

Apalachicola Housing Element
Revised 08/23/89

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THE CITY OF APALACHICOLA

1. INTRODUCTION

The purpose of the Housing Element is to provide guidance to City Commission of Apalachicola, and other local agencies instrumental in the housing process, to develop a plan which encompasses both short and long-term goals, objectives and policies. The plan will address the need to improve housing quality and to increase the supply of adequate housing.

To determine the existing and future housing needs of Apalachicola residents, the element provides an inventory of the quantity, quality and type of existing housing units. Special attention is given to the needs of low-to-moderate income families, the elderly and minorities. Group homes, mobile homes, government-subsidized housing and historically significant housing will also be inventoried.

The housing analysis will project the supply and demand of housing based on population projections developed in the Future Land Use Element. Future housing requirements will be further defined by projecting households by size and income range. Land requirements for the total estimated housing need shall be determined. Most importantly, from a policy standpoint, the Housing Element will examine the role of the private sector in the housing delivery process. Alternative approaches to improving the efficiency of the private sector role in the housing delivery process, especially as it relates to the groups having special needs, will be examined.

The differing approaches towards meeting future housing needs will set the goals, objectives and policies of the Housing Element. The objectives and policies should be continually tested for their applicability to the current situation in light of the ever changing factors that may affect future housing supply and/or demand.

II. INVENTORY

A. CHARACTERISTICS OF THE EXISTING HOUSING STOCK

1. AGE OF THE HOUSING STOCK

The city of Apalachicola has experienced slow population growth over the past 50 years. Since 1960 the population has decreased by 534 persons, from 3,099 to 2,565. As a result, the housing stock has remained relatively unchanged. Table 1 shows, nearly 67 percent of the housing units in Apalachicola were constructed prior to 1960. This contrasts with the fact that only 7 percent of the homes were built after 1975.

Table 1 also illustrates the problem with housing that has outlived its useful life. Of the housing units built prior to 1960, sixteen (16) percent are vacant. Those homes built after 1960 have only a 9 percent vacancy rate.

Occupancy status differs dramatically with the age of housing as Table 1 illustrates. The owner-to-renter ratio for those homes constructed prior to 1960 is approximately 5 to 1, while the ratio exceeds 8 to 1 for those homes constructed after 1960.

2. SIGNIFICANT CHARACTERISTICS AND HISTORIC HOUSING

The first settlement was established in 1821, incorporated in 1828 as West Point, and renamed Apalachicola in 1831. By 1837, Apalachicola had become the third largest shipping port on the gulf, shipping cotton brought down the Apalachicola River on steamboats from Alabama and Georgia. During the period from 1870-1880, Apalachicola being the center of a cypress lumber trade, the boom flourished until the early 1920's. From that time, Apalachicola has become the center of Florida's oyster industry.

The boom and bust economic cycles of Apalachicola have left an architectural imprint that is unique in the southeast. Traditional skills associated with the seafood industry have also maintained a niche in the community life of Apalachicola.

Table ID is a summary of the types and numbers of historical structures in Apalachicola.

TABLE ID: SUMMARY OF RESIDENTIAL BUILDINGS
AGE NUMBER OF STRUCTURES

Pre-1860	27
1860-1900	165
Post-1900	46
Architectural Style	
Gulf Coast Story and Half-three dormer	58
Gulf Coast Story and Half-Palladian	4
Gulf Coast Story and Half-Gable Entrance	2
Gulf Coast Story and Half-No Eave Return	18
Gulf Coast Story and Half-Board and Battern	2
Gulf Coast Story and Half-Other and Variation	19
Gulf Coast One Story – hipped roof	30
Mill Worker's Cottage	14
Greek Revival	2
Gothic Revival	5
Victorian	18
Queen Anne	12
Other	18
Rehabilitation Required	
Yes	48
No	190
Vacant	22
Summary of Non-Residential Structures	
Age	Number of Structures
Pre-1860	4
1860-1900	3
Post-1900	24

3. TYPE OF DWELLING UNIT

Based on the 1980 Census of Population and Housing there are 1182 housing units located in Apalachicola. Table 2 gives a breakdown of housing units by type and tenure in 1980. A field survey conducted by the Office of Community Development revealed 1169 housing units. The 1980 Census data shows that 93 percent of the homes are single-family units and 3 percent are mobile homes. The field survey results showed 83 of the homes being single-family units and 8 percent being mobile homes.

TABLE 1: TENURE AND OCCUPANCY STATUS BY YEAR STRUCTURE BUILT FOR YEAR-ROUND HOUSING UNITS, CITY OF APALACHICOLA, 1980

	1939 or Earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1974	1975 to 1978	1978 to March 1980	Total
E.D. 210	210							
Owner	72	37	18	0	32	30	0	189
Renter	5	23	24	47	0	6	0	105
Vacant	33	5	6	3	2	4	0	53
TOTAL	110	65	48	50	34	40	0	347
E.D. 211	211							
Owner	92	48	42	42	27	29	0	280
Renter	11	0	24	45	8	0	0	88
Vacant	2	18	20	24	0	3	0	67
TOTAL	105	66	86	111	35	32	0	435
E.D. 212	212							
Owner	144	35	70	34	32	0	5	320
Renter	9	12	0	0	9	0	7	37
Vacant	17	18	8	0	0	0	0	43
TOTAL	170	65	78	34	41	0	12	408
TOTAL (APALACHICOLA)								
Owner	308	120	130	76	91	59	5	789
Renter	25	35	48	92	17	6	7	230
Vacant	52	41	34	27	2	7	0	163
TOTAL	385	196	212	195	110	72	12	1182

Source: U.S. Bureau of the Census, 1980.

TABLE 2: NUMBER OF DWELLING UNITS BY TYPE & TENURE, CITY OF APALACHICOLA, 1980

Enumeration Rate	Type	Owner Occupied	Renter Occupied	Vacant	Total
210	Single-Family	168	99	51	318
	Multi-Family	5	0	0	5
	Mobile Home	16	6	2	24

211	Single-Family	265	79	67	411
	Multi-Family	6	9	0	15
	Mobile Home	9	0	0	9
212	Single-Family	295	37	43	375
	Multi-Family	20	0	0	20
	Mobile Home	5	0	0	5
(City)	Total	789	230	163	1182

SOURCE: U. S. Bureau of the Census, 1980.

