
HOUSING ELEMENT

Data, Inventory and Analysis

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INTRODUCTION

The Housing Element provides analysis on past, present, and future housing characteristics of a community. The type, structure, and condition of a community's housing stock can influence local quality of life. Providing a variety of housing options establishes accessibility for people of all ages, income levels, and family sizes, while also accommodating for a mixture of different lifestyles that can establish a well-balanced community.

Housing also influences the economic strength of a community and the potential for local economic growth. Providing a mix of adequate housing options for a variety of income levels can ensure that housing options are available for the local workforce and help to diversify the local economy. Also, protecting existing housing values and neighborhoods can help maintain economic stability for residents. Additionally, the objective of new development should be to contribute to improving the quality of housing of both new and existing residents and to reduce housing deficiencies that presently exist.

The information reported below provides detail on the housing conditions in Sewall's Point, using the most recent data provided by local, state, and federal agencies.

STATUTORY REQUIREMENTS

Florida Statutes requires a Housing Element be based upon data including studies and surveys. The University of Florida Shimberg Center for Housing Studies and the US Census are industry standards for comprehensive plan data sets. Both were used as data sources for the Town of Sewall's Point Comprehensive Plan. Data sources analyzed include but are not limited to:

- *U.S. Census*
- American Community Survey (ACS)
- University of Florida – Bureau of Economic and Business Research (BEBR)
- Florida Division of Historical Resources

In evaluating the data from all sources, this data report will provide estimates of:

- 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, and shall show 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 of the jurisdiction

GROWTH TRENDS

POPULATION TRENDS

According to the University of Florida Shimberg Center for Housing Studies, the estimated population in Sewall's Point was 2,202 in 2020. According to the U.S. Census, the Town saw its largest increase in population from 1970 to 1980, when the population grew by 298.3% from 298 to 1,187 inhabitants. The growth rate began to slow down in 1990, as the population grew by 33.8% from 1980 to 1990 (1,187 to 1,588 inhabitants), 22.5% from 1990 to 2000 (1,588 to 1,946 inhabitants), and 2.6% from 2000 to 2010 (1,946 to 1,996 inhabitants). The estimated population increase from 2010 to 2020 was 10.3%, as it is estimated that the population increased from 1,996 to 2,202 inhabitants. **Table HOU 6-1** summarizes the population changes from 1960 to 2020.

TABLE HOU 6-1 POPULATION TRENDS

Year	Population	Change in Population	Percent Change in Population
1960	151	-	-
1970	298	147	97.4%
1980	1,187	889	298.3%
1990	1,588	401	33.8%
2000	1,946	358	22.5%
2010	1,996	50	2.6%
2020	2,202	206	10.3%

Source: U.S. Census, University of Florida Shimberg Center for Housing Studies

POPULATION PROJECTIONS

Table HOU 6-2 summarizes population projections for Sewall's Point through the year 2045. Population projection information is conducted by the Shimberg Center using 2000 and 2010 U.S. Census data and population projections provided by the University of Florida Bureau of Economic and Business Research (BEBR). These projections include fulltime residents as well as the seasonal and institutional population. Based on this information, it is projected that Sewall's Point will see a slight increasing population through 2045, but the rate at which the population increases will decrease over time.

TABLE HOU 6-2 POPULATION PROJECTIONS

Year	Population	Change in Population	Percent Change in Population
2010	1,996	-	-
2020	2,202	206	10.3%
2025	2,285	83	3.8%
2030	2,353	68	3.2%
2035	2,428	75	3.2%
2040	2,496	68	2.8%
2045	2,556	60	2.4%

Source: University of Florida Shimberg Center for Housing Studies

HOUSING INVENTORY

This section provides information on the characteristics and conditions of the existing housing stock in the Town of Sewell's Point including:

- Age of housing stock
- Dwelling unit types
- Housing tenure
- Cost of housing
- Housing conditions

This section also discusses the availability of affordable housing and manufactured housing, the protection of historically significant housing, and housing construction activity. The data sources for this information are BEBR, the 2019 American Community Survey, and the Florida Division of Historical Resources.

