martin County, including the City of Stuart, had 14 operating residential care facilities with capacity for 757 individuals. Five additional residential care facilities, with capacity to serve 900 individuals, have been approved but are not yet constructed. One project, with capacity for 270 residents, is currently under review.~~ As of 2024, Martin County has a total of 15 assisted living facilities with 1,491 licensed beds and six nursing homes with 713 licensed beds. Data compiled by the Martin County Emergency Management Department, which includes the location and jurisdiction of the residential care facilities, is provided in Table 6.9.

Table 6.9

Mobile Home Parks Martin County

<u>Name</u>	<u>Facility Type</u>	<u>City</u>	<u>Licensed Beds</u>
<u>ADDINGTON PLACE STUART</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>104</u>
<u>BROOKDALE JENSEN BEACH</u>	<u>Assisted Living Facility</u>	<u>JENSEN BEACH</u>	<u>165</u>
<u>BROOKDALE STUART</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>55</u>
<u>DISCOVERY VILLAGE AT STUART</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>135</u>
<u>GRAND OAKS OF JENSEN BEACH</u>	<u>Assisted Living Facility</u>	<u>JENSEN BEACH</u>	<u>66</u>
<u>GRAND OAKS OF PALM CITY LLC</u>	<u>Assisted Living Facility</u>	<u>PALM CITY</u>	<u>88</u>
<u>HARBORCHASE OF STUART</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>176</u>
<u>MCP STUART LODGE OPCO, LLC</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>126</u>
<u>RESIDENCE OF STUART, INC (THE)</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>12</u>
<u>SHERIDAN AT HOBE SOUND, THE</u>	<u>Assisted Living Facility</u>	<u>HOBE SOUND</u>	<u>144</u>
<u>SODALIS STUART</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>100</u>
<u>SYMPHONY AT STUART</u>	<u>Assisted Living Facility</u>	<u>STUART</u>	<u>112</u>
<u>THE CABANA AT JENSEN DUNES</u>	<u>Assisted Living Facility</u>	<u>JENSEN BEACH</u>	<u>140</u>
<u>THE SENIOR LIVING CENTER AT MARTIN COUNTY</u>	<u>Assisted Living Facility</u>	<u>HOBE SOUND</u>	<u>48</u>
<u>WATER'S EDGE ASSISTED LIVING</u>	<u>Assisted Living Facility</u>	<u>PALM CITY</u>	<u>20</u>
<u>MARTIN COAST CENTER FOR REHABILITATION AND HEALTHCARE</u>	<u>Nursing Home</u>	<u>HOBE SOUND</u>	<u>120</u>
<u>PALM CITY NURSING AND REHAB CENTER</u>	<u>Nursing Home</u>	<u>PALM CITY</u>	<u>120</u>
<u>SEABRANCH HEALTH AND REHABILITATION CENTER</u>	<u>Nursing Home</u>	<u>STUART</u>	<u>120</u>
<u>SOLARIS HEALTHCARE PARKWAY</u>	<u>Nursing Home</u>	<u>STUART</u>	<u>177</u>
<u>STUART REHABILITATION AND HEALTHCARE</u>	<u>Nursing Home</u>	<u>STUART</u>	<u>120</u>
<u>WATER'S EDGE HEALTH AND REHABILITATION</u>	<u>Nursing Home</u>	<u>PALM CITY</u>	<u>56</u>

Source: Martin County Emergency Management, Fire Rescue Department

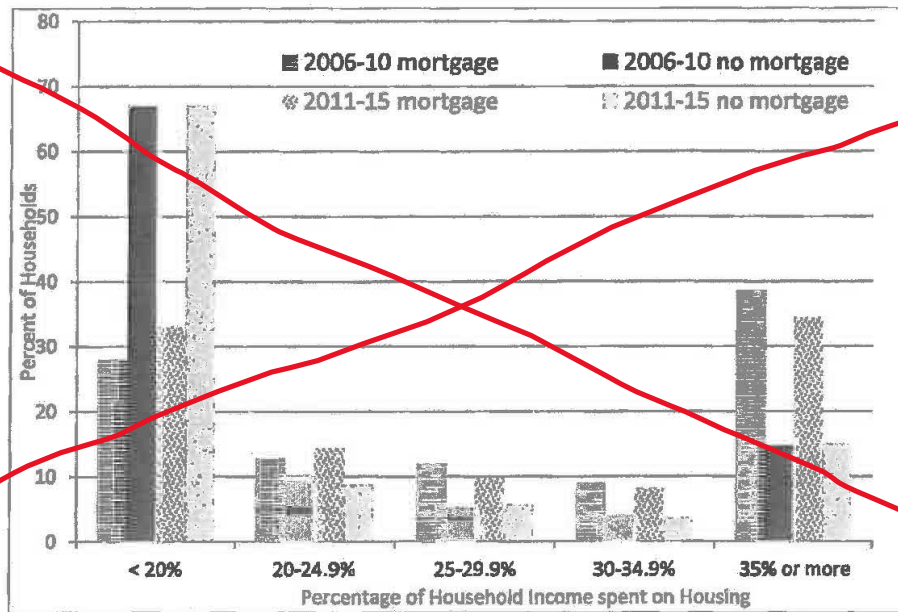
6.2.E. *Historic places*: Historically significant housing means housing listed on the Florida Master Site File, National Register of Historic Places, the Historic Architectural Survey of Martin County, or designated as historically

significant by or in accordance with a local ordinance. As of ~~January, 2009~~ May 2024, Martin County has ~~eight~~ eleven properties listed on the National Register of Historic Places, two of which are ~~single-family homes in the City of Stuart~~. Martin County's GIS mapping system identifies all historic buildings and structures in the unincorporated and incorporated areas of the County. Historically significant housing is protected in Martin County through the goals, policies and objectives in chapter 16, Arts, Culture, and Historic Resources. The Arts, Culture, and Historic Resources element requires that efforts be taken to preserve a discovered historic resource determined to be significant.