TABLE 3: NUMBER OF HOUSING UNITS BY RACE OF HOUSEHOLDER AND TENURE, CITY OF APALACHICOLA- 1980

RACE

E.D. Tenure	White	Black	American Indian	Asian
210 Owner-Occupied	62	127	0	0
Renter-Occupied	11	94	0	0
Subtotal (E.D. 221)	73(25%)	221(75%)	0	0
211 Owner-Occupied	208	72	0	0
Renter-Occupied	67	21	0	0
Subtotal (E.D. 211)	275(75%)	93(25%)	0	0
212 Owner-Occupied	320	0	0	0
Renter- Occupied	37	0	0	0
Subtotal (E.D. 212)	357(100%)	0	0	0
TOTAL	705(69%)	314(31%)	0	0

SOURCE: U\ S. Bureau of the Census, 1980.

Housing characteristics deemed significant in comparing Apalachicola housing to that of Franklin County are as follows:

Eighty-eight percent of the black owner-occupied houses are located in Apalachicola; seventy-six percent of the black renter-occupied housing stock are located in Apalachicola. These figures are based on an analysis of table 1A.

TABLE 1A

HOUSING TENANCY IN APALACHICOLA, CARRABELLE AND FRANKLIN COUNTY, 1980

	Unincorporated Franklin County	Apalachicola	Carrabelle	Total
Total Year Round Occupied Housing Units	1273	1,019	473	2,765
OWNER-OCCUPIED	986	789	375	2,150
white	977	590	358	2,150
black9	9	199	17	225
RENTER-	287	230	98	615

Apalachicola								
210	347	110	65	48	50	34	40	0
211	435	105	65	86	111	35	32	0
212	400	170	65	78	34	41	0	12
Carrabelle								
200	62	13	2	10	13	7	9	8
201	201	30	18	13	34	36	15	1
202	410	50	86	50	109	49	55	11

Source: U.S. Bureau of the Census, 1980 Census of Population and Housing.

3. OWNER-OCCUPIED AND RENTER OCCUPIES DWELLING UNITS

Table 2 illustrates the 1980 Census report that 789 (67 percent) of the City's housing stock is owner-occupied. Ninety-two (92) percent of the owner-occupied units are single-family dwellings. Mobile homes account for 4 percent of owner-occupied units in the City. The Census data reveals that 14 percent of the dwelling units in the City are vacant. This figure, however, represents those units for sale, for rent, or held for occasional use.

Those units held for occasional use accounted for only 7 percent of the 163 vacant units. Those units for rent that were vacant accounted for 17 percent of the total vacant units in the City. This vacancy rate for rental units is considered high by most housing standards. Vacancies due to the substandard or dilapidated conditions account for 69 percent of the total vacant units within the City.

Table 3 shows the tenure of households by race. The data reveals that 84 percent of white households are owner-occupied, while 63 percent of black householders own their home.

4. THE COST OF HOUSING: RENT, VALUE AND MONTHLY COST OF OWNER-OCCUPIED UNITS

a. MONTHLY GROSS RENT

The median monthly gross rent for renter-occupied housing units in Apalachicola is \$219 according to the 1980 Census. Of the 226 rental units, 60 percent falls within the \$0-\$149 range. The largest single group pays a monthly rent of \$80-\$99. Table 4 shows the range of gross monthly rents of renter-occupied units in Apalachicola.

TABLE 4: MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS, CITY OF APALACHICOLA, 1980

	E.D.210	E.D.211	E.D. 212	TOTAL
Less than \$60	3	0	0	3
\$60 to ?79	0	0	0	0
\$80 to \$99	46	10	0	64
\$100 to \$119	6	9	0	15
\$120 to \$149	41	12	0	53
\$150 to \$169	12	5	0	17

\$170 to \$199	0	44	0	44
\$200 to \$249	0	0	0	0
\$250 to \$299	0	0	12	12
\$300 to \$349	0	0	0	0
\$350 to \$399	0	0	9	9
\$400 to \$499	0	0	9	9
\$500 or more	0	0	0	0
No Cash Rent	0	0	0	0
TOTAL	108	00	30	226
MEDIAN GROSS RENT	\$219			
MEAN GROSS RENT	\$201			

SOURCE: U. S. Bureau of the Census, 1980

b. VALUE AND MONTHLY COST OF OWNER-OCCUPIED HOUSING UNITS

The 1980 Census reports the mean value of owner-occupied housing in Apalachicola at \$22,643. Table 5 shows the monthly costs of owner-occupied homes by mortgage status. The median cost of a mortgaged home in Apalachicola is \$237. An unmortgaged home in the City had a median cost of \$105. Of owners with a home mortgage, 41 percent had a monthly payment between \$200 and \$299 monthly. Even more surprising is the fact that 22 percent of homeowners with a mortgage paid below \$150 monthly according to the 1980 Census.

TABLE 5: MONTHLY COSTS FOR OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS, CITY OF APALACHICOLA, 1980

With a Mortgage		Not Mortgages	
<100	38	<50	27
\$100-\$149	11	\$50 to \$74	42
\$150-\$199	30	\$75 to \$99	139
\$200-249	35	\$100 to \$124	86
\$250-\$299	58	\$125 to \$149	67
\$300-\$349	33	\$150 to \$199	48
\$350 - \$399	13	\$200 to \$249	9
\$400-\$449	0	>\$250	23
\$450-\$499	0		
\$500-\$599	7		
\$600 - \$749	0		
>\$750	\$237		
MEDIAN	\$237	MEDIAN	\$105

Source: U. S. Bureau of the Census, 1980.

Of the homeowners without a mortgage, 61 percent paid between \$50 and \$125 monthly for housing. Six (6) percent paid as little as \$50 per month for housing.

C. RENT TO INCOME RATIO FOR RENTER-OCCUPIED UNITS

Rent to income ratios are used to determine the affordability of rental housing. If a household is paying more than 30 percent of its adjusted gross income for rent, it is considered too high. Of the 233 units surveyed during the 1980 Census, 29 percent pay 35 percent or more of their Income for rent. Of those households surveyed with incomes of less than \$5,000, 85 percent pay more than 35 percent of their Income toward rent. At the other end of the scale, 36 percent of the households utilize less than 20 percent of their income for rent.

