

# HOUSING ELEMENT



September 12, 2011

## Housing Element Data and Analysis

### Introduction

The purpose of the housing element is to guide the local government in ensuring an adequate supply of housing units for current and future residents. Each community is directed to inventory its housing units according to a range of factors, including size, renter versus ownership, affordability to households with a range of incomes, and ability to serve special-needs populations. In addition, the anticipated need for additional units in each category must be projected for two required timeframes, the first one being five years and the second being at least 10 years. The City's Housing Element will project housing needs for 2016 and 2025, consistent with planning periods for the EAR-based amendment.

The housing element data and analysis is heavily dependent on sources such as the most recent U.S. Census report, local building permit data, and statewide projections of housing demand for the designated planning timeframes. This EAR-based amendment includes major updates to the basic housing data for Crystal River as required in Rule 9J-5, *Florida Administrative Code* (F.A.C.), which directs local governments to incorporate the best available data. Comparatively little public assistance has been available to meet housing needs. The private sector has functioned to provide for the current needs. Given the political climate, economics and past events, modest increases may be expected in the public (governmental) assistance of future housing.

### Inventory of Housing

The U.S. Census is used as the basis for the inventory of housing units, supplemented by information from the University of Florida, Shimberg Center for Housing Studies and the Florida Housing Data Clearinghouse, and local permit data.

### Type of Units

Data from the 2000 Census shows the City with 1,922 total housing units. About two-thirds of those units are single-family; this is similar to the percentage of single-family dwellings in the County as a whole. The City has almost one-quarter of its housing in multifamily units, whereas the County has less than 6 percent multifamily housing. Residents on boats were not accounted for in the 2000 census. Between 1990 and 2000, total housing units in Crystal River increased by 16 percent, while the total number of units in Citrus County rose 24.8 percent. By 2010, the City estimates that it has a total of 2,010 housing units, or an addition of 88 units. The increase in units between 2000 and 2010 was added to the housing units counted by the 2000 census. The result is a slight change in type; single-family units are approximately 61 percent of all units, multifamily units are about 29 percent, and mobile homes remain constant at about 10 percent.<sup>1</sup>

---

<sup>1</sup> Crystal River Permit Data, 2010.

**Table H-1: Housing Units by Type, 2000**

UNIT TYPES*	CRYSTAL RIVER		CITRUS COUNTY	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Single-family	1,231	64.0	41,314	66.4
Multifamily	524	27.3	3,542	5.7
Mobile Home	167	8.7	17,212	27.7
Boat, RV, Van, etc.	0	0	136	0.2
<b>Total Housing Units</b>	<b>1,922</b>	<b>100.0</b>	<b>62,204</b>	<b>100.0</b>

Source: U.S. Census Bureau, DP-4. Profile of Selected Housing Characteristics: 2000.

\* Estimates for housing units by type, tenure, and value are calculated separately, and may not equal estimates for total housing units.

### **Age of Housing**

Approximately 13 percent of the housing stock in Crystal River was built prior to 1960 and is fifty or more years old. By March 2000, about 16 percent of the housing stock in Crystal River was newer than ten years old. The largest proportion of housing was built from 1980 to 2000, or about 44 percent, compared to Citrus County, where over 63 percent of all housing was constructed in the same 20 year period. Crystal River's housing stock increased by less than five percent between 2000 and 2010, based on the local permit data plus the 2000 census housing count. The County's unincorporated housing stock, however, increased by 13,252 units or 21.3 percent.<sup>2</sup>

**Table H-2. Year-Round Housing Units by Year Built**

YEAR BUILT*	CRYSTAL RIVER		CITRUS COUNTY	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
1990- March 2000	302	15.7	16,755	26.9
1980 – 1989	553	28.8	22,611	36.3
1960 - 1979	822	42.8	19,911	32.1
1940 - 1959	179	9.3	2,406	3.9
1939 or earlier	66	3.4	521	0.8
<b>Total</b>	<b>1,922</b>	<b>100.0</b>	<b>62,204</b>	<b>100.0</b>

Source: U.S. Census Bureau, DP-4. Profile of Selected Housing Characteristics: 2000.

\*Estimates for housing units by type, tenure, and value are calculated separately, and may not equal estimates for total housing units.

### **Tenure and Vacancy Status**

Approximately 70 percent of occupied units in Crystal River are owner-occupied; this percentage is unchanged from the owner-ship status in 1980. Ownership of occupied units is about 85 percent in Citrus County, a greater percentage compared to the City. Renter-occupied housing units are about 30 percent within the City compared to approximately 14 percent of occupied housing in Citrus County. There is a greater percentage of housing used for seasonal,

<sup>2</sup> Duncan/Associates, Table 112. Dwelling Units by Type, 2010.

recreational, and occasional purposes in the City than within the County.

