# Housing and Neighborhoods

**Chapter 5** 

Florence's long-term future as a community is inextricably tied to its housing conditions. Housing and neighborhood conditions are central to almost any discussion about City affairs, no matter whether the focus is on economic development opportunities, downtown redevelopment, or the ability to simply walk from one neighborhood to another. The reason for a focus on housing was evident in public meetings and Citizens' Delegation discussions: deteriorating neighborhoods need to be rehabilitated to avoid further decline. The timing of this critical housing issue is not by chance.

Florence's current housing challenge may be succinctly summarized: How might the City spark increased reinvestment in its aging and deteriorated neighborhoods? The answer is not as simple. Identifying the proper participants and funding sources for housing improvements offers a long list of potential options. Any long-term solution will require many levels of partnership, whether between the City, neighborhoods, owners, developers, or benefactors. This chapter brings together potential solutions and strategies that can serve as immediate, mid-term, and long-range initiatives to improve existing housing conditions.

While one challenge is to sustain the integrity of existing neighborhoods, another task is to address future housing needs. Having a diverse stock of housing – new and old, big and small – is instrumental in offering choice and

providing for the individual needs of all households, regardless of economic stature. Besides price and location, another consideration is the design of neighborhoods. The suburban development that occurred in the late-20th Century departed from the established town settlement pattern near the core of the City. New housing development needs to reflect growing demand for neighborhood-style patterns that are once again integrated to the existing fabric of the community. This new development should be located near other uses for ease of access, accessible to local services, offering transportation options, and preserving resources through innovative subdivision design.

## INTRODUCTION

Florence residents wish to enjoy quality housing and the positive impact that well-designed and maintained neighborhoods can have on the image and attitude of the community. From the outset of this planning process, housing and neighborhood conditions have taken the lead as one of the key issues facing the community. The current state of neighborhood conditions is also a central issue because it impacts the overall image of the City.

Issues voiced by citizens, organizations, and officials indicate that addressing existing housing conditions and neighborhood vitality are primary components to a successful future. Stakeholder input resulted in the assembly of several key issues related to existing housing and neighborhood conditions. Concurrent with job and population growth, Florence's stock of housing and neighborhoods will continue to grow. Based on citizen concerns and comments about existing developments, it is essential to recognize that creating future housing options and designs will require additional development standards as a part of any future development code modifications. Providing quality housing and neighborhoods is fundamental in creating a desirable place to live. In fact, residents supported this premise through their comments indicating their desire for attractive, landscaped, and well-connected neighborhoods.

## **PURPOSE**

The purpose of this chapter is to identify solutions to ensure that the community meets its existing and future housing needs, protects established neighborhoods from deterioration, and invests in the revitalization of significantly deteriorated neighborhoods. This can be accomplished by providing access to safe, quality, and affordable housing within livable, attractive neighborhood environments. Furthermore, the types of housing, their arrangement and design, and integration of open space and amenities contribute significantly to the quality appearance and character of the community. Neighborhood design provisions can also be incorporated that

Florence's economic health and safety rely, in part, on the City's ability to preserve its well-established neighborhoods while planning for the development of new living environments that meet the physical, social, and economic needs of its residents.

will reduce the potential for crime.

This chapter is divided into two major sections:

- Discussion of trends affecting existing neighborhoods, housing conditions, and future housing availability.
- Recommendations of strategies and actions for maintaining and improving Florence's neighborhoods: those existing and those planned for the future.

# SUMMARY OF HOUSING NEEDS, CONDITIONS, AND PROGRAMS

## **Mixture of Housing Types**

Florence has a reasonably wide range of housing types, with the current mix being mostly single-family detached homes. Since 70 percent of the housing units are single-family detached, choice is available to residents as to unit types. Within the broad single-family category, most development is suburban or auto-urban in character with some estate development structures in the form of one-acre or larger lots. As described in *Chapter 2, Community Character and Growth*, these housing types are primarily located on the outer edges of the City or within the unincorporated planning area. Rounding out the rest of the housing choices, though, are additional choices of single-family attached, duplex, townhouse, and larger apartment buildings. Some of these units are manufactured homes. (View housing details in *Table 5.1: Housing Types* 2000.)