TABLE 6: CROSS RENT AS A PERCENTAGE OF TOTAL HOUSEHOLD INCOME IN 1979, CITY OF APALACHICOLA

Income	< 20%	20-24%	25-34%	35% +	NOT COMPUTED
Less than \$5,000	0	11	0	64	0
\$5,000 - \$9,999	34	14	24	0	0
\$10,000 - \$14,999	0	0	12	0	0
\$15,000 - \$19,999	34	0	0	0	0
\$20,000 +	12	9	9	0	0
TOTAL	80	34	45	64	0

TABLE 7: MONTHLY OWNER COSTS AS A PERCENTAGE OF INCOME CITY OF APALACHICOLA, 1980

INCOME	< 20%	20-24%	25-34%	35% OR MORE	NOT COMPUTED
< \$5,000	20	25	24	78	16
\$5,000-\$9,999	100	13	16	45	0
\$10,000-\$14,999	84	0	0	8	0
\$15,000-\$19,999	104	15	0	0	0
\$20,000 +	118	0	0	0	0

SOURCE: U. S. Bureau of the Census, 1980

CONDITION OF THE HOUSING STOCK

A field survey of housing conditions was conducted by the Office of Community Development in March 1988. A total of 1169 units were counted. Each structure was classified according to the following definitions:

- (1) STANDARD: Those housing units which meet all applicable local and state building codes.
- (2) SUBSTANDARD: The unit requires some structural repair either to roof system, walls, foundation or porches. These structural repairs are indicative of at least on health or safety hazard.

(3) DILAPIDATED: Those housing units which are beyond repair and which require demolition/removal.

As Table 8 shows, 18 percent of the dwelling units in Apalachicola are considered substandard, four (4) percent were considered dilapidated. Thus nearly a quarter of the City's existing housing stock could be considered inadequate. A majority of the substandard units were single-family units (97 percent). Dilapidated vacant and vacant units assume nearly 5 percent of the housing stock. These units, although not inhabited, pose a serious health and safety threat to the community.

TABLE 8: STRUCTURAL CONDITIONS OF HOUSING, CITY OF APALACHICOLA, 1987

	Standard	Substandard	Dilapidated Occupied	Dilapidated Vacant	Vacant
Single Family	719	200 9 37 20	9	37	20
Mobile Home	92	7 100	1	0	0
Multi-Family	94	0 000	0	0	0
TOTAL	905 (77.44%)	207 (17.7%)	10	37	20
Total Housing Units	1,169				

TOTAL HOUSING UNITS IN SURVEY: 1,169

SOURCE: Field Survey conducted by Office of Community Development, City of Apalachicola, March 1988

In order to determine interior conditions, the 1980 Census data on housing units lacking plumbing and kitchen facilities was used. Table 9 shows those units by race of householder that lack complete plumbing. Of the 1,169 housing units in the city, 86 or seven (7) percent lack complete plumbing facilities.

TABLE 9: OCCUPIED HOUSING UNITS LACKING COMPLETE PLUMBING BY RACE OF HOUSEHOLDER, CITY OF APALACHICOLA, 1960

Category	E.D. 210	E.D.211	E.D.212	Total
WHITE	5 (6.0%)	7 (2.5%)	0	12(1. 7%)
BLACK	74 (39.5%)	0	0	74 (24%)
AMERICAN INDIAN	0	0	0	0
ASIAN/PACIFIC ISLANDER	0	0	0	0
TOTAL	79 (277.)	7 (1.9%)	0	86(7.3%)

Source: U.S. Bureau of the Census, 1980.

Table 10 shows those occupied housing units in Apalachicola that lack complete kitchen facilities. As evidenced by the data, eight (8) percent of the housing units in the city lack kitchen facilities. Seventy-four (74) percent lack central heat.

TABLE 10: OCCUPIED HOUSING UNITS LACKING KITCHEN FACILITIES,

CENTRAL HEATING AND OVER CROWDED UNITS IN YEAR-ROUND HOUSING UNITS,
CITY OF APALACHICOLA, 1980

Category	E.5. 210	E.5. 211	E.D.212	TOTAL
Complete Kitchen Facilities	277	406	400	1, 083
No Complete Kitchen Facilities	70	29	0	99
With Central Heat	46	99	158	303
Lacking Central Heat	301	336	242	879
Overcrowded Owner Housing	36	12	2	50
Overcrowded Renter Housing	14	2	0	16

Source: U.S. Bureau of Census, 1980

The great majority of substandard housing units will be found in 'Greater Apalachicola' and the western half of "Old Apalachicola". A limited number of substandard houses will be found throughout the City as a whole.

Table 10A is a summary of conversions and removals, in number of units of housing. The review of building permit activity revealed few removals per year. The primary activity was repair, additions and rehabilitation of housing stock.

INVENTORY OF REMOVALS/CONVERSIONS

Based on a review of building permits issued between 1980-1989, the following table was developed:

Table 10A

Year	REMOVALS	CONVERSIONS
1980	0	0
1981	1	0
1982	0	0
1983	1	0
1984	2	0
1985	1	0
1986	2	0
1987	2	0
1988	1	0
1989	3	0

Source: Apalachicola Planning and Building Department

C. Subsidized Housing Developments

1. Housing Assistance Grant and Low-Interest Programs Department of Housing and Urban Development Programs

Housing Counseling Assistance

This HUD-administered program provides comprehensive housing counseling grants to HUD-approved counseling agencies. Grants provide for rental delinquency and mortgage default housing

counseling services to housing consumers to assist them in meeting the responsibilities home ownership and tenancy.

An applicant must be a public or private non-profit agency and be of the following character: neighborhood organization, credit union, social services, credit and debt management, housing development corporation, government agency (local, State or federal), educational, religious, charitable, Community Action Agency, homeowners' association, and housing boards.

Section 8 - Housing Assistance Payments Program for Very Low Income Families

HUD's Section 8 program provides housing assistance payments to participating owners of existing moderately-rehabilitated, newly constructed and substantially rehabilitated housing units on behalf of eligible tenants to provide decent, safe and sanitary rental housing for very low income families at rents they can afford.

Housing assistance payments are used to make up the difference between the approved rent (HUD Fair Market Rents for that area) due to the owner for the dwelling unit and the occupant family's required contribution towards rent.

Assisted families' contribution towards rent. Assisted families are required to contribute up to 30 percent of the adjusted family income towards rent. Under certain circumstances, HUD can approve rents up to 120 percent of Fair Market Rents for that area.

In the Existing Housing Program, the Local Public Housing Agency must support its application by furnishing data that the program proposed is consistent with the Local Housing Assistance Plan. In the absence of such a plan, the Public Housing Agency must demonstrate that the proposed program is responsive to the condition of the housing stock in the community and the housing assistance needs of lower-income families.

