

CHAPTER THREE
HOUSING ELEMENT

DATA and ANALYSIS.

The purpose of the Housing element is to analyze data related to existing housing and projected housing needs through the planning horizon. The goals, objectives and policies provide guidance to develop appropriate plans to meet identified or projected deficits in the supply of housing for moderate income, low income and very low income households, group homes, foster care facilities and households with special housing needs.

According to the U.S. Census Bureau 2000 census data, there were 331 housing units in the year 2000 within the Town of Greenwood. Of these, 16.3% were constructed prior to 1940 and a total of 62.5% are greater than 25 years old. Table HE-1 provides data on the age of housing inventory within the Town as compared to Jackson County as a whole. There have been four additional units constructed since the last decennial census.

Table HE - 1		
Age of Housing Inventory		
Year Structure Built	Local Government	
	Greenwood	Jackson County
1939 or Earlier	54	1,703
1940 - 1959	50	3,315
1960 - 1969	22	2,401
1970 - 1979	81	3,783
1980 - 1989	57	3,820
1990 - 1994	43	2,128
1995 - 1998	15	1,733
1999 - March 2000	9	607
Total	331	19,490

Source: U.S. Census Bureau, Census 2000

~~(Table HE-1)~~

Table HE-2 shows the types of housing within the Town as compared to Jackson County as a whole. Approximately 1/3 of the housing within the Town is mobile homes. The Town has a significantly smaller proportion of multi-family dwelling units compared to the County. Table HE-3 provides data as to the breakdown of owner occupied homes, renter occupied homes and vacant housing units. The Town's vacancy rates are comparable to those of Jackson County, indicating stability in the housing inventory.

Table HE - 2				
Housing Unit Types, 2000				
Structural Type	Greenwood		Jackson County	
	Number of Units		Number of Units	
Single Family	214	(64.7%)	11,909	(61.1%)
Multi-Family	3	(0.9%)	1,260	(6.5%)
Mobile Home	114	(34.4%)	6,265	(32.1%)

Other	0 (0.0%)	56 (0.3%)
Total	331 (100%)	19,490 (100%)

Source: Shimberg Affordable Housing Canter, University of Florida

Local Government	Occupied	Vacant	Total	Vacancy Rate (%)	Vacancy Seasonal Units	Total Units	Vacancy Rate Total Units (%)
Town of Greenwood	296	21	317	6.6	18	335	11.6
Jackson County	16,620	1,125	17,745	6.3	1,745	19,490	14.7

Source: Shimberg Affordable Housing Canter, University of Florida

The Town recognizes that housing affordability is a critical issue in Florida, particularly in areas of lower income households. Table HE-4 shows the income distribution determined from the last decennial census. Approximately twenty percent of the residents of the town have been determined to be in poverty status.

Number	Households	Percent Distribution (%)
Less than \$10,000	41	14.0
\$10,000 to \$14,999	18	6.2
\$15,000 to \$24,999	63	21.6
\$25,000 to \$34,999	53	18.2
\$35,000 to \$49,999	59	20.0
\$50,000 to \$74,999	33	11.3
\$75,000 to \$99,999	16	5.5
\$100,000 to \$149,999	6	2.1
\$150,000 to \$199,999	0	0.0
\$200,000 or more	3	1.0
Total	292	100.0
Median Income	\$28,750	
Percent of population for whom poverty status is determined	17.8	

Source: U.S. Census Bureau, Census 2000

In light of the number of low and very low income residents, housing cost burden is an important issue. Tables HE-5 and HE-6 show the cost burden summary for owner occupied homes and renter occupied homes respectively.