**Table H-3. Tenure Status of Housing Stock for Crystal River, 2000**

TENURE OF HOUSEHOLD*	CRYSTAL RIVER		CITRUS COUNTY	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
<b>Occupied Housing Units</b>	<b>1,498</b>	<b>76.6</b>	<b>52,634</b>	<b>84.6</b>
Owner Occupied Housing Units	1,053	70.3	45,041	85.6
Renter Occupied Housing Units	445	29.7	7,593	14.4
<b>Vacant</b>	<b>458</b>	<b>23.4</b>	<b>9,570</b>	<b>15.4</b>
Seasonal, recreational or occasional use housing	233	11.9	5,192	8.3
<b>Total Housing Units</b>	<b>1,956</b>	<b>100.0</b>	<b>62,204</b>	<b>100.0</b>

Source: U.S. Census Bureau, DP-1. Profile of General Demographic Characteristics: 2000.

\* Estimates for housing units by type, tenure, and value are calculated separately, and may not equal estimates for total housing units.

**Housing Costs**

Rent and Home Value

Median rental costs were slightly higher in Citrus County than in Crystal River in 2000. The median value of owner-occupied units in 2000 was \$93,000, or almost \$10,000 higher than the median value countywide. Between 1990 and 2000, owner-occupied housing increased in estimated value from \$78,900 to \$93,000, a rise of almost 18 percent. The value of owner-occupied housing in Citrus County rose from \$65,900 in 1990 to \$84,400 in 2000, an increase of about 28 percent.<sup>3</sup> By 2008, the average city single-family home value was estimated as \$214,211 compared to \$134,913 for single-family units in the unincorporated area. In 2009, the average sale price of a single-family residence in Crystal River was \$320,133 with the median price a much lower \$124,000.<sup>4</sup>

More than 64 percent of owners in Crystal River paid a mortgage, compared with 52.5 percent within Citrus County.

**Table H-4. Cost and Value of Housing, 2000**

OWNERSHIP	CRYSTAL RIVER	CITRUS COUNTY
	<i>2000</i>	<i>2000</i>
Median Gross Rent	\$460	\$478
Median Value of Owner-Occupied Units	\$93,000	\$84,400

Source: U.S. Census Bureau, DP-4. Profile of Selected Housing Characteristics: 2000.

<sup>3</sup> U.S. Census Bureau, DP-4. Profile of Selected Housing Characteristics: 2000.

<sup>4</sup> Shimberg Center for Housing Studies, 2010.

Cost-to-Income Ratio

Housing costs of more than 30 percent of household income are generally considered a financial burden on the household. In 2000, the City had 1,498 occupied housing units, or 1,498 households. Of the renter-occupied households, 160 paid 30 percent or more of their income for housing. This is about 11 percent of all households, or 36 percent of all renter-occupied households. Of owner-occupied households, 190 paid more than 30 percent of their income for housing. Together, 350 households in Crystal River, or 24 percent, were considered cost-burdened in 2000, compared with Citrus County, where 8,525 households, or 16.2 percent, paid 30 percent or more of their income for housing.

**Table H-5. Households by Housing Costs, 2000**

HOUSEHOLDS	CRYSTAL RIVER	CITRUS COUNTY
	2000	2000
Renter-occupied households paying 30% or more of their income for rent	160	2,844
Owner-occupied households paying 30% or more of their income for mortgage costs	190	5,681
<b>Total Cost-Burdened Households*</b>	<b>350</b>	<b>8,525</b>

Source: U.S. Census Bureau, DP-4. Profile of Selected Housing Characteristics: 2000.

\* Housing costs that are more than 30 percent of a household's gross income are considered cost burdened according to § 420.004(3), *F.S.*

By 2008, the Shimberg Center for Housing estimated that 406 Crystal River households, or 26 percent, were paying 30 percent or more of their income for housing. According to this data, the cost of housing relative to income has risen since 2000.

**Table H-6. Crystal River Households by Homeowner/Renter Status and Cost Burden, 2008**

AMOUNT OF INCOME PAID FOR HOUSING			
Households	0-30%	30-50%	50% or more
Owner	888	138	100
Renter	290	96	72
<b>Total</b>	<b>1,178</b>	<b>234</b>	<b>172</b>

Source: Shimberg Center for Housing, 2010.

**Group Homes**

Crystal River has four group living facilities. Two of them are nursing homes which together have a 270 bed capacity. The other two facilities are Assisted Living Facilities or Adult Congregate Care Facility (ACLF).

**Table H-7. Group Homes**

TYPE/NAME OF FACILITY	CAPACITY	LOCATION
<i>Nursing Home</i>		
Crystal River Health & Rehabilitation Center	150	136 N.E. 12 <sup>th</sup> Avenue
Cypress Cove Care Center	120	700 S.E. 8 <sup>th</sup> Avenue
<i>ACLF</i>		
Cedar Creek ALF	72	231 N.W. Hwy 19
Tender Loving Hospitality	12	125 NE 9 <sup>th</sup> Avenue

Source: Florida Agency for Health Care Administration, November 5, 2010.

