

Table of Contents

### 3. HOUSING ELEMENT



# HOUSING ELEMENT

Neighborhoods play an important part in determining the vitality, stability, and way of life of the residents within a community. The **Housing Element** ensures that there is adequate and safe housing for all current and anticipated future residents of the City of Sebastian. This Element addresses single-family, multi-family, mobile homes, community residential facilities, historically significant housing, and affordable housing programs. This Element aims to provide a proper mix of housing types that accommodate different lifestyles to help achieve a well-balanced community within Sebastian.

## HOUSING ELEMENT HIGHLIGHTS

1. Encourages the preservation, rehabilitation, reuse, and maintenance of the City's existing housing stock and historic structures;
2. Encourages the adoption of incentives for the development of affordable housing to meet existing and future demand;
3. Ensures that opportunities for group homes and foster care facilities, as well as housing for the elderly, are provided within the City;
4. Promotes a diverse mix of housing stock that is well-integrated with the City's mobility network;
5. Promotes the implementation of innovative housing design and development concepts such as accessory dwelling units; (ADUs);
6. Supports aging-in-place strategies for the community;
7. Encourages sustainable construction methods and energy efficiency in the development and rehabilitation of housing



# GOALS, OBJECTIVES, & POLICIES

## Goal 3-1: Provision of Housing.

Ensure the provision of a sufficient supply of decent, safe, and sanitary housing options, including affordable housing, that is responsive to the diverse housing needs of the City's existing and future population, while encouraging the preservation and enhancement of the City's existing housing stock and historic structures.

**Objective 3-1.1: Housing Supply.** Collaborate with the private sector to provide additional dwelling units of various types, sizes, and costs to accommodate the City's anticipated population through the planning horizon.

**Policy 3-1.1.1: Adequate Housing.** The City's Future Land Use Map shall include adequate amounts of lands to accommodate the projected housing growth through a variety of housing types and housing values (See **Land Use Element Policy 1-1.1.1**). The City shall continue to provide land use designations and zoning districts on the Future Land Use and the Official Zoning Maps, respectively, to ensure that single family, duplex, and multi-family housing units are allowed within the City to provide a diverse range of housing options (ownership/rent) and meet a range of income options.

**Policy 3-1.1.2: Partnerships.** The City shall develop partnerships with the private sector in order to improve the efficiency, and expand the capacity of the housing delivery system. Actions shall include coordinating with Indian River County to promote the timely extension of resources to residential areas needed in order to provide adequate public facilities to support development. Similarly, the City shall also coordinate the installation of community facilities supportive to housing resources. A capital improvement program and budget predicated on continuing review and evaluation of evolving housing problems and related infrastructure issues shall be the principal tool for realizing this policy.

**Policy 3-1.1.3: Housing Options.** The City shall, through its Land Development Code (LDC), encourage the development/redevelopment of housing that will integrate housing options, including housing type and ownership status (own/rent), across all neighborhoods.

**Policy 3-1.1.4: Manufactured Housing.** The City's LDC shall allow manufactured housing in all residential zoning districts provided the units comply with applicable state and federal standards.

**Policy 3-1.1.5: Safety.** The City shall utilize the principles of Crime Prevention Through Environmental Design (CPTED), or other similar programs, to increase the safety of housing developments and neighborhoods.

**Policy 3-1.1.6: Mobile Homes.** The City shall allow mobile home parks in certain residential zoning districts where adequate public facilities and services are available. Mobile home parks should be located adjacent to areas with a comparable density of development (or have the ability to mitigate for increased compatibility) or near small-scale convenience/ neighborhood commercial activity in areas accessible to arterial and collector roads. They should also be located within reasonable proximity to community facilities including evacuation shelters.



**Policy 3-1.1.7: Mixed Use.** The City shall promote mixed use developments that include provisions for a wide variety of housing types and prices in close proximity to support facilities.

**Policy 3-1.1.8: Changing Conditions.** The City shall undertake special housing studies, as deemed necessary, to develop specific local strategies for addressing housing conditions, market trends, and housing-related challenges.

**Policy 3-1.1.9: Fair Housing.** The City shall promote access to housing within the City through compliance with all fair housing laws and practices.

**Objective 3-1.2: Affordable Housing.** Encourage the provision of safe, clean, and affordable housing opportunities, including for workforce and low- and moderate-income households, to meet current and future demand for affordable housing.

**Policy 3-1.2.1: Affordable Housing.** The City shall continue to provide technical assistance, information, and housing data to the private sector to advance the development of fair and affordable housing. Technical assistance includes, but is not limited to, assistance meeting the development review requirements of the City and other regulatory agencies; referral to appropriate agencies for information and assistance in meeting infrastructure standards and requirements imposed by the City; and provision of data regarding housing needs and conditions.

**Policy 3-1.2.2: Housing Programs.** The City shall encourage the private sector to actively participate in meeting the housing needs of very low, low, and moderate income households through involvement in federal, state, and local housing programs.

**Policy 3-1.2.3: Regional Affordable Housing Initiatives.** The City shall participate in regional initiatives aimed toward the promotion and funding of affordable housing options.

**Policy 3-1.2.4: Incentives.** The City shall offer incentives to developments with affordable housing units that meet all location criteria. These incentives may include, but are not limited to:

- Expedited permitting
- Deferment and/or waiver of building permit fees, impact fees and inspection fees
- Density bonuses
- Flexible site requirements
- Preservation bonuses
- Utilization of green building techniques

**Policy 3-1.2.5: Regulatory Process.** The City shall ensure that the LDC and review procedures do not create barriers to the provision affordable housing through the periodic review of regulatory and permitting processes.



**Policy 3-1.2.6: Access to Facilities and Services.** The City shall continue to require that sites for affordable housing have access to the following facilities and services:

- Potable water and central wastewater systems;
- Employment centers, including retail centers which accommodate stores offering household goods and services needed on a frequent and recurring basis;
- Mobility options;
- Public parks, recreation areas, and/or open space systems;
- Adequate surface water management and solid waste collection and disposal; and
- Schools

**Objective 3-1.3: Special Needs Households.** Ensure that opportunities for group homes and foster care facilities, as well as housing for the elderly, are provided within the City.