Table HE - 5							
Cost Burden Summary Table, Owner, 2000							
Local Govt.	<20%	20%-24%	25%-29%	30%-34%	35% or More	Not Computed	Total Cost Burden 30% or More
Town of Greenwood	93	23	4	1	19	5	20
Jackson County	4,590	793	490	280	808	174	1,088

Source: Shimberg Affordable Housing Canter, University of Florida

Table HE - 6							
Cost Burden Summary Table, Renter, 2000							
Local Govt.	<20%	20%-24%	25%-29%	30%-34%	35% or More	Not Computed	Total Cost Burden 30% or More
Town of Greenwood	24	7	3	7	16	13	23
Jackson County	1,251	395	254	163	750	666	913

Source: Shimberg Affordable Housing Canter, University of Florida

Table HE-7 shows the projected number of additional housing units needed through the planning horizon. Tables HE-8 and HE-9 show the number of expected severely cost burdened households with income of less than 80% AMI for owners and renters respectively. Through the planning horizon, there is a projected net gain of ten severely cost burdened households within the Town, which is 7% of the projected housing needs. The Town feels that this need can be provided by the private sector.

Table HE - 7	
Projected Number of Housing Units: 2010, 2015, and 2020	
Year	Number of Housing Units
2010	66
2015	101
2020	141

Source: Shimberg Affordable Housing Canter, University of Florida

Table HE - 8							
Number of Severely Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure and Income Level, 2002 - 2025							
Tenure: Owner							
Local Govt.	Household Income as % of AMI	2002	2005	2010	2015	2020	2025
Town of Greenwood	<20%	6	7	8	8	8	9
	20-29.9%	6	6	6	7	10	10
	30-39.9%	3	3	3	3	4	5
	40-49.9%	1	1	2	2	2	3
	50-59.9%	0	0	0	0	0	0
	60-79.9%	1	1	1	1	1	1
	Total	17	18	20	21	25	28

Source: Shimberg Affordable Housing Canter, University of Florida

Table HE - 9							
Number of Severely Cost Burdened (50%+) Households with Income Less Than 80% AMI by Tenure and Income Level, 2002 - 2025							
Tenure: Renter							
Local Govt.	Household Income as % of AMI	2002	2005	2010	2015	2020	2025
Town of Greenwood	<20%	4	5	5	5	6	6
	20-29.9%	0	0	1	2	2	3
	30-39.9%	0	0	0	1	1	1
	40-49.9%	0	0	0	0	0	0
	50-59.9%	0	0	1	1	1	1
	Total	4	5	7	9	10	11

Source: Shimberg Affordable Housing Canter, University of Florida

According to the 2000 decennial census there are 13 housing units with 1.01+ persons per room, but no housing units with inadequate kitchen or plumbing facilities. The Town will continue to monitor housing conditions.

There are no renter-occupied housing developments currently using federal, state or local subsidies. There are no group homes licensed by the Florida Department of Children and Family Services and no licensed mobile home parks.

As mentioned, there are a significant number of housing units within the Town which were built prior to 1939. Of these, three are listed on the National Register of Historic Places (Erwin House, Great Oaks Plantation and the Hayes-Long Mansion). There are housing units listed on the Florida Master Site File. Map FLUM-6 shows the approximate location of the historic structures within the Town.

HOUSING ELEMENT GOALS, OBJECTIVES AND
POLICIES

GOAL - To provide the climate for a variety of decent, safe, and sanitary housing in suitable neighborhoods to meet the needs of the present and future residents of the Town of Greenwood.

Objective 1 - A database to provide information for future development and planning decisions shall be maintained established by 1992 and be accomplished by updating the housing construction and demolition data yearly.

Policy 1.1 - Inventories which list subdivisions and individual single- and multi-family developments, including the number and type of units, lot size, and acreage shall be created and maintained.

Policy 1.2 - A structural housing condition survey shall be conducted at least once every five years, with the next survey prepared in 2010.

Objective 2 - a comprehensive survey of historic resources and an inventory of historically significant housing shall include houses that are significant examples of the architectural design of their period and the Town will support rehabilitation and preservation of those resources.

Policy 2.1 - The Town will assist property owners who wish to Submit significant sites and structures within the Town that are identified in the countywide historical survey for inclusion on the State Master Site File and National Register of Historical Places.

Policy 2.2 - Establish, through the land development regulations, a mechanism to encourage the preservation of significant historic resources. The land development regulations require that an applicant obtain a certificate of approval before altering, demolishing, or moving any housing sites listed on the Florida Master Site File or in the Countywide Historical survey. Criteria for granting such a certificate will include consideration of the historic or architectural significance of the structure, future utilization of the site, and whether reasonable measures can be taken to save the structure.