AGE OF HOUSING STOCK

Most of the homes in Sewall's Point were constructed before the most recent Comprehensive Plan was established in 1989 (67.2%), with most of all homes in the Town being constructed in the 1970s and 1980s (59.3%). Within the planning horizon, many of the homes built before 1989 will require significant renovation due to their age. This may lead to a need for housing improvements and new construction to meet the goals established in the Comprehensive Plan.

The largest increase in housing stock occurred during the 1970s and 1980s. From 1970 to 1979, the number of homes increased from 76 homes to 341 homes, an increase of 265 homes. From 1980 to 1989, the number of homes increased from 341 homes to 644, an increase of 303 homes. This coincides with the increase in population, as the Town saw its largest population boom during the 1970s and 1980s. Since the 1980s, the increase in housing stock has slowed down each decade. The number of homes increased by 176 homes during the 1990s, 104 homes during the 2000s, and 34 during the 2010s, as depicted in **Table HOU 6-3**.

TABLE HOU 6-3 AGE OF HOUSING STOCK

Year Structure Was Build	Number of Structures	Percent
1939 and earlier	18	1.9%
1940-1949	0	0.0%
1950-1959	8	0.8%
1960-1969	50	5.2%
1970-1979	265	27.7%
1980-1989	303	31.6%
1990-1999	176	18.4%
2000-2009	104	10.9%
2010-2019	34	3.5%

Source: 2019 American Community Survey

DWELLING UNIT TYPES

As summarized on **Table HOU 6-4**, the housing stock in Sewall's Point is almost exclusively made up of single-family (1-unit), detached homes. A total of 930 of the 958 housing units (97.1%) in the Town are 1-unit detached. Additionally, nine structures in the Town are 1-unit attached, 13 structures are 10 or more unit. There are no mobile homes in the Town.

TABLE HOU 6-4 HOUSING UNITS BY TYPE OF STRUCTURE

Type of Structure	Number of Structures	Percent
1-unit detached	930	97.1%
1-unit attached	9	0.9%
10 or more units	13	1.4%

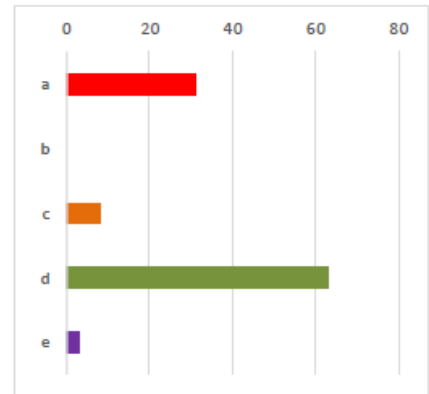
Source: 2019 American Community Survey and updated by Town Staff

GRAPH HOU 6-1 PUBLIC WORKSHOP ACCESSORY DWELLING UNITS POLL

12/29/21

Which statement best fits your view about Accessory Dwelling Units? (Small, self-contained residential units added to a single-family lot, stand-alone structure or in a space above an existing detached garage)

a	I would encourage this use because it supports Multi-generational housing (elder care or extended family)	31
b	I would encourage this use because it could provide more affordable rental units to the Town.	0
c	Both a) and b)	8
d	I would not encourage Accessory Dwelling Units.	63
e	No opinion.	3
		105



Of the residents polled, 60% did not encourage accessory dwelling units, while 30% of the residents supported accessory dwelling units to provide multi-generational housing opportunities. Multi-generational housing is supported by Martin County as evidenced by the “Granny Flats” property tax exemption.

“Granny Flats” exemption was adopted by the Martin County Board of Commissioners effective for the 2007 tax roll. It offers homeowners an exemption for building living space on a homesteaded property to accommodate parents or grandparents that are age 62 and older. The exemption applies only to new construction or reconstruction completed after January 7, 2003. Details are as follows:

- The value exempted from taxes for the homeowner cannot be more than the increase in assessed value from the construction or reconstruction OR 20% of the total assessed value of the property, whichever is less.
- It applies only during the time that at least one parent or grandparent maintains his or her primary residence within the homestead property of the owner.
- The parent or grandparent may not be receiving a residency-based benefit elsewhere.
- When the property owner no longer qualifies for the exemption, the previously excluded value of the improvements will be added back to the assessed value of the property.