Eligible rental housing under Section 8 includes single family homes, multi-family housing, congregate housing and new mobile homes. Mobile homes, however, are not eligible under the Section 8 Rehabilitation Program. As stated previously, eligible participants are very low -income families (defined as a family whose income does not meet 80 percent of the median income for the area). On an exception basis, low -income families, those whose incomes do not exceed 80 percent of the median income for the area, are determined eligible.

Housing Development Action Grants (HODAG)

Grants funds under the HUD-administered program are used by the grantee (cities, urban counties, and other local governments with a population of 2500 or more) to provide grants, loans, interest reduction subsidies or other assistance to owners for the construction or substantial rehabilitation of rental housing projects which are located in HUD-designated eligible areas or which promote HUD-approved special housing needs or neighborhood preservation purposes. The maximum grant amount for a project may not exceed 50 percent of total development costs, site and property acquisition not inclusive. At least 20 percent of an assisted housing project's units must be occupied by lower-income families at rents not exceeding 30 percent of adjusted family income.

Community Development Block Grants Housing/Neighborhood Revitalization Category

Under the Small Cities Community Development Block Grant Program, counties and municipalities under 50,000 in population compete for grants for a wide range of eligible activities. Grant proposals must meet at least one of the following HUD National Objectives:

- 1) Benefit of low to moderate income persons.
- 2) Elimination of slums and blight; or
- 3) Community Development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of a community where the financial resources are not available to meet such needs

Eligible activities related to housing include rehabilitation of substandard housing units, demolition of dilapidated housing units, payment for relocation of displaced families and construction of community facilities. At least 51 percent of the funds made available to each unit of general local government must benefit low and moderate income persons.

Section 312 Rehabilitation Loans

These loans may be used to finance the rehabilitation of single family (1-4 units) inhabited by persons at or below 80 percent of the area median income. Loans to low income persons are made at a three percent rate. For higher income person, the interest rate is based on the rate of Treasury securities.

Properties proposed for rehabilitation must lie within one of the following areas: a) localities receiving CDBG funds; or b) an area part of, or necessary or appropriate to, the execution of local community development activities; or c) an approved Section 810 Urban Homesteading area.

Rental Housing Rehabilitation

The objectives of this program is to increase the supply of standard rental housing units affordable to lower income families. This is achieved by (1) grants to States and units of local governments to support the rehabilitation of existing residential rental units, and (2) provide rental housing assistance to lower income families to enable them to afford the rents of units in projects assisted with program funds or find alternative housing.

At least 70 percent of the program funds should benefit lower income persons.

Rehabilitation subsidies are limited to 45,000 or 50 percent of rehabilitation costs, whichever is less.

Section 202 Housing for the Elderly or Handicapped

The Section 202 Program administered by HUD, provides direct federal low-interest loans to private nonprofit corporations or cooperatives to help finance the construction or substantial facilities for the elderly and handicapped. Detached, semidetached, row, walk-up, or elevator-type structures are eligible. The program also allows acquisition of existing housing and related facilities with or without rehabilitation.

Only private nonprofit and consumer cooperatives may apply for loans through this program.

Sponsors include churches, fraternal orders, teachers' associations, and similar organizations. The borrower must submit financial statements to support its ability to provide a capital investment of 1/2 of 1 percent of the mortgage amount, up to a maximum of \$10,000.

Beneficiaries of housing developed under this program must be elderly (62 years or older), physically handicapped, developmentally disabled or chronically mentally ill. Very low income families residing in Section 202 housing may benefit from housing assistance payments under HUD's Section 8 Program.

Public Housing Development (PHA)

This program provides Public Housing Authorities with financial and technical assistance for the development of lower-income housing by (1) acquiring existing housing from the private market (acquisition); (2) rehabilitation of housing by the PHA; or (3) new construction of lower-income housing by the PHA. Annual contributions are made to PHAs to meet debt service requirements.

The objective of this program is to provide public housing authorities with financial assistance to improve the physical condition and upgrade the management and operation of existing public housing projects to ensure future service to lower-income families.

FARMERS HOME ADMINISTRATION PROGRAMS

Section 502 Rural Housing

Loans under this program may be used for construction, repair or purchase of housing to provide necessary and adequate sewage disposal facilities and/or water supply for the applicants' household; for weatherization and to buy a site on which to place a dwelling for the applicant's own use. Housing debts may under certain circumstances be refinanced. Dwelling financed must be in character and does not exceed 10,000 in population or in a place whose population exceeds 10,000 but is in excess of 20,000, provided it is not a Standard Metropolitan Statistical Area and has a serious lack of mortgage credit or low-and-moderate income families. Loans may be repaid over period of up to 33 years.

Interest credits are granted annually which reduce the effective interest rate to as low as one percent, depending on the loan amount, the size and income of the family. Family income must meet FMHA low-income limits (80 percent of median reach income) to be considered an eligible applicant.

Section 523 and 524 Rural Housing Site Loans

This program provides direct loans to public or private nonprofit agencies interested in providing sites for housing, to acquire and develop land in rural areas to be subdivided as adequate building sites and sold on a nonprofit basis to families eligible for low and very low income loans, nonprofit organization public agencies or cooperatives. Loans are limited to \$200,000; payment is expected within two (2) years.

Section 515 Rural Rental Housing Loans

Loans, through this program, can be used to construct, purchase, improve, or repair rental or cooperative housing.

Housing, for the purposes of this program, will consist of multi-family units and any related facilities. Funds may also be used to provide recreational and service facilities appropriate for: use in connection with the housing and to buy and improve the land; on which the buildings are to be located.

Applicants may be individuals, cooperatives, nonprofit organizations, State or local public agencies or for-profit corporations, trusts, partnerships or limited partnerships. Occupants must be low-to-moderate income families, senior citizens or handicapped.

Section 504 Very Low-Income Housing Repair Loans and Grants

The Section 504 program assists very low-income homeowners in rural areas who do not qualify for Section 502 loans, to repair or improve their dwelling. This includes repairs to the foundation, roof or basic structure as well as water and wastewater disposal systems, and weatherization. Loans bear an interest rate of one (1) percent and are repaid over a period of up to 20 years. Maximum loan assistance is \$7,500 to any eligible person and maximum grant assistance of \$5,000 to an eligible elderly person; however, the grant/loan combination may not exceed \$7,500.

Section 503 Rural Self-Help Housing Technical Assistance

Organization such as State and local governments or nonprofit corporations, may use technical assistance funds: (1) to hire the personnel to carry out a program of technical assistance for self-help housing in rural areas; (2) to make essential equipment such as power tools available to families participating in self-help housing construction; and (3) to pay fees for training self-help group members in construction techniques or for other professional services needed. Eligible beneficiaries are very-low and low-income rural families, usually in groups of 6 to 10 families.