Policy 2.3- The Town will consider participating in the Department of State's Certified Local Governments Program to take advantage of the funding and technical support available through that Program.

Objective 3 - The Town's liaison with the County shall keep informed of its programs, as well as those of the Northwest Florida Regional Housing Authority for the provision of low- and moderate- income housing. The liaison shall help the Town to participate in partnership efforts with the County and the housing authority to provide affordable housing through programs such as the Section 8 and Rental Rehabilitation programs.

Policy 3 .1 - The Town has established, within its land development regulations, non-discriminatory standards and criteria for the location of group and foster homes. These standards shall be consistent with the Federal Fair Housing Amendments Act of 1988 and shall be no more restrictive than the standards set forth in Chapter 419, F.S.

Policy 3.2 - Manufactured housing and mobile homes shall be allowed to locate in any areas of the Town designated for residential development, except for real property that has a deed restriction or where prohibited by law.

Policy 3.3 - The Town's liaison with the County shall keep informed of its programs and those of the Northwest Florida Regional Housing Authority for the provision of low- and moderate-income housing.

Policy 3.4 - Coordinate with Apalachee Regional Planning Council efforts to establish a regional clearinghouse to receive and disseminate information on housing opportunity ordinances, programs, and initiatives to encourage the development of housing units for special needs housing groups.

Policy 3 .5 - The land development regulations provide for housing options to meet the diverse housing needs of the elderly, such as accessory apartments, adult foster homes, and congregate living facilities.

Policy 3 .6 - The land development regulations include incentives for locating elderly and group housing for the handicapped in proximity to the central business district and in proximity to recreation and transportation facilities in the Town, so that the elderly and handicapped have access to shopping, recreation, and civic activities.

Objective 4 - The Town shall solicit housing rehabilitation grants with the goal of reducing and eventually eliminating substandard housing in the Town.

Policy 4.1 - Apply for federal and state funding for the demolition and/or rehabilitation of substandard housing.

Policy 4.2- The Town shall develop and apply criteria that define conditions warranting conservation, rehabilitation, and demolition actions and Develop a numerical scoring system using adopted criteria to determine the housing stock in need of conservation, rehabilitation or demolition.

Policy 4 .3 - Coordinate with the Jackson County School Board and Chipola Junior College to initiate a home improvement work program for the maintenance and improvement of the existing housing stock.

Policy 4 .4 - The land development regulations establish a Codes Enforcement Board that will enforce the minimum criteria of the standard building code.

Objective 5 - The land development regulations encourage preservation of the quality of existing and future neighborhoods by assuring that units are constructed in such a manner to protect the health, safety, and welfare of the Town residents.

Policy 5.1 - Building permits shall not be issued for proposed construction which is not in conformance with the requirements and guidelines of the Town Flood Hazard Prevention Ordinance.

Policy 5.2 - Contractors and subcontractors shall be required to maintain a State or County Certificate of Competency.

Policy 5.3 - All housing units shall be constructed in accordance with Town Building Codes.

Policy 5.4 - All new housing units shall receive inspection approval prior to issuance of a Certificate of Occupancy.

Policy 5 .5 - The land development regulations establish design standards that stabilize existing neighborhoods. The standards ensure that the scale, intensity and density of infill development are compatible with that of the surrounding, established neighborhood.

Objective 6 - Continuously assure that there are sufficient affordable units for the existing and future residents of the Town.

Policy 6.1 - Ordinances, codes, and regulations shall be continually reviewed for the purpose of providing reasonable requirements and to allow increased private-sector participation in meeting affordable housing needs.

Policy 6.2 --The land development regulations include standards for the construction of accessory apartments, or granny flats, adjacent to single family units.

Policy 6.3 - The land development regulations encourage affordable housing options in areas that are served by supporting infrastructure through flexible lots size and yard requirements that permit cluster development, infill development on existing urban lots.

Objective 7: Continuously provide information and assistance relating to relocation housing opportunities for persons displaced by public and private relocation housing programs and projects.

Policy 7.1 - A housing relocation plan shall be prepared as an element of any, municipal, or private project that displaces homeowners or tenants. The plan shall identify interim or permanent housing for the persons being displaced.