HOUSING TENURE

Housing tenure describes the occupancy of dwelling units within the Town. **Table HOU 6-5** provides the number of units that are owner-occupied and renter-occupied, as well as the percentages for each. A total of 863 of the 958 housing units in Sewall’s Point are occupied (90.1%). The majority of occupied housing units are owner-occupied (94.1%), demonstrating that there may be limited options for renters in the Town.

TABLE HOU 6-5 HOUSEHOLDS BY TENURE

Owners/Renter Occupied	Number of Units	Percent
Owners	812	94.1%
Renters	51	5.9%

Source: 2019 American Community Survey

COST OF HOUSING

A total of 812 homes in Sewall's Point are owner-occupied. Of these owner-occupied units, 348 homeowners have a mortgage and monthly payments (42.9%). As shown on **Table HOU 6-6**, most housing units have a monthly mortgage payment over \$3,000, with the median monthly mortgage payment being \$3,325. The median monthly mortgage payment in Sewall's Point is nearly twice that of the median monthly mortgage payment in Martin County (\$1,835).

TABLE HOU 6-6 MONTHLY GROSS MORTGAGE PAYMENTS

Monthly Owner Costs	Number of Units	Percent
\$500 to \$999	6	1.7%
\$1,000 to \$1,499	21	6.0%
\$1,500 to \$1,999	14	4.0%
\$2,000 to \$2,499	36	10.3%
\$2,500 to \$2,999	47	13.5%
\$3,000 or more	224	64.4%

Source: 2019 American Community Survey

Table Hou 6-7 summarizes the monthly rent payments in Sewall's Point. As of 2019, there were only 51 renters in Sewall's Point, 33 of which pay for rent. Of these renters, the majority (54.5%) pay between \$1,000 and \$1,499 in rent, while the remaining renters pay between \$2,000 and \$2,999.

TABLE HOU 6-7 MONTHLY GROSS RENT PAYMENTS

Monthly Rent Cost	Number of Units	Percent
\$1,000 to \$1,499	18	54.5%
\$2,000 to \$2,499	4	12.1%
\$2,500 to \$2,999	11	33.3%

Source: 2019 American Community Survey

COST TO INCOME

Error! Reference source not found. summarizes information on monthly mortgage payments as a percentage of household income. Nearly half of the homeowners in the Town with a mortgage spend over 30% of their monthly income towards their mortgage payment. These homeowners are paying more towards their housing costs than what Department of Housing and Urban Development (HUD) deems affordable. However, the median income per household in Sewall's Point is \$140,625 whereas the median monthly mortgage payment is \$3,325, representing only 28.4% of the median income per household.

TABLE HOU 6-8 GROSS MORTGAGE COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

Monthly Mortgage Costs as a Percentage of Household Income	Number of Units	Percent
Less than 20.0%	151	43.4%
20.0 to 24.9%	13	3.7%
25.0 to 29.9%	14	4.0%
30.0 to 34.9%	63	18.1%
35.0 % or more	107	30.7%

Source: 2019 American Community Survey

Table HOU 6-9 summarizes information on the cost of rent as a percentage of household income. The United States Department of Housing and Urban Development (HUD) typically uses 30% as the threshold to measure housing affordability, meaning that housing is considered affordable if it is not more than 30% of the household's income. Using this measure, all housing units rented in Sewall's Point are deemed affordable to the residents that rent, with most renters spending between 20 and 24.9% of their income on housing (51.5%). All renters in Sewall's Point meet the 30% income standard for affordability recommended by HUD.

TABLE HOU 6-9 GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME

Rent as a Percentage of Household Income	Number of Units	Percent
Less than 20.0%	11	33.4%
20.0 to 24.9%	17	51.5%
25.0 to 29.9%	5	15.2%

Source: 2019 American Community Survey

HOUSING CONDITIONS

One way to analyze the conditions of existing housing is by identifying the components missing in housing units that are deemed 'substandard' by the U.S. Census. These substandard housing conditions include:

- 1.01 or more person per room
- No fuel used (households that live in unheated units)
- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- No access to telephone services

Table 10 summarizes the number of units that fall under these factors to substandard housing. Six homes do not use fuel, lack complete kitchen facilities, and lack complete plumbing facilities. Additionally, 23 homes have no telephone service available which, according to the U.S. Census, means that these homes do not have the service to make and receive calls, including service for cell phones. There are no homes that have more than one person per room.