Rural Rental Assistance Payments

Rental assistance may be used to reduce the rents paid by low-income senior citizens or families whose rents exceed 30 percent of an adjusted annual income, which does not exceed the limit established for the State. Tenants who may be eligible must occupy units in Rural Rental Housing; Cooperative Housing and Farm Labor Housing projects financed by the Farmers' Home Administration through Section 515, 514, and 516 loans and grants.

Rural Housing Preservation Grant

FmHA Rural Housing Preservation grants may be used to assist very-low and low-income rural homeowners in obtaining adequate housing to meet their needs by providing the necessary assistance to repair or rehabilitate their housing. This program is best used as a leveraging tool with other available housing programs which provide assistance to very-low and low-income families to bring their homes up to standard building code.

C. HOUSING PROGRAMS RELATED TO ENERGY CONSERVATION

Solar Energy and Energy Conservation Bank (Solar Bank)

The Solar Bank program provides subsidies for energy conservation and solar energy systems to owners/tenants in residential buildings. Individuals must certify that projected earnings fall within a certain range of the median area income for their area in order to be eligible for subsidies for conservation measures. Subsidies vary depending on the applicant's income levels for energy conservation measures and amount of energy saved for solar measures. Occupants must be low-to-moderate income families, senior citizens or handicapped.

Section 504 Very Low-Income Housing Repair Loans and Grants

The Section 504 program assists very low-income homeowners in rural areas who do not qualify for Section 502 loans, to repair or improve their dwelling. This includes repairs to the foundation, roof or basic structure as well as water and wastewater disposal systems, and weatherization.

Loans bear an interest rate of one (1) percent and are repaid over a period of up to 20 years. Maximum loan assistance is \$7,500 to any eligible person and maximum grant assistance of \$5,000 to an eligible elderly person; however, the grant/loan combination may not exceed \$7,500.

Section 503 Rural Self-Help Housing Technical Assistance

Organizations such as State and local governments or nonprofit corporations, may use technical assistance funds: (1) to hire the personnel to carry out a program of technical assistance for self-help housing in rural areas; (2) to make essential equipment such as power tools available to families participating in self-help housing construction; and (3) to pay fees for training self-help group members in construction techniques or for other professional services needed. Eligible beneficiaries are very-low and low-income: rural families, usually in groups of 6 to 10 families.

Department of Energy Weatherization Assistance For Low-Income Persons

Grants through this program can be used to improve the thermal efficiency of dwellings by the installation of weatherization materials such as attic insulation, caulking, weathers tripping and storm windows, replacement furnaces and boilers. Expenditures for materials, program support and labor costs may not exceed \$1,600. All low-income households are eligible for weatherization assistance.

2. PUBLIC HOUSING, GROUP HOMES AND MOBILE HOME PARKS

The public housing units in Apalachicola are managed by the Apalachicola Housing Authority. Currently, there are fifty-four (54) units located in the City. Cool Springs Housing Project located on 12th Street has 28 units, and Cypress Place Housing Project located on 14th Street has 26 units. These units are Federally subsidized under the HUD, Public Housing Development Program.

Other types of assisted housing in Apalachicola is 34 units of Farmer's Home Administration Section 515 housing for low and moderate income persons. Presently, there are no licensed group homes in the City of Apalachicola. There is however a licensed nursing home, Apalachicola Health Care Center, with 60 beds. There are two licensed mobile home parks within the City. One is owned by the City of Apalachicola and is currently occupied by seven (7) mobile homes. The park is scheduled to be phased out by January 1991. The other, Shuler Trailer Park, has six (6) mobile homes.

3. HISTORICAL SIGNIFICANT HOUSING

Apalachicola as a part of its 'Land Development Code' has established a Historical District with regulations and controls administered by the Architectural Review Board (the membership of this board is the same as for the Planning and Zoning Commission). The Historical District is most of the 'Old Apalachicola' area except for small areas on the west and northwest sides. This subject is discussed in more detail in the Franklin County Future Land Use Element of this plan.

III. ANALYSIS

A. Household Size

The analysis section of this element develops a picture of the future population of the City and its relation to the housing supply and demand. The inventory of existing housing stock is examined against future population projections and projections of household size and householder type to determine the size and type of housing needed to accommodate those special needs groups in the future.

The City's future population projections developed in the Future Land Use Element shows the population in the years 1990 and 2000 to be 2799 and 2986, respectively. This represents an increase of 187 persons over a ten year period ending in the year 2000.

The 1980 Census showed Apalachicola with 1019 occupied housing units and an average household size of 2.52. The windshield survey conducted in March of 1988 revealed 1169 occupied housing units based on an estimated 1988 population of 2,687. This translates into an average household size of 2.34. Assuming this figure remains approximately constant until the year 2000, 1276 households will reside in Apalachicola by the year 2000. This represents an increase of 257 households from 1980. Table 12 shows the projected population and household size from 1980-2000 for the City of Apalachicola.

TABLE 12: Population and Household Size (1980-2000)

YEAR	1980	1985	1990	1995	2000
Population and Household Size (1980-2000)	2,565	2,613	2,799	2,923	2,986
Small Families	1,019	1,097	1,174	1,235	1,276
1-Person	197	227	260	290	312
	(21%)	(23%)	(24%)	(25%)	(25%)
2-Persons	282	305	357	394	425
	(30%)	(31%)	(33%)	(34%)	(34%)
3-4 Persons	282	286	324	360	400
Large Families	(31%)	(30%)	(30%)	(31%)	(32%)
5 + Persons	169	158	140.	116	112
	(18%)	(16%)	(13%)	(10%)	(9%)
Average Household Size	2.52	2.38	2.38	2.36	2.34

Population projections have been taken from the Future Land Use Element with households and household size based on 1980 information, with an assumption that household sizes will decrease during the period from 2.73 to 2.39.

B. Income Range of Households

Income levels are another important factor in determining the type of housing needed to benefit future populations. The income groups described in Table 13 are those groups frequently used to determine eligibility in various housing assistance programs. The income limits of each group are based on a mean household income of \$11,665 as reported by the 1980 Census.

TABLE 13: INCOME LIMITS OF VARIOUS INCOME GROUPS, CITY OF APALACHICOLA, 1980.