**Policy 3-1.3.1: Community Residential Homes.** The LDC shall include standards for the location of community residential homes, including group homes, in residential areas in accordance with applicable Florida Statutes.

**Policy 3-1.3.2: City Support.** The City shall continue to collaborate with other agencies and organizations that assist the elderly and those needing special assistance in finding decent, accessible, and affordable housing.

**Policy 3-1.3.3: Adequate Public Facilities.** All group homes, foster care facilities, community residential homes, and similar developments shall contain adequate public facilities. The sites shall also be free of safety hazards and all structures shall comply with City ordinances and applicable state law and licensing requirements.

**Policy 3-1.3.4: Housing for the Elderly.** In an effort to recognize the special needs and challenges of housing for elderly residents, the City shall allow for the placement of retirement communities and elderly care facilities in areas of residential character as long as they are designed in a manner that is compatible with the character of the neighborhood.

**Policy 3-1.3.5: Aging in Place.** The City shall support aging-in-place strategies that encourage residents to remain in their neighborhoods as they age and as needs evolve. These strategies may include shared housing options, accessory dwelling units, and other assisted living arrangements.

**Objective 3-1.4: Housing for a Livable Community.** Ensure the availability of suitable and adaptable housing that accommodates City residents at all stages of life.

**Policy 3-1.4.1: Mix of Housing.** The City shall promote livability by ensuring the City's LDC and review processes promote a diverse mix of housing stock that is well-integrated with the City's mobility network and accessible to services and amenities.

**Policy 3-1.4.2: Accessory Dwelling Units.** The City shall identify and analyze areas within the City where accessory dwelling units (ADUs) may be accommodated without negatively impacting





neighborhood character. The City shall evaluate the feasibility of including flexible regulations and standards within the LDC which promote the implementation of innovative housing design and development concepts such as ADUs.

**Objective 3-1.5: Relocation Housing.** Provide uniform and equitable treatment to persons and businesses displaced by state and local government programs, consistent with Florida Statutes and the City's Community Redevelopment Master Plan.

**Policy 3-1.5.1: Displacement.** When residents are displaced by City actions, through public development or redevelopment, the City shall attempt to ensure the residents are able to relocate to standard, affordable housing.

**Policy 3-1.5.2: Relocation.** The City shall coordinate with appropriate agencies to prepare plans of action regarding relocation of residents, before programs are enacted that will create displaced households. Such plans shall include, but are not limited to, the following:

- Timing of the relocation,
- Assessment of the need for the program which will displace households,
- Costs associated with the displacement of such households, and
- An assessment of the household's needs and the impact of the relocation on the household, including:
  - Location and the effect of a new neighborhood location on the household's distance to job, schools, and social activities, and
  - The adequacy of public transit, if applicable at the time, to serve the displaced household.

**Objective 3-1.6: Existing Housing Stock and Neighborhoods.** Conserve the useful life of the City's existing housing stock through effective implementation of programs directed toward preserving neighborhood quality, conservation of natural resources, maintenance of community facilities, and code enforcement.

**Policy 3-1.6.1: Housing Rehabilitation.** The City shall promote the rehabilitation of deteriorated substandard housing units to ensure code compliance and increase the supply of affordable housing.

**Policy 3-1.6.2: Maintenance.** The City shall continue to enforce building codes to ensure the maintenance of standard housing and to achieve corrective action where required.

**Policy 3-1.6.3: Best Management Practices.** Potential blighting influences within residential areas shall be minimized by promoting the use of accepted best management practices. For instance, adverse impacts of land use transition shall be minimized by managing the location as well as the density/intensity of uses and through compatibility measures including but not limited to adequate screening, landscaping, and other design features which promote appropriate land use transition.

**Policy 3-1.6.4: Rehabilitation Funding.** The City shall consider applying for housing rehabilitation grant funds and subsidy programs, including, but not limited to:

- Community Development Block Grant (CDBG)



## Housing

- Florida Small Cities CDBG Program
- Florida Neighborhood Housing Services Grant

**Policy 3-1.6.5: Rehabilitation Assistance.** The City shall encourage low-income residents to apply for housing rehabilitation assistance individually or through the programs managed by the County.

**Policy 3-1.6.6: Condemnation and Demolition.** The LDCs shall include provisions regulating the condemnation and demolition of housing units to be implemented with caution and proper consideration when applied to units that are owner-occupied and when condemnation would cause undue hardship to the residents of the structure. The City shall encourage the rehabilitation, reuse, and maintenance of existing homes.

**Policy 3-1.6.7: Protection from Natural Hazards.** Where feasible, the City shall coordinate with the appropriate state, federal, and other applicable entities to support property owners in the mitigation of risks to residents and housing from natural hazards and in the repair of housing after a hazard event.

**Objective 3-1.7: Historically Significant Housing.** Preserve housing resources identified as historically significant and, where possible, maintain these resources for residential uses or adaptive reuse.

**Policy 3-1.7.1: Historical Resources.** The City shall encourage the continued identification, analysis, and preservation of the City's historical resources. Such efforts shall include determination of their significance and vulnerability, as well as implementation of historic preservation management policies.

**Policy 3-1.7.2: Rehabilitation.** The City shall assist the rehabilitation and adaptive reuse of historically significant housing through available technical and economic assistance programs. These efforts shall be coordinated with the State Division of Historical Resources (DHR).

**Policy 3-1.7.3: Historic Housing.** The City shall assist property owners of historically significant housing in applying for and utilizing available state and federal assistance programs.

**Policy 3-1.7.4: Historic Preservation Programs.** The City shall collaborate with the Sebastian River Historical Society in its efforts to provide information, technical assistance, and other resources related to historic preservation programs to the public and property owners.

**Policy 3-1.7.5: Funding.** The City shall pursue available grants and alternative funding sources to expand the local knowledge and awareness of existing historic and archaeological sites and structures.