Table 5.1: Housing Types 2000

	Total Housing Units	Single- Family Detached Units	Attached and Multi-Family Units				Manufactured/
Location			Single- Family	2-4 Family Structures	5-10 Family Structures	10+ Family Structures	Mobile Home Dwellings
South Carolina	1,753,670	1,078,678	40,185	101,588	77,598	97,566	358,055
		(60%)	(2.3%)	(5.8%)	(4.4%)	(5.6%)	(20.4%)
Florence County	51,836	32,226	815	3,038	2,175	1,684	11,858
		(62.2%)	(1.6%)	(5.9%)	(4.2%)	(3.2%)	(22.9%)
City of Florence	13,075	9,159	327	1,438	942	923	286
		(70.0%)	(2.5%)	(11%)	(7.2%)	(7.1%)	(2.2%)

Looking ahead, aging residents are expected to desire more housing options, including (at some point during the 20-year horizon of this Plan) additional assisted living and continuing care facilities. Units marketable to households that are "downsizing" should both be permitted and encouraged in appropriate locations. Likely options include appropriately-scaled two-family homes, patio homes, townhomes, and multiple-unit structures. Additionally, the demand for suburban-style living in detached single-family homes on larger lots is likely to continue. This being so, they should be developed in new subdivisions and infill areas with a more connected street network (discussed in more detail in *Chapter 2, Community Character and Growth*). These networks should feature multiple access points (and, preferably, multiple modes of travel) to the major street system and, eventually, to the broader regional transportation system (discussed in more detail in *Chapter 3, Community Mobility*).

## Jobs - Housing Balance

Maintaining a balance between jobs and housing is important so residents can live and work locally. Not only does this balance contribute to quality of life, it also can become a major factor in the siting of new businesses in the City of Florence. Attracting new business relies upon the host city having an adequate housing supply for potential workers. Even retaining businesses and providing for their expansion relies on a healthy housing market that offers adequate choice in housing and living environments and price. Anecdotal evidence suggests that there are too few quality housing options and that business attraction is more difficult due to the lack of quality workforce housing.

While adequate jobs are an asset, it is indicative of a need to be wary of the implications of a jobs-to-housing imbalance. Longer commutes and lower quality of life are possible results of a local housing market that has a scarcity of housing units at different prices.

## **Housing Conditions**

According to participants in the planning process and field reconnaissance, there are neighborhoods in the areas north, east, and southeast of downtown that are in exceptionally poor condition. These conditions are the result of a combination of complex factors including poverty, inadequate streets and public facilities, and the low quality of original dwelling unit construction. As

the community's housing stock ages and with the continued reliance on rental housing to serve the residents of these areas, the visible signs of neighborhood deterioration will continue unless abated. Protecting neighborhood integrity is one of the key issues in this plan.

## **Housing Age**

When compared with Florence County and the State of South Carolina, the 2000 Census data indicates that Florence's housing stock is considerably older. This confirms the observation in *Chapter 2, Community Character and Growth*, that most of the more recent development has occurred outside the Florence city limits. The 1990s saw a significant expansion of the residential housing stock with 13,457 units constructed in Florence County, as shown in *Table 5.2, Housing Age 2000*; however, over 80 percent of these units were built outside the City. Typically, housing needs significant repairs after 20 years. At present, over 1,800 units in the City are older than 20 years, which is symptomatic of the need for concentrated programs for housing rehabilitation and neighborhood conservation.

## **Future Housing Requirements**

The population of Florence and the surrounding unincorporated study area is anticipated to grow from approximately 52,000 people in 2008 to about 60,000 by the year 2030 (projected population), an increase of 8,000 people. The year

Table 5.2: Housing Age 2000

Location	Total of Built Housing Units	1990 to March, 2000 (%)	1940 to 1989 (%)	1939 to Earlier (%)
South Carolina	1,753,670	435,731	1,192,800	107,139
Florence County	51,836	(25.9%)	(25.9%)	(6.1%)
r loreriee dearity	01,000	(26.0%)	(69.4%)	(4.6%)
City of Florence	13,075	1,877 (14.3%)	10,351 (79.1%)	847 (6.4%)

2000 average household size for Florence County was 2.6 persons. Assuming this number remains steady, Florence and the planning area will add 147 households each year through the year 2030 in order to reach a population level of 60,000. This projection is conservative, since it does not account for the number of homes that will be needed to replace housing units that are functionally obsolete or demolished. The future population and number of new dwelling units will also increase to greater levels than projected here, if Florence is successful in attracting greater numbers of retiree households.

Looking at the bigger picture over the next two decades allows for a more balanced view as to what type of growth is possible. The City will need approximately 3,100 housing units of various types to accommodate its projected population and maintain a healthy, balanced housing market. Rather than seek a comparable ratio of ownership to rental units over time, there should be a focus on increasing the owner-occupied units. Achieving increases in the ratio between owner- and renter-occupied dwellings would also be an acceptable goal.

# PLAN FOCUS AREAS AND STRATEGIC RECOMMENDATIONS

#### Focus Area 5.1

Preserve and rehabilitate the existing housing stock.