Income Group	Mean Ratio to Income	Income Limits of Group
Very Low Income	Less than 50 – of mean	Less than \$5,832
Low Income	Between 50% to 80% of mean	\$5,832 to \$9,332
Moderate Income	Between 80% to 120% of mean	\$9,332 - \$13,998
Middle Income or Higher	120% of Mean or higher	More than \$13,998

The projected number of households by income group was determined using several assumptions. First, as family size gets smaller, those in the very low income group will advance to the low or moderate income group. Secondly, that the local economy will improve or at least remain stable. Table 14 shows that by the year 2000, the percentage of very low income households will drop from thirty-four (34) percent to twenty-nine (29) percent. Likewise, the low income group will show a drop from twenty (20) percent to seventeen (17) percent. The moderate income group, however, will increase from ten (10) percent to eighteen (18) percent.

TABLE 14: PROJECTIONS OF HOUSEHOLDS BY INCOME GROUP, CITY OF APALACHICOLA: 1980-2000 BY INCOME GROUP

Income Group	1980		1988(Est)		1990 (Proj.)		2000(Proj.)	
	No.	%	No.	%	No.	%	No.	%
Very Low Income	346	34	379	33	364	31	370	29
Low Income	204	20	218	19	211	18	217	17
Moderate Income	102	10	138	12	176	15	230	18
Middle Income or Higher	367	36	414	36	423	36	459	36
Totals	1019	100	1149	100	1174	100	1276	100

Table 14A: Projected Rent/Cost of Housing 1990-2000 By Income Group

Income Group	Rent	Purchase Price
Very Low Income (\$5,832-\$9,332)	0-\$170 Monthly	0-\$15,163
Low Income (\$5,832-\$9,332)	\$170-\$272 Monthly	\$15,164 - \$24263
Moderate Income (\$9,332-\$13,998)	\$272-\$408 Monthly	\$24,264-\$36,394
Middle Income or Higher	\$408 Monthly	\$36,394

This was calculated by assuming 35% of the household's income per month for rent and multiplying 2.6% times the annual household income to determine the purchase price for the home owner. Although the percentage of very low and low income households declines in the future, the actual number of these households will increase. Table 15 shows the change in the number of households by income groups for the City of Apalachicola. As evidenced by the table, moderate income households will experience the greatest actual growth in numbers. From 1980 - 2000, very low and low income households will show only minor increases of five (5) and one (1) household, respectively.

Franklin County's elderly population is approximately 22%. Most of the population resides in Lanark Village. There are no census figures for the number of elderly residing within the city of Apalachicola. Many elderly persons live on a fixed income and it can be assumed that this group will fall in the very low to moderate income ranges.

TABLE 15: CHANGE IN NUMBER OF HOUSEHOLDS BY INCOME GROUP, CITY OF APALACHICOLA.

Income Group	1980-1988 (Est.)	1988-1990 (Proj.)	1990-2000 (Proj.)
Very Low Income (\$5,832-\$9,332)	+33	-15	-13
Low Income (\$5,832-\$9,332)	+14	-7	-6
Moderate Income (\$9,332-\$13,998)	+36	+30	+42
Middle Income or Higher	+47	+9	+13
Total	+130	+25	+36
Households Per Year	+11	+2	+3

C. Projected Housing Needs

The preceding section provides the future housing supply by type and future population of the City.

the framework for project size needed to accommodate the future population of the City.

Several assumptions are made when projecting future housing. They are as follows:

One or two person households will occupy two (2) bedroom houses. Those households with three and four persons will occupy three (3) bedroom units. Those households with greater than four (4) will occupy a structure with four (4) or more bedrooms.

(2) The housing tenure ratio will remain the same into the future. Owner-occupied units will assume 61 percent of the housing stock, while renter-occupied units will form 39 percent of the housing stock in theyear2000.

(3) As housing costs increase the market demand will shift towards multi-family housing, especially in the very low, low and moderate income groups.

Table 16 type and tenure Apalachicola shows the projected subsidized housing need by for the period 1986-2000 for the City of Apalachicola.

TABLE 16: PROJECTED HOUSING NEED (SUBSIDIZED) B-Y TYPE AND TENURE 1989-2000.

Household Income Group	Owner		Renter	
Very Low Income Less than \$5,832				
2 Br	0	0	0	0
3 Br	0	0	0	0
4+ Br	0	0	0	0
Subtotal	0	0	0	0
Low Income \$5,832 - \$9,332				
2 Br	0	0	0	0
3 Br	1	0	0	0
4+ Br	0	0	0	0
Subtotal	0	0	0	0
Moderate Income				
2 Br	22	0	+3	+19
3 Br	+22	0	+6	0
4 Br	+5	0	+3	0
Subtotal	+49	0	+12	+19
Middle Income or Higher				
2 Br	+4	+3	0	+7
3 Br	+5	0	0	0
4 Br	+3	0	0	0
Subtotal	+12	+3	0	+7
TOTAL	+61	+3	+12	+26

Note: SF = Single-Family Dwelling, MF = Multi-Family Dwelling, BR = Bedroom

As indicated by the table, 80 of the 102 new household formations are for the moderate income group. Based on past trends this group, if deciding to purchase a home, will reside in a single-family unit. Ownership of multi-family units will most likely be experienced by those households in the upper income group.

Table 17 shows the housing construction needs for the period 1986-2000. As indicated, 462 units will need to be either constructed or rehabilitated during this period. According to the 1980 Census data, 988 housing units were built prior to 1970. By the year 2000, these units will be 30 years old and probably in need of substantial repair. If the 207 substandard units that were discovered in the windshield survey are subtracted from this figure, and if it is assumed that current trends will continue, nearly 18% percent of the 781 units, or 141 units will become substandard by the year 2000.

TABLE 17: HOUSING CONSTRUCTION NEEDS, 1988-2000, CITY OF APALACHICOLA

Units	1989-1995	1996-2000	Total
Units for New Households	56	46	102
Replacement or rehabilitation of substandard units			
Substandard units in 1986	119	85	204
Units becoming substandard 1986-2000	84	60	144
Allowance for vacancies	<7	<5	<12
Total Construction Needs	266	196	462

As indicated in Table 17, an additional 462 units will be needed by the year 2000. Of the 462 needed, 102 will need subsidization and 50 public housing units will need to be funded. The remaining 310 will be met by the private sector. Assuming that the current trend in building permit activity continues the units becoming substandard will be remodeled, additions made and rehabilitated.