**Substandard Housing Conditions, 2000**

In 2000, less than three percent of total units in Crystal River were considered substandard. Substandard units are those that do not meet the building code, or that lack complete plumbing, complete kitchen facilities, or are overcrowded. While the County had units without complete plumbing or kitchens, there were no units inside the city identified with those characteristics. Where existing housing units are identified as substandard, the City relies on code enforcement to ensure standard housing. New housing units must meet the Florida Building Code and local building inspections are provided to ensure that these codes are met. The maintenance of structurally sound housing as well as aesthetic improvements for housing is provided primarily through private maintenance practices.

**Table H-8. Substandard Housing Conditions, 2000**

SUBSTANDARD UNITS	CRYSTAL RIVER		CITRUS COUNTY	
	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>
Units Lacking Complete Plumbing*	0	0	132	0.3
Units Lacking a Complete Kitchen*	0	0	95	0.2
Units Lacking Heat**	6	0.4	257	0.5
Overcrowded Units†**	34	2.3	787	1.5

Source: U.S. Census Bureau, DP-4. Profile of Selected Housing Characteristics: 2000.

\* Calculated for all housing units.

\*\* Calculated for occupied housing units.

† As defined by the U.S. Census Bureau, a dwelling containing more than 1.01 persons per room is overcrowded.

**Subsidized Housing Units**

There are four housing developments within the City limits that currently provide housing assistance. These developments are listed in the “Subsidized Housing Developments” table below. Citrus County has housing programs available to city and county residents meeting income criteria; these programs include the First-time Homebuyers, Low Income Home Energy Assistance, Home Repairs for Very Low Income Families, Mandatory Water and Sewer Connection Assistance, and Rental Assistance. These programs are administered out of the Housing Services Division of the Community Development Department under the direction of the Citrus County Board of County Commissioners. There is no public housing authority in Citrus County. The City has applied for and been granted funds from the Community Development Block Grant program for assistance with water and sewer facilities to provide adequate sanitary sewer, including residential areas previously on septic tanks. In 2009, the City donated two lots to the Citrus County Habitat for Humanity. Two single family homes were completed on these lots in 2010.

**Table H-9. Subsidized Housing Developments**

<b>DEVELOPMENT</b>	<b>PROGRAM</b>	<b>TOTAL SUBSIDIZED UNITS</b>
Nature Walk	State HOME	25
Pelican Cove Apartments	RD/HUD; Section 515	84
Ridgeview Apartments	RD/HUD; Section 515	24
Seven Rivers Apartments	Section 515	36
<b>Total Subsidized Units</b>		<b>169</b>

Source: Shimberg Housing Center, Assisted Housing Inventory, 2010.

**Manufactured Home Parks**

There are three manufactured home parks within City limits that are licensed by the Florida Department of Business and Professional Regulation. These parks include Crystal River Village, a planned unit development, Hunter Springs LLC (previously known as Bayview Mobile Home Park), and Crystalwood Court MHP. Crystal River Village has increased capacity from 106 units in 1998 to 253 units. Crystalwood Court MHP annexed into the City in 2009; the units on this property were vacated over time and the property is currently vacant. The City estimates that there are 204 mobile homes within the City limits as of 2010.

**Table H-10. Manufactured Home Parks**

<b>NAME</b>	<b>MANUFACTURED HOME PARKS # OF LOTS</b>	<b>LOCATION</b>
Crystalwood Court Mobile & RV Park	18	1075 N Suncoast Blvd
Hunter Springs LLC	25	316 N.E. 2 <sup>nd</sup> St.
Crystal River Village	253	1801 S.E. 8 <sup>th</sup> Ave.

Source: Shimberg Center for Housing Studies, Manufactured Housing Parks, 2010.

### **Historically Significant Housing**

The 1998 Evaluation and Appraisal Report plan update identified one housing structure as historically significant. A list of historically significant housing is available by request only to the Department of State. There was a survey of structures completed by the City in 2004 with the intention of forming one or more historic districts; however, there were an insufficient concentration of significant structures to form a district. Individual structures may still be identified for preservation and regulatory purposes.

### **Housing Construction Activity**

During the decade between 2000 and 2010, building permit data shows a net increase of 88 housing units. More single-family homes were demolished than rebuilt for a net loss of 2 units. There was a positive increase of new multifamily units (53) and new mobile homes (37). The multifamily units are located in 28 duplexes and one triplex. Total housing units increased by about 4.6 percent. By adding the net units per housing type to the 2000 Census housing counts, an estimate of total housing units in 2010 is included in this table.

**Table H-11. Housing Construction Activity, 2000-2010**

<b>UNITS</b>	<b>NEW</b>	<b>CONVERSIONS</b>	<b>DEMOLITIONS</b>	<b>NET UNITS</b>	<b>2010 UNIT ESTIMATE</b>
Single-family	34	0	36	-2	1,229
Multifamily	59	0	6	53	577
Mobile Homes	37	0	0	37	204
<b>Total Net Units</b>	<b>130</b>	<b>0</b>	<b>42</b>	<b>88</b>	<b>2,010</b>

Source: City of Crystal River Permit Data, 2010.

