

**City of Fernandina Beach 2045 Comprehensive Plan Draft
Goal 5 (Goal 3 in Current 2030 Comprehensive Plan)**

**GOAL 5: HOUSING
(2030 GOAL 3)**

BACKGROUND, DATA AND ANALYSIS

In planning for the future, it is always helpful to revisit the past. The City’s “Vision 2000 Goals” attempted to address “Neighborhoods and Housing” with primary objectives being to hire and use professional grant writers to fund affordable housing and beautify neighborhoods. On review, it appears no staff was specifically identified or tasked with the implementation of the goals as written or to devise a plan to carry out Vision 2000 as expressed in that document, the previous EARs and associated Comprehensive Plan Goals. Going forward, it is essential that the Housing Element of the City’s 2045 Comprehensive Plan move from an aspirational document to an actionable plan that achieves that stated vision of "adequate" inventories of housing at "affordable" costs for **ALL** our city's "present and future residents". The first step in the process would be to identify city staff responsible for follow up on the vision on an organizational chart.

In looking for current, broad, general guidance for housing goals, an effort was made to find communities similar to the City of Fernandina Beach. Of the many materials sampled by members of the workgroup, one plan stood out and that was [The Sanibel Plan](#). Demographics and environmental characteristics for Sanibel showed strong similarities to our city/island home making it an excellent frame of reference for the review of our local plan. Along with this, though admittedly dissimilar, but with specific impact to the City of Fernandina’s Housing Element, [The Tallahassee-Leon County Comprehensive Plan](#) provided many insights for homelessness; an issue not covered by Fernandina Beach’s Comprehensive Plan previously.

Although mandated by the working Comprehensive Plan, a Freedom of Information Act request revealed no housing assessment was ever conducted or delivered to the FBCC in 2013 or 2018. In 2019 the COFB did agree to help fund and received results of UF's Schimberg Center report in November of that year. For the purposes of this Comprehensive Plan review, the information documented in the [Nassau County FL Housing Affordability Assessment](#) could and should serve as “baseline” for housing, demographics, projections for 2045 and beyond via updates.

Comp Plan/LDC Working Group: February 10, 2021

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Deadlines must be reset. Highlighted = Updates Needed

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To be comprehensive, and with an eye towards future intergovernmental coordination, additional information for the review of the Housing Element was also gleaned from the recently released [2020 Nassau County, FL Growth Trends Report](#). The data contained in the county's annual update of this document should be viewed with a critical "city" eye. Statistical data was collected through December 31, 2019 thus, impacts from the pandemic are not reflected in the report. As documented in this report, 73.5% of our county's population working and living in Nassau County work in the service industry. That is a profound challenge.

Also studied for the current Comp Plan review is the recently released, [Housing Market Analysis, Nassau County, FL](#) conducted by **Urbanomics, Inc.** This report was furnished to the Nassau County Planning and Zoning Board October 6, 2020 and provided several insights. This report indicates the county's own Growth Trends Report may underestimate population growth by some 20,000+ for 2030 and beyond. Multi-family development in the county has been below 10% for the past 2 decades. While our county records a poverty rate of 10.4%, The City of Fernandina Beach has a poverty rate of 12.%. Currently, the **only** permitted project promising to provide any "affordable housing" is "Nassau Crossing" under way in Yulee.

In advance of the current Comprehensive Plan Review, the City of Fernandina Beach conducted, and commissioners did receive citizen input on various planning topics, including housing. The [2019 Fernandina Beach Evaluation and Appraisal Review Report](#) was delivered one year ago. Citizen input included concerns regarding establishment of any new affordable housing given an extremely limited numbers of adequately sized parcels that could be utilized for multi-family development inside the city limits. Going forward, a summary of the public's EAR recommendations included: a.) maintenance & protection of existing subsidized and affordable housing; b.) devising a plan for the preservation of city historical, cultural and/or heritage neighborhoods; c.) adopting incentives to facilitate the reuse of existing buildings and infill development to establish affordable housing; d.) concurrency with public transportation, schools and public utilities as an explicit part of all planning; and e.) prioritizing tree preservation, land conservation as well as species & habitat protections across all such efforts.