**Policy 3-1.7.6: Inventory.** The City shall maintain an inventory of historic resources to ensure all applicable resources are considered for federal, state, and local historic preservation designation.

**Objective 3-1.8: Sustainability and Energy Efficiency in Housing.** Consistent with the City's broader sustainability goals, encourage sustainable construction methods and energy efficiency in the development and rehabilitation of housing to promote affordability and conserve natural resources.



**Policy 3-1.8.1: Sustainable Housing Design and Construction.** The City may incorporate strategies within the LDC to address the following:

- Housing design and construction methods that increase energy efficiency and encourage the use of renewable resources
- Providing incentives for housing developments that meet recognized green building (e.g. LEED, Green Globes)

**Policy 3-1.8.2: Landscape Standards for Housing.** The LDC shall continue to maintain the Tree Protection and Landscape Regulations and encourage the incorporation of Florida-Friendly landscaping and low impact development (LID) principles in the provision of housing.

**Policy 3-1.8.3: Intergovernmental Coordination.** Specific Objectives and Policies regarding intergovernmental coordination and this Element are provided and identified in the **Governance & Implementation Element**.



# DATA INVENTORY AND ANALYSIS

## Introduction

Pursuant to the requirements of Chapter 163 of the 2019 Florida Statutes, the **Housing Element** consists of a data inventory and analysis (DIA) that influences the overarching goals, objectives, and policies that will guide housing development within the City of Sebastian. The City’s housing trends and needs are evaluated in this analysis in order to ensure a proper mix of housing types are available to accommodate diverse housing needs achieve a livable community.

## Housing Inventory

This section deals with the characteristics and conditions of the existing housing stock in the City. In order to compile this analysis, the primary sources of data include the U.S. Census Bureau and the American Community Survey (ACS). These specific resources were applied as they comprise some of the most current and accurate information available.

**Tables 3-1 through 3-16** of this section provide an inventory and comparison of housing characteristics for the City of Sebastian and Indian River County. Data appearing for Indian River County represents the entire county, including all unincorporated and incorporated areas as well as Sebastian.

### Dwelling Units by Structure Type

A comparison of dwelling units by structure type for the City of Sebastian when compared to Indian River County is displayed in **Table 3-1**. Single-family detached homes make up the majority of the inventoried housing units within Sebastian and Indian River County. Indian River County has a significantly higher percentage of multi-family housing than Sebastian.

*Table 3-1: Dwelling Units by Structure*

Housing Units by Type, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
Single-Family Detached	9,665	87.0%	49,485	63.1%
Single-Family Attached	444	4.0%	4,731	6.0%
Multi-Family	287	2.6%	17,958	22.9%
Mobile Home	704	6.3%	6,205	7.9%
Other (Boat, RV, Van, Etc.)	15	0.1%	90	0.1%
Total	11,115	100%	78,469	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



### Dwelling Units by Tenure

A comparison between owner-occupied dwelling units and renter-occupied dwelling units in Sebastian and Indian River County is presented in **Table 3-2**. As depicted below, approximately 80.2% of the City’s occupied dwelling units are occupied by the owner as compared to 75.8% in the County. The County has a slightly larger percentage of renter-occupied units at 24.2% as compared to 19.8% in Sebastian.

**Table 3-2: Dwelling Units by Tenure**

Housing Units by Tenure, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
Owner-occupied	7,502	80.2%	43,914	75.8%
Renter-occupied	1,849	19.8%	13,997	24.2%
Total Occupied Housing Units	9,351	100%	57,911	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### Household Size

The 2013-2017 American Community Survey (ACS) 5-year Estimates states the average household size within the City is 2.42 persons per owner occupied unit and 3.09 persons per renter-occupied unit. **Table 3-3** lists households according to the number of persons comprising a household in Sebastian and in the County.

**Table 3-3: Persons per Household**

Persons per Household	Sebastian	Indian River County
Total Occupied Households	9,351	57,911
1-person household	2,508	18,188
2-person household	4,751	26,377
3-person household	1,062	6,095
4-or-more person household	1,030	7,251

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



## Housing Vacancy

Based on the 2013-2017 American Community Survey (ACS) 5-year Estimates, the City experienced a vacancy rate of 15.9% for all housing units, a figure lower than that experienced by the County, which had a 26.2% vacancy rate. **Table 3-4** shows the number of vacant housing units according to the circumstances creating vacant units.

**Table 3-4: Vacancy Status of Housing Units**

Vacant Housing Units by Type, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent of total housing units	Units	Percent of total housing units
Total Housing Units	11,115	100%	78,469	100%
Total Vacant Housing Units	1,764	15.9%	20,558	26.2%
Vacant Units For Rent	246	2.2%	3,910	5.0%
Rented, Not Occupied	14	0.1%	420	0.5%
For Sale Only	134	1.2%	1,227	1.6%
Sold, Not Occupied	245	2.2%	903	1.2%
For Seasonal, Recreational, or Occasional Use	712	6.4%	9,445	12.0%
Vacant Units for Migrant Workers	0	0.0%	224	0.3%
Other Vacant Units	413	3.7%	4,429	5.6%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

## Housing Age

**Table 3-5** compares the age of year-round housing units in the City of Sebastian and Indian River County. The majority of year-round housing unit construction in both the City and County took place between 2000-2009. As denoted below, a large majority of Sebastian’s housing stock (82.9%) was constructed between 1980 and 2009, with 28.8% being constructed between 2000-2009.

**Table 3-5: Dwelling Units by Age of Construction**

Year Structure Built, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
2010 or Later	404	3.6%	1,763	2.3%
2000-2009	3,197	28.8%	20,455	26.4%
1990-1999	2,882	25.9%	13,592	17.5%
1980-1989	3,130	28.2%	19,562	25.2%
1970-1979	968	8.6%	12,888	16.6%
1960-1969	264	2.4%	4,314	5.6%
1950-1959	140	1.3%	3,898	5.0%
1940-1949	40	0.4%	1,012	1.3%
1939 or Earlier	90	0.8%	98	0.1%
Total	11,115	100%	77,582	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



## Monthly Housing Rent

Table 3-6 compares the monthly gross rents for specified renter-occupied housing units in the City with the Indian River County totals for the year 2017. The median gross rent in the City of Sebastian is approximately \$1,020 as compared to \$928 in Indian River County.