### **Summary of Housing Inventory**

Comparison of census data over time does not always provide consistent growth data. In 1990, the census recorded the number of housing units built prior to 1939 as 45. In 2000, that number was 66. There may be differences in how the data is recorded that would account for that difference. There is no evidence of residents on live-aboard boats or in RVs in 2000, although there are live aboard residents in the City limits in 2010. Other than the loss of a mobile home park in the velocity-zone as a result of a flooding event in 1993, the total number of housing units continues to increase over time.

Another issue with the 2000 census may be an undercount of total units. A count of mobile homes within Hunter Springs LLC and Crystal River Village using field survey and aerial photography shows a total of 240 mobile homes, or 36 more units than the total estimated for 2010. Because there are individual mobile homes located throughout the city, the total mobile home count is expected to be even larger. The City maintains a list of multifamily developments by name, location and number of units. This was developed when the City Public Works Department provided trash collections. Accounting for demolished units, the City's list includes



617 multifamily units<sup>5</sup>, or 40 more units than estimated for 2010. The 2010 census should be carefully reviewed to ensure that the housing count is as accurate as possible.

Older single-family homes continue to be demolished and replaced, particularly along Kings Bay and Crystal River. Housing values also continue to rise over time. The average value for a single family house in 2008 was \$214,211 compared to \$93,000 in the 2000. About 70 percent of the residents of the City own their own homes, relative to almost 85 percent in the County. Almost 36 percent of renter households in Crystal River paid more than 30 percent of their income for housing, compared with almost 38 percent of renter-occupied households in the County.

## Analysis of Housing

### Projection of Households by Size and Income Range

#### Household Size

Household size has declined over time. In 1980, it was 2.45 persons per unit, dropping to an estimated 2.42 in 1987. Household size further declined to 2.4 persons per unit in 1990 and to 2.16 persons per unit in 2000. Household size in Citrus County also declined from 2.27 persons per household in 1990 to 2.20 persons in 2000. During the same time period, the statewide average was 2.46. Households of only one person composed 32 percent of all households in Crystal River in 2000.

The Shimberg Center for Housing projects a declining population and therefore, a decline in the number of households after 2008. The City has prepared its own population projections using the methodology in the Future Land Use Element; this methodology is based on a linear projection over time, thereby minimizing the loss of a mobile home park in 1993 to a one-time event, rather than a continuing decline in population and housing units. The City has prepared total housing unit and household projections for 2016 and 2025 based on the City’s projected population and the proportion of units and households established in the 2000 census<sup>6</sup>.

**Table H-12. Estimated and Projected Households by Size, 2015-2025**

HOUSEHOLD SIZE	2008		2016		2025	
	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>
1-2 persons	1,150	72.6	1,332	72.8	1,535	73.0
3-4 persons	338	21.4	388	21.2	442	21.0
5+ persons	95	6.0	110	6.0	126	6.0
<b>Total Households</b>	<b>1,583</b>	<b>100.0</b>	<b>1,830</b>	<b>100.0</b>	<b>2,103</b>	<b>100.0</b>

Source: Shimberg Center for Housing, Households by Size and Cost Burden, 2008.

#### Projections of Households by Income Range

The following table shows the number of households in the various income categories. The cost-burdened households are those paying 30 percent or more of their income for housing. When this factor is combined with households who earn 80 percent or less of the area’s median income,

<sup>5</sup> Appendix H-3: Multifamily developments, 2010.

<sup>6</sup> Appendix H-1: Projected Housing Units, 2010.

these indicate the number of households qualifying for housing assistance programs. About 11 percent of Crystal River households earn 80 percent or less of the area median income.

**Table H-13. Estimated and Projected Households by Income Range, 2008-2025**

INCOME RANGES*	2008 <sup>1</sup>		2016 <sup>2</sup>		2025 <sup>2</sup>	
	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>
Extremely Low Income (0- 30% AMI)	148	9.3	168	9.2	188	9.2
Very Low Income (30.01-50% AMI)	193	12.2	225	12.3	264	12.3
Low Income (50.01-80% AMI)	294	18.6	343	18.7	407	19.3
Moderate and Above Income (80.01+ %AMI)	949	59.9	1,094	59.8	1,244	59.2
<b>Total Households</b>	<b>1,584</b>	<b>100.0</b>	<b>1,830</b>	<b>100.0</b>	<b>2,103</b>	<b>100.0</b>

Source: <sup>1</sup> Shimberg Center for Housing, 2010.

<sup>2</sup> Used percentages from 2015 and 2025 from the Shimberg table, “Projected Households by Income Range” to project housing units into the planning periods.

\* Calculations are for permanent, non-seasonal households only. Percentages of household income are based on the Shimberg Affordable Housing Needs.

AMI = Area Median Income

**Projected Housing Units by Type**

The projection of housing by type is shown in the table of “Forecast of Housing by Type through 2025.” This projection indicates that there will be an addition of 339 units between 2010 and 2016 and another 351 units between 2016 and 2025. The ratio of unit by type is based on the 2010 estimate by type of unit. Local permit data shows that multifamily units and mobile homes are increasing slightly in proportion to single-family units.

