2.3 HOUSING

**Goal 1:** Ensure the availability of safe and affordable housing throughout Okaloosa County. This goal can be accomplished through maintaining the existing housing stock, and through the provision of appropriate plans and policies 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.

**Objective 1.1** Coordinate with public agencies and the private sector to implement housing programs that ensure that a sufficient quantity of affordable housing is created or preserved to meet the needs of all current and anticipated future County residents and households with special housing needs.

**Policy 1.1.1** The County shall continue to maintain its interlocal agreement with the City of Ft. Walton Beach in the implementation of the SHIP Housing Assistance Plan (HAP). The HAP is developed in coordination with the Okaloosa Community Development Corporation, which consists of local government representatives, lending institutions, housing developers, community-based organizations, neighborhood-based housing support organizations, housing and community development professionals, community development corporations, community service organizations, fair housing agencies and housing counseling agencies.

**Policy 1.1.2** Continue to participate with and provide technical assistance and staff support to the Okaloosa County Coalition on the Homeless (and other coalitions, agencies or entities as may be appropriate) so as to obtain grants or other assistance.

**Policy 1.1.3** Continue public/private partnership efforts using funding authorized by the Escambia County Housing Finance Authority and acquired by local lending institutions so as to provide opportunities to first-time home buyers each year. Coordinate this program with other programs designed to meet needs for affordable housing.

**Policy 1.1.4** Provide a fast track system to improve permit processing efficiency and reduce the time required for residential permit issuance for documented affordable housing developments/projects within the County, including at a minimum:

1) Improvements to the coordination system to enhance coordination between the Planning Commission and the Technical Review Committee;
2) Completion of a permit process brochure outlining the process in layman’s terms;

3) Finalization of the implementation of a computerized permit tracking system; and

4) Revision of the LDC to provide for clear guidelines and streamlined procedures for review and approval of developments.

Policy 1.1.5 Steps shall be taken as necessary to avoid the delay of affordable housing developments that are sponsored by or incorporate federal, state or designated local affordable housing financing agencies. Such developments will be given review priority.

Policy 1.1.6 An Affordable Housing Impact Review Policy will be developed and adopted by 2005 that will provide procedures for the review of all policies, procedures, regulation, ordinances and similar provisions that significantly impact upon the cost of housing to ensure that potential impacts upon housing affordability are identified prior to adoption. The policy will ensure that the adopting entity is advised of the potential impacts upon housing affordability for consideration during the review and adoption process.

Policy 1.1.7 Cooperate with the Fort Walton Beach Housing Authority as they administer the Section 8 program for Okaloosa County.

Policy 1.1.8 Continue to prepare Housing Assistance Plans that allocate at least 65% of SHIP funds in support of homeownership activities, with at least 75% of these funds used in support of the construction, rehabilitation, or emergency repair of housing for very-low, low or moderate income households. A percentage of SHIP funds will be allocated for rental rehabilitation funds used to expand affordable rental housing for very-low or low-income persons.

Objective 1.2 Provide adequate sites and distribution of housing for very-low-income, low-income and moderate-income households, and for mobile and manufactured homes, to meet the needs identified in the Affordable Housing Needs Assessment for Okaloosa County.

Policy 1.2.1 Very-low-income, low-income and moderate-income housing units shall be permitted in any residential land use category provided the housing meets all applicable rules and regulations, including setback requirements. Additional residential density beyond the normal maximum density may be possible within certain future land use categories described in Future Land Use Policy 10.12 as an incentive for the development to devote a minimum of 5% of the dwelling units to affordable housing (as defined in Rule 9J-5.003, F.A.C).

Policy 1.2.2 Mobile home parks and mobile home subdivisions will be allowed only within the MDR, HDR, SR, RR, UMU, RMU and the AG Future Land Use categories pursuant to consistency with applicable rules, regulations, and policies of the County and the Florida Department of Health. Category A or B mobile and manufactured homes are allowable in mobile home parks, mobile home subdivisions, or metes and bounds parcels
located within the Future Land Use categories listed above. Category A mobile and manufactured homes are allowable on any lot where a site built home is allowable in AG, RR, MDR, HDR, SR, UMU and RMU land use categories. Category A mobile and manufactured homes are not allowable in the LDR land use category within the Urban Development Area.