6.2.F. *Substandard housing*: Standard housing is housing in satisfactory condition that provides safe and adequate shelter, is not in need of any obvious structural repairs and has been adequately maintained. Substandard housing is distinguished in the following manner:

- (a) any unit lacking complete plumbing or sanitary facilities for the exclusive use of the occupants;
- (b) a unit which is in violation of one or more major sections of an applicable housing code and where such violation poses a serious threat to the health of the occupant; or
- (c) a unit that has been declared structurally unsound (roof and foundation stress) such that the cost of rehabilitation is greater than 50 percent of the property value.
- (d) Housing units might also be considered to be substandard if they are overcrowded. Overcrowding is a health hazard to the health of the occupants, both physically and psychologically, while lack of complete kitchen facilities, plumbing, or no heating fuel used can result in a unit that has been declared unfit for human habitation.

6.2.G. *Cost burden*: When a household spends 30% or more of its income on housing, it is considered cost-burdened, and the housing is not affordable. ~~As shown in Figures 6.1 and 6.2, 43% of Martin County owner-occupied households and 54% of tenant households pay more than 30% of their income for housing. Tables 6.10 (Renter) and 6.11 (Owner-Occupied) provides a breakdown of percentage of housing cost burden for different levels of income.~~



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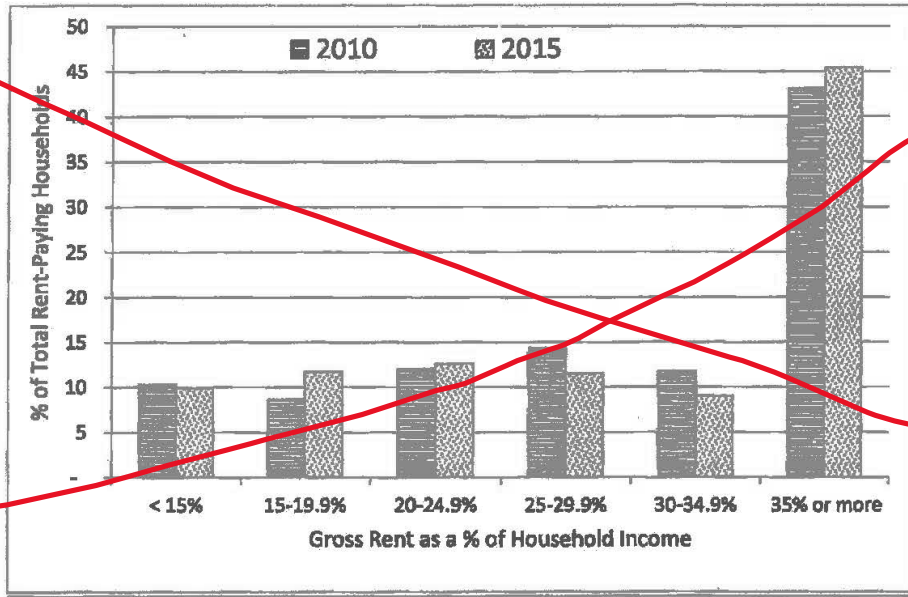


Table 6.10
Renter Households, Cost Burden by Income, 2022 (by AMI)

Household Income	Housing Cost Burden		
	30% or less	30.1-50%	More than 50%
30% AMI or less	208	210	1,751
30.01-50% AMI	421	877	1,151
50.01-80% AMI	1,211	1,561	297
80.01-100% AMI	1,110	478	35
Greater than 100% AMI	3,664	487	61

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Table 6.11
Owner-Occupied Households, Cost Burden by Income, 2022 (by AMI)

Household Income	Housing Cost Burden		
	30% or less	30.1-50%	More than 50%
30% AMI or less	723	520	2,417
30.01-50% AMI	2,778	1,596	1,550
50.01-80% AMI	5,718	1,395	812
80.01-100% AMI	3,905	1,195	358
Greater than 100% AMI	29,349	1,795	661

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

6.2.H. *Affordable housing.* What housing is affordable depends on a household's income. Income categories have been standardized by the U.S. Department of Housing and Urban Development, Florida Housing Finance Corporation and the Florida Affordable Housing Act of 1986. These categories are income levels are defined below in Table 6-12. These categories define eligibility for various housing assistance programs. These income categories are incorporated in the County's definition of affordable housing, in Section 2.4. CGMP (2017). In this Chapter, the use of the term "affordable housing" references the definition found in Section 2.4., and means housing that costs no more than 30% of household income, for households with the following incomes, based on family size:

Table 6.12
Income Categories

Category	Maximum Income
Workforce Income	140% of area median income
Moderate Income	120% of area median income
Low Income	80% of area median income
Very Low Income	50% of area median income
Extremely Low Income	30% of area median income

Tables 6.13 (Renter-Occupied) and 6.14 (Owner-Occupied) provide information specific to Martin County for Household Incomes (by %AMI) estimates and projections from the Shimberg Center for Housing Studies.