With the 2019 EAR results as inspiration, a request for documents concerning any meetings between the City of Fernandina Beach to or with the [Fernandina Beach Housing Authority](#) was made to look at intergovernmental coordination between federal, state, county and city efforts.

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Per FOIA request, the preceding 10 years of records shows no minutes or other evidence of any communication between entities. No charter officer or commissioner is or has been tasked to observe meetings or dialogue with the FHA. There is no record of presentations by FHA to the city commission on housing. Multiple attempts to connect with FHA were unsuccessful (due to concerns over meeting during the current Covid-19 crisis). In the past, Commissioner Kreger served on the Nassau County Florida Commissioner's [Essential Housing Advisory Committee](#). Minutes are available for review and this effort did result in the establishment of Accessory Dwelling Units as future sources of affordable housing county wide.

The Nassau County Commissioner's Essential Housing Advisory Committee surveyed and has identified existing affordable housing communities county wide. The County's [Essential Housing Inventory](#) identified the following affordable housing communities inside our city limits to include: Buccaneer Villas, Countryside, Hickory Street, Murray Hill, Peppertree Village, Post Oak, Sandridge, Marsh Cove and Sommerset. Beginning in 2025, housing at Peppertree will expire with maturity of its USDA funding. Reflecting on the original goal of Vision 2000 to retain our *present* citizens utilizing this inventory of affordable housing, intergovernmental coordination should be undertaken and aimed at retention these communities.

The City of Fernandina Beach aspires to be a community where **ALL** are welcome. In order to accomplish this goal, some form of intergovernmental coordination must be undertaken to realize measurable results that can stand the test of time. As echoed in the 2045 Goal 12, recent market pressures have and will continue to result in a lack of sufficient housing to support even a fraction of our city's workforce much of which is vested in the hospitality and service industries. Additionally, as buildable land becomes less and less available, there is significant pressure to gentrify historically and culturally significant neighborhoods within our city limits. Like all communities throughout Florida and the country, our city has many folks who live on fixed incomes including retired Nassau County teachers and veterans. We also have an increasing homeless population. The City of Fernandina Beach must engage in a regular dialogue with the Fernandina Beach Housing Authority, the Nassau County Commissioner's Essential Housing Advisory Committee, monitor, join or consult with the Florida Housing Coalition and any other agencies that might be able to recommend solutions and offer suggestions making our City a welcome home for all those who need to, want to and do live here now regardless of income.

GOAL 5: HOUSING ELEMENT

The city must support the provision and maintenance of an adequate inventory of safe, sanitary and energy efficient housing in suitable neighborhoods at affordable costs that meets the needs of the city's present and future residents.

OBJECTIVES

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| Objective 3.01 | Housing Supply and Demand |
| Objective 3.02 | Housing Preservation |
| Objective 3.03 | Affordable Housing |
| Objective 3.04 | Group Homes and Foster Care Facilities |
| Objective 3.05 | Relocation |
| Objective 3.06 | Homeless |
| Objective 3.07 | Energy Efficiency and Sustainability |

OBJECTIVE 3.01. HOUSING SUPPLY AND DEMAND

The City must ensure that adequate sites for the various housing types, including affordable housing, are available within the City to meet the established demand, or until complete build-out of developable properties.

Policy 3.01.01

Utilizing the information contained in the Nassau County FL 2019 Housing Affordability Assessment and the Nassau County FL 2020 Growth Trends Report as baseline documentation, the City must perform a housing needs assessment every 2 years beginning with 2022. Information contained in the assessment should include, but not be limited to, information regarding housing trends; the number, type and condition of existing housing units; identification of substandard housing units; the number and types of housing units needed in the future for all income ranges based on growth projections; and shortages and/or deficiencies in the existing housing stock. The housing needs assessment will be delivered to the Fernandina Beach City Commission at their first meeting in December of the quinquennial.