Table 3-6: Gross Rent

Gross Rent, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
Less than \$500	53	3.1%	1,015	7.5%
\$500-\$999	767	44.8%	6,937	51.5%
\$1,000-\$1,499	691	40.4%	4,000	29.7%
\$1,500-\$1,999	177	10.3%	739	5.5%
\$2,000-\$2,499	0	0.0%	439	3.3%
\$2,500-\$2,999	23	1.3%	113	0.8%
\$3,000 or More	0	0.0%	220	1.6%
Total	1,711	100%	13,463	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

## Monthly Cost of Owner-Occupied Units

The median monthly owner cost in the City of Sebastian is approximately \$1,139 as compared to \$1,273 in Indian River County. The monthly owner costs with a mortgage are shown in **Table 3-7**. This provides context in terms of the value of owning a home and affordability of owning a home when compared to renting.

Table 3-7: Owner Costs

Owner Costs (with a mortgage), 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Housing units with a mortgage	Percent	Housing units with a mortgage	Percent
Less than \$500	90	2.5%	426	2.1%
\$500 to \$999	1,220	33.7%	6,098	29.5%
\$1,000 to \$1,499	1,479	40.9%	6,408	31.0%
\$1,500 to \$1,999	603	16.7%	3,504	16.9%
\$2,000 to \$2,499	158	4.4%	1,619	7.8%
\$2,500 to \$2,999	63	1.7%	909	4.4%
\$3,000 or more	7	0.2%	1,712	8.3%
Total	3,620	100%	20,676	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



### Value of Owner-Occupied Housing Units

The median home value in Sebastian is \$157,200 as compared to \$172,600 in Indian River County. The owner-occupied units by value are shown in **Table 3-8**.

*Table 3-8: Owner-Occupied Units by Value*

Owner-Occupied Units by Value, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
Less than \$50,000	478	6.4%	4,102	9.3%
\$50,000 to \$99,999	1,296	17.3%	7,816	17.8%
\$100,000 to \$149,999	1,688	22.5%	6,470	14.7%
\$150,000 to \$199,999	1,905	25.4%	7,163	16.3%
\$200,000 to \$299,999	1,675	22.3%	7,707	17.6%
\$300,000 to \$499,999	377	5.0%	5,505	12.5%
\$500,000 to \$999,999	83	1.1%	3,341	7.6%
\$1,000,000 or more	0	0.0%	1,810	4.1%
Total	7,502	100%	43,914	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### Household Income

The household income levels for Sebastian compared to Indian River County are show in **Table 3-9**. The median household income for the City is higher than Indian River County but the per capita income for the City is lower than Indian River County.

*Table 3-9: Household Income*

Income, 2013-2017 5-Year Estimates	Sebastian	Indian River County
Median Household Income (2017 Dollars)	\$49, 655	\$49,009
Per Capita Income (2017 Dollars)	\$26,001	\$33,122
Persons in Poverty, in percent	12.6%	10.6%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### Low- to Moderate-Income Households

The City of Sebastian Consolidated Plan 2019-2024 (prepared by Guardian CRM) defines very low, low, and moderate income households. These are based upon the most recent information available from the USHUD and is adjusted annually and by family size. The following definitions will be used:

- Very Low Income: Households that do not exceed 30% of the area median income (AMI)
- Low Income: Households between 31% – 50% of the AMI
- Moderate Income – Households earning 51% - 80% of the AMI



### Ratio of Income to Housing Cost

The ratio between housing costs and income within Sebastian and Indian River County are denoted in **Table 3-10** and **Table 3-11** below. Affordable housing is determined by comparing the cost of housing to household income. Florida Statutes defines affordable housing as monthly rents or monthly mortgage payments including taxes, insurance, and utilities do not exceed 30 percent of the median adjusted gross annual income for households.

### Rent-to Income Ratio

Rent as a percentage of income for Sebastian compared to Indian River County is shown in **Table 3-10**. According to Census data the highest percentage of renters in both Sebastian and Indian River County are paying 35 percent or more of their income for housing. This makes affordability an issue for renters in both the City and the County.

**Table 3-10: Rent-to Income Ratio**

Gross Rent as a Percentage of Household Income, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
Less than 15 %	119	6.4%	1,152	8.2%
15% to 19.9%	218	11.8%	1,147	8.2%
20% to 24.9%	456	24.7%	1,854	13.2%
25% to 29.9%	181	9.8%	1,454	10.4%
30% to 34.9%	187	10.1%	1,305	9.3%
35% or more	518	28.0%	6,381	45.6%
Not Computed	170	9.2%	704	5.0%
Total	1,849	100%	13,997	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### Mortgage Costs to Income Ratio

The monthly mortgage costs-to-income ratio for both Sebastian and Indian River County are shown in **Table 3-11**. The highest percentage of owners with and without a mortgage in both Sebastian and Indian River County are paying less than 30% of their income for housing.

**Table 3-11: Costs to Income Ratio**

Owner Costs (with and without a mortgage), 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent	Units	Percent
With Mortgage, Less than 30%	2,406	32.4%	13,107	30.2%
With Mortgage, More than 30%	1,214	16.3%	7,410	17.1%
Without Mortgage, Less than 30%	3,492	47.0%	19,651	45.3%



Housing

Without Mortgage, More than 30%	321	4.3%	3,203	7.4%
Total	7,433	100%	43,371	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### Cost Burden

Cost-burdened households pay more than 30 percent of income for rent or mortgage costs. Data for this section has been supplied by the Florida Housing Data Clearinghouse. Based on 2016 estimates, the data indicates that 1090 households within the City (38%) paid more than 30% of income for housing which equals the 38% of County households that paid more than 30% of income for housing.