Private Sector Housing Supply Needs (1990-1995)							
	Owner			Renter			Total
	SF	MF	MH	SF	MF	MH	
Low Income	40	5	20	10	5	5	85
Moderate to High Income	30	5	10	10	5	5	65

Also considered in the housing construction needs is an allowance for vacancies. The 1980 Census showed an 8 percent vacancy rate for those units for sale, while 27 percent of the musing units were vacant for occasional use. A substantial number of vacancies, 69 percent, were due to substandard conditions of the vacant housing units. For planning purposes, these units will not be considered in the future allowance for vacancies, since they are essentially not a part of the city's serviceable housing stock. Assuming those units vacant for occasional use are already exempt from the housing

supply, the 7 percent figure is probably a reasonable rate. Therefore, a 10 percent vacancy rate was considered during the 1986-2000 planning period.

D. Land Requirements for the Estimated Housing Needs

The land required for the projected new housing construction is available within the City limits of Apalachicola. Approximately 633 vacant lots are available for residential development, of that number 439 are available for multi-family housing development. An additional 109 lots in Greater Apalachicola were currently zoned for mobile homes.

E. The Private Sector and the Housing Stock

Construction of single-family dwellings from 1980-1987 averaged 6 units per year. Permits for mobile homes averaged 4 per year for the same period. These figures account for the relatively low average cost per unit. In 1986 and 1987, the average cost for a new home in Apalachicola were 536,823 and 17,000, respectively. Table 18 shows the building permit activity for the City from 1980-1987 period.

TABLE 18: BUILDING PERMIT ACTIVITY, 1980-87, APALACHICOLA, FLORIDA DOLLAR

YEAR	VALUE	SINGLE-FAMILY	MOBILE HOME	MULTI - FAMILY
1980	\$164, 615	5	6	0
1981	231, 990	6	1	0
1982	733, 100	0	1	1
1983	376, 000	9	3	0
1984	40, 000	1	3	0
1985	N/A			
1986	441, 873	7	5	0
1987	847, 145	12	6	0
Total	\$2,834,725	40	25	1

Source: City of Apalachicola, Office of City Clerk, 1988.

F. The Housing Delivery System

The delivery system within the city is provided on the basis of supply and demand. The office of Community Development daily seeks sources of funding for local government purposes, including housing. The typical individual seeking to purchase housing arranges to borrow funds from lending institutions or constructs the housing as funds permit. The city does not issue housing development permits without documentation of public facility availability. The city provides water & sewer hook ups on a city-wide basis. The Sanitary Sewer, Potable Water Element and the Future Land Use Element provide evidence of surplus capacity for water and sewer for the slow growth anticipated through the year 2000.

Adequate sites are available for low to moderate income families and for mobile homes. The Apalachicola Land Development Regulation allows multi family development and group homes within residential districts and in some commercial districts. Although, there are currently no group

homes located within the city, except for a nursing home, there are no zoning prohibitions which discriminate against group homes.

Florida county comparisons, Table 42 indicates that 23% of the families residing within Franklin County are below poverty level. Housing across the city is well blended.

In the past, the Housing Financing Agency has made bond financed, low interest loans available for new housing construction. Lending institutions, within the county have not applied for the funding. Gulf State Bank obtained designation as a lender several years ago and lost money because no consumers applied for funding. A public education program should be initiated to make the public aware of the availability of the money. Local bankers should be encouraged to apply for the financing.

HOUSING DEVELOPMENT IN THE APALACHICOLA BAY AREA

The distribution and density of residential development, as with other land uses, has to be balanced with the tolerance of the natural system. Residential development should be guided so that the "net effect" to the natural system and/or resident will not be adverse. Factors to be considered when weighting effects of housing development, in terms of density and the distribution are sewage disposal systems, soils, proximity of the site to fragile coastal and wetland ecosystems, susceptibility of the site to flooding, elevation considerations, and stormwater management.

Since the designation of Franklin County as an Area of State Concern under Chapter 380.0555, Florida Statutes, all development in the Apalachicola Bay Area must conform to the "Principles for Guiding Development". The principles that apply to residential development are as follows:

(A) Land development shall be guided so that the basic functions and productivity of the Apalachicola Bay Area's natural land and water system will be conserved to reduce or avoid health, safety and economic problems for the present and future residents of the Apalachicola Bay Area.

(B) Land development shall be consistent with safe environment, adequate community facilities, a superior quality of life, and a desire to minimize environmental hazards.

(C) Aquatic habitats and wildlife resources of the Apalachicola Bay Area shall be conserved and protected.

(D) Stormwater discharges shall be managed in order to minimize their impacts on the bay system.

(E) Coastal dune systems, specifically the area extending landward from the extreme high tide line to the beginning of the pinelands of the Apalachicola Bay Area shall be protected.

These principles must be seriously considered to avoid harmful affects to the Apalachicola River and Bay System The Apalachicola Bay Area, for the purposes of the act can be described as follows: Franklin County, less all Federally owned lands and less all lands lying east of the line formed by the eastern boundary of State Road 319 and State Road 98 and thence due south to the Gulf of Mexico.

The housing delivery system in Apalachicola must involve both the public and the private sector working in cooperation to improve the housing opportunities of those in greatest need. The following recommendations can help to improve the public-private relationship needed to make the housing delivery system both efficient and effective.

The City adopted a comprehensive Land Development Code in November of 1987 which has provisions for a variety of strategies of incorporating affordable housing such as density bonuses, mobile houses and manufactured housing, etc. This code has been under review by the Planning and Zoning Commission during the past six (6) months and changes and modifications will be recommended to the City Commission during 1990. This review is continuing, and will include the assurance of provisions for housing for the elderly and such as foster houses, group homes and similar special facilities.

The City will continue to utilize when available grant funds for the removal and rehabilitation of substandard housing. Full use will be made of programs and funds such as outlined under section IIc - Subsidized Housing Development (pages 18-28). Additionally, the planned revision of the current Land Development Code will provide standards for removal and/or rehabilitation of substandard and dilapidated housing and other structures.

There are adequate sites available for projected needs for low and moderate income family housing including mobile homes. Sites are also available for supporting commercial needs as well as in place utility infrastructures.