**Table H-14. Projected Housing by Type through 2025**

HOUSING TYPE	2000	ESTIMATE 2010 <sup>1</sup>		2016 <sup>2</sup>		2025 <sup>2</sup>	
		<i>Net Units</i>	<i>Total Units</i>	<i>New Units</i>	<i>Total Units</i>	<i>New Units</i>	<i>Total Units</i>
Single-family	1,231	-2	1,229	206	1,435	215	1,650
Multi-family	524	53	577	97	674	101	775
Mobile homes	167	37	204	36	240	35	275
<b>Total</b>	<b>1,922</b>	<b>88</b>	<b>2,010</b>	<b>339</b>	<b>2,349</b>	<b>351</b>	<b>2,700</b>

Source: <sup>1</sup> Crystal River Permit Data, 2010. <sup>2</sup> Projected housing unit totals multiplied by ratio of housing units by type in 2010.

**Projected Housing Units by Tenure**

Owner-occupied housing is expected to be the predominate form of housing tenure through the 2025 planning period. The number of housing units was distributed into owner-or renter-occupied units based on the ratios of owner- and renter-occupied housing developed by the Shimberg Center.

**H-15. Estimated and Projected Housing Units by Tenure, 2008-2025**

TENURE	2008 <sup>1</sup>		2016 <sup>2</sup>		2025 <sup>2</sup>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Owner-Occupied Housing Units	1,126	71.1	1,312	71.7	1,514	72.0
Renter-Occupied Housing Units	458	28.9	518	28.3	589	28.0
<b>Total Occupied Housing Units</b>	<b>1,584</b>	<b>100.0</b>	<b>1,830</b>	<b>100.0</b>	<b>2,103</b>	<b>100.0</b>

Source: <sup>1</sup> Shimberg Center for Housing, “Households by Homeowner/Renter Status and Cost Burden, Crystal River, 2008”, 2010. <sup>2</sup> Formula: Applied proportion of owners/renters from 2008 data to the Projected Housing Unit data.

**Affordable and Workforce Housing**

Affordable housing is identified as housing that costs 30 percent or less of the household. Crystal River recognizes the importance of providing locations for affordable housing and workforce housing. The Future Land Use Map provides an adequate supply of land area for residential units in varying densities and does not prohibit sites for affordable housing. In the past three years, City has worked with Nature Coast Affordable Housing, Florida Low Income Housing Association, and the Citrus County Habitat for Humanity to provide locations for assisted housing. These locations account for approximately 27 new affordable housing units to date, with additional rental units proposed on the Nature Coast site. Other new housing developments are anticipated to provide a portion of homes that meet affordable and workforce housing criteria.

Citrus County operates some countywide housing programs, such as First-Time Home Buyers, energy assistance, home repair assistance, and Section 8 housing vouchers. The private sector, with assistance from public funding sources, is the primary mechanism for supplying affordable housing within the City.

The projected number of households that may need assistance is based on household projections for 2015 through 2025 prepared by the Shimberg Center for Housing Studies and its summary of affordable housing needs in 2008. The households paying more than 30 percent of their income for housing are represented in Table H-16; in 2016, more than 25 percent of all households are projected to pay more than 30 percent of their income for housing. Some households may choose to pay more than 30 percent of their income for housing. Where household earnings are above the moderate income level, this is typically not a concern for housing subsidies, although assistance for home purchases may be available. At the same time, workforce housing may be an issue where moderate income working families pay more than 30 percent of their income for housing. This need may be particularly difficult to meet in areas where housing costs are higher than average and where median incomes are lower than average.

**Table H-16. Projected Cost-Burdened Households**

COST	2008		2016 <sup>1</sup>		2025 <sup>1</sup>	
	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>	<i>Units</i>	<i>Percent</i>
50%	172	10.8	199	10.8	224	10.7
30.01-50%	234	14.8	266	14.5	304	14.5
30%	1,178	74.4	1,366	74.6	1,575	74.9
<b>Total</b>	<b>1,584</b>	<b>100.0</b>	<b>1,830</b>	<b>100.0</b>	<b>2,103</b>	<b>100.0</b>

Source: Shimberg Center, Household Demographic Data: Households by Cost Burden, 2010.

<sup>1</sup>Formula: Projected total need is based on the 2008 ratio of housing cost estimated by Shimberg Center and applied to total households.

The next table, H-17, projects the number of households that are expected to be severely cost burdened. These are households earning less than 80 percent of the area’s median income and paying 50 percent or more of that household income for housing. These households represent about 11 percent of all city households.

**H-17. Projected Severely Cost-Burdened Households 2008 - 2025**

TENURE	2008	2016 <sup>1</sup>	2025 <sup>1</sup>
Renter	71	83	95
Owner	91	106	122
<b>Total Need</b>	<b>162</b>	<b>188</b>	<b>217</b>

Source: Shimberg Center, “Affordable Housing Needs Summary”, 2010.

<sup>1</sup>Formula: Projected total need is based on the 2008 ratio of need to total housing units estimated by Shimberg Center. This ratio is applied to total projected households for 2016 and 2025. Applied ratio of renter to owners to derive number of households by category.