Table 6.13

Renter-Occupied Households by Income (%AMI), 2010-2050 Estimates and Projections

<u>Year</u>	<u>Household Income as a Percentage of Area Medium Income (AMI)</u>				
	<u>less than or equal to 30% of AMI</u>	<u>greater than 30% but less than or equal to 50% of AMI</u>	<u>greater than 50% but less than or equal to 80% of AMI</u>	<u>greater than 80% but less than or equal to 100% of AMI</u>	<u>greater than 100% of AMI</u>
<u>2010</u>	<u>1,970</u>	<u>2,213</u>	<u>2,794</u>	<u>1,452</u>	<u>3,791</u>
<u>2020</u>	<u>2,072</u>	<u>2,340</u>	<u>2,938</u>	<u>1,548</u>	<u>4,040</u>
<u>2022</u>	<u>2,169</u>	<u>2,449</u>	<u>3,069</u>	<u>1,623</u>	<u>4,212</u>
<u>2025</u>	<u>2,237</u>	<u>2,523</u>	<u>3,155</u>	<u>1,677</u>	<u>4,339</u>
<u>2030</u>	<u>2,321</u>	<u>2,615</u>	<u>3,259</u>	<u>1,743</u>	<u>4,492</u>
<u>2035</u>	<u>2,409</u>	<u>2,711</u>	<u>3,371</u>	<u>1,813</u>	<u>4,652</u>
<u>2040</u>	<u>2,487</u>	<u>2,797</u>	<u>3,466</u>	<u>1,876</u>	<u>4,795</u>
<u>2045</u>	<u>2,559</u>	<u>2,879</u>	<u>3,563</u>	<u>1,940</u>	<u>4,939</u>
<u>2050</u>	<u>2,631</u>	<u>2,962</u>	<u>3,654</u>	<u>1,999</u>	<u>5,075</u>

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Table 6.14

Owner -Occupied Households by Income (%AMI), 2010-2050 Estimates and Projections

<u>Year</u>	<u>Household Income as a Percentage of Area Medium Income (AMI)</u>				
	<u>less than or equal to 30% of AMI</u>	<u>greater than 30% but less than or equal to 50% of AMI</u>	<u>greater than 50% but less than or equal to 80% of AMI</u>	<u>greater than 80% but less than or equal to 100% of AMI</u>	<u>greater than 100% of AMI</u>

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<u>2010</u>	<u>3,241</u>	<u>5,260</u>	<u>7,008</u>	<u>4,852</u>	<u>28,144</u>
<u>2020</u>	<u>3,550</u>	<u>5,754</u>	<u>7,685</u>	<u>5,302</u>	<u>30,889</u>
<u>2022</u>	<u>3,660</u>	<u>5,924</u>	<u>7,925</u>	<u>5,458</u>	<u>31,805</u>
<u>2025</u>	<u>3,791</u>	<u>6,217</u>	<u>8,206</u>	<u>5,643</u>	<u>32,910</u>
<u>2030</u>	<u>3,985</u>	<u>6,425</u>	<u>8,627</u>	<u>5,918</u>	<u>34,543</u>
<u>2035</u>	<u>4,130</u>	<u>6,652</u>	<u>8,946</u>	<u>6,123</u>	<u>35,737</u>
<u>2040</u>	<u>4,236</u>	<u>6,808</u>	<u>9,171</u>	<u>6,264</u>	<u>36,559</u>
<u>2045</u>	<u>4,312</u>	<u>6,929</u>	<u>9,339</u>	<u>6,370</u>	<u>37,188</u>
<u>2050</u>	<u>4,389</u>	<u>7,052</u>	<u>9,514</u>	<u>6,481</u>	<u>37,859</u>

Source: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

6.2.I Housing Costs. Understanding the affordability of a home for a particular household requires knowledge of rental and ownership costs. Specific to Martin County, Table 6.15 shows the Gross Rent 5-Year estimates for 2018-2022. These costs include contract rent and utilities. Also for Martin County, Table 6.16 shows the Owner Cost 5-year estimates for 2018-2022. These costs include monthly owner costs including mortgage, if any, taxes, insurance, utilities and association fees.

Table 6.15

Gross Rent, 2018-2022 5-Year Estimates

	<u>Less Than \$500</u>	<u>\$500 - \$999</u>	<u>\$1,000 - \$1,499</u>	<u>\$1,500 - \$1,999</u>	<u>\$2,000 - \$2,499</u>	<u>\$2,500 - \$2,999</u>	<u>\$3,000 or more</u>	<u>No Rent Paid</u>
<u>Occupied Units Paying Rent</u>	<u>534</u>	<u>2,137</u>	<u>4,318</u>	<u>3,090</u>	<u>1,159</u>	<u>309</u>	<u>650</u>	<u>875</u>

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Table 6.16

Owner Costs, 2018-2022 5-Year Estimates

	<u>Less Than \$500</u>	<u>\$500 - \$999</u>	<u>\$1,000 - \$1,499</u>	<u>\$1,500 - \$1,999</u>	<u>\$2,000 - \$2,499</u>	<u>\$2,500 - \$2,999</u>	<u>\$3,000 or more</u>
<u>Housing Units with a Mortgage</u>	<u>237</u>	<u>2,376</u>	<u>5,297</u>	<u>4,986</u>	<u>3,683</u>	<u>3,128</u>	<u>5,189</u>

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Section 6.3. Future Needs

6.3.A. *Population*: Martin County's population projections, at five-year intervals, going out 30 years, are updated annually in the *Population Technical Bulletin*. ~~The 2017 *Population Technical Bulletin* projects that Martin County's population will increase to 169,749, by 2030, an increase of 13% compared to the 2015 estimated population.~~ The January 2024 *Population Technical Bulletin* identifies the population of all of Martin County in 2023 to be 162,847. The 2030 population projection for all of Martin County is 172,100, a 5.68% increase (9,253 persons). The Table 6.17 projects Martin County growth out to 2050 and also includes a breakdown of growth in five-year increments for the incorporated areas of the county.