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Policy 3.01.02

The City must encourage the private sector to provide a suitable mixture and number of housing units within the City's corporate limits to meet existing and future demand by adopting an ordinance for inclusionary zoning by December 1, 2021.

Policy 3.01.03

The City's land development regulations must provide requirements that planned unit developments offer a variety of housing types.

Policy 3.01.04

The City must promote nondiscrimination in access to housing within the City by being compliant with all federal, state and local fair housing laws and practices.

Policy 3.01.05

The City must continue to provide land use designations on the FLUM and zoning districts on the official zoning map to ensure that appropriate locations are available for single family, duplex, and multi-family housing units within the City.

Policy 3.01.06

The City must ensure, for all housing, the availability of public facilities at the levels of service as outlined in the Comprehensive Plan.

Policy 3.01.07

The City must permit the placement of individual manufactured and modular housing units in residential districts as is required by applicable State and federal laws. The City will define and adopt regulations, such as building, architectural, historical, aesthetic, and landscaping standards applicable to the placement of manufactured and modular housing by December of 2022.

Policy 3.01.08

By December 2021, and annually thereafter, The City must inventory, review and amend, where necessary, codes and standards relating to the care and maintenance of residential and neighborhood environments and facilities, with specific and prioritized attention given to historical, heritage and culturally significant neighborhoods in order to maintain the existing housing stock.

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Policy 3.01.09

By June of 2021, The City will formally adopt definitions for very low-, low-, and moderate income housing utilizing HUD and applicable Florida state definitions.

Policy 3.01.10

By June of 2021, the City will also adopt definitions for “essential “and “workforce” housing based on county data for incomes as part of its definitions for LDC zoning code. Definitions must be updated annually to reflect changes to income limits.

Policy 3.01.11

Utilizing “The Sanibel Plan” (and others) as a model for state and federal compliance, The City, in cooperation with the Fernandina Beach Housing Authority, will investigate, adopt and implement a “Below Market Rate Housing” (BMHR) program for “workforce” residents and residents of “moderate” income or less by June 2024.

Policy 3.01.12

The City must annually review the effectiveness of the city’s BMHR and implement any necessary revisions to achieve goal.

OBJECTIVE 3.02. HOUSING PRESERVATION

The City must encourage the preservation of safe and sanitary housing.

Policy 3.02.01

At least quarterly beginning in March of 2021, the City Code Enforcement officer must identify, inventory and report on substandard, abandoned and/or significantly deteriorating housing to the planning director or their designee. Included in the report must be a summary of actions taken to ensure compliance with codes or blight removal.

Policy 3.02.02

The City must maintain code enforcement activities through documented, quarterly inspections of the housing stock in concert with applicable local, state and federal laws.

Policy 3.02.03

The City must continue to rigorously enforce the adopted Standard Housing Code and the Standard Unsafe Building Abatement Code.

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Policy 3.02.04 The City Code Enforcement Division must identify and participate in programs that inform and assist homeowners in mitigating risks to people and property from natural hazards and their effects.

Policy 3.02.05

By 2022, the City must adopt regulations that effectively discourage demolitions and encourage rehabilitation, renovations, re-use and maintenance of existing single-family homes, duplexes, triplexes, other multi-family housing, modular and manufactured homes. Regulations adopted for homes in a historic district must implement the policies of the Historic Preservation Element.

Policy 3.02.06

Housing rehabilitation must be implemented City-wide, with a prioritization of areas containing a large percentage of “substandard”, “neglected” or “blighted” housing.

Policy 3.02.07

The City must undertake and assess for the identification of a minimum of 1 neighborhood per year that will coordinate with City staff on a scope and sequence of neighborhood improvement projects, code enforcement, removal of blight influences, etc., prioritizing capital and/or operating budget improvements for these neighborhoods.

Policy 3.02.08

The City Planning Department must establish a City-wide neighborhood planning program to encourage the stabilization and preservation of residential areas throughout the City with the goal of strengthening linkages between neighborhoods and City government.

Policy 3.02.09

The City must implement the policies of the Historic Preservation Element regarding the identification, protection, and preservation of housing which is historically and/or culturally significant.