The historical nature of many buildings in Apalachicola, particularly in the designated "Historical District" are significant factors in planning and development activities for the city. In recognition of this fact, the city provides in its current land development code for:

- A) The identification, protection, enhancement, perpetuation and use of districts, sites, buildings, structures, objects, and areas that are reminders of past eras, events, and persons important in local, state or national history, or which provide significant examples of architectural styles of the past, or which are unique and irreplaceable assets to the City and its neighborhoods, or which provide this and future generations examples of the physical surroundings in which past generations lived;
- B) The enhancement of property values, the stabilization of neighborhoods and business centers of the City, the increase of economic and financial benefits to the City and its inhabitants, and the promotion of local interest;
- C) The preservation and enhancement of varied architectural styles, reflecting the City's cultural, social, economic, political and architectural history.

To accomplish these objectives, an Architectural Review Board was established to oversee these matters. The Board has as its purpose the preservation and protection of buildings of historic and architectural value in the Apalachicola Historic District, hereinafter referred to as the "District", and the maintenance of the distinctive character of the District. To this end, it shall be the duty of the Board to pass upon plans for the erection, construction, alteration, renovation and razing of all buildings or structures located or to be located within the District, affecting the outward appearance of all such buildings or structures. Furthermore, the Board shall establish standards and criteria for

determining visual compatibility and such factors necessary for the implementation of this ordinance. Such standards and criteria will be based largely on the U.S. Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Structures. Wherever applicable, the Architectural Review Board shall solicit the assistance of the Florida Department of State, Division of Archives and History for technical assistance in reviewing proposals for certificates of appropriateness.

These procedures have proven effective over the past two years. They will however be included in the review and update of the Land Development Code this summer and fall.

IV. GOALS, OBJECTIVES, AND POLICIES

GOAL 1: PROVIDE SAFE, DECENT HOUSING AT A LEVEL TO MEET THE NEEDS OF THE EXISTING AND FUTURE POPULATION OF THE CITY, ESPECIALLY THOSE GROUPS SUCH AS LOW TO MODERATE INCOME HOUSEHOLDS, THE ELDERLY AND THE HANDICAPPED.

Objective 1: Provide or assist the private sector in providing 102 net dwelling units, including low and moderate income housing by the year 2000.

Policy 1A: Review the current zoning ordinance and amend it to include density bonuses to those developers who construct housing for low to moderate income persons, the elderly or the handicapped.

Policy 1B: Increase the supply of safe, affordable, and sanitary housing by recycling older houses and redeveloping residential neighborhoods.

Policy 1C: Encourage infill development by enacting impact fees in areas where development is not encouraged. Charge a lesser fee in areas where development is needed to more efficiently utilize service areas.

Policy 1D: The Planning and Zoning Commission shall encourage the development of mixed income projects to avoid concentrations of low income residents when making land use decisions concerning development of regional impact.

Policy 1E: Reduce the cost of housing construction by eliminating unnecessary regulator practices which add to the cost of housing.

Policy 1F: Implement Land Development Regulations which require demolition of structurally unsound buildings.

Objective 2: By the year 2000, rehabilitate at least 289 substandard housing units.

Policy 2A: Seek federal and state funding for the rehabilitation of substandard units and demolition of dilapidated units.

Policy 2B: The Office of Community Development will provide referral information to individuals who may be eligible for HDD's Section 8 rental subsidy program.

Policy 2C: Future development consideration will be prioritized as follows:

- (1) Concentration in slum and blighted areas
- (2) Will include some "spot areas" in developed and/or developing communities
- (3) And also consider the historical nature of some substandard structures.
- (4) First priority will be given in each of these situations where public health and safety is a factor.

Objective 3; By the year 2000, all substandard housing shall be eliminated, with half of the substandard units eliminated by 1996.

Policy 3A: Increase code enforcement activities, through annual inspections of the housing stock in neighborhoods where code violations are more prevalent, and institute special concentrated code enforcement activities where warranted.

Policy 3B: Seek federal and state funding, or otherwise provide local public funds for the demolition or rehabilitation of substandard housing.

Policy 3C: Assist neighborhood upgrading projects by providing code enforcement assistance, removing blighting influences, and concentrating capital and/or operating budget improvements in such neighborhoods.

Policy 3D: Permit, on a demonstration basis, mixed-use and other innovative reuses of the existing housing stock which will result in the removal of substandard housing units.

Objective 4 Provision will be made for adequate sites for mobile homes, including development standards for mobile home parks, and for low and moderate income housing.

Policy 4A: Establish development standards for mobile home parks and low and moderate income housing to require infrastructure availability and such other factors as skirting, landscaping, location on lot, etc.

Policy 4B: Allow a density bonus to developers of mobile home parks who provide affordable housing for low and moderate income households.

Policy 4C: Support the efforts of the city Housing Authority and assist in efforts to determine and develop sites and programs for housing for low and moderate-income persons.

Policy 4D: Distribute publicly assisted housing equitably throughout the City to provide for a wide variety of neighborhood settings for low and moderate income persons and to avoid undue concentration in single neighborhoods.

Policy 4E: Pursue federal sources of funding earmarked for low and moderate income housing, and allocate a minimum of 50% of CDBG block grant funds for such housing.

Policy 4F: The Planning and Community Development office will be the housing assistance office to assist low and moderate income persons, including the homeless, to find adequate housing.

Objective 5: Provide sufficient number of housing to meet the demands of elderly and handicapped persons, including such facilities as group homes and foster care facilities.

Policy 5A: The City Commission will support and provide technical assistance to the Apalachicola Housing Authority in providing SO additional public housing units for low income families.

Policy 5B: The City shall establish numerical goals and revise the City's Fair Housing Ordinance to increase the provision of housing to special groups.

Policy 5C: The City shall coordinate with the local HRS, civic organizations, churches and other non-profit organizations to provide group homes or congregate living centers for the elderly under HUD's Section 202 Program or FmHA's Section 523 and 524 Rural Housing Site Loan Programs.

Policy 5D: The City shall coordinate with the public and private sector to provide 10 units of housing for the low income elderly population by the year 2000.

Objective 6: The City shall provide relocation housing for those persons displaced as a result of federal, state and local programs.

Policy 6A: The City shall develop a Relocation Plan consistent with the requirements of the Uniform Relocation Assistance Act.

Policy 6B: In conjunction with code enforcement programs aimed at demolitions of dilapidated housing, the City shall designate affordable relocation housing prior to executing demolition of an occupied unit.

Objective 7: Preserve, restore and enhance historic house and buildings (also related open spaces) so that no historic structures that are salvageable are lost.

Policy 7A: The Historic Preservation Element of this comprehensive plan will be used to accomplish this objective. Specifically the optional Historic Preservation Element, Objective 1 and its policies and Objective 6 and its policies provide for a regulatory structure and procedures and actions to accomplish this objective.