**Rural and Farmworker Households**

The Shimberg Center for Housing Studies did not identify any rural and farmworker households within the City.

**Projected Land Requirements for Total Estimated Housing**

Based on building permit data, it is estimated that there are 2,010 housing units within the City. Total housing units are projected through the years 2016 and 2025. Additional land area is needed to accommodate the additional housing units. This additional land area is based on a ratio of the 2010 existing land used for residential purposes (566 acres) to the 2010 population (3,659). The resulting ratio was applied to the additional housing units for each planning period. An additional 190.3 acres of land is anticipated to be needed for residential development through the year 2025. Added to the current residential land, approximately 756.3 acres of land is needed at the current ratio. Additional residential land may be included on the FLUM to allow for changes in the housing market over time.

**Table H-18. Housing Land Needs, 2016 and 2025**

<b>RESIDENTIAL</b>	<b>2010</b>	<b>2016</b>	<b>2025</b>	<b>ADDITIONAL UNITS AND LAND AREA</b>
Housing units	2,010 <sup>1</sup>	2,349 <sup>2</sup>	2,700 <sup>2</sup>	
Additional units		339	351	690 units
Additional acres		91.9	98.4	190.3 acres
<b>Total residential acres needed</b>	<b>565.9</b>	<b>657.8</b>	<b>756.2</b>	

Source: <sup>1</sup> Crystal River Permit Data, 2010. <sup>2</sup> Formula for projected land needed is based on the 2010 ratio of existing residential acres to 2010 population (565.9 acres/3,659 population = .155 ratio)

**Existing Housing Delivery System**

All housing is provided by the private sector. The City maintains an independent contractor to provide building inspection services and an interlocal agreement with Citrus County Fire Services Division to for building plans review and inspection for safety issues. All buildings are constructed in compliance with the Florida Building Code and the City’s land development regulations. As stated in the Affordable and Workforce Housing section, the City coordinates with private suppliers of affordable housing,

Because most of the city is within the 100-year flood plain, new and remodeled housing units must meet additional building standards. All new construction and redevelopment in flood prone areas shall be in accordance with Federal Emergency Management Agency regulations.

**Provisions of Supporting Infrastructure**

The supporting infrastructure currently in place is adequate to meet the future needs of residents in an effective, economical manner. Where additional housing units are anticipated, as shown on the Future Land Use Map, the supporting infrastructure will continue to be maintained to provide the adopted level of service standards throughout the community.

**Energy Efficient Buildings**

Based on statutory requirements enacted in House Bill 697, and effective on July 1, 2008, the Housing Element is amended to add language addressing energy efficient building construction and design. The Element includes energy efficiency in the design and construction of new housing and the use of renewable energy resources in construction.

## Sources

Duncan/Associates with Kimley-Horn and Associates, Inc. "Citrus County, Florida, Impact Fee Update." August 2010.

Florida Agency for Health Care Administration. Located on line at [ahca.myflorida.com](http://ahca.myflorida.com).

University of Florida. Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse. Located online at <http://flhousingdata.shimberg.ufl.edu/>

\_\_\_\_\_. Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse. "Assisted Housing Inventory, 2010." Located online at <http://flhousingdata.shimberg.ufl.edu/>

\_\_\_\_\_. Shimberg Center for Housing Studies. "The State of Florida's Housing, 2009." Located online at <http://flhousingdata.shimberg.ufl.edu>.

U.S. Census Bureau. Located online at [www.factfinder.census.gov](http://www.factfinder.census.gov).

DP-1. Profile of General Demographic characteristics: 2000

DP-4. Profile of Selected Housing Characteristics: 2000

Summary Tape 1: 1990

DP-1. General Population and Housing Characteristics: 1990

**Appendix H-1: Projected Housing Units**

YEAR	POPULATION	RATIO OF PERSONS PER HOUSING UNIT	TOTAL HOUSING UNITS	OCCUPIED UNITS (%)	HOUSEHOLDS
2000 <sup>1</sup>	3,485	1.81	1,922	77.9	1,498
2010 <sup>2</sup>	3,659	1.82	2,010	77.9	1,566
2016 <sup>3</sup>	4,252	1.81	2,349	77.9	1,830
2025 <sup>3</sup>	4,887	1.81	2,700	77.9	2,103

Sources: <sup>1</sup>U.S. Bureau of the Census, 2000. <sup>2</sup>Crystal River Permit Data, 2010. <sup>3</sup>Projected units and households.

Formula: Population divided by persons per unit based on 2000 census ratio. Households derived by multiplying total housing units by the percent of occupied housing units in 2000.

**Appendix H-2: Future Residential Land Use Needs**

POPULATION	2010		2016	2025
			3,659	4,252
Future Residential Needs	2010		2016	2025
	<i>Acres</i>	<i>Ratio Acres/pop</i>	<i>Total acres</i>	<i>Total acres</i>
Residential Land Area	565.9	.155	659.1	757.5
<b>Additional Acres</b>			<b>93.2</b>	<b>98.4</b>

Source: 2010 acres from Citrus County Property Appraiser’s Office, November 2010.