The community must remain cognizant of its older housing stock as rehabilitation and reinvestment will become increasingly important to the integrity and vitality of neighborhoods surrounding the original City core. There are distinct neighborhood differences as most of the housing in the central neighborhoods is older and warranting reinvestment. Code enforcement and basic building maintenance are critical issues in these neighborhoods. Comments by residents at public meetings indicated concerns about rental unit over-occupancy and external appearance, particularly those areas that serve as gateways. Some suggested the need for stricter regulations or better enforcement of existing requirements. Others emphasized the need to improve basic cleanliness and property maintenance.

**Strategy 5.1.1:** Promote opportunities for neighborhood improvements and housing stock rehabilitation.

#### Rationale

Established neighborhoods often lack the size, design, and amenities of newer housing developments. However, older neighborhoods offer intangibles such as history, culture, proximity, and, often, a stronger sense of community. In Florence, some older neighborhoods have been well maintained, while many others require infill development, infrastructure (streets, sidewalks, street lights,drainage) improvements, and revitalization efforts. While the impacts of history, neglect due to poverty, and inappropriate surrounding land uses may make recovery difficult for some neighborhoods, most offer an opportunity for renewal and long-term viability.

#### **Actions and Initiatives**

- Encourage redevelopment in targeted "at risk" areas through financial assistance programs, such as low-interest loans or outright property grants, that promote infill redevelopment in Florence neighborhoods. Such a program could target lots that have recently demolished structures so that those lots are put back onto the market and tax rolls.
- Form a target-area capital investment program focused on infrastructure improvements within defined at-risk neighborhoods. The purpose of this program is to provide a dedicated source of annual funding for use in making improvements and leveraging private reinvestment through rehabilitation, redevelopment, building additions, and/or infill development.
- Work with the Florence County Council and SCDOT to repave roads in targeted areas of neighborhoods. Prioritization should be in line with other reinvestment initiatives.
- Review the feasibility for private-sector investment in infill development and redevelopment based on the costs of land purchase and development. Infill development can help meet the need for additional housing units in the community. While the current zoning ordinance may not be raising unnecessary obstacles to housing infill, there may be opportunities to make it easier for creating additional housing types surrounding downtown Florence and the Cultural District.

♦ Focus on park and recreation improvements as a means for elevating neighborhood viability. In concert with Chapter 2, Community Character and Growth, highlight the importance of clean, safe, well-maintained, and vibrant neighborhood parks and activity centers as an anchor for strong, established neighborhoods where residents and children use public spaces and interact on evenings and weekends. Another neighborhood scale open space amenity is the creation of neighborhood gardens or urban agricultural plots, which can be located in existing parks or as a temporary use on vacant lots.

## Affordable Homes in the North Pointe Subdivision

- The North Pointe Subdivision is a new subdivision that was planned, funded, and developed by the City of Florence. It is located off Williams Boulevard in North Florence. The subdivision has an attractive landscaped entrance, curb and gutter, sidewalks, and decorative street lighting. The price of the 27 single-family homes planned for the subdivision will range from \$95,000 to \$105,000 for applicants eligible to receive assistance. They will also receive \$10,000 in down payment and closing cost assistance.
- The City of Florence donated the land for the subdivision and used approximately \$275,000 in CDBG funding for infrastructure construction. Florence County, also has committed to donate \$64,000 to the project. The infrastructure is complete and housing construction is expected to begin shortly.
- ◆ Incentivize home building on empty lots as infill development, in identified areas of need, with a one-time grant of \$3,000 to \$5,000. Equally important to the demolition program is a redevelopment program that matches potential homebuilders with newly cleared lots. In this respect, the City can be ambitious in funding financial incentives for developers willing to build compatibly-designed and scaled residences on infill lots.
- Continue to support the City's Fix a Block program and the annual Great American Cleanup sponsored by Keep Florence Beautiful. These efforts involve family teams, neighborhood associations, faith-based organizations, the Housing Authority of Florence and S.C. Department of