TABLE 10 SUBSTANDARD HOUSING

Substandard Housing Factor	Number of Units	Share of Occupied Units (%)
No Fuel Used	6	0.7%
Lacking Complete Kitchen Facilities	6	0.7%
Lacking Complete Plumbing Facilities	6	0.7%
No Telephone Service Available	23	2.7%

Source: 2019 American Community Survey

SUBSIDIZED HOUSING

Income-based rent is designated so that eligible households pay no more than 30% of their income towards housing costs each month. This rent option is usually provided for low-income households and is offered by programs such as Public Housing, Project-based Section 8, and Section 8 Housing Choice Vouchers. Currently, there are no income-based apartments in Sewall's Point. Additionally, no low rent or subsidized apartments are available in the Town.

MANUFACTURED HOMES

Mobile and manufactured homes offer inexpensive housing options for individuals and families to own or rent property. According the 2019 American Community Survey and the Florida Housing Data Clearinghouse, there are currently no mobile or manufactured homes in Sewall's Point.

HISTORIC HOUSING

HISTORICALLY REGISTERED

The Bureau of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites, which is known as the Florida Master Site File (FMSF). There are currently eight (8) historically significant structures recorded on FMSF located in Sewall's Point. Many of the structures are residential homes. **Table HOU 6-11** identifies the address or name of the structure (as recorded by FMSF), the year the structure was constructed, and if the structure is eligible for the National Register of Historic Places designation. Currently, there are no structures in Sewall's Point recorded in the National Register of Historic Places, but only three (3) structures meet the criteria for eligibility.

TABLE HOU 6-11 HISTORICALLY SIGNIFICANT HOUSING RECORDED IN THE FLORIDA MASTER SITE FILE

House Name	Year of Construction (Circa)	Eligibility for the National Register of Historic Places
8 Castle Hill Way	1936	Ineligible
63 North River Road	1940	Ineligible
3 South Sewall's Point Road	1946	Ineligible
71 South Sewall's Point Road	1915	Ineligible
2460 Northeast Palmer Street	1948	Ineligible
Bay Tree Lodge	1909	Eligible
Bay Tree Lodge Boathouse	1909	Eligible
71 S River Road (Lucinda)	1926	Eligible

Source: Florida Division of Historical Resources and updated by Town Staff

HISTORIC CRITERIA

The criteria for recording a site on FMSF is that the site must be documented with a State Site Form and that it must be approximately 50 years of age or older. Though only eight (8) structures in Sewall's Point are recorded on FMSF, there are many structures in the Town that could be eligible based on the year they were constructed. According to the 2019 American Community Survey, 76 structures were constructed before 1970, making them eligible for inclusion in FMSF.

Registering these older homes with FMSF and establishing them as historically significant structures could promote the preservation of older houses in Sewall's Point. Local ordinances could also be implemented to provide maintenance standards to protect these homes.

HOUSING CONSTRUCTION ACTIVITY

The Town of Sewall's Point's Building and Public Works Department reports that 479 building permits for residential structures have been issued since July 30, 2015. Most of these permits were issued for residential structures to change out A/C units, remodel kitchens, build fences, and repair roofs. A total of 287 building permits have been issued since March 2020, marking an increase in building improvements. This increase in home improvements may contribute to longevity and increased value in the existing housing stock.

HOUSING ANALYSIS

This element provides a housing analysis for the Town of Sewall's Point based upon data provided by a variety of local, state, and federal agencies. The preceding pages outline the existing housing conditions in the Town. In summary:

- The 1970s and 1980s saw the greatest increase in housing stock, which was also the time period that had the greatest growth in population in the Town
- 97.1% of the Town's housing stock is 1-unit detached housing
- 94.1% of the Town's housing stock is owner-occupied
- All renters pay an affordable rate for rent, according to HUD standards, while 48.8% of homeowners with mortgages pay more than the HUD standard for affordability
- There are no subsidized or affordable housing units provided in the Town
- An overall uptick in home improvements has occurred between 2020 and 2021
- Accessory dwelling units provide an opportunity for multi-generational housing.

DEFINITIONS AND ACRONYMS

ACS – American Community Survey

Accessory Dwelling Unit - An ancillary or secondary living unit, that has a separate kitchen, bathroom, and sleeping area, existing either within the same structure, or on the same lot, as the primary dwelling unit.

Adjusted for Family Size - Adjusted in a manner that results in an income eligibility level that is lower for households having fewer than four people, or higher for households having more than four people, than the base income eligibility determined as provided in the definitions “low-income persons,” “moderate-income persons,” or “very-low income person,” based upon a formula established by the United States Department of Housing and Urban Development.

Affordable– Monthly rents or monthly mortgage payments including taxes, insurance, and utilities do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households as indicated in the definitions “low-income persons”, “moderate-income persons”, or “very-low income person”. However, it is not the intent to limit an individual household’s ability to devote more than 30 percent of its income for housing, and housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark. The term also includes housing provided by a not-for-profit corporation that derives at least 75 percent of its annual revenues from contracts or services provided to a state or federal agency for low-income persons and low-income households; that provides supportive housing for persons who suffer from mental health issues, substance abuse, or domestic violence; and that provides on-premises social and community support services relating to job training, life skills training, alcohol and substance abuse disorders, child care, and client case management.

BEBR – Bureau of Economic and Business Research, University of Florida

Community-Based Organization - A nonprofit organization that has among its purposes the provision of affordable housing to persons who have special needs or have very low income, low income, or moderate income within a designated area, which may include a municipality, a county, or more than one municipality or county, and maintains, through a minimum of one-third representation on the organization’s governing board, accountability to housing program beneficiaries and residents of the designated area.

Elderly - A person 60 years of age or older who is suffering from the infirmities of aging as manifested by advanced age or organic brain damage, or other physical, mental, or emotional dysfunctioning, to the extent that the ability of the person to provide adequately for the person’s own care or protection is impaired.

FMSF – Florida Master Site File

HUD – U.S. Department of Housing and Urban Development

Low-Income Persons - One or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever amount is greatest. With respect to rental units, the low-income household’s annual income at the time of initial occupancy may not exceed 80 percent of the area’s median income adjusted for family size. While occupying the rental unit, a low-income household’s annual income may increase to an amount not to exceed 140 percent of 80 percent of the area’s median income adjusted for family size.

Manufactured Homes – Homes built to the Manufactured Home Construction and Safety Standards (HUD Code). These homes are constructed on a permanent chassis.

Moderate-Income Persons - One or more natural persons or a family that has a total annual gross household income that does not exceed 120 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental units, the moderate-income household's annual income at the time of initial occupancy may not exceed 120 percent of the area's median income adjusted for family size. While occupying the rental unit, a moderate-income household's annual income may increase to an amount not to exceed 140 percent of 120 percent of the area's median income adjusted for family size.

No Fuel Used – From the American Community Survey, used to define households that live in unheated units.

Section 8 – A federally funded rental assistance program that pays private landlords the difference between what a low-income household can contribute and the fair market rent. Section 8 Housing Choice Vouchers provide low-income households with rental assistance in a home of their choice. The Voucher tenant pays 30% of their monthly income for rent, while the federal government pays for the remainder through a local housing authority.

Substandard -

- (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 unfit for human habitation but that could be rehabilitated for less than 50 percent of the property value.

Very-Low-Income Persons - One or more natural persons or a family that has a total annual gross household income that does not exceed 50 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental units, the very-low-income household's annual income at the time of initial occupancy may not exceed 50 percent of the area's median income adjusted for family size. While occupying the rental unit, a very-low-income household's annual income may increase to an amount not to exceed 140 percent of 50 percent of the area's median income adjusted for family size.

Workforce Housing - Housing affordable to natural persons or families whose total annual household income does not exceed 80 percent of the area median income, adjusted for household size, or 120 percent of area median income, adjusted for household size, in areas of critical state concern designated under s. 380.05, for which the Legislature has declared its intent to provide affordable housing, and areas that were designated as areas of critical state concern for at least 20 consecutive years before removal of the designation.