Table 3-12 - Amount of Income Paid for Housing Household by Cost Burden, 2016

Renter-Occupied Households, 2016		Housing Cost Burden		
Geography	Household Income	30 % or less	30.1-50%	More than 50%
Sebastian	30% AMI or less	92		259
Sebastian	30.1-50% AMI	5	142	156
Sebastian	50.1-80% AMI	73	311	12
Sebastian	80.1-120% AM	233	126	
Sebastian	more than 120% AMI	301	84	
Indian River County	30% AMI or less	382	180	2561
Indian River County	30.1-50% AMI	336	1470	1827
Indian River County	50.1-80% AMI	1436	1969	480
Indian River County	80.1-120% AM	1918	591	56
Indian River County	more than 120% AMI	2504	296	28

Source: Indian River County and City of Sebastian data taken from Shimberg Center – Florida Housing Data Clearinghouse

Owner-Occupied Households, 2016		Housing Cost Burden		
Geography	Household Income	30 % or less	30.1-50%	More than 50%
Sebastian	30% AMI or less	34	202	295
Sebastian	30.1-50% AMI	562	178	305
Sebastian	50.1-80% AMI	937	590	301
Sebastian	80.1-120% AM	1183	460	109
Sebastian	more than 120% AMI	3050	467	26
Indian River County	30% AMI or less	401	709	2376
Indian River County	30.1-50% AMI	1978	1393	1737
Indian River County	50.1-80% AMI	3852	1756	1606
Indian River County	80.1-120% AM	6140	1739	901
Indian River County	more than 120% AMI	21009	2704	595

Source: Indian River County and City of Sebastian data taken from Shimberg Center – Florida Housing Data Clearinghouse



### Cost Burden of Households with Householder Age 65 and Older

According to the Florida Housing Data Clearinghouse, 4,310 households in Sebastian (41.1%) were headed by a person age 65 or older in 2016. In comparison, 43% of households in the County were headed by elderly persons. In Sebastian, 3,924 of elderly households (91%) own their homes, while 1,392 elderly households (32.2%) pay more than 30 percent of income for rent or mortgage costs.

*Table 3-13 - Households with Householder Age 65 and Older, Cost Burden by Tenure and Income, 2016 Estimate (Summary)*

Geography	Tenure	Household Income	30% or less	30.1-50%	More than 50%
Sebastian	Owner	30% AMI or less	18	136	108
Sebastian	Owner	30.1-50% AMI	339	121	124
Sebastian	Owner	50.1-80% AMI	571	245	116
Sebastian	Owner	80.1-120% AM	621	125	44
Sebastian	Owner	more than 120% AMI	1232	119	5
Sebastian	Renter	30% AMI or less	56		47
Sebastian	Renter	30.1-50% AMI	2	23	37
Sebastian	Renter	50.1-80% AMI	13	51	5
Sebastian	Renter	80.1-120% AM	29	45	
Sebastian	Renter	more than 120% AMI	37	41	
Indian River County	Owner	30% AMI or less	215	475	930
Indian River County	Owner	30.1-50% AMI	1161	912	722
Indian River County	Owner	50.1-80% AMI	2437	752	620
Indian River County	Owner	80.1-120% AM	3417	475	377
Indian River County	Owner	more than 120% AMI	10190	805	180
Indian River County	Renter	30% AMI or less	227	113	548
Indian River County	Renter	30.1-50% AMI	168	257	562
Indian River County	Renter	50.1-80% AMI	308	466	292
Indian River County	Renter	80.1-120% AM	370	199	44
Indian River County	Renter	more than 120% AMI	488	198	24

Source: Indian River County and City of Sebastian data taken from Shimberg Center – Florida Housing Data Clearinghouse



### Inventory of Standard/Substandard Units

The Census provides indicators for substandard housing by measuring overcrowding and the lack of complete plumbing, kitchen, or heating equipment. Overall substandard housing makes up a very small percentage of the overall occupied units in both the City and the County. An analysis of substandard housing is displayed in **Table 3-14**.

*Table 3-14: Substandard Housing*

Substandard Housing, 2013-2017 5-Year Estimates	Sebastian		Indian River County	
	Units	Percent of Total Occupied Units	Units	Percent of Total Occupied Units
Overcrowded (1.01 or More Persons per Room)	12	0.1%	806	1.4%
No Fuel Used	131	1.4%	988	1.7%
Lacking Complete Kitchen Facilities	15	0.2%	226	0.4%
Lacking Complete Plumbing Facilities	0	0.0%	97	0.2%
Total	158	1.7%	2,117	3.7%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### Government Subsidized Housing

The following are government subsidized housing resources that can be utilized by the City of Sebastian.

- **Florida Housing Finance Corporation:** a public corporation of the State of Florida that offers homeownership programs, multifamily development programs, predevelopment and demonstration project loans, and technical assistance for local governments.
- **Indian River County Local Housing Assistance Program:** increases the availability of affordable housing units in the County by providing low or no-interest loans for down payments and closing costs, loans for impact fees, and loans for renovation of substandard housing units. The funding source for the program is the State Housing Initiatives Partnership.
- **Community Development Block Grant:** provides funds through the Small Cities Program for capital improvements.
- **Section 8:** provides rental subsidies to very low, low, and moderate-income households. The rental limits are set each year by the U.S. Department of Housing and Urban Development (HUD).
- **Rural and Farm Worker Housing:** no rural or farm workers housing is required within the City, and no housing is designated for rural or farming purposes.



## Mobile and Manufactured Homes

The City of Sebastian recognizes the importance of housing choices to meet the housing needs of different types of households. Licensed mobile home parks in the City of Sebastian include:

- Park Place
- Fischer's Corner
- Orange Heights
- Palm Lake Club
- Riverview

## Housing for Special Needs

Special housing needs are necessary for the elderly, children, and those who have physical or emotional needs that require special residential accommodations. Such residential accommodations may or may not demand on-site professional medical assistance, twenty-four hour assistance, or other special facilities. In some cases, special housing situations can involve a group of unrelated residents that share living accommodations because their physical or emotional needs require special services or assistance from other group members.