- Juvenile Justice teams. These types of programs are highly effective in involving volunteer citizen participation and promoting awareness of the continuing need to control litter, remove debris, and abandoned properties.
- Continue the Florence Sanitation Division's annual "amnesty day" arrangements for collection of old appliances and furniture and other large items.
- Pursue alternative code enforcement methods in an endeavor to be more proactive and ensure positive outcomes. Consider use of an advocacy program to aid in code compliance rather than citing noncompliant property owners. A key element may be the cross-training of enforcement advocacy officers in conflict management/resolution.
- Consider the adoption of a biennial Mandatory Rental Inspection Program, which enforces property maintenance standards. Code enforcement was recognized as an important issue during the Community Workshop. This program is important not only for the safety of occupants, but it also serves to maintain property values and helps to stabilize older neighborhoods. As such, the Community Services Department should schedule required inspections and follow ups to ensure that all noted code violations and deficiencies found are properly corrected in a timely manner. A registration fee for each rental dwelling unit would assist with the implementation of this program. The regulations would also provide for fees to be assessed by the City for repeat inspections of properties that fail to correct noted deficiencies within the prescribed time frame.
- Consider the adoption of a rental housing conversion program where the City would provide \$5,000 to \$10,000 grants to the purchasers of existing rental units to be used as their own place of residence. Such a program would incentivize the conversion of single-family rental units to owneroccupied units. A program like this would gradually increase the level of home ownership and revitalize established neighborhoods.
- Similarly, consider the adoption of an incentive program for the development of homes on infill areas or abandoned lots. Incentives could include financial or property grants, reduced utility hookup charges, and fast-track permit reviews and approval. For example, the Certificate of Appropriateness review and approval process could be combined with the Board of Zoning Appeals' special exception approval process in order to construct housing units above retail storefronts in the downtown area.

**Strategy 5.1.2:** Strengthen the ability of local organizations to work on housing issues in existing neighborhoods.

#### Rationale

The quality and maintenance of housing, along with property upkeep, impacts neighborhood appearance and creates an impression of the entire City. Housing and properties that appear run down can be an indication of a community in a state of disrepair and decline. Freshly painted and well-maintained homes



"Abandoned houses are trouble magnets..."

-- Anson Shells, Florence Chief of Police (as quoted by SCNow.com).

and properties are indicative of a promising future. Appearance is also correlated to community pride in ownership, perception, property values, maintenance costs, and quality of life, where each can be influenced positively or negatively. While private owners can and should work to maintain their properties, there are other housing groups that can offer technical or financial assistance. Complex rehabilitation projects can oftentimes only be completed with the help of a thirdparty organization that addresses housing issues on a professional basis.

#### **Actions and Initiatives**

Initiate a City-sponsored, Overall Housing Action Plan that will monitor and evaluate housing development throughout the City (and planning area) in the future. This plan may be largely derived from action items in this Comprehensive Plan. However, it will be supplemented annually with housing data and measureable accomplishments (i.e. number of new housing units built at each price point, grant dollars invested in housing programs, homes rehabilitated, or homebuyer classes offered locally).

- Consider the establishment of a City of Florence housing organization to coordinate with the Housing Authority of Florence (HAF) in neighborhood improvement and grant applications that are specific to the City of Florence and planning area. The presence of a City-focused organization will assist HAF in obtaining grants and donations for existing and future programs, allowing more funds to flow into local redevelopment projects for the City's neighborhoods.
- Fund HAF's Home Improvement Rebate program so that it can be more effective in assisting homeowners with their home repairs, improvements, and installation of energy conservation measures. Not only are these types of projects important today, but also will be even more important in the future. Issues of accessibility and energy-efficiency will only increase with an aging population and higher energy costs. It will be critical that Florence can meet this growing need.
- Strengthen existing programs and coordinate activities with agencies having a common mission of improving housing and neighborhood conditions such as the Pee Dee Community Action Agency. Florence is one of 200 affiliates in this national program, which has the stated mission of "bringing volunteers and communities together to improve the homes and lives of homeowners in need." The organization addresses issues pertaining to home ownership, needs of the elderly and disabled, and providing sustainable solutions for low-income households. The local program has focused mainly on volunteer "clean-up/fix-up" efforts. It currently has limited funding and high turnover among board members. Stable leadership and a consistent commitment of resources will be necessary for sustained success.
- Establish a quarterly local homebuyer education course in Florence that will educate residents about the purchasing and mortgage process. These classes would not only serve as an educational tool for the prospective homebuyer looking to learn about the process, but it could also act as a prerequisite for homebuyers interested in grant funds. Such a program can be organized through a local nonprofit organization or realtors' association.
- Seek the participation of churches, civic organizations, schools, and businesses in neighborhood improvement and revitalization efforts. The City should actively solicit and coordinate these efforts.

#### Focus Area 5.2

Defend neighborhood integrity of existing neighborhoods.

In Florence's context, some older neighborhoods have been well maintained, while others require infrastructure improvements and significant revitalization efforts. While the impacts of history, neglect due to poverty and crime, conversions to rental use, and inappropriate surrounding or encroaching land uses may make recovery difficult for some neighborhoods, most offer an opportunity for renewal and long-term viability.

**Strategy 5.2.1:** Stabilize and improve the integrity of neighborhoods in regards to housing and property conditions.

#### Rationale

Most of the long-established neighborhoods in Florence are well maintained and in good or excellent condition. In order to attract and retain households of all incomes, housing in these neighborhoods must compete with newer, larger, and more modern homes in the outskirts of the City and surrounding area. Today's society expects more amenities in their homes such as greater closet space, larger rooms, nine-foot ceilings, and gourmet kitchens. Other neighborhoods have already become deteriorated and face the need for substantial investment and rehabilitation. Some even face the possibility of eventual extinction as residents move, become elderly, or move out to better areas. Planning efforts, improvement programs, and investments should be channeled to meet the varying requirements of Florence's neighborhoods.

#### **Actions and Initiatives**

Create a neighborhood-oriented planning program to help the community form neighborhood associations and develop neighborhood action plans. A neighborhood plan may include elements that would normally be required for a housing grant submittal and could, thus, be very effective as a grant administration tool. Such a plan would highlight potential development/redevelopment sites, infrastructure improvements, and link current issues to solutions. Such a neighborhood planning process would be beneficial for those neighborhoods needing the greatest amount of attention.

- Formalize neighborhood groups through identifiable maps that distinguish neighborhood boundaries. The residents in the neighborhoods can then create neighborhood groups or homeowner organizations. As illustrated in *Map 5.1*, *Neighborhoods*, the different areas of Florence are identified in order to expand the City's neighborhood organization movement. (The names and boundaries of these neighborhoods in *Map 5.1* were drawn to reflect the activities of current neighborhood organizations, neighborhood watch groups, physical boundaries, and community character types.)
- Identify the conservation and improvement needs of each of the established neighborhoods in Florence, recognizing that each one has its own unique set of challenges and opportunities.
- Investigate opportunities for the establishment of neighborhood stores and other small-scale commercial uses within existing neighborhoods, particularly in North and East Florence.
- ♦ Conduct an annual "All-Neighborhoods Conference" and quarterly neighborhood improvement forums to facilitate the sharing of ideas, challenges, and success stories between neighborhoods.
- Prepare detailed needs identification and neighborhood conservation/ improvement plans for each identified neighborhood. The priorities for future planning efforts should be based on the urgency of required improvements and the levels of interest and actual performance achieved by existing neighborhood organizations in their planning and implementation efforts.
- Work with neighborhood organizations on prioritizing local infrastructure improvements and identifying likely candidates projects. Such capital improvements may include street repairs, tree trimming, parking restrictions, shielded street lighting, improved pedestrian lighting, added green space, improved public streetscape/ landscape, and new signage. This neighborhood improvement list

## Attractive Neighborhood in West Florence

Beautiful homes, lawns, and streets as depicted below set the standard for all Florence neighborhoods.



- will also be a source of site specific information (improvements, history, etc.) for any future grant application that involves that area.
- ♦ Coordinate with the Police Department's Community Assistance Team (CAT) to provide technical planning support for established and newly created neighborhood organizations. Such support could address issues related to code enforcement, inactive or defunct neighborhood associations, parking requirements, street/sidewalk improvements, crime prevention through environmental design (CPTED), or navigating the available housing programs.
- Strengthen neighborhood crime watch efforts throughout the community. These local crime prevention efforts may be initiated on a neighborhood scale that corresponds with the newly designated neighborhood boundaries and the possible creation of municipal improvement districts. Such efforts will serve to enhance communication between public safety staff and local residents while making strides towards a safer community.
- ♦ Establish neighborhood conservation standards, within the zoning ordinance, to allow single-family neighborhood residents to reinvest their homes, in a manner that will allow them to compete with outlying suburban areas.
- Address the persistent non-conformities in neighborhoods that occur from deteriorated mobile or manufactured homes that are situated in single-family neighborhoods. Any such homes should be amortized so that there is a clear "sunset" date of removal. While these units may have provided valuable housing options at one time, many of the units devalue neighborhood integrity.
- ♦ As future FMU students choose to live in the City or planning area, create a model lease agreement that can serve as a template for student lease agreements with landlords. Many university communities use their model lease agreements to establish guidelines for site conditions (no parking or furniture on lawn, garbage bins kept out of the street, etc.), as well as building conditions.
- Evaluate neighborhoods for down-zoning or other regulatory options that will protect existing predominantly owner-occupied neighborhoods from increased levels of multi-tenant housing. Neighborhoods that are zoned for single-family residences would be likely candidates for such a review. Key evaluation measures would include the current levels of ownership,

- housing conditions, and local geography. If possible, zoning districts should be consistent so that the same zoning district is used on both sides of the street when the character remains the same. Zoning districts should not disrupt neighborhood continuity by way of allowing multi-tenant housing across the street from single-family owner-occupied units.
- Structure a Rental Inspection Program to include a trigger when housing units change occupancy or ownership, so that they are inspected and brought to code. A requirement to bring the code up to basic standards would be a long-term method for improving neighborhood conditions, especially among the most troubled properties.
- Where appropriate, link homeowners with historic preservation funds so that homeowners can update their homes in a context-sensitive manner. Consider the use of "historic tax credits" as financial incentives, which could be facilitated by a local nonprofit organization dedicated to housing redevelopment.

## **Focus Area 5.3**Ensure affordable and sufficient housing options in the future.

Affordability is a constant issue of debate. For many, the question is, "Affordable to whom?" The household earning \$34,000 will define "affordable" quite differently from the household that earns over \$100,000 a year. Nevertheless, each is looking for housing that is affordable. Families earning the median income have been able to afford housing in the past; but with the possibility of resuming increases in housing costs, these families may begin to encounter affordability issues. The price barrier created by the housing market creates difficulties for low-income households to consider purchasing a new home in Florence. Thus, the remaining option is to buy an existing home, though, as mentioned previously, the older housing stock presents its own rehabilitation issues.

Housing affordability as generally defined by the Department of Housing and Urban Development (HUD) states that a family or household can afford to spend 30 percent of its income on housing. This percentage leaves a sufficient amount of income for other essential household needs. Households

who pay more than 30 percent of their income for housing are described as "cost burdened." In the Florence area, the median family income in 1999 was \$35,388. For housing to be considered affordable to a family earning the median income, housing costs could not exceed \$885 in a month regardless of the type or terms of the mortgage.

**Strategy 5.3.1:** Provide housing options and assistance aimed at a variety of income levels and household age groups, both now and in the future.

#### Rationale

In short, affordable housing options lead to a higher quality of life for the community. In general, as more affordable housing options are supplied, a greater number of residents are able to live in Florence and work nearby. In addition to the distress it causes families who cannot easily find a place to live, lack of affordable housing is considered to have negative effects on a community's overall health. The City recognizes the need to ensure that all of its residents enjoy access to quality and affordable housing within livable and attractive environments.

### **Actions and Initiatives**

Continue to apply for and receive state and federal grant programs, such as the Community Development Block Grant, that provide assistance to low-income residents. These funds are critical in the support for many of the housing programs that exist in the City. Even though Florence is categorized as a CDBG "entitlement" city, the volatile nature of grant funding creates unpredictable program support and cannot be counted on as a long-term source of program support.

Seek to supplement grant funding for these low-income housing programs through local charitable contributions and philanthropic donations. Additional revenue will assist to balance irregularities in grant funding, but, more importantly, will allow the City to address more of the housing issues in the low-income target areas. Most funding is state-supplied, and the City's financial involvement in housing rehabilitation should continue to be strengthened so that more success can be had in addressing the backlog of housing and neighborhood improvements.

## **Community Development Block Grant Funding**

- The City of Florence's Community Development Division sponsors a broad-based grant program designed to rebuild and revitalize depressed areas of the City. The Department grants funds for a wide variety of activities that can take place in community areas that have been targeted as needing special assistance and attention. These areas include North, East, and West Florence.
- Applications for grants are accepted up until March of each year. City
  Council then makes decisions based on the strength of the proposal,
  the expected impact the project will have on the community, and the
  amount of money available for the program.
- In 2009, Florence received \$335,000 from the U.S. Department of Housing and Urban Development to fund these assistance programs.
- Continue support for the singlefamily, owner-occupied rehabilitation program. Simultaneously, explore ways to boost revenue for this program to expand its coverage, since demand outstrips supply each year.
- Continue to develop mixed-use and multi-family developments in the Downtown Redevelopment District as recommended in Chapter 4: Economic Development.
- Continue to acquire infill sites assemble larger areas for redevelopment. This strategy will keep the City actively involved in the infill market so that troublesome sites or vacant parcels can be sold to developers or a nonprofit organization, possibly at a reduced cost. Funding options for this land acquisition and assembly include CDBG (HUD) or



## Coit Village Apartments Project in Downtown Florence

This affordable housing development, located in the northern part of downtown, was completed in late 2008. It was built by a North Carolina firm that specializes in affordable and workforce housing. Over half of its 60 rental units were occupied within the first month of its opening.

- Neighborhood Stabilization funds (American Recovery and Reinvestment Act).
- Continue redevelopment efforts in targeted areas, as this transformation can help meet some of the housing needs for low- and moderate income households. Not only can newly created workforce housing be constructed as infill projects, it will also serve to increase the vitality of the neighborhood.

**Strategy 5.3.2:** Utilize the City's zoning regulations to encourage the development of moderate-income housing in the community.

#### Rationale

A diversity of housing opportunities promotes a mixture of people with different skills, needs, and aspirations. Additionally, a variety of housing choices is attractive to a broader range of potential workers. As in any community, people need to live near their jobs in order to keep commutes short, while not exceeding their monthly budget. Looking at the bigger picture, affordable housing availability supports economic development efforts. Providing affordable housing options near employment centers will have a positive effect on the economic well-being of individual residents, families, and the entire community. For example, lack of affordable housing can make low-cost labor scarce and increase demands on transportation systems as workers travel longer distances between jobs and areas with affordable housing.

#### **Actions and Initiatives**

- ♦ Establish an average, rather than a minimum, lot size whereby lot sizes are required to vary in width, with a certain percentage being narrower and the remaining being wider than the average. This allows a broader variety of unit types with different price points. The smaller, narrower lots can be used for market rate housing.
- Provide a density bonus to offset any subsidized housing production in order to avoid significantly affecting the feasibility of the residential development. Density bonuses are a type of housing production program where projects are granted additional residential density over and above the maximum limit allowed by existing zoning, with the condition that the additional housing is restricted to occupancy by a certain target group and

- that the units remain affordable through deed restriction over a specified amount of time and multiple resales of the property.
- Provide fast-track application, permitting, and inspection provisions for the construction of infill housing or home renovations.
- Within the neighborhood conservation areas, establish provisions that allow comparable units on infill lots. Such standards must maintain the neighborhood character while, at the same time, allow feasible development of the lot.
- Renew past efforts to incorporate accessory dwelling units in the City's zoning regulations, along with appropriate provisions governing their use and compatibility. Implement a community education program that demonstrates the benefits and minimal impacts of this form of housing. The allowance of accessory dwelling units is a trend that has become popular in many communities to accommodate elderly parents or relatives ("granny flats"), young adult family members wanting to live independently but close by, or students in need of basic, low-cost housing. It also provides another affordable living option within neighborhoods and a rental income opportunity for homeowners. Such units must be strictly controlled to preserve neighborhood integrity.
- Allow greater variability in the parking requirements in the zoning regulations for multi-family units. In order to make units more affordable, it is necessary to allow flexibility in the number of parking spaces required for one- and two-bedroom multi-family units. A sliding scale for parking standards should be allowed for smaller multi-family units (i.e. 1.0 parking spaces for lofts or one-bedroom units, 1.5 parking spaces for two-bedroom units, 2.0 parking spaces for three-bedroom units or larger). Different retirement community scenarios should also have parking requirements tailored to the individual levels of car ownership.
- Coordinate with Francis Marion University (FMU) as it continues to develop facilities in and near downtown Florence. FMU's provision of classroom and cultural facilities will ultimately make the downtown area more attractive for student off-campus living.
- Work with officials of Florence's medical institutions for the consideration of in-city rental housing developments to accommodate transient or shortterm medical staff residencies.
- Strengthen the "abandonment" provisions and enforcement of the zoning ordinance so that there are specific improvements necessary upon six

- months of abandonment. These standards should be detailed enough to allow for proper enforcement of issues related to lighting, signs, curb cuts, vacant buildings, and other site conditions.
- Maintain sufficient land zoned as residential in the future as zoning regulations are updated. Likewise, the Future Land Use Plan should always provide sufficient options for the market to build residential housing in different areas of the City. The Future Land Use Plan associated with the Comprehensive Plan includes more than sufficient acreage to accommodate project growth, while providing reasonable market flexibility.

#### Focus Area 5.4

Design neighborhoods and communities as special places.

Providing quality housing and neighborhoods is fundamental in creating a desirable place to live, especially as it relates to attracting new families to Florence. In fact, residents supported this premise through their comments indicating their desire for attractive, landscaped, and well-connected neighborhoods. One key element of new housing is the connection between desired outcomes and existing regulations. Despite the desire for quality new development in the City, the City's current ordinances do not have adequate provisions to ensure the outcome of quality neighborhoods.

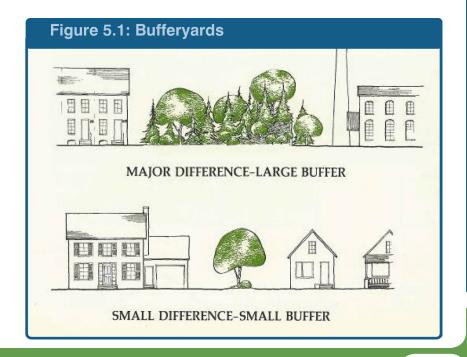
**Strategy 5.4.1:** Improve the subdivision design standards to include additional criteria addressing site design and to create livable neighborhoods for young families.

#### Rationale

Most new residential areas are developed as independent subdivisions rather than as dynamic neighborhoods that are connected to other uses and destinations. Based on citizen concerns and comments about existing development, it is essential to recognize that creating future housing options and designs will require additional development standards. Creating attractive environments for young families is critical for Florence's future. Such efforts, partnered with investments in infrastructure, parks, and public education, will make the City more attractive for the next wave of new residential development.