Policy 3.02.10

The City Planning and Conservation Department must investigate, document and report on the dynamics associated with “gentrification” inside city limits.

Policy 3.02.11

Utilizing the data assembled in 3.02.10, the city, working with neighborhood residents will research, identify and implement strategies to stabilize affected communities.

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OBJECTIVE 3.03. AFFORDABLE HOUSING

The City must identify and ensure that adequate sites for “affordable” housing and “workforce” housing, are available now and in the future. The City must implement policies that ensure a supply of affordable housing is consistent with demand for affordable housing.

Policy 3.03.01

The City must continually monitor, review and update its Land Development Code to ensure that regulatory techniques and review procedures do not create barriers to construction of affordable housing, workforce housing, or housing for persons with special needs.

Policy 3.03.02

The City must review its Land Development Code to ensure that it discourages the concentration of affordable housing in specific areas of the City and encourages affordable housing units throughout the City.

Policy 3.03.03

By 2022, The City must establish a density bonus program and any other economic incentives deemed appropriate to encourage the private sector to provide workforce and/or affordable housing.

Policy 3.03.04

The City must coordinate with the Fernandina Beach Housing Authority, Florida state, regional and county programs as well as nonprofit organizations, and the private sector to establish and implement strategies and techniques for improving the provision of affordable housing and for promoting neighborhood stability within the City limits.

Policy 3.03.05

The City must cooperate with area agencies to implement aging in place strategies that encourage older adults to remain in their own homes as they age by adopting Land Development Code regulations that promote affordable housing and housing alternatives that recognize the special needs of older adults.

Policy 3.03.06

The City must implement and maintain Land Development Code policies that minimize barriers to the development of existing vacant lots as affordable housing.

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Policy 3.03.07

The City must ensure the provision of adequate infrastructure in order to support the provision of safe, sanitary, and affordable housing to extremely low, very-low, low, and moderate income households.

Policy 3.03.08

By 2024, The City must identify, evaluate and implement programs that will increase its supply of “affordable” and “workforce” housing units over a baseline taken by June 2021.

Policy 3.03.09

The City is committed to fair and affordable housing and must approve sites for affordable workforce housing and extremely low, very low, low, and moderate-income housing units (as defined by HUD/City) which are consistent with the Fernandina Beach Comprehensive Plan. The City must ensure that affordable housing development proposals meet the following criteria:

- a. Sites can meet adopted level of service standards.
- b. Sites are located on a paved street.
- c. Sites have adequate access to public parks, recreation areas, open space systems and schools.

Policy 3.03.10

The City must adopt, as part of its Land Development Code, incentives for developers of affordable housing which may include, but not limited to, the following:

- a. Density bonuses
- b. Reduction or waiver of eligible impact fees (excludes water/sewer impact fees)
- c. Mixed use bonuses
- d. Reduction of site requirements
- e. Green building certifications and
- f. Expedited permitting.
- g. Inclusionary zoning.

Policy 3.03.11

The City must identify any areas within its corporate limits that may qualify for Community Development Block Grant (CDBG) funding.

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Policy 3.03.12

The City must identify and prioritize improvement of public services and facilities in neighborhoods experiencing deterioration in order to encourage reinvestment by the private sector and promote a residential environment that fosters community pride and provides safe and sanitary living conditions.

Policy 3.03.13

The City must identify and evaluate the feasibility of public and private housing rehabilitation program(s) that will assist with the rehabilitation or repair of housing within the City limits, including assistance with increasing energy efficiency.

OBJECTIVE 3.04 GROUP HOMES AND FOSTER CARE FACILITIES

The City must ensure that sites zoned for group homes and foster care facilities are available at suitable locations to ensure that the needs of persons requiring such housing are met (transportation, medical facilities, etc.)

Policy 3.04.01

The City must maintain its nondiscriminatory standards and criteria which address the location of group homes and foster care facilities.

Policy 3.04.02

The City must ensure that its land development regulations provide guidelines for the placement of foster care facilities and for different classes of group homes in residential neighborhoods, and that no residential neighborhoods are closed to such facilities.