Table 6.17
County Population Projections to 2050

<u>Municipalities</u> <u>City/County</u>	<u>2023</u>	<u>2025</u>	<u>2030</u>	<u>2035</u>	<u>2040</u>	<u>2045</u>	<u>2050</u>
<u>Jupiter Island</u>	<u>786</u>	<u>790</u>	<u>831</u>	<u>856</u>	<u>875</u>	<u>891</u>	<u>906</u>
<u>Ocean Breeze Park</u>	<u>608</u>	<u>619</u>	<u>643</u>	<u>662</u>	<u>677</u>	<u>690</u>	<u>701</u>
<u>Sewalls Point</u>	<u>2,038</u>	<u>2,074</u>	<u>2,154</u>	<u>2,220</u>	<u>2,269</u>	<u>2,311</u>	<u>2,350</u>
<u>Village of Indiantown</u>	<u>6,664</u>	<u>6,781</u>	<u>7,043</u>	<u>7,260</u>	<u>7,419</u>	<u>7,558</u>	<u>7,685</u>
<u>Stuart</u>	<u>19,264</u>	<u>19,601</u>	<u>20,359</u>	<u>20,986</u>	<u>21,447</u>	<u>21,849</u>	<u>22,216</u>
<u>Unincorporated</u>	<u>133,487</u>	<u>135,835</u>	<u>141,072</u>	<u>145,416</u>	<u>148,613</u>	<u>151,400</u>	<u>153,941</u>
<u>Total County</u>	<u>162,847</u>	<u>165,700</u>	<u>172,100</u>	<u>177,400</u>	<u>181,300</u>	<u>184,700</u>	<u>187,800</u>

Source: Bureau of Economic and Business Research (BEBR), Volume 57, Bulletin 198, January 2024.

6.3.B. *Housing supply*: Private sector housing construction has been and will continue to supply the vast majority of housing in Martin County. The County's primary function with regard to housing supply is the adoption of the Future Land Use Map and policies and regulations that impact the number of housing units that can be produced.

Despite the predominate role of the private sector in creating the housing supply, the County acts in several ways to increase the supply of affordable housing:

- a. The County collaborates with private, non-profit organizations such as Habitat for Humanity of Martin County and Indiantown Non-Profit Housing Corporation to increase the supply of housing that is affordable to low-income households and improve neighborhoods.
- b. The County administers state and federal funds and implements state and federal programs to increase the affordability of, and improve the condition of, existing housing occupied by low-income persons. These programs will indirectly increase the supply of housing that is affordable to low-income households.

- c. The County allows payment of impact fees on newly constructed affordable housing to be deferred for 15 years or until the property is sold. If the household remains qualified as a low or moderate income household, the deferral can be further extended by the Board of County Commissioners.
- d. The County allows increased density for the development of affordable housing in the Medium Density and High Density Future land Use designations. The affordable housing density bonus increases the maximum potential density from 8 units per acre to 10 units per acre in Medium Density Future Land Use and from 10 units per acre to 15 units per acre in High Density Future Land Use. The Future Land Use Element also allows the maximum permissible density, 15 dwelling units per acre, in the CRA Center future land use designation.
- e. The County has a "Land Bank" and the Local Housing Trust Fund for affordable housing. ~~The Land Bank is both an inventory and a functional program that identifies county and privately owned land that is suitable for affordable housing.~~ The Local Housing Trust Fund was created to bring additional dollars to match with other housing resources. ~~Through the land bank, the County and the Martin County Community Redevelopment Agency have made available to private parties several publicly owned lots for production of affordable housing.~~ The Martin County Community Land Trust was created in 2023 as a collaborative effort between community leaders and local government. The Community Land Trust (CLT) Model is designed to preserve affordable housing in perpetuity, one generation after the next.

6.3.C. *Vacant residential land:* As described in Section 6.1, every five years, Martin County adopts the Vacant Residential Lands Inventory and Residential Capacity Analysis. This inventory and analysis is compared to the County's projected population. The analysis compares the vacant land inventory to the County's projected population. As provided in Section 4.2.A.(9), when the undeveloped residential acreage within the Primary or ~~and~~ Secondary Urban Service Districts can no longer accommodate the projected population growth for the ~~twenty-five~~ year planning period, the County is required to commence planning to expand residential capacity. When the undeveloped acreage within the Primary and Secondary Urban Service Districts can accommodate no more than 10 years of projected population growth, the County is required to expand capacity.

6.3.D. *Affordable housing:* When a household spends more than 30% of its income on housing, it is considered cost-burdened, and the housing is not affordable. ~~Projections of affordable housing needs, prepared by the Shimberg Center for Housing Studies and published on the Florida Housing Data Clearinghouse, are contained within the Martin County 2017 Housing Report. The data provide an approximate number of households that would benefit from housing assistance. Such assistance could include the construction of new affordable housing or the provision of subsidies to make existing units more affordable.~~

Overall, the private sector housing industry will remain the principal provider of housing. Private sector construction is expected to meet the housing needs of most moderate-income and higher-income households. Most privately-produced housing, whether available for ownership or for rent, will remain unaffordable to low-income individuals, without some public or private subsidy.

6.3.E. *Live Local Act:* SB 102 enacted during the 2023 legislative session includes many provisions to, and preemptions of, local government authority in regulating land uses, densities, and intensities relative to affordable housing. This act is self-executing and should be reviewed for current revisions.

Section 6.4. Goal, Objectives and Policies

Goal 6.1. To provide a diverse housing stock adequate to serve the needs of current and future populations of Martin County, consistent with the desired development character of the County as set forth in this Plan.

Objective 6.1A. To provide for monitoring of population and housing trends, and appropriate planning to meet housing needs.

Policy 6.1A.1. Population and housing trends. The County shall monitor and evaluate population and housing trends annually. The County shall maintain current population and housing information databases and track shifts in character and distribution of population, new housing starts, housing costs, and redevelopment activity.

Policy 6.1A.2. Special housing studies. Martin County shall undertake special housing studies as needed to develop local strategies for resolving unanticipated housing problems and issues to ensure that housing policies respond to changing conditions. These studies shall also be undertaken where necessary in support of special grant programs or pursuant to specific policies of the Federal or State government or other regional or local public agencies. Such studies shall include detailed analysis of newly evolving programs and techniques for implementing housing goals and objectives, and their potential fiscal impacts.

Policy 6.1A.3. Assessment of plans and policies. The County shall review and amend housing policies as necessary, based on continuing analysis of housing data and issues. Any proposed revisions to the Land Development Regulations or the CGMP that relate to affordable housing shall be reviewed by the Affordable Housing Advisory Committee prior to public hearings by the Local Planning Agency. Continuing analysis will provide a basis for refining housing policies where such analysis reveals needed improvements, unmet housing assistance needs, discrimination and/or other related problems and issues. The County shall coordinate an effective response, enlisting cooperation with the public and private sectors.

Policy 6.1A.4. Government coordination. The County shall coordinate local housing program activities, including discussions of related fiscal problems and issues with other public agencies at all levels of government.

Policy 6.1A.5. Planning for facilities and services. The County shall review and evaluate the changing needs of neighborhoods to provide for efficient delivery of public facilities and services. (e.g., potable water, solid waste disposal, sanitary sewer facilities, law enforcement, fire protection, emergency medical services and transportation facilities.) The County's Capital Improvements Plan and budget shall be the principal tool for implementing this policy. A secondary tool shall be an aggressive program to obtain federal and state aid, including Community Development Block Grants.

Policy 6.1A.6. Management of current development impacts. The County shall evaluate the impacts of proposed development consistent with existing ordinances, including, the impacts on residential neighborhoods, county-wide housing supply and demand, public facilities and environmental factors.

Policy 6.1A.7. Citizen participation. The County shall continue to promote and support efforts to maintain rehabilitated units and neighborhoods through citizen advisory and support groups and neighborhood organizations devoted to maintaining and improving neighborhood quality.

Objective 6.1B. To strive to provide for the conservation and rehabilitation of the existing housing stock by rehabilitating substandard dwelling units; to maintain and improve existing housing stock, residential neighborhoods and property values; and to provide for a broad mix of housing types.

Policy 6.1B.1. Zone lands for housing. Martin County shall ensure that adequate residential land use designations are assigned and zoned at densities sufficient to meet the County's current and future housing needs within the Urban Service District.

Policy 6.1B.2. Provision of varied housing types. Martin County shall encourage varied housing types, sizes, and prices consistent with local need, including affordable housing. The County shall provide technical assistance, including demographic analysis and other relevant information, to assist developers in planning for a broad mix of housing opportunities consistent with local needs.

Policy 6.1B.3. Protection of existing neighborhoods. The County shall promote the use of innovative site planning, landscaping, and other buffering devices to protect existing neighborhoods. Housing needs

shall be satisfied by encouraging preservation of the existing housing stock and by revitalizing declining neighborhoods through measures such as rehabilitation, public investments in infrastructure, and fair and equitable development regulations.

Policy 6.1B.4. Minimize blighting influences. Blighting influences in areas undergoing land use transition shall be minimized by the use of sound principles of land use planning, urban design and landscaping in development and redevelopment projects. Adverse impacts of land use transition shall be minimized by managing the location as well as the density and/or intensity of mixed or conflicting residential and nonresidential uses. Examples of the land use principles endorsed by Martin County are:

- (1) The allocation of residential densities in a manner compatible with available public services, natural features of land and existing and anticipated future development.
- (2) The allocation of higher residential densities to sites (1) accessible to major urban thoroughfares or urban collector streets (2) sites adjacent to existing development with the same or higher density or less restrictive zoning district, (3) sites that can be adequately buffered from adjacent existing development of lesser intensity, and (4) sites that meet the density transitioning requirements of section 4.1F., of the CGMP.
- (3) The provision of a variety of lot sizes, floor areas, setbacks and residential land use mixes to allow for a choice in housing types, designs and price levels for both urban and rural residential environments.
- (4) The use of the planned unit development, mixed-use, and traditional neighborhood development to encourage creativity in development, design, protection of open space, environmental features, and a mix of residential and nonresidential land uses.

Policy 6.1B.5. Buffering existing neighborhoods. Where intensity transition areas cannot be physically accommodated, the County shall investigate performance zoning concepts that provide a physical buffer or a combination of use separation and landscape planting. Buffering between land uses may take the form of:

- (1) Physical barriers, such as berms, hedges or other landscape cover; walls or fences aesthetically designed for screening purposes; or indigenous densely vegetated open space.
- (2) A transitional use between the incompatible uses providing for low intensity office development or live-work units separating retail commercial centers and residential developments.
- (3) Buffers for mixed-use within Community Redevelopment Areas as set forth in Chapter 18.

Policy 6.1B.6. Monitor new techniques for achieving cost efficient housing. The County shall monitor cost efficient techniques for design, construction and rehabilitation of housing and shall promote the use of cost effective building materials capable of reducing the cost of construction, rehabilitation, maintenance and energy consumption. Green building practices shall be encouraged with the understanding that green products and construction may require greater initial cost outlay but provide savings in the long run.

Policy 6.1B.7. Administer housing code and other related codes. The County shall continue to administer housing and land use codes to promote improved housing stock, and eliminate substandard housing.

Policy 6.1B.8. Principles for conservation and rehabilitation activities. The following principles shall guide the development of any housing conservation and/or rehabilitation activities:

- (1) Encourage maintenance and improvement of the County's existing housing, residential neighborhoods and property values;

- (2) Avoid closure or abandonment of housing and the displacement of occupants, except where occupant safety is in question;
- (3) Enforce minimum standards for basic equipment and facilities for light, ventilation, heating, sanitation and fire safety;
- (4) Encourage the use of innovative and economical materials and green building practices while maintaining minimum levels of safety;
- (5) Promote maintenance of existing structures by permitting distinctions between new and existing structures in the application of building code requirements and standards so long as an equivalent level of safety is achieved;
- (6) Target activities to those areas of the County identified as redevelopment areas, or areas identified as containing substandard housing;
- (7) Provide a mix of conservation and rehabilitation options so that the activities are accessible to both owners and renters in need of affordable housing;
- (8) Provide criteria that address code requirement exemptions for historic structures.

Policy 6.1B.9. Conserve natural features. Martin County shall encourage residential development that conserves natural systems consistent with the adopted goals and objectives of Chapter 9 of the CGMP.

Policy 6.1B.10. Energy efficient housing. Martin County shall encourage green building practices and the application of energy efficient development techniques in future housing construction. These development techniques shall be consistent with the Martin County Land Development Regulations and building construction techniques enforced by the Martin County Building Department and Code Enforcement Division. The County shall continue to provide information, assistance and referral on energy conservation techniques for land planning design, construction and maintenance of housing units.

Policy 6.1B.11. Historic preservation. Martin County shall continue to identify and preserve historic resources in accordance with the policies in Section 16.4., of the CGMP.

Objective 6.1C. To eliminate substandard housing conditions and maintain the structural and aesthetic integrity of the existing housing stock.

Policy 6.1C.1. Elimination of substandard housing and maintenance of standard housing. The County shall continue to administer building, plumbing, energy, electrical and other construction codes to promote maintenance of standard housing and to achieve corrective action where substandard structures exist or come into existence. The County shall seek enforcement of zoning, landscaping, energy, plumbing, electrical and other related codes through the Code Enforcement Magistrate, the Contractor's Licensing Board and the Board of County Commissioners, as appropriate.

Policy 6.1C.2. Code enforcement. The County's current code enforcement program shall be maintained. Owners of housing found to have code violations shall be required to correct all violations. Demolition of structures determined to be unsafe, unfit for human occupancy or unlawful shall be the owner's responsibility. Structures not repaired or demolished within a reasonable time may be removed by the County at the owner's expense.

Policy 6.1C.3. Demolition activities. The following principles shall guide demolition activities in Martin County:

- (1) Structures must be unsafe, unfit for human occupancy or unlawful as defined by the Martin County Property Maintenance Code.

- (2) Owners of property condemned by the Building Official shall be notified in a timely fashion and given a reasonable time to repair or demolish the structure.
- (3) Owners shall be given the right to appeal the condemnation determination.
- (4) Cost of demolition shall be borne by the owner.
- (5) Martin County may order the demolition of the structure at the owner's expense, if the owner fails to demolish the building.

Policy 6.1C.4. Funds for rehabilitation. Annually, the County shall seek federal, state and/or private funding, including Community Development Block Grants for rehabilitation of substandard housing. Such funding shall conform to the funding agency's guidelines regarding structure and household eligibility.

Policy 6.1C.5. Local funding. Martin County shall continue investigating sources of local funds to establish a rehabilitation and demolition program. Sources to be considered include, linkage fees, housing trust funds and/or local ad valorem taxes. This policy shall be pursued in conjunction with implementation of the SHIP program, Martin County Local Housing Assistance Plan (LHAP), and the efforts of the Affordable Housing Advisory Committee.

Policy 6.1C.6. Coordination with the private sector. The County shall coordinate with developers, when practical and feasible, to provide relocation housing for residents in areas in need of rehabilitation or undergoing land use transition. The developer shall provide for the necessary relocation housing and/or contribute an appropriate fee when they are benefiting from said rehabilitation or land use transition. Furthermore, developers may negotiate terms with the County regarding the use of publicly-owned lands for said relocation housing.

Policy 6.1C.7. Employment-based housing. The County shall form partnerships with local employers and the Workforce Development Board to create employment-based housing opportunities for purchase, rental assistance, or construction of new dwelling units.

Policy 6.1C.8. Employer contributions. The County shall use the Local Housing Trust Fund to accept employer contributions, based upon the number of employees, along with other housing funds and housing resources, to create workforce housing, for purchase or rental.

Objective 6.1D. To provide adequate and affordable housing for extremely low, very low, low, moderate, and workforce income households, including households with special housing needs, such as rural, farm worker and the elderly.

Policy 6.1D.1. Consolidate housing functions. The County shall consolidate its housing functions including implementation of housing programs, development of policies and programs, and solicitation of public input. The County shall support and assist non-profit housing providers, administer County programs funded through state and federal funding sources, and coordinate land banking.

Policy 6.1D.2. Affordable Housing Advisory Committee. The County shall coordinate with the Affordable Housing Advisory Committee to assure safe, decent and sanitary housing to meet the needs of affordable housing for County residents. The Affordable Housing Advisory Committee membership shall meet statutory requirements and have the following duties:

- (1) Review policies, procedures, ordinances, land development regulations and the CGMP ~~every three years~~ annually pursuant to Section 420.9076, Florida Statutes.
 - (2) Recommend specific initiatives or changes to the CGMP, to encourage or facilitate affordable housing while protecting property values and the potential for appreciation.
 - (3) Evaluate the incentives in the LHAP and make recommendations for amendments, as needed, to encourage or facilitate the creation or maintenance of affordable housing.
-

- (4) Review changes to the LHAP before its submission to the Board of County Commissioners.
- (5) Review applications for SHIP funds by community-based organizations or eligible sponsors.
- (6) Function as the review committee to advise on and monitor the SHIP program, evaluate requests for exceptions from the regulations, and hear appeals from decisions made by the SHIP program administrator in accordance with the procedures set forth in the LHAP.
- (7) Submit a report to the Board of County Commissioners evaluating the implementation of affordable housing incentives and make ing recommendations for changes.
- (8) Perform additional responsibilities related to affordable housing at the request of the Board of County Commissioners, including creation of best management practices for the development of affordable housing in the community.

Policy 6.1D.3. Pursue innovative programs and concepts. The Affordable Housing Advisory Committee shall continue to investigate innovative concepts that facilitate the development or rehabilitation of affordable housing. Concepts to be investigated may include:

- (1) The promotion of innovative design, site plan or construction standards to reduce construction and/or infrastructure costs as part of the sustainable community initiative.
- (2) The development of criteria whereby impact fees could be paid by the County for very low income housing developments.
- (3) The utilization of the Housing Trust Fund for very low and low income housing. One source of revenue could be a local option surtax on documentary stamps for commercial real estate transactions (legislative action is required to allow this revenue source) and/or other sources of funds identified by the Affordable Housing Advisory Committee.
- (4) The development of a mortgage program through the Florida Housing Finance Corporation for very low, low and moderate income housing.
- (5) The application of green building practices.
- (6) The aggressive pursuit of grants and other funding possibilities.
- (7) The county may provide an exception or waiver for an impact fee for the development or construction of housing that is affordable, as defined in s. 420.9071. If the county provides such an exception or waiver, it is not required to use any revenues to offset the impact.

Policy 6.1D.4. Housing Programs. Martin County shall undertake the following activities to provide very low, low and moderate income housing:

- (1) Use the County's Affordable Housing Land Bank program to identify county and privately owned land that is suitable for affordable housing.
 - (2) Pursue Community Development Block Grants for neighborhood revitalization and housing programs.
 - (3) Assist private organizations to obtain grants and loans to build low and moderate income housing, including assistance in accordance with the LHAP, SHIP, and the federal Low Income Housing Tax Credit programs.
 - (4) Continue to provide information and referral on housing programs to individuals in need of housing, and to developers wishing to construct housing;
 - (5) Continue working with for-profit and nonprofit organizations to obtain funding for Florida HOME projects.
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- (6) Use the County's Local Housing Trust Fund to combine donations towards affordable housing projects.

Policy 6.1D.5. Affordable housing criteria. To qualify for affordable housing incentives, an applicant must meet one of the following criteria:

- (1) For governmental grant/subsidy projects:
- a) The project is funded in whole or in part by money received through a direct grant or subsidy from the United States, State of Florida or Martin County created to assist in the construction of housing for very low, low income and/or moderate income housing; and
 - b) The project provides documentation demonstrating:
 - 1) The nature of the grant or subsidy, including any terms, restrictions or conditions as to its use;
 - 2) Approval by the funding agency of the project to receive the grant or subsidy; and
 - 3) Proposed use of the grant or subsidy.
- (2) For other types of projects/units:
- a) The unit(s) are to be sold or rented for an amount that qualifies as affordable housing as defined in this CGMP; and
 - b) The buyer or renter of the unit qualifies based on income as established in this CGMP;
 - c) Unless otherwise set forth by other policies of the CGMP, a project that allows for a mixture of very low, low, and moderate income housing types which represents at least 60 percent of the total housing stock to be offered for rent or sale within the project. Ten percent of the units provided in the project shall be affordable to very low income households.
- (3) Projects or units that meet one of the above criteria must also comply with the following requirements:
- a) The use of the dwelling is restricted for a period of thirty years to the criteria established above. If the project is governmentally funded, the period of affordability shall be as determined by the contract between the funding source and the applicant.
 - b) The applicant records a deed restriction that specifies the terms and conditions of this program. The restriction shall not commence until:
 - 1) The deed is transferred to the buyer of the single-family unit; or
 - 2) Initial occupancy (i.e., the first unit is rented) for multifamily rental housing.
 - c) A demonstration of need for affordable housing must exist as reflected by the LHAP or other data and analysis available to the County.

Policy 6.1D.6. Land inventory. Martin County shall review its inventory of residential lands to see if lands can be redesignated to Medium or High Density for projects accompanied by a planned unit development application or similar mechanism that provides affordable housing in a recorded restrictive covenant for a minimum 30-year period.

Policy 6.1D.7. Density bonus. Density bonuses may be awarded to affordable residential developments, as defined in Chapter 2, Overall Goals and Definitions, on land designated as Medium and High Density Residential on the Future Land Use Map. Medium density residential sites may be approved for a

maximum of 10 units per gross acre, and high density residential development may be approved for a maximum of 15 units per gross acre, assuming compliance with the criteria established in section 4.13A.7 of the Future Land Use Element.

Policy 6.1D.8. No net loss of mobile home lands. Lands designated Mobile Home Density on the Future Land Use Map shall be changed to another designation only where (1) one or more lots, tracts, or parcels have been inappropriately designated; or (2) other suitable lands can be redesignated as Mobile Home Density; or (3) where the proposal to change the designation is accompanied by a planned unit development application that will, at a minimum, ensure a. no involuntary displacement of mobile home residents and b. any site-built units that replace mobile home units qualify as affordable housing, as defined in Chapter 2, Overall Goals and Definitions, for at least 30 years after initial occupancy. The affordable units proposed in the PUD must contain a combination of units affordable to households with extremely low, very low, low, moderate, and workforce incomes as determined by the BCC. This policy is not applicable within Martin County's Community Redevelopment Areas.

Policy 6.1D.9. Adequate sites for mobile homes. Martin County shall permit the placement of mobile homes in mobile home parks and subdivisions consistent with the criteria and guidelines established in section 4.4., CGMP and policy 6.1D.8. No net loss of mobile home lands.

Policy 6.1D.10. Community residential homes/Neighborhood assisted residences. Consistent with Section 419.001, Florida Statutes, community residential homes with no more than 6 residents shall be deemed single-family units and allowed in all residential districts. Such facilities shall be licensed as set forth in Section 419.001, Florida Statutes.

Policy 6.1D.11. Program for households with special needs. Martin County shall continue programs initiated by the LHAP to create housing for very low, low and moderate income households with special needs. Examples of households with special needs include: single-parent families; the elderly; the physically or mentally impaired; and rural farm workers.

Policy 6.1D.12. Residential care facilities. Martin County shall ensure that adequate land use designations are provided for current and future housing needs of the aged or other persons with chronic or debilitating conditions where the residents require assistance with daily activities. The assistance provided may include housekeeping, centralized cooking or dining, personal care, nursing care, and counseling.

Policy 6.1D.13. Accelerated permitting for affordable housing. Martin County shall accelerate the regulatory and permitting process for affordable housing. The County shall schedule pre-application meetings with developers, provide technical assistance and referral services regarding funding agencies and other permitting entities, and expedite review by County departments involved in the development review process.

Policy 6.1D.14. Access to affordable housing and community facilities. The County shall increase the availability of good quality affordable housing and community facilities. The County will accomplish this by partnering with affordable housing providers to reduce costs associated with water and wastewater systems, streets, sidewalks, bicycle paths, park and recreational facilities and other supportive neighborhood facilities, pedestrian paths and community space for rights-of-way for shade trees. The County shall make community improvements using funding sources as deemed appropriate and shall maintain such improvements in instances where County maintenance of such facilities is already occurring in the immediate vicinity.

Objective 6.1E. To provide assistance to those in need of affordable housing.

Policy 6.1E.1. Housing referral assistance. Martin County shall administer the SHIP program, and other state and federal or housing programs as they become available. The County shall provide information and referral services to the public through SHIP regarding the availability of affordable housing.

Policy 6.1E.2. State and federal housing programs. The County will utilize SHIP, Community Development Block Grants, Florida Housing Finance, HOME, and other state and federal funding to assist developers in providing affordable housing as a component of market-rate developments.

Policy 6.1E.3. Investigate new housing programs. Martin County shall investigate new housing programs designed to increase and/or maintain the supply of affordable housing. Such programs may include foreclosure prevention and foreclosure acquisition.

Policy 6.1E.4. Assist displaced persons. The County shall minimize displacement of families. When public or private development, redevelopment or housing demolition displaces residents, the County shall provide information and referral services to assist them in finding alternative housing. The County shall also provide any available sources of housing relocation assistance.

Policy 6.1E.5. Encourage applications for grants. The County shall promote applications for public and private grant programs, and together with innovative financing concepts, assist in providing affordable housing and necessary neighborhood improvements. The County shall seek out applicable federal, state and private funding programs. The County will apply either separately or jointly with other public or private entities; provide information on funding programs to private developers; and provide technical assistance to others seeking such funding.

Policy 6.1E.6. Public utilities assistance. The County shall assist in providing potable water and sanitary sewer systems to low income neighborhoods. The County will consider new ways to assist privately-owned public utilities in providing central water and wastewater facilities including through: Community Development Block Grants; federal, state or private funding sources; special assessments and other sources of local funds.

Policy 6.1E.7. Financing programs for rental housing. Martin County shall develop an ongoing program with the Housing Finance Authority and other appropriate agencies to (1) monitor the need for rental housing, and (2) assist in identifying financing programs for development of very low and low income rental projects, particularly projects involving joint public/private effort.

Policy 6.1E.8. Assistance to housing providers. The County shall work with non-profit and for-profit housing developers through purchase and rental assistance, and development of single-family and multifamily housing produced with subsidies from County, state and federal funding sources and financial participation by others such as contractors, lenders, insurance companies, real estate brokers, architects and engineers.

Policy 6.1E.9. Housing Trust Fund. Martin County shall use the Local Housing Trust Fund to create or maintain affordable housing. Revenue sources for the Local Housing Trust Fund may include, but are not limited to, general revenue, private donations, developer contributions, tax increment funding, grants, unclaimed funds, and the sale of County land.

Policy 6.1E.10. Affordable Housing Land Bank. ~~The County shall develop Land Bank Guidelines to direct and clarify the land bank program including goals, priorities, principles, and policies for acquisition and disposition. At a minimum, lands acquired by the Land Bank shall only be used for the provision of affordable housing. Restrictive covenants shall ensure that such residential units will remain affordable for at least 30 years after the sale of the land.~~ Community Land Trust. Martin County shall work collaboratively with the Martin County Community Land Trust, a 501(c)(3) nonprofit, to improve the lives of Martin County's current and future residents through investment in affordable housing solutions.

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Policy 6.1E.11. Identification of suitable lands. ~~The County shall comply with Florida Statutes in the identification of surplus property suitable for affordable housing by conducting a bi-annual survey and report. Lands suitable for affordable housing shall be transferred to the Affordable Housing Land Bank and used for projects consistent with the policies and guidelines of that program.~~

Pursuant to Florida Statutes Martin County shall prepare an inventory list of all real property within its jurisdiction to which the county or any dependent special district within its boundaries holds fee simple title that is appropriate for use as affordable housing.