Policy 1.2.3 Category B mobile homes and manufactured homes will be allowed in the LDR, MDR, HDR, SR, RR, UMU, RMU, and AG Future Land Use Districts on any lot where a site built structure would be allowable, pursuant to consistency with applicable rules, regulations, and policies of the County and the HRS.

Policy 1.2.4 The Future Land Use Map shall designate sufficient sites at sufficient densities to accommodate the need for affordable housing over the planning timeframe as established in the future land use data and analysis.

Policy 1.2.5 The Land Development Code shall provide for residential and mixed use planned unit developments that promote more economic uses of land and lower development and building costs by permitting the use of zero lot line developments, townhouses, and other innovative development techniques which allow smaller networks of utilities and streets and the use of more economical building types and shared facilities.

Policy 1.2.6 Encourage urban infill development on small vacant sites or reuse debilitated sites by working with local developers in accordance with applicable LDC regulations.

Objective 1.3 Provide for adequate sites in residential areas or areas of residential character for group homes and foster care facilities licensed or funded by the Florida Agency for Health Care Administration and the Florida Department of Children and Families.

Policy 1.3.1 Okaloosa County and Alternative Living, Inc., a non-profit agency, will continue to cooperatively provide congregate living facilities for at least 165 moderate and low income elderly residents throughout the planning period at sites scattered throughout residential areas or areas of residential character.

Policy 1.3.2 Group homes and foster care facilities licensed or funded by the Florida Agency for Health Care Administration and the Florida Department of Children and Families housing six (6) or fewer residents may be located in any residential area. Those facilities housing seven (7) or more residents may be located in any medium density, high density or mixed-use residential area meeting spacing requirements as outlined in Chapter 419, F.S.
Objective 1.4  Provide housing assistance, including relocation housing for persons displaced by public programs or projects and for those displaced by the process of housing rehabilitation.

Policy 1.4.1  Pursue grants to provide for relocating low and moderate-income persons displaced during the housing rehabilitation process.

Policy 1.4.2  By 2003 the County will develop a relocation assistance plan that shall be implemented and enforced for activities using County funds that result in displacement or relocation of residents.

Policy 1.4.3  All plans for public programs and projects that would involve the displacement of residents shall include a housing relocation plan that contains provisions for interim or permanent housing for displaced persons. Very-low and low-income residents displaced by government action shall be given high priority to obtain public housing or subsidized housing assistance.

Goal 2:  Provide guidelines and policies for the structural and aesthetic improvement of the existing housing stock, including the preservation of historical housing.

Objective 2.1  Reduce the number of substandard housing units by an average of 2% per year and provide guidance and policies for the structural and aesthetic improvement of the existing housing stock.

Policy 2.1.1  By 2005, the County will conduct a survey to identify locations of substandard housing structures and will designate areas of high incidences of substandard dwelling units as CDBG target areas for timely and efficient rehabilitation activity.

Policy 2.1.2  Enforce buffer and landscape requirements for all residential, commercial, and industrial developments within the County.

Policy 2.1.3  Coordinate efforts with community service programs, church groups, business organizations, local builders, members of the local Chamber of Commerce and similar agencies to participate in programs whose purpose is to clean up residential areas and paint houses.

Policy 2.1.4  Promote maintenance of the existing supply of standard housing by continued code enforcement, demolition of deteriorated structures that are beyond repair (using the Standard Unsafe Building Code), and guidance in obtaining rehabilitation assistance for qualified residents.

Policy 2.1.5  Seek grants from appropriate federal and state agencies in order to provide funding for housing rehabilitation for at least ten (10) substandard dwelling units each year through the planning period to address the 167 – 205 units noted in the 1990 census as lacking complete plumbing or kitchen facilities.
Objective 2.2  Identify historically significant housing and provide guidelines and policies for the conservation, rehabilitation or demolition of this housing.

Policy 2.2.1  Request assistance from the Division of Historical Resources, Office of the Secretary of State, in the identification of historical housing and as a resource in development of regulations designed to preserve, protect and enhance historically significant housing.