Formula: The future residential land use needs are projected based on the 2010 existing residential acres as shown in the Future Land Use Element, table of 2010 Existing Land Use acreage. A ratio for residential land was derived using the following formula: *2010 acres / 2010 estimated population = ratio*. The resulting ratio of acres was then applied to the projected population for 2016 and for 2025.

## Appendix H-3. Multifamily Developments

Name	Address	# of Units
Ana Marie Garcia Apartments	828-838 NE 5th Avenue	4
Bayvue Apartments	420 NW 6th Street	8
Pete Thibado Apartments	243-249 NE 4th Street	4
Bunts Point Apartments	440 NW 14th Place	8
Casa Rio Condos	368 NW 14th Place	25
Chaffin Glenn Apartments	808-812 NW 6th Street	2
Court Yard Apartments	773 NE 9th Street	12
Crystal Court Apartments	509, 513, 527 NE 11th St.	3
Crystal Landing Apartments	801 SE Mayo Drive	28
Crystal Oaks Apartments	355 NE Crystal Street	3
Mark Talberg Apartments	605-621 NE 10th Street	5
Crystal Palm Apartment I	750 NE 10th Street	9
Crystal Palm Apartment III	645 NE 10th Street	12
Crystal Palm Apartment III	753 NE 9th Street	9
Gail Stearns Apartments	322-326 NE 5th Street	3
Crystal Springs Condo	51 Beach Lane	6
Crystal Terrace Apartments	740 NE 5th Street	29
Curtis H Lowe Apartments	623 NE 9th Street, 1A & 2A	2
Cynthia A Climer Apartments	1145-1147 NE 6th Court	2
Driftwood villas	1206 SE Paradise Avenue	4
Easterbrooks Apartments	115 NW Crystal Street	6
Hunter Springs Condo	100 Bayshore Drive	14
Joan Roy Apartments	620-618 NE 11th Street	2
Richard Schohl Apartments	488-486 NE Crystal Street	2
Harley Roper Apartments	522 -524 NE Crystal Street	2
Joel T Moore Apartments	506-510 NE 9th Street	3
Bonnie L. Brandes Apartments	1172-1154 NE 1st Street	5
Bonnie L. Brandes Apartments	854-850 NE 4th Street	2
Kings Bay Lodge	506 NW 1st Avenue	18
Lake Lucy Apartments	640 NE 10th Street	12
Magnolia Lodge Estates	30 SE Kings Bay Drive	20
Magnolia Manor	16 SW Beach Lane	8
Manatee Apartments	968 NE 8th Avenue	9
Larry Clark Apartments	754-756 NE 3rd Avenue	2
Mary Wims Apartments	705-711 NE 8th Avenue	2
Fred Leu-Wims Apartments	771-767 NE 6th Street	2
Fred Leu-Wims Apartments	759-763 NE 6th Street	2
Mary Wims Apartments	715 C & D NE 6th Street	2
Nautilus Apartments	20 NE 3rd Street	6



<b>Name</b>	<b>Address</b>	<b># of Units</b>
Paradise Point Villas	1637 SE Paradise Circle	34
Donna Corey Apartments	421 NW 14th Place	2
Renee Violand Apartments	441-445 NW 14th Place	2
Ridgeview Apartments	802-890 SE 8th Avenue	44
Riverhouse Apartments	10 SE Kings Bay Dr.	15
Riverview Apartments	121-127 NE 2nd Avenue	4
Ensing Properties	35-49 NE 4th Street	8
Ensing Properties	808 NE 5th Ave., A, B, C	3
Ensing Properties	355 NE Crystal Street, A, B, C	3
John Plant Apartments	1412 SE Paradise Avenue	12
Joglen Holding Company, Inc.	107-113 NE 4th Street	4
Seven Rivers Apartments	10922 W. Tidewater Circle	36
Siesta Apartments	440 NE 9th Street	8
Smugglers Cove Condos, Unit I - II	65 Beach Lane	32
Spanish Park Apartments	75 NW 5th Street	6
Spring Aire Condo	503 NW 7th Avenue	4
Spring Point Villas	129 SE Paradise Point Rd.	12
Springbrook Condos	41 SW Beach Lane	10
Michael & Lisa Galit Apartments	927 NE 7th Avenue	5
Townhouse Apartments	1121-1131 NE 5th Avenue	6
Crystal Manatee Apartments	310 N. Citrus Avenue	43
Crystal Manatee Apartments	1-9 NE 3rd Street	5
Watersedge Condos	222-234 Beach Lane	4
Pete or Sylvia Common Apts	Beach Lane & Valare Lane	6
Danny Sandlin Apartments	1910 NW 12th Avenue, A & B	2
Danny Sandlin Apartments	1920 NW 12th Avenue, A & B	2
Barry J. & Kathy L. Cook	1930 NW 12th Avenue, A & B	2
Barry J. & Kathy L. Cook	1940 NW 12th Avenue, A & B	2
Thomas V. & Laura Turner	1950 NW 12th Avenue, A & B	2
John Hosner	1960 NW 12th Avenue, A & B	2
<b>Total Units</b>		<b>617</b>

Source: City of Crystal River, August 2010.

**Housing Element  
Goals, Objectives, and Policies**

**SEPTEMBER 12, 2011**

**Housing Element  
Goals, Objectives, and Policies**

**GOAL 1:** Provide for affordable, safe, sanitary housing for all present and future residents of the city.

**OBJECTIVE 1.1:** Continue to provide for and assist the private sector in supplying housing to meet the needs of present and anticipated residents.

**POLICIES:**

- A) Improve coordination between contractors, developers, property owners, non-profit stakeholders, and government entities through the distribution of information and technical assistance.
- B) The City will provide both home maintenance education information detailing strategies and techniques for renovating and maintaining homes or provide information describing where such information is available

**OBJECTIVE 1.2:** Continue to enforce standards that ensure that substandard and dilapidated housing units are rehabilitated or demolished to meet safe building codes.

**POLICIES:**

- A) Housing design and construction shall include energy efficient design and construction techniques.
- B) Housing units identified as potentially substandard may be inspected periodically to determine renovations needed to restore these homes and home owners directed to possible public or private sources of needed renovations.
- C) All buildings “DEEMED UNSAFE FOR HUMAN OCCUPANCY” by the City will have one year from that time to be brought into compliance with the building code. If the building is not brought into compliance with the Building Code by this time, the City will take appropriate action to destroy or remove the structure.
- D) Continue to coordinate with the County Health Department, County Fire Services and local safety officials to expedite the demolition or removal of buildings “DEEMED UNSAFE FOR HUMAN OCCUPANCY”.

**OBJECTIVE 1.3:** Sites shall be available to meet forecasted housing needs for “Very Low Income”, “Low Income”, and “Moderate Income” households, including the continued availability of mobile home sites.

**POLICIES:**

- A) Develop a program to reduce or eliminate the sewer and water hook-up fees for developers who provide very-low, low, and moderate income housing within the City.

- B) The City shall continually monitor the development review and permitting process to ensure necessary and appropriate reviews are conducted, but are not resulting in excess costs and delays in the delivery of affordable housing.
- C) The City shall coordinate and cooperate with the Citrus County Housing Division regarding county-wide programs to meet the need for affordable housing for citizens of Crystal River.
- D)** Through the adoption of the Future Land Use Map, the City shall ensure that there is a sufficient amount of land available for residential purposes, which not only meets the forecast demand for residential land, but provides a sufficient additional amount of land which provides for a range of sites for housing at all income levels, including affordable housing.

**OBJECTIVE 1.4:** Sites shall be available in residentially zoned areas for any group home and foster care facility licensed or funded by the State of Florida.

**POLICIES:**

- A) Any group home or foster care facility serving six or fewer residents and otherwise meeting the definition of a community residential home and licensed or funded by the State of Florida shall be allowed in all residential zoning districts.
- B) The supporting infrastructures and public facilities required for independent living of participants in group homes shall be available.
- C) No community residential home licensed for six or fewer residents shall be located within a radius of 1,000 feet of another licensed community residential home.

**OBJECTIVE 1.5:** Mechanisms shall be provided for the identification and inventory of historic housing. In addition, mechanisms for the conservation and rehabilitation of such housing requiring such action shall also be provided.

**POLICIES:**

- A) Historic structures of local significance that are identified may be protected through regulations to be included in the land development code, particularly where part of an historic district designation. Such regulations shall ensure that structures are protected during any remodeling or expansion to preserve their historic significance, or as allowed by federal guidelines, that such structures will be appropriately documented prior to any approved demolition.
- B) The rehabilitation, conservation and demolition of historic structures identified by the State Department of Historic Resources will be administered through regulations to be included in the land development code.

- C) Historical resources shall be included in public acquisition programs for recreation, open space and conservation to ensure their protection.

**OBJECTIVE 1.6:** The City shall seek assistance to provide for housing prior to displacement which occurs as the result of public actions.

**POLICIES:**

- A) The City shall adhere to §421.55, *Florida Statutes*, in cases where persons are displaced from private property.

**OBJECTIVE 1.7** The City shall encourage local government partnerships with the private sector to improve the efficiency and expand the capacity and affordability of the housing system.

**Policies**

- A) Assist the private sector to provide the necessary housing units of various types, sizes and costs through land development code revisions that encourage affordability in land cost and construction techniques.
- B) The City shall develop and maintain regulations for mixed use developments and housing developments that include a range of housing types for all income ranges.
- C) The shall continue to coordinate with Citrus County and private housing assistance organizations for the delivery of affordable housing within the City.
- D) Allow accessory dwelling units in residential districts to achieve affordable housing opportunities within the City limits. These additional units may be built within the CHHA provided the City maintains its policy of no net increase in residential density, or where the adopted hurricane evacuation level of service can continue to be maintained.