The City of Sebastian recognizes the importance of providing housing for special needs. The State of Florida has adopted laws that control local government regulation of certain residential facilities serving special needs groups. These laws ensure that there are adequate sites for group homes in every community throughout the State (Chapter 419, F.S.). Special housing accommodations for Sebastian's residents can include nursing homes and group homes. Group homes can be further defined as a community residential home, adult family care homes, assisted living facilities, and family foster homes. These special housing facilities are generally defined as follows:

**Nursing Homes:** Any institution, building residence, private home or other place, whether operated for profit or not, which provides 24-hour nursing care, personal care, or custodial care for persons not related to the owner or manager by blood or marriage. The person under such care resides overnight at the home. See Section 400.021(12) F.S.

**Assisted Living Facilities:** A facility designed to provide personal care services in the least restrictive and most home-like environment. These facilities can range in size from one resident to several hundred and may offer a wide variety of personal and nursing services designed specifically to meet an individual's personal needs. See Section 400.402, F.S.

**Adult Family Care Homes:** A full-time, family-type living arrangement, in a private home, under which a person who owns or rents the home provides room, board, and personal care, on a 24-hour basis, for no more than five disabled adults or frail elders who are not relatives. See Section 400.618, F.S.

**Community Residential Home:** A dwelling unit licensed to serve clients of the Department of Children and Family Services, which provides a living environment for seven to fourteen unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents. See Section 419.001, F.S.

**Family Foster Home:** A private residence in which children who are unattended by a parent or legal guardian are provided 24-hour care. Such homes include emergency shelter family homes, family foster group homes, and specialized foster homes for children with special needs. A person who cares for a child of a friend for a period not to exceed 90 days, a relative who cares for a child and does not receive reimbursement for such care from the state or federal government, or



Housing

an adoptive home which has been approved by the department or by a licensed child-placing agency for children placed for adoption is not considered a family foster home. See Section 409.175 FS.

Assisted Housing Inventory

Based on data from the Florida Housing Data Clearinghouse, **Table 3-15** lists assisted living facilities located within or close to the City of Sebastian.

Table 3-15: Assisted Housing Inventory, 2019

Development Name	Street Address	City	Zip Code	County	Housing Program(s)	Total Units	Assisted Units
By The River	11065 Ganga Way	Sebastian	32958	Indian River County	State HOME	41	41
Grace's Landing	1055 Grace's Landing Circle	Sebastian	32958	Indian River County	Housing Credits 9%; SAIL; Section 207/223(f)	70	70
Pelican Isles	925 Pelican Isle Circle	Sebastian	32958	Indian River County	Housing Credits 9%	150	150

Source: Shimberg Center – Florida Housing Data Clearinghouse

Historical Structures

Sebastian has a number of historic resources within its city boundaries. Historic resource data was retrieved from the Division of Historical Resources of the Florida Department of State. The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida’s historical and archaeological sites known as the Florida Master Site File. Historical structures and properties including those which are on the National Register of Historic Places are listed in in **Table 3-16** and illustrated on **Map 3-1**. The historic resources are mainly concentrated in the northeast portion of the City.

According to the Division of Historical Resources of the Florida Department of State there are 82 structures documented in the City as having historic significance. Five (5) of which are on the National Register of Historic Places such as the Archie Smith Wholesale Fish Company, which is the only remaining intact fish house in the area from the 1920’s and one of the few left in the State of Florida. The Division of Historical Resources of the Florida Department of State delineates two historic districts in the City. Historic districts are defined by a group of historically significant structures or sites. Old Town Sebastian Historic District West includes 9 historic structures and Old Town Sebastian Historic District East includes 15 historic structures. It is important to take the historic resources in the City into consideration when guiding growth in order to avoid the potential adverse impacts of development activity.



Housing

Table 3-16: Historical Resources

SITE NAME	ADDRESS	SIGNIFICANCE
FL EAST COAST R.R. SECTION HOUSE	1098 FOSTER RD	HISTORICAL STRUCTURE
SEMBLER, CHARLIE HOUSE	1660 N INDIAN RIVER DR	HISTORICAL STRUCTURE
HUDSON, JAMES HOUSE	N LOUISIANA AVE	HISTORICAL STRUCTURE
FIELDS, LILLIAN JEWEL HOUSE	1016 S LOUISIANA AVE	HISTORICAL STRUCTURE
SCHUMANN HOUSE	1065 LOUISIANA AVE	HISTORICAL STRUCTURE
SUDDARD, EDITH HOUSE	1061 LOUISIANA AVE	HISTORICAL STRUCTURE
ROSE, DR DAVID HOUSE	1063 LOUISIANA AVE	HISTORICAL STRUCTURE
BRADDOCK, GEORGE ARMSTRONG HOUSE	1309 LOUISIANA AVE	HISTORICAL STRUCTURE
BAUGHMAN HOUSE	1525 N LOUISIANA AVE	HISTORICAL STRUCTURE
TAYLOR, J HOUSE	1533 LOUISIANA AVE	HISTORICAL STRUCTURE
HARDEE, CAPT R G HOUSE SITE	MAIN ST	HISTORICAL STRUCTURE
VICKERS STORE	MAIN ST & US 1 [A]	HISTORICAL STRUCTURE
DEVANE, FERN HOUSE	1100 PALMETTO AVE	HISTORICAL STRUCTURE
ROSE, A G HOUSE	1025 PALMETTO AVE	HISTORICAL STRUCTURE
WALTERS GARAGE	MAIN ST & US 1 [B]	HISTORICAL STRUCTURE
EAST COAST LUMBER & SUPPLY CO	909 US1	HISTORICAL STRUCTURE
SEBASTIAN WOMENS CLUB BLDG	932 US1	HISTORICAL STRUCTURE
PARK, S A HOUSE	937 US1	HISTORICAL STRUCTURE
SEBASTIAN TOWN HALL	1125 US 1	HISTORICAL STRUCTURE
BRADDOCK, WILLIAM HOUSE	1208 US 1	HISTORICAL STRUCTURE
HARRISON BUILDING	1329 US1	HISTORICAL STRUCTURE
LETCHWORTH GARAGE HOUSE	1330 U.S. 1 HWY	HISTORICAL STRUCTURE
CARLISLE HOUSE	1437 US1	HISTORICAL STRUCTURE
MILLER, M M HOUSE	US 1	HISTORICAL STRUCTURE
STEVENSON PROPERTY	COOLIDGE ST	HISTORICAL STRUCTURE
BEUGNOT, JOHN	1068 MAIN ST	HISTORICAL STRUCTURE
HARDEE, MAY HOUSE	1317A OLD DIXIE HWY	HISTORICAL STRUCTURE
GATE POSTS	1317B OLD DIXIE HWY	HISTORICAL STRUCTURE
CHESSER, L F HOUSE	712 HARRISON ST	HISTORICAL STRUCTURE
HURRICANE HARBOR/ MCCAIN'S GARAGE	1540 INDIAN RIVER DR	HISTORICAL STRUCTURE
MCCAIN, BOB	1541 N INDIAN RIVER DR	HISTORICAL STRUCTURE
OCEAN BREEZE SERVICE STATION	1690 INDIAN RIVER DR	HISTORICAL STRUCTURE
AUGUST PARK/ BEUGNOT/WEST PROPERTY	1737 INDIAN RIVER DR	HISTORICAL STRUCTURE
WELLING, GEORGE HOUSE	1745 INDIAN RIVER DR	HISTORICAL STRUCTURE



Housing

BLAND, OKIE HOUSE	710 JACKSON ST	HISTORICAL STRUCTURE
TAYLOR, CHARLES HOUSE	909 N LOUISIANA AVE	HISTORICAL STRUCTURE
BAUGHMAN DAIRY	1533 N LOUISIANA AVE	HISTORICAL STRUCTURE
SEBASTIAN GRAMMAR & JUNIOR HIGH SCHOOL	1225 MAIN ST	HISTORICAL STRUCTURE
CARPENTER HOUSE	1041 PALMETTO AVE	HISTORICAL STRUCTURE
CARPENTER, ORVA HOUSE	1044 PALMETTO AVE	HISTORICAL STRUCTURE
GULLEDGE-LETCHWORTH-PHELPS HOME	1053 PALMETTO AVE	HISTORICAL STRUCTURE
RYALL, BILL HOUSE (SEARS)	1056 LOUISIANA AVE	HISTORICAL STRUCTURE
BRADDOCK, MAURICE HOUSE	709 WASHINGTON PL	HISTORICAL STRUCTURE
SR 512 BUILDING	SR 512	HISTORICAL STRUCTURE
BAMMA VICKERS LAWSON HOUSE	1133 US1	HISTORICAL STRUCTURE
CAIN-WILSON, ARDELIA HOUSE	1523 US1	HISTORICAL STRUCTURE
VICKERS, STEPHEN HOUSE	1141 US 1	HISTORICAL STRUCTURE
CAIN HOUSE	1531 US1	HISTORICAL STRUCTURE
SLOAN, DOC	1603 US1	HISTORICAL STRUCTURE
PALMER HOTEL EFFICIENCIES	11330/UNIT_12 US1	HISTORICAL STRUCTURE
PALMER MOTEL EFFICIENCIES	11330/UNIT_14 US1	HISTORICAL STRUCTURE
SEBASTIAN CITY MARKER	HARRISON/INDIAN R DR	HISTORICAL STRUCTURE
ASHBURNER, H HOUSE	1024 LOUISIANA AVE	HISTORICAL STRUCTURE
MCPHERSON, THOMAS HOUSE	1005 US1	HISTORICAL STRUCTURE
CHURCH OF GOD	925 US1	HISTORICAL STRUCTURE
CHURCH OF GOD PARSONAGE	905 US1	HISTORICAL STRUCTURE
GRAY, JAMES HOUSE	1044A LOUISIANA AVE	HISTORICAL STRUCTURE
DAY, B F HOUSE		HISTORICAL STRUCTURE
FIELD, H HOUSE	1049 LOUISIANA AVE	HISTORICAL STRUCTURE
HANCOCK, CHARLES HOUSE	1040 LOUISIANA AVE	HISTORICAL STRUCTURE
UNDERILL PROPERTY	12875 I INDIAN RIVER DR	HISTORICAL STRUCTURE
WARD PROPERTY	1736 INDIAN RIVER DR	HISTORICAL STRUCTURE
MAY'S MARINA/FLOODTIDE MARINA PROPERTY	1732 INDIAN RIVER DR	HISTORICAL STRUCTURE
WARREN PROPERTY	1720 INDIAN RIVER DR	HISTORICAL STRUCTURE
FOOD TOWN STORES PROPERTY	1424 U.S. 1 HWY	HISTORICAL STRUCTURE
IZZO PROPERTY	1405 INDIAN RIVER DR	HISTORICAL STRUCTURE
BOUDNOT PROPERTY	1302 INDIAN RIVER DR	HISTORICAL STRUCTURE
FERN CARPENTER HOUSE	1036 PALMETTO AVE	HISTORICAL STRUCTURE
9320 90TH AVENUE	9320 90TH AVE	HISTORICAL STRUCTURE
1100 MAIN ST	1100 MAIN ST	HISTORICAL STRUCTURE
1101 PALMETTO AVENUE	1101 PALMETTO AVE	HISTORICAL STRUCTURE



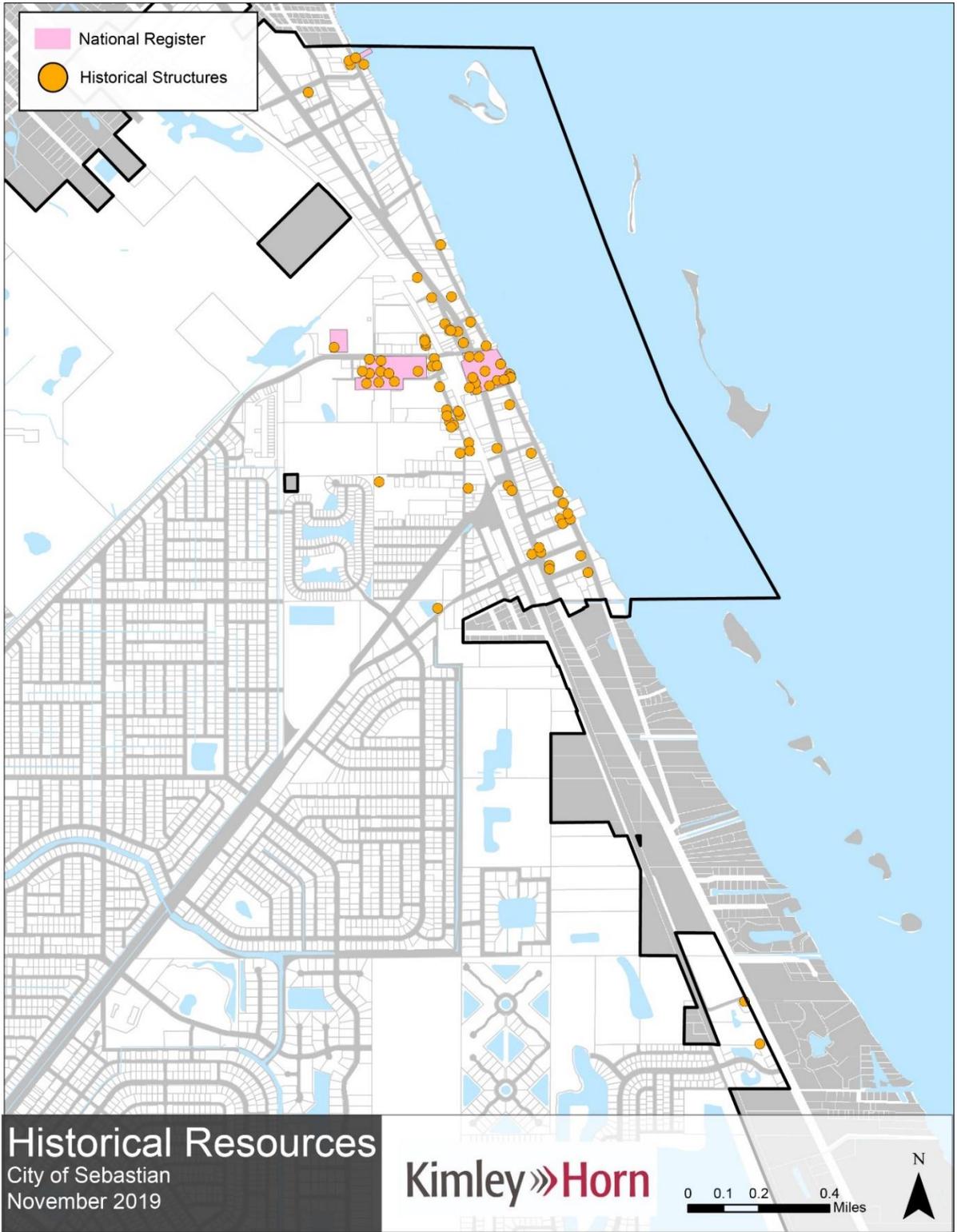
Housing

HARBOR LIGHTS MOTEL OFFICE	1215 INDIAN RIVER DR	HISTORICAL STRUCTURE
HARBOR LIGHTS MOTEL ADDITIONAL BLDG 1	1215 INDIAN RIVER DR	HISTORICAL STRUCTURE
HARBOR LIGHTS MOTEL ADDITIONAL BLDG 2	1215 INDIAN RIVER DR	HISTORICAL STRUCTURE
HARBOR LIGHTS MOTEL ADDITIONAL BLDG 3	1215 INDIAN RIVER DR	HISTORICAL STRUCTURE
HARBOR LIGHTS	1215 INDIAN RIVER DR	HISTORICAL STRUCTURE
1210 U.S. 1	1210 U.S. 1	HISTORICAL STRUCTURE
1053 LOUISIANA AVENUE	1053 LOUISIANA AVE	HISTORICAL STRUCTURE
UNITED METHODIST CHURCH PARSONAGE	1053 LOUISIANA AVE	HISTORICAL STRUCTURE
SEBASTIAN RIVER BAPTIST	1117 US 1	HISTORICAL STRUCTURE
1206 U.S. 1	1206 US 1	HISTORICAL STRUCTURE
1113 PALMETTO AVENUE	1113 PALMETTO AVE	HISTORICAL STRUCTURE
CHAMBER OF COMMERCE	700 MAIN ST	HISTORICAL STRUCTURE
8905 90TH AVE - BLDG 1	8905 90TH AVE	HISTORICAL STRUCTURE
SEBASTIAN ROADSIDE RESTAURANT	10795 US 1 HWY	HISTORICAL STRUCTURE
SMITH, ARCHIE, WHOLESALE FISH COMPANY	1740 INDIAN RIVER DR.	HISTORICAL STRUCTURE & NATIONAL REGISTER
OLD TOWN SEBASTIAN HISTORIC DISTRICT WEST	BOUNDED BY PALMETTO AVE, LAKE AND MAIN STS.	HISTORICAL DISTRICT & NATIONAL REGISTER
OLD TOWN SEBASTIAN HISTORIC DISTRICT EAST	MAIN AND WASHINGTON STS., RIVERSIDE DR., FEC RAILROAD	HISTORICAL DISTRICT & NATIONAL REGISTER
SEBASTIAN GRAMMAR AND JUNIOR HIGH SCHOOL	1225 MAIN ST.	NATIONAL REGISTER
LAWSON, BAMMA VICKERS, HOUSE	1133 US 1	NATIONAL REGISTER

Source: Division of Historical Resources of the Florida Department of State



Map 3-1: Historical Resources



Source: Division of Historical Resources of the Florida Department of State