Policy 3.04.03

The City will create and update annually a map and corresponding inventory depicting the assisted living facilities, group homes, foster care facilities, and other residential care facilities which are located throughout the community, in accordance with Chapter 419, Florida Statutes.

Policy 3.04.04

Consistent with established criteria, the City must monitor the development and distribution of group homes and residential care facilities to ensure adequate sites and infrastructure are provided and an over-concentration in any one residential area or neighborhood is avoided.

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Policy 3.04.05

The City must adhere to the following requirements related to group homes:

- a. Group homes of six (6) or fewer residents licensed as community residential homes by the Department of Children and Families (DCF) must be deemed a residential land use and a single-family unit and must be allowed in single family or multi-family zoning districts, provided that such must not be located within a radius of 1,000 feet of another existing duly licensed group home of six (6) or fewer residents.
- b. Group homes duly licensed by the DCF as community residential care facilities which have from seven (7) to fourteen (14) unrelated residents operating as the functional equivalent of a family, including supportive staff as referenced in section 419.001, Florida Statutes, must be allowed in multi-family residential districts, unless the City finds that the proposed group home siting as proposed:
 1. Does not otherwise conform to existing zoning regulations applicable to other multi-family uses in the City;
 2. Does not meet applicable licensing criteria established and determined by the DCF, including requirements that the group home be located to assure the safe care and supervision of all clients in the home; or
- c. Would result in an excessive concentration of community residential homes. A group home that is located within a radius of 1,200 feet of another existing community residential home in a multi-family zone must be an over-concentration of such homes that substantially alters that nature and character of the area. A group home that is located within a radius of 500 feet of an area of single-family zoning substantially alters the nature and character of the area.
- d. All distance requirements cited in this subsection must be measured from the nearest point of the existing group home or area of single-family zoning to the nearest point of the proposed group home.
- e. All sites for group homes must contain requisite infrastructure including potable water, adequate surface water management, an approved system of wastewater disposal, and an adequate system for solid waste collection and disposal. The sites must also be free of safety hazards and all structures must comply with the City's ordinances and applicable State laws, including applicable State licensing and program requirements.

OBJECTIVE 3.05 RELOCATION

Uniform and equitable treatment for residents and houses displaced by State and local government programs must be provided consistent with section 421.55, Florida Statutes.

OBJECTIVE 3.06 HOMELESS

The City of Fernandina Beach will seek out and develop intergovernmental & charitable relationships to identify and implement strategies that address our homeless citizen's needs.

Policy 3.06.01

The City must annually survey and document the homeless population in our community as well as collect pertinent demographic data for these citizens.

Policy 3.06.02

The City must devise and support a coordinated comprehensive means for safe, temporary and transitional shelter for homeless individuals as a part of its emergency response services and disaster preparedness planning.

Policy 3.06.03

The City must engage and collaborate with community non-profit agencies, interlocal and regional networks, county, state and federal government agencies serving the homeless to coordinate and implement the development of a local employment network focused on outreach about job opportunities as a path to permanent housing.

OBJECTIVE 3.07 ENERGY EFFICIENCY AND SUSTAINABILITY

The City must encourage energy efficiency and sustainable construction in the design and construction of new housing and in the rehabilitation of existing housing stock.

Policy 3.07.01

The City must promote energy efficiency, resource management and conservation for new and existing housing to keep housing costs minimal and to conserve resources.

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Policy 3.07.02

The City must incorporate strategies in the Land Development Code that:

- a. Encourage the use of renewable energy resources in all housing sectors.
- b. Promote increased energy efficiency in the design and construction of housing.
- c. Adopt incentives for residential development and redevelopment that incorporate standards that meet LEED, Florida Green Building Council, Green Globes or other nationally recognized green building rating system.

Policy 3.07.03

The City must rigorously enforce existing tree protection and landscaping requirements as included in the Land Development Code, as well as identify and incorporate strategies in the Land Development Code and City permitting processes including TRC, etc. that encourage the use of the principles of “Florida-Friendly Landscaping” and water conservation methods in the provision of housing.