#### **Actions and Initiatives**

- Adopt design standards for high-density residential development, which may include provisions for building form and scale, articulated building walls, building orientation, architectural detailing, roof types and materials, façade enhancements, and acceptable building materials (See "Quality Neighborhood Design.")
- Amend the City's zoning regulations to incentivize the provision of a perimeter bufferyard along edges of residential developments where dwellings would benefit from extra buffering near more intensive residential uses, nonresidential development, or the noise and visual impacts of an abutting arterial street. Flexible standards, ensure that the scale of the bufferyard is commensurate with the intensity and/or proximity of adjacent uses. (See *Figure 5.1, Bufferyards*.)
- Continue to monitor investor interest in downtown residential projects, including attached single-family, multi-family, and residential-overretail opportunities. Work with private interests and public agencies to pinpoint and remove or reduce obstacles or delays in approvals for new



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## **Quality Neighborhood Design**

Contemporary subdivision design too often overlooks the timehonored elements of what makes a neighborhood appealing and viable for the long term. Typical features of a quality neighborhood design include:

- Some focal point, whether a park or central green, school, community center, place of worship, or small-scale commercial activity, that enlivens the neighborhood and provides a gathering place.
- Equal importance of pedestrian and vehicular circulation. Street design accommodates, but also calms, necessary automobile traffic. Sidewalks along or away from streets, and/or a network of off-street trails, provide for pedestrian and bicycle circulation (especially for school children) and promote interconnectivity of adjacent neighborhoods.
- A variety of dwelling types to address a range of needs among potential residents (based on age, income level, household size, etc.).
- Access to schools, recreation, and daily conveniences within relatively close proximity to the neighborhood, if not within or at its edges (such as along bordering major streets).
- An effective street layout that provides multiple paths to external destinations (and critical access for emergency vehicles) while also discouraging non-local or cut-through traffic.
- Appealing streetscapes, whether achieved through street trees
  or other design elements, which "soften" an otherwise urban
  atmosphere and draw residents to enjoy common areas of
  their neighborhood. Landscape design requirements that are
  consistent with local climate and vegetation can be incorporated
  into development regulations.
- Compatibility of fringe or adjacent uses, or measures to buffer the neighborhood from incompatible development.
- Evident definition of the neighborhood "unit" through recognizable identity and edges, without going so far (through walls and other physical barriers) as to establish "fortress" neighborhoods.

- Set-aside of conservation areas, greenbelts, or other open space as an amenity, to encourage leisure and healthful living, and to contribute to neighborhood buffering and definition.
- Use of local streets for parking to reduce the lot area that must be devoted to driveways and garages and for the traffic calming benefits of on-street parking.
- Respect for historic sites and structures and incorporation of such assets into neighborhood design.

development and redevelopment in and around downtown. Additional ownership housing options (including commercial/residential mixed-use development) are needed, but such housing alternatives need to be planned and permitted by-right.

Support open space and park land areas in subdivisions for enhanced value and amenities to residents. (See *Figure 5.2, Open Space Preservation Options*.) This may include well-designed residential development near creek corridors and other environmental assets (through conservation design, open space preservation, taking advantage of natural views,



- etc.). This can be implemented through the revision of the City's zoning regulations so that the number of residences permitted on a project site is determined by specified density and open space protection requirements rather than the minimum allowable lot size within a district.
- Encourage life-cycle housing options in new major subdivisions that will offer alternatives to residents. A subdivision should not only be allowed, but should also promote inclusion of more than one housing type. A combination of housing options and lot size will result in a diversity of housing choices choices that will be useful in attracting younger families and keeping older residents. Variation in subdivision lot sizes will also help in the prevention of the monotonous appearance that results when identical housing units are sited on a series of adjacent lots.
- Require adequate connectivity and multi-modal design in new subdivisions and neighborhoods, as consistent with the recommendations of *Chapter* 3, *Community Mobility*.
- Coordinate with Florence County to adopt subdivision design and development requirements that are identical to those of the City. This will eliminate the existing loophole that allows lower standard development immediately outside the City limits, thereby thwarting the possibility of future cost-effective annexation.
- Discourage design that promotes cut-through traffic and speeding.
- ♦ Require sidewalks on both sides of the street in all neighborhoods. As an alternative, off-street trails may be used in lieu of sidewalks as long as there is adequate linkage within and through the neighborhood.
- At the time of platting, require public access easements to provide for direct linkages between developments and to trails, parks, schools, and neighborhood convenience areas.
- Provide regular maintenance on pedestrian amenities including crosswalks and signals, replacing obsolete traffic signs and synchronizing traffic signals.