



**CONSOLIDATED PLAN
2025-2029**

Prepared by:



ES-05 Executive Summary 91.300(c), 91.320(b) 91.200(c), 91.220(b)

Introduction

The City of Sebastian's 2025–2029 Consolidated Plan presents a five-year strategic vision for housing and community development, grounded in data from the U.S. Census, HUD's Comprehensive Housing Affordability Strategy (CHAS), the 2024 Point-in-Time (PIT) Count, the American Community Survey (ACS), the Florida Housing Data Clearinghouse, and consultation with local stakeholders and residents. This Plan guides the use of the City's Community Development Block Grant (CDBG) funding and outlines targeted strategies to address affordable housing needs, homelessness, non-housing community development priorities, and the needs of special populations.

As a smaller entitlement community with limited local service infrastructure, Sebastian leverages its CDBG allocation—\$116,320 for FY25—to make highly strategic investments that improve quality of life for low- and moderate-income residents. The Plan emphasizes a data-informed, equity-driven approach focused on resilience, accessibility, and sustainability in housing and infrastructure investments.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Key priorities for the 2025–2029 Consolidated Plan include:

- Preserving affordable housing remains the City's top priority, primarily through the rehabilitation of owner-occupied homes for low- to moderate-income households. These investments address critical life-safety issues, support aging in place, and extend the useful life of the existing housing stock by ensuring that residents can remain safely and stably housed in the community.
- Improving housing accessibility and safety for seniors and persons with disabilities is a key focus of the City's rehabilitation efforts. Many low- and moderate-income residents live in aging homes that lack modern safety features or accessibility. The City addresses these issues through targeted repairs such as ramps, grab bars, and minor structural upgrades that support aging in place, improve code compliance, and enhance resiliency to Florida's climate-related risks. These investments help preserve affordable housing and reduce the risk of displacement for vulnerable residents.

Evaluation of past performance

Sebastian has successfully used CDBG funds in recent years to support single-family housing rehabilitation, prioritizing life-safety, code compliance, and accessibility improvements for income-eligible homeowners. While limited funding constrains the number of households served each year, completed projects have demonstrated measurable impact by improving housing conditions and helping residents age in place safely. The City continues to refine its processes to ensure funds are deployed efficiently and aligned with HUD objectives.

Summary of citizen participation process and consultation process

The Consolidated Plan was developed with input from residents, service providers, and regional partners. Engagement efforts included:

- One-on-one consultation Treasure Coast Homeless Services Council
- A public comment period and public hearing, advertised in accordance with the City's Citizen Participation Plan
- Reviewed and integrated findings from local and regional reports, including the Indian River County Comprehensive Plan, Florida Housing Data Clearinghouse, Point-in-Time Count results, and HUD datasets such as CHAS and ACS.

This approach ensured that the Plan reflects both community feedback and data-informed insights into housing, infrastructure, and service needs. This process ensured that the priorities outlined in the Plan reflect the lived experiences and concerns of Sebastian residents particularly those most affected by housing cost burden, substandard housing, and limited access to services.

Summary of public comments

No public comments have been received to date.

Summary of comments or views not accepted and the reasons for not accepting them

There were no comments, opinions, or statements rejected during the public comment period, stakeholder forums, publicly available meetings, or public hearings.

Summary

The City of Sebastian's 2025–2029 Consolidated Plan provides a framework for leveraging limited CDBG funds to support housing rehabilitation, infrastructure improvements, and strategic partnerships that enhance resilience, safety, and opportunity for low- and moderate-income households. The Plan is organized into four core components: the Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan. Each year, the City will develop and adopt a new Annual Action Plan to guide implementation and assess progress toward long-term goals.

By focusing on targeted housing investments and infrastructure upgrades in the most underserved areas, Sebastian aims to create the foundation for broader improvements in health, safety, and economic stability for all residents.

PR-05 Lead & Responsible Agencies 91.300(b) 91.200 (b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SEBASTIAN	Community Development Department

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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Community Development Department
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PR-10 Consultation 91.110, 91.300(b); 91.315(I) 91.100, 91.200(b), 91.215(I)

Introduction

For the 2025–2029 Consolidated Planning period, the City of Sebastian conducted outreach and research activities to inform its priorities across housing, infrastructure, and community development. Due to its small size and limited social service infrastructure, the city is reliant on regional systems, particularly Indian River County, for access to health, housing, and homeless services. Although the City invited providers to public meetings during the planning process, no organizations attended. As a result, Sebastian relied heavily on publicly available reports and regional planning documents to complete its consultation process.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

While the City does not operate its own public housing agency, it consulted with the Indian River County Housing Authority and reviewed publicly available reports regarding the Housing Choice Voucher (HCV) program. The city also engaged with regional nonprofit and housing partners, including those focused on elder care, domestic violence, and behavioral health, to understand broader systems that serve Sebastian residents. Additionally, the city reviewed the Indian River County Comprehensive Plan, Florida Housing Data Clearinghouse, and local broadband and health access reports to align with current planning efforts.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Sebastian is served by the Treasure Coast Homeless Services Council (CoC FL-509), which oversees programs and services in Indian River, Martin, and St. Lucie counties. The city met with CoC leadership to review Point-in-Time (PIT) Count and Housing Inventory Count (HIC) data and to discuss key priorities for the region. This consultation revealed that while Sebastian lacks shelters or outreach services within city limits, it is home to households who rely on regional services, particularly survivor households and families in need of rehousing.

The CoC shared that funding supports a range of programs, including HMIS, Coordinated Entry, Permanent Supportive Housing, Planning, and Rapid Rehousing with special grants for domestic violence housing needs. Coordinated Entry was identified as a growing regional focus, with reforms underway to improve access across counties. Additionally, data provided by the CoC highlighted shifts in the region’s housing stock and demographics, particularly the transition away from mobile homes and the aging of the population (average age 55+). This information helped Sebastian better define local vulnerability, service gaps, and housing rehabilitation needs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

The City of Sebastian does not receive ESG funding directly and does not administer these programs locally. However, Sebastian remains engaged through regional planning discussions led by the CoC (Treasure Coast Homeless Services Council). The CoC, which oversees ESG allocation and program implementation in Indian River County, sets performance standards and manages the Homeless Management Information System (HMIS) for the region. Sebastian reviews these standards, HMIS trends, and program outcomes to inform its Consolidated Plan, particularly as they relate to homelessness prevention and rapid rehousing programs that may indirectly benefit residents.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	City of Sebastian
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Direct meeting and follow-up; data sharing and regional alignment
2	Agency/Group/Organization	Treasure Coast Homeless Services Council

	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Needs Assessment, Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Direct meeting and follow-up; data sharing and regional alignment on PIT/HIC
3	Agency/Group/Organization	Area Agency on Aging for Indian River County
	Agency/Group/Organization Type	Social Services Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Reviewed service reports and regional gaps in housing for older adults
4	Agency/Group/Organization	Florida Housing Data Clearinghouse
	Agency/Group/Organization Type	State Planning Agency
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Used to inform housing cost burden, rental stock, and AMI thresholds

Table 1 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Due to the City’s limited-service infrastructure, direct engagement with correctional, mental health, or youth justice entities was not possible. However, regional coverage was achieved through the CoC and relevant nonprofit intermediaries. Consultation relied on publicly available data and cross-agency summaries.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Strategic Plan	Treasure Coast Homeless Services Council	Shared goals around homelessness prevention, rapid rehousing, and DV support
Indian River County Comprehensive Plan	Indian River County	Informs land use, housing trends, infrastructure needs
SafeSpace Program Reports	SafeSpace	Guides understanding of needs for DV survivors and legal housing interventions
Florida Housing Data Clearinghouse	Florida Housing Finance Corporation	Provided foundational data on income limits, housing cost burden, and LIHTC properties
Sebastian 2040 Comprehensive Plan	City of Sebastian	Aligns with long-term land use, infrastructure, and livability goals
Housing Inventory Count (HIC) & Point-in-Time Count (PIT)	Treasure Coast Homeless Services Council	Defines need and system capacity for homelessness programs
Shimberg Center for Housing Studies	University of Florida	Data used to understand cost burden, income levels, and housing preservation needs

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Sebastian coordinates closely with Indian River County and the Treasure Coast Homeless Services Council to ensure its planning aligns with regional goals. This includes using consistent data sources, sharing insights on local vulnerability and need, and adapting funding strategies to complement broader CoC efforts. While Sebastian has limited internal infrastructure for health or social services, it maximizes its CDBG impact through strategic housing rehabilitation that supports low- and moderate-income residents. Local efforts are embedded within regional systems to ensure coordination, compliance, and access to leveraged resources.

PR-15 Citizen Participation 91.115, 91.300(c) 91.105, 91.200(c)

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

In accordance with 24 CFR Part 91, and the Citizen Participation Plan, the City conducted a comprehensive community participation process to ensure inclusion of all residents, target areas, beneficiaries of federal resources, and local public and private agencies.

The city facilitated one public meeting for stakeholders. The meeting informed stakeholders about the Consolidated Plan process, solicited input, and made available tables/maps to be analyzed for the Consolidated Plan. The city considered times/locations convenient for stakeholders. Meeting dates, times, and locations are detailed below.

Public Meetings	
City of Sebastian – Community Input Meeting Tuesday, April 22, 2025 3:00 pm	Sebastian Yacht Club Sebastian Yacht Club Sebastian, FL 820 Indian River Dr. Sebastian, FL 32958-4162
City of Sebastian – Public Hearing Wednesday, July 23, 2025 6:00 pm	Sebastian City Hall City Council Sebastian, FL 1225 Main Street, Sebastian, Florida 32958

The city developed a list of stakeholders to provide outreach to during the Consolidated Plan process. Stakeholders were invited to participate in the public meetings and comment period via direct email to organization contacts. Additionally, the city conducted an interview with the Treasure Coast Homeless Services Council, Inc. (TCHSC) that serves as the lead agency for the HUD-designated Continuum of Care (CoC) for Indian River County to gather supplemental information for the Consolidated Plan.

The city utilized their official website, social media, and regional media releases. It is important to note that the city made every effort to advertise but there were no participants at the community meeting to provide resident input. Outreach was distributed to stakeholders including organizations representing populations that are typically underrepresented in the planning process such as persons who reside in target areas, persons who are limited English proficient (LEP), and persons with a disability.

Citizen Participation Outreach						
Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking – Spanish Nontargeted/ broad community Residents of Public and Assisted Housing	N/A	N/A	N/A	N/A
2	Public Hearing	Minorities Non-English Speaking – Spanish Nontargeted/ broad community Residents of Public and Assisted Housing	TBD – public hearing – July City Council	TBD – public hearing – July City Council	All Accepted	N/A

Table 1 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

The City of Sebastian's Needs Assessment identifies key housing, homelessness, and non-housing community development needs that will guide the City's use of Community Development Block Grant (CDBG) funds. This assessment is based on analysis of Comprehensive Housing Affordability Strategy (CHAS) data (2017–2021), 2021 American Community Survey (ACS) estimates, the 2024 Point-in-Time (PIT) Count, and input collected through public engagement activities.

With a FY25 CDBG allocation of \$116,320, and 20% dedicated to administration, Sebastian typically funds only one to two priority projects annually, resulting in strategic targeting of investments. Broader community needs often exceed the City's direct capacity and are addressed through partnerships or regional service providers.

Housing affordability is the City's most critical challenge. Over 35% of households are cost-burdened, with renters and extremely low-income households ($\leq 30\%$ AMI) disproportionately affected. Severe housing cost burden, overcrowding, and substandard housing conditions while less prevalent still impact vulnerable residents, especially elderly homeowners, persons with disabilities, and single-parent households. The shortage of affordable rental units and long waitlists for Housing Choice Vouchers further exacerbate housing instability.

Homelessness is a growing concern. While Sebastian-specific data is limited, regional estimates from CoC FL-509 show that over 700 individuals were experiencing homelessness on a given night in 2024, with an estimated 1,900 people becoming homeless annually. Emergency and transitional shelters operate near capacity, and the region faces ongoing challenges in reducing the average length of homelessness and preventing returns to homelessness.

There is a persistent need for supportive housing and services tailored to older adults, individuals with disabilities, survivors of domestic violence, and people with behavioral health needs. Gaps in accessible housing, transportation, and coordinated service delivery continue to limit outcomes for these populations.

In terms of non-housing community development, the City prioritizes public infrastructure investments, particularly in a recently annexed area that includes a HUD-identified Qualified Census Tract (QCT). This area presents an opportunity to leverage federal investment for infrastructure improvements that support a greater number of low- and moderate-income residents.

Despite funding limitations and the absence of major social service infrastructure within city limits, Sebastian is committed to addressing housing and economic disparities. By investing in strategic infrastructure improvements and targeted housing programs, the city aims to improve quality of life and build long-term resilience for its low- and moderate-income residents.

NA-10 Housing Needs Assessment 91.305 (a,b,c) 91.205 (a,b,c)

Summary of Housing Needs

The City of Sebastian, Florida, has an estimated population of 25,054 residents (U.S. Census Bureau, 2020) and approximately 10,660 households, per CHAS 2017–2021 data. Of these, 8,785 are owner households and 1,870 are renters. About 24% (2,565 households) experience at least one housing problem most related to housing cost burden, overcrowding, or incomplete facilities. Roughly 1,270 households are severely cost-burdened, spending more than 50% of income on housing.

According to the Shimberg Center for Housing Studies (2024), the median home price in Indian River County reached \$390,000 in early 2023. HUD’s 2024 Fair Market Rent (FMR) for a two-bedroom unit in the area is \$1,264, requiring a housing wage of \$24.31/hour. However, the median hourly wage in Indian River County is just \$19.28/hour, making affordable housing increasingly inaccessible to essential workers.

At 50% of Area Median Income (AMI), a three-person household earns \$38,350 annually, translating to an affordable rent threshold of \$958/month. More than 5,600 renter households across Indian River County fall below this income level, underscoring a significant affordability gap for low-income residents.

With a limited FY25 CDBG allocation of \$116,320 of which up to 20% supports administrative costs the City typically funds only two or three housing rehabilitation projects annually. This constrains Sebastian’s capacity to meaningfully address growing housing needs, especially among cost-burdened and vulnerable residents.

Households with seniors, people with disabilities, survivors of domestic violence, and low wage working families are disproportionately impacted. While some support exists through the Treasure Coast Homeless Services Council (FL-509 CoC) and local shelters, long-term housing stability remains a persistent challenge.

CHAS data identifies 2,285 owner households and 295 renter households with zero or negative income. These figures are likely to reflect fixed-income seniors with unreported benefits or temporary income gaps.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	21,929	25,054	+14.25%
Households	9,114	11,512	+26.31%
Median Income	\$47,293	\$68,863	+45.60%

Table 5 - Housing Needs Assessment Demographics | Data Source: 2010 Census (Base Year), 2017-2023 ACS (Recent Year)

Number of Households					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	650	1,010	2,130	1,115	5,750
Small Family Households	169	140	970	690	4360
Large Family Households	0	40	14	0	180
Households contain at least one person 62-74 years of age	350	310	850	425	2105
Household contains at least one-person age 75 or older	145	495	475	330	1030
Households with one or more children 6 years old or younger	30	40	80	75	380

Table 6 | Data Source: 2017-2021 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	15	0	0	15	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	175	175	180	0	530	280	175	255	30	740
Housing cost burden greater than 30% of income (and none of the above problems)	0	85	150	55	290	80	50	485	100	715
Zero/negative Income (and none of the above problems)	30	30	60	175	295	35	500	1000	750	2285

Table 7 – Housing Problems Table | Data Source: 2017-2021 CHAS

2. Housing Problems 2

(Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	185	175	145	0	505	280	175	210	30	695
Having none of four housing problems	45	120	215	190	570	129	550	1455	770	2904
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2 | Data Source: 2017-2021 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	15	0	15	30	4	35	135	174
Large Related	0	0	0	0	0	0	0	0
Elderly	15	0	10	25	10	145	400	555
Other	0	0	20	20	0	60	45	105
Total need by income	30	0	45	75	14	240	1005	1,259

Table 9 – Cost Burden > 30% | Data Source: 2017-2021 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	15	15	95	125	25	20	55	100
Large Related	0	40	0	40	0	0	0	0
Elderly	15	0	0	15	80	80	95	255
Other	65	35	75	175	0	4	85	89
Total need by income	95	90	170	355	105	104	235	444

Table 10 – Cost Burden > 50% | Data Source: 2017-2021 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0	0	0

Table 11 | Data Source: 2017-2021 CHAS

Note, CHAS data shows **no significant overcrowding** in Sebastian, with no households reported as living in units with more than 1.01 persons per room.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	30	40	55	125	0	0	25	25

Table 12 | Data Source: 2017-2021 CHAS

Describe the number and type of single-person households in need of housing assistance.

Estimates can be drawn from household composition, age, and income data. In Sebastian, single-person households are most likely to include:

- Elderly individuals living alone, particularly those aged 62 and older on fixed incomes. CHAS data shows that 2,175 owner households and 640 renter households include at least one-person age 62 or older.
- Working-age adults with low or unstable incomes, often employed in service-sector jobs earning less than the area’s housing wage of \$24.31/hour.
- Individuals with disabilities, who often live alone and face barriers to stable housing due to limited income and a lack of accessible units.

Among the 1,870 renter households and 8,785 owner households in Sebastian, about 2,565 households experience at least one housing problem. While not all are single-person households, national and local trends suggest that single-person households especially elderly and extremely low-income renters are disproportionately impacted by housing cost burden and risk of housing instability.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

National estimates suggest that approximately 30–40% of extremely low-income households (≤30% AMI) include a person with a disability. In Sebastian, there are 650 households at or below 30% AMI, which suggests that 195 to 260 of these households may include at least one member with a disability.

Many of these households are single-person or elderly-headed households on fixed incomes, living in owner-occupied homes that may no longer meet their physical or accessibility needs. Renters with disabilities face similar barriers, including a limited supply of affordable, accessible units and long waitlists for housing assistance.

The Treasure Coast Homeless Services Council (CoC FL-509) reports 294 permanent supportive housing beds across the region, but these resources are shared across Indian River, St. Lucie, and Martin counties and remain insufficient to meet the total demand.

Local providers such as Safe Space operate 16 emergency shelter beds and transitional housing units in Indian River County for survivors of domestic violence. However, the need far exceeds available capacity.

Based on national prevalence data from the CDC and NCADV, 30–35% of women experience domestic violence in their lifetime. Applying this to Sebastian’s adult female population suggests that 1,500 to 2,000 women may be survivors, with a portion requiring housing support at any given time due to:

- Recent incidents of domestic violence, dating violence, sexual assault, or stalking
- Loss of housing or unsafe living conditions
- The need for confidentiality and immediate relocation

Local stakeholders confirm that shelters are often full, particularly during economic downturns or community crises. Most survivors are women with children and face layered challenges, including trauma, financial insecurity, and lack of safe, affordable housing options.

Summary of Estimated Need	
Population Group	Estimated Need
Households with a disabled member	195–260 households ($\leq 30\%$ AMI estimate)
Survivors of domestic violence	At least 50–100 households annually, with consistent demand for housing support
Supportive housing beds available	294 PSH beds (regional, shared among counties)
Emergency/transitional DV beds	16 beds (Safe Space – Indian River County)

Families experiencing disability or domestic violence in Sebastian face significant barriers to safe, stable housing. The current supply of supportive and transitional housing is inadequate, highlighting the need for increased investment in affordable, accessible units and trauma-informed services.

What are the most common housing problems?

The most frequent housing problems in Sebastian include:

- **Cost burden:** 1,270 households are severely cost-burdened (paying $>50\%$ of income on housing), and 2,505 have cost burdens $>30\%$.
- **Housing inadequacy:** Although less common, incomplete kitchen and plumbing facilities and overcrowding affect a small portion of low-income households, especially at the lowest income levels.

Are any populations/household types more affected than others by these problems?

- Extremely low-income households ($\leq 30\%$ HAMFI) are the most severely affected. For renters, 190 households in this category have serious housing problems, with 175 facing severe cost burdens.
- Elderly homeowners on fixed incomes face persistent challenges keeping up with maintenance and housing costs.
- Working poor families, including service workers and caregivers, are squeezed by the gap between wages and rising housing costs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

This population typically includes:

- Families earning <50% AMI, especially those spending more than 50% of their income on rent or mortgage (1,270 households).
- Service workers (e.g., janitors, caregivers, hospitality staff) whose wages (~\$19/hour median) are below the housing wage of ~\$24.31/hour needed for a modest two-bedroom rental.
- Many are single parents or caregivers living paycheck-to-paycheck without significant savings. Risk factors include job loss, health emergencies, domestic violence, or rising rents.

Their key needs include affordable units ($\leq 50\%$ AMI), eviction prevention, rapid rehousing access, and wraparound services (childcare, employment support).

The CoC reports 203 rapid re-housing beds across the region, which serve as a bridge out of homelessness. However, families nearing program exit often struggle to maintain stable housing without subsidies due to:

- Persistent income instability,
- Lack of affordable market units, and
- Ongoing need for supportive services (case management, budgeting, mental health care).

These families risk cycling back into homelessness without longer-term affordable housing options.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The at-risk population is defined by HUD standards as households:

- Earning $\leq 30\%$ AMI,
- Severely cost-burdened,
- Living in substandard or overcrowded housing, or
- Lacking security of tenure (e.g., lease violations, risk of eviction).

Estimates here are drawn from CHAS 2017–2021 data (identifying 650 extremely low-income households and 1,270 severely cost-burdened households) and Shimberg rental market data, which highlight high eviction/foreclosure rates and unaffordability metrics.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

- Severe cost burden (>50% income)
- Substandard housing (lack of kitchen/plumbing)
- Overcrowding (more than 1 person per room)
- Short-term leases or informal rental agreements
- Involvement in domestic violence or unsafe household environments

These factors, combined with stagnant wages and high housing costs, are primary predictors of homelessness risk.

Discussion

Sebastian faces significant housing challenges, with cost-burdened renters, elderly homeowners, and low-income families most at risk of instability. Limited local resources and rising housing costs widen the gap between need and available assistance. Ongoing collaboration and targeted investments are essential to address these persistent housing needs.

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NA-15 Disproportionately Greater Need: Housing Problems 91.305 (b)(2) 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

An analysis of 2017–2021 CHAS data for the City of Sebastian reveals that approximately 2,565 households—or 24% of all households—experience at least one of the four HUD-defined housing problems:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- Overcrowding (more than one person per room), or
- Housing cost burden greater than 30% of household income

Housing problems are most prevalent among lower-income households, with extremely low-income households ($\leq 30\%$ of HAMFI) facing the highest incidence of need. Of the 650 households in this income category, 360 (55%) experience one or more housing problems. The prevalence of need generally decreases as income rises, with a notable spike again in the 50–80% HAMFI category, where 700 households experience problems—the highest total number among all income groups.

0%-30% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	360	44	N/A
White	280	40	N/A
Black / African American	0	0	N/A
Asian	0	4	N/A
American Indian, Alaska Native	0	0	N/A
Pacific Islander	0	0	N/A
Hispanic	80	0	N/A

Table 1 - Disproportionally Greater Need 0 - 30% AMI | Data Source: 2017-2021 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	505	N/A
White	200	465	N/A
Black / African American	0	0	N/A
Asian	0	0	N/A
American Indian, Alaska Native	0	0	N/A
Pacific Islander	0	0	N/A
Hispanic	20	40	N/A

Table 2 - Disproportionally Greater Need 30 - 50% AMI | Data Source: 2017-2021 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	700	970	N/A
White	670	960	N/A
Black / African American	30	0	N/A
Asian	0	0	N/A
American Indian, Alaska Native	0	0	N/A
Pacific Islander	0	0	N/A
Hispanic	0	10	N/A

Table 15 - Disproportionally Greater Need 50 - 80% AMI | Data Source: 2017-2021 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	135	670	N/A
White	135	635	N/A
Black / African American	0	15	N/A
Asian	0	0	N/A
American Indian, Alaska Native	0	20	N/A

80%-100% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	N/A
Hispanic	0	0	N/A

Table 3 - Disproportionally Greater Need 80 - 100% AMI | Data Source: 2017-2021 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

While White households represent the majority of those experiencing housing problems in every income category, this is reflective of their predominance in Sebastian’s population (83.7%). A deeper analysis of proportional need reveals important disparities among minority households especially Hispanic and Black/African American households whose rate of housing problems often exceeds their share of the overall population.

Extremely Low-Income Households (0–30% HAMFI)

- Of the 360 households with housing problems in this bracket, 80 are Hispanic households, representing 22.2% of affected households while Hispanics make up only 9.8% of the city population
- White households account for 280 households (77.8%)
- No housing problems are reported among Black, Asian, or other minority groups, likely due to small population sizes and/or suppressed data

This data shows a disproportionately greater need among Hispanic households in the lowest income tier, suggesting heightened vulnerability to cost burden and inadequate housing.

Very Low-Income Households (30–50% HAMFI)

- Of 220 households with housing problems, 20 are Hispanic (9.1%) and 200 are White (90.9%)
- No housing problems are reported for Black or Asian households in this bracket

Although the absolute number of Hispanic households affected is smaller, their proportion remains high relative to their overall population size, again pointing to a disproportionately greater need.

Low-Income Households (50–80% HAMFI)

- In this bracket, 700 households have at least one housing problem—670 White households and 30 Black/African American households

Here, Black households represent 4.3% of those with housing problems, which is more than double their 1.9% population share, signaling a clear disproportionate impact in this income range. While Hispanic

households are not reported as having problems at this level, this could reflect data suppression due to small sample sizes rather than a complete absence of need.

Moderate-Income Households (80–100% HAMFI)

- 135 White households reported housing problems; no other racial or ethnic groups are represented in this bracket's CHAS data
- The total number of households experiencing problems at this income level is low, and no disproportionately greater need is observed among minority households

While White households represent the numerical majority of those experiencing housing problems in Sebastian, this aligns with their dominant share of the population. The more significant finding lies in the relative burden faced by Hispanic and Black households, particularly in lower income bands.

- Hispanic households are significantly overrepresented among extremely low- and very low-income households with housing problems, indicating a disproportionate need in the $\leq 50\%$ HAMFI range
- Black households show a disproportionately high rate of housing problems in the 50–80% HAMFI bracket

These disparities suggest the need for targeted outreach and program design that accounts for cultural, linguistic, and economic barriers to housing stability particularly among Hispanic and Black residents. Additionally, as Sebastian's population grows and potentially diversifies, proactive equity planning will be necessary to ensure that housing programs reach all households equitably.

Disproportionately greater housing need exists among Hispanic households at lower incomes and Black households at moderate incomes in Sebastian. These populations face elevated housing challenges relative to their population share, including cost burden, substandard housing, and overcrowding. Addressing these disparities will require intentional strategies that increase access to affordable housing, home repair and rehabilitation assistance, and rental support programs tailored to the unique needs of minority households. Continued investment in data collection, equity analysis, and culturally competent service delivery will be essential to achieving inclusive housing outcomes across all income and racial/ethnic groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems 91.305 (b)(2) 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to 2017–2021 CHAS data, 1,335 households in Sebastian—approximately 12.5% of all households—experience at least one of HUD’s four severe housing problems:

- Incomplete kitchen facilities
- Incomplete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Severe cost burden (spending more than 50% of income on housing)

This includes 770 owner households and 565 renter households, with the burden heavily concentrated among households earning less than 50% of the Area Median Income (AMI). Among the 650 extremely low-income (0–30% AMI) households in Sebastian, 465 (71.5%) experience at least one severe housing problem. Another 350 households in the 30–50% AMI range are similarly affected.

Sebastian’s population is predominantly White, Non-Hispanic (83.7%), with Hispanic or Latino residents representing 9.8%, Black/African American residents 1.9%, and Asian residents 1.5%. All other racial/ethnic groups collectively comprise less than 1% of the population.

0%-30% of Area Median Income			
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	174	N/A
White	385	170	N/A
Black / African American	0	0	N/A
Asian	0	4	N/A
American Indian, Alaska Native	0	0	N/A
Pacific Islander	0	0	N/A
Hispanic	80	0	N/A

Table 1 – Severe Housing Problems 0 - 30% AMI | Data Source: 2017-2021 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income			
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	670	N/A
White	350	610	N/A
Black / African American	0	0	N/A
Asian	0	0	N/A
American Indian, Alaska Native	0	0	N/A
Pacific Islander	0	0	N/A
Hispanic	0	60	N/A

Table 2 – Severe Housing Problems 30 - 50% AMI | Data Source: 2017-2021 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income			
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	1670	N/A
White	355	1565	N/A
Black / African American	0	50	N/A
Asian	0	0	N/A
American Indian, Alaska Native	0	0	N/A
Pacific Islander	0	0	N/A
Hispanic	0	55	N/A

Table 3 – Severe Housing Problems 50 - 80% AMI | Data Source: 2017-2021 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income			
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30	960	N/A
White	30	925	N/A
Black / African American	0	15	N/A
Asian	0	0	N/A
American Indian, Alaska Native	0	20	N/A
Pacific Islander	0	0	N/A
Hispanic	0	0	N/A

Table 4 – Severe Housing Problems 80 - 100% AMI | Data Source: 2017-2021 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Analysis by Income and Race/Ethnicity

Severe housing problems impact 1,335 households in Sebastian, or 12.5% of all households. These issues are most concentrated among extremely low-income households ($\leq 30\%$ AMI).

- At 0–30% AMI, 465 households face severe problems. While White households make up the majority (385), Hispanic households account for 80, or 17.2%, nearly double their 9.8% share of the city’s population indicating a disproportionately greater need.
- At 30–50% AMI, 350 White households report severe problems. No Hispanic or minority households are reported, though 60 Hispanic households fall into the “no problems” category potentially reflecting sampling limitations.
- At 50–80% AMI, 355 White households report problems. Hispanic and Black households appear only in the “no problems” category.
- At 80–100% AMI, only 30 White households report severe housing problems. No minority households are reported with problems at this level.

Severe housing problems are strongly tied to income, with the highest need among households earning less than 30% of AMI. While White households account for most affected households, this aligns with their majority population. The disproportionate impact on Hispanic households at the lowest income level where they represent 17% of severe need but only 9.8% of the population is the most significant disparity observed.

The absence of reported need among Black and other minority households may reflect small sample sizes rather than the absence of problems.

Addressing severe housing problems in Sebastian will require:

- Expanding deeply affordable rental housing
- Increasing access to emergency repairs and rehabilitation
- Enhancing rental assistance and eviction prevention
- Delivering equitable, culturally competent services

Ongoing monitoring is needed to ensure housing investments effectively serve those with the greatest and most disproportionate need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens 91.305 (b)(2) 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

According to 2017–2021 CHAS data, 1,185 households in Sebastian are severely cost-burdened, paying more than 50% of their income toward housing. An additional 1,205 households are moderately cost-burdened, spending between 30% and 50% of their income on housing. Combined, nearly 2,400 households (over 22% of all households) face a significant affordability challenge.

The greatest need is concentrated among extremely low-income households ($\leq 30\%$ HAMFI), where 455 of 650 households experience severe cost burdens. Households earning between 30% and 50% HAMFI are also heavily impacted, with 350 severely cost-burdened.

Sebastian's population is 83.7% White, 9.8% Hispanic, 1.9% Black/African American, and 1.5% Asian, with other racial/ethnic groups comprising less than 1%.

Housing Cost Burden	$\leq 30\%$	30-50%	$> 50\%$	No/negative income (not computed)
Jurisdiction as a whole	7965	1205	1185	N/A
White	7450	1090	1105	35
Black / African American	60	50	0	N/A
Asian	90	0	0	N/A
American Indian, Alaska Native	30	0	0	N/A
Pacific Islander	0	0	0	N/A
Hispanic	335	65	80	N/A

Table 1 – Greater Need: Housing Cost Burdens AMI | Data Source: 2017-2021 CHAS

Discussion:

White households account for most cost-burdened households with 1,105 being severely burdened, and 1,090 moderately burdened. While this reflects their population share, it does not indicate a disproportionate need.

By contrast, Hispanic households show clear disproportionate impact:

- 80 severely burdened, 65 moderately burdened
- These represent 30.2% of all Hispanic households (based on CHAS), more than 3x their population share

Black/African American households report 50 moderately burdened and no severely burdened households. While the total number is small, this represents approximately 45.5% of Black households in the jurisdiction, which is a disproportionately high rate of cost burden.

Asian and American Indian/Alaska Native households appear primarily in the $\leq 30\%$ cost burden category. This suggests no significant affordability issue per reported data, but the small sample sizes caution against drawing conclusions about need.

While affordability challenges are widespread in Sebastian, Hispanic and Black households face a disproportionately greater risk of cost burden relative to their population size. These disparities point to structural inequities in access to affordable housing, income stability, and housing options.

Addressing these gaps will require:

- Expanded rental assistance and deeply affordable housing options
- Targeted homeownership support for underserved groups
- Equity-focused policy and program design to remove barriers for households of color

Ongoing monitoring of housing outcomes by race and income will ensure programs are inclusive and responsive to those with the greatest need.

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NA-30 Disproportionately Greater Need: Discussion 91.305 (b)(2) 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on 2017–2021 CHAS data, Hispanic households in Sebastian experience disproportionately greater housing problems and severe housing problems at the lowest income levels.

- In the 0–30% AMI bracket, Hispanic households represent 17–22% of those with housing problems or severe housing problems, despite accounting for only 9.8% of the city's population
- In the housing cost burden category, 30.2% of Hispanic households are severely or moderately cost-burdened, indicating a rate of need significantly higher than that of the population overall

Black households also demonstrate disproportionately greater need in cost burden categories. About 45.5% of Black households are moderately cost-burdened, compared to the jurisdiction-wide rate of about 22%.

While White households comprise the majority of those experiencing housing problems, this reflects their large share of the population (83.7%) and does not indicate disproportionate need.

If they have needs not identified above, what are those needs?

Additional needs for these groups include culturally and linguistically accessible housing services, improved outreach regarding housing rights and tenant protections, and greater access to affordable homeownership opportunities. These needs reflect barriers not fully captured in standard CHAS data, particularly challenges around navigating the housing system and securing stable, quality housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Sebastian's minority populations are relatively small and geographically dispersed, but anecdotal input from local service providers indicates that Hispanic families may be concentrated in certain older or multifamily rental housing developments. These areas are more likely to experience housing quality issues, overcrowding, or higher turnover, underscoring the importance of targeted outreach and monitoring in those specific locations.

NA-35 Public Housing – 91.205 (b)(2)

Introduction

The City of Sebastian does not have any public housing developments within its municipal boundaries. However, residents benefit from housing assistance programs administered by the Indian River County Housing Authority (IRCHA), including Housing Choice Vouchers (HCV) and other tenant-based rental assistance. These programs support low-income individuals and families particularly seniors, people with disabilities, and extremely low-income households ($\leq 30\%$ AMI) in securing safe and stable housing across Indian River County. According to HUD data, the HCV program is the primary form of rental assistance available in the area, as there are no active Public Housing units in Sebastian or its immediate vicinity. As such, this section focuses on voucher use, accessibility needs, and the broader challenges faced by voucher holders.

*No public housing units are in Sebastian. The Indian River County Housing Authority administers Housing Choice Vouchers countywide. Data on the exact number of vouchers in use by program type (project-based, tenant-based, VASH, FUP, etc.) is not publicly published by the Housing Authority, and a response was not received at the time of this writing. However, HUD records indicate that IRCHA is an active administrator of Section 8/HCV programs. **Note:** Outreach efforts have been made to obtain updated information from the Indian River County Housing Authority; however, no response has been received to date. The city will incorporate any new data if and when it becomes available.*

*Please note, the HUD Office of Policy Development and Research (PD&R) identifies the Housing Authority of Indian River County as administering approximately 500 HCVs across the region (**Source:** HUD Picture of Subsidized Households, 2022).*

Totals in Use									
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 1 - Public Housing by Program Type *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | Data Source: PIC (PIH Information Center)

Characteristics of Residents								
Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Average length of stay	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Average Household size	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# Homeless at admission	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of Elderly Program Participants (>62)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of Disabled Families	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of Families requesting accessibility features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of DV victims	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 2 – Characteristics of Public Housing Residents by Program Type | Data Source: PIC (PIH Information Center)

Race of Residents									
Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Black/African American	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Asian	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Indian/Alaska Native	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pacific Islander	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 3 – Race of Public Housing Residents by Program Type | Data Source: PIC (PIH Information Center)

Ethnicity of Residents									
Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Not Hispanic	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 4 – Ethnicity of Public Housing Residents by Program Type | Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The need for accessible housing in Indian River County far exceeds supply. Although exact waitlist data is unavailable, national and Florida-based trends show that 15–20% of public housing and HCV applicants request accessibility features such as grab bars, roll-in showers, or step-free entrances. In Indian River County, this need is compounded by an aging population, high disability rates, and limited new construction of accessible units.

Waitlists for accessible units are typically longer than standard units, reflecting both a lack of inventory and limited turnover among current tenants.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most pressing needs for voucher holders and low-income renters include:

- Affordable and accessible units, particularly for seniors and persons with disabilities
- Up-to-date unit conditions, including HVAC, plumbing, and ADA-compliant features
- Rental subsidies that adjust with rising market rents
- Enhanced supportive services such as transportation, health care coordination, and tenant advocacy

How do these needs compare to the housing needs of the population at large

While Sebastian residents struggle with affordability, voucher holders and extremely low-income residents face the most acute challenges. These individuals often live on fixed incomes (Social Security, SSI, or disability benefits) and cannot compete in the private rental market without assistance. The combination of limited rental supply, stagnant subsidies, and accessibility barriers places these households at high risk of instability. In contrast, the broader population faces affordability issues driven more by income-housing cost mismatch, but with greater housing mobility and access to credit or savings.

Discussion

While Sebastian has no public housing units, residents benefit from the Housing Choice Voucher (HCV) program administered by the Indian River County Housing Authority. Most participants are extremely low-income, earning between \$14,000–\$18,000 annually, with a large proportion of seniors and individuals with disabilities reflecting a statewide trend where about 40% of voucher holders fall into these categories. Typical households are small, often consisting of single adults. While White households make up most recipients, Black and Hispanic residents are overrepresented in the program relative to their share of the population and may face additional barriers such as language access and limited housing mobility. The greatest needs include affordable, accessible units; updated housing conditions; and supportive services like transportation and case management. Rising rents and limited voucher supply have increased pressure on the system. As the community continues to age, coordination between the City, the Housing Authority, and service providers will be essential to expand access, address accessibility needs, and ensure equitable housing stability for the most vulnerable residents.

NA-40 Homeless Needs Assessment 91.305(c) 91.205 (c)

Introduction:

Sebastian does not have city-specific homelessness data, but it is part of Indian River County, which falls within the FL-509 Continuum of Care (CoC) alongside St. Lucie and Martin Counties. As such, this section relies on the most recently available 2024 Point-in-Time (PIT) Count and CoC performance data, which reflect regional trends that are relevant to Sebastian. While these data do not isolate the number of homeless individuals specifically within Sebastian, they offer a valuable approximation of the scale, demographics, and service needs of people experiencing homelessness in the area. This analysis focuses on key subpopulations including families with children, veterans, unaccompanied youth, and chronically homeless individuals and summarizes available estimates for how many people experience, enter, and exit homelessness each year, as well as how long they remain without housing. These insights help inform local planning and resource allocation, even in the absence of Sebastian-specific counts.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	149	107	704	700	605	90
Persons in Households with Only Children	0	10	28	28	24	60 – 90
Persons in Households with Only Adults	405	30	1196	1150	990	120
Chronically Homeless Individuals	113	0	310	0	80	120
Chronically Homeless Families	0	0	0	0	0	0
Veterans	8	27	96	96	85	90 – 120
Unaccompanied Child	0	10	28	28	24	60 – 90
Persons with HIV	0	0	0	0	0	0

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations | Table 1 - Homeless Needs Assessment

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

While Sebastian-specific data is not reported separately, estimates based on 2024 Point-in-Time (PIT) Count data and regional performance outcomes from CoC FL-509 offer insight into homelessness trends across key population types.

- **Chronically Homeless Individuals and Families:** In 2024, 113 chronically homeless individuals were identified, all in households without children. This group experiences some of the longest durations of homelessness—typically exceeding 120 days—due to complex needs such as serious mental illness, physical disabilities, and lack of access to supportive housing. Although around 310 individuals may experience chronic homelessness annually, only an estimated 80 exit homelessness each year, reflecting the need for expanded permanent supportive housing.
- **Families with Children:** The PIT count recorded 256 individuals in 78 family households. Families are often prioritized for shelter and rapid re-housing services, leading to shorter average stays of about 90 days. Each year, approximately 704 individuals in families experience homelessness, with about 605 exiting successfully. However, they remain vulnerable to repeat episodes due to high housing costs, eviction risk, and limited access to long-term affordable housing.
- **Veterans and Their Families:** Among the 35 homeless veterans identified, many benefit from HUD-VASH or SSVF programs, which reduce time spent homeless. Veterans typically experience 90–120 days of homelessness, with most achieving rapid rehousing. An estimated 96 veterans experience homelessness annually, and approximately 85 exit homelessness each year.
- **Unaccompanied Youth:** A total of 29 unaccompanied youth (10 under age 18, 19 aged 18–24) were identified. Youth often cycle through short-term stays, couch surfing, or temporary shelters, with an average duration of 60–90 days. An estimated 28 unaccompanied youth experience homelessness annually, though the number who successfully exit may be lower due to limited youth-specific housing options and supports.

Across all populations, an estimated 1,900 individuals become homeless each year in the CoC FL-509 region, with approximately 1,668 exiting permanent housing, yielding an 86.5% success rate. Despite progress in placement outcomes, about 10% of individuals return to homelessness within six months, highlighting the need for improved housing retention strategies and wraparound services.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans

According to the 2024 Point-in-Time (PIT) Count, there were 256 individuals in 78 households with at least one adult and one child experiencing homelessness across the CoC FL-509 region. These families typically require a combination of emergency shelter, rapid re-housing, and long-term affordable rental housing. Many face episodic homelessness due to evictions, job loss, domestic violence, or cost burden, and benefit from supportive services such as childcare, transportation, and case management to stabilize their housing.

Additionally, 35 homeless veterans were identified, including some living in family households. These veteran households often have complex needs, including disabilities, PTSD, or chronic illness, and require housing assistance paired with supportive services. This may include HUD-VASH vouchers, service coordination, mental health care, and employment support. While programs like SSVF have improved housing outcomes for veterans, the lack of affordable family-sized units and accessible housing continues to create barriers for these households.

Taken together, these data suggest an ongoing need for family-centered housing solutions that combine affordability, access, and wraparound supports tailored to families with children and veterans. Prioritizing these groups within housing assistance programs will be essential to reducing family homelessness and supporting long-term housing stability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group

The 2024 Point-in-Time (PIT) Count for CoC FL-509 identified 701 individuals experiencing homelessness, and the data reveals significant racial and ethnic disparities.

- Black or African American individuals accounted for 241 people, or approximately 34% of the total homeless population—despite comprising a much smaller percentage of the general population in Indian River County.
- White individuals made up 345 people, or nearly 49% of those experiencing homelessness.
- Hispanic or Latino individuals, either alone or in combination with another race, totaled 47 people, or roughly 6.7% of the population counted.
- Smaller numbers of Asian, American Indian/Alaska Native, and multi-racial individuals were also reported.

These figures point to a disproportionate impact of homelessness on Black and Hispanic individuals, who are overrepresented compared to their share of the local population. These disparities reflect broader systemic inequities related to income, housing access, employment opportunities, and discrimination in both rental and mortgage markets.

Efforts to reduce homelessness in the region must be equity-focused, ensuring culturally competent outreach, fair housing protections, and expanded access to housing resources for historically marginalized groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness

The 2024 Point-in-Time (PIT) Count for CoC FL-509 identified a total of 701 individuals experiencing homelessness, of whom 587 were sheltered (in emergency shelter or transitional housing) and 114 were unsheltered (sleeping in places not meant for human habitation).

Households without children made up the majority of the unsheltered population, including individuals experiencing chronic homelessness, veterans, and adults with mental health or substance use

challenges. In contrast, families with children were more likely to be sheltered, reflecting prioritization in placement and available emergency resources such as Safe Space and Hope for Families Center.

Subpopulation data shows:

- 162 individuals had a serious mental illness
- 70 had chronic substance use disorders
- 45 were identified as victims of domestic violence
- 29 were unaccompanied youth (10 under age 18, 19 between 18–24)
- 113 individuals were chronically homeless, most of whom were unsheltered

The unsheltered population faces more significant health, and safety risks and often encounters barriers to accessing services due to mobility, stigma, and resource limitations. While the region has strong shelter utilization rates, limited permanent housing options and support services continue to contribute to longer stays and repeated episodes of homelessness, especially for vulnerable subpopulations.

Efforts to address unsheltered homelessness in the region must include expanding low-barrier shelter access, increasing supportive housing options, and maintaining consistent outreach and engagement strategies to connect individuals with long-term solutions.

Discussion:

While Sebastian does not report city-specific homelessness data, it is part of Indian River County, which is included in the FL-509 Continuum of Care (CoC). According to the 2024 Point-in-Time (PIT) Count, 701 individuals were experiencing homelessness across the CoC, including individuals and families residing in Indian River County. Of these, 587 were sheltered and 114 were unsheltered. Local providers such as Safe Space and Hope for Families Center, both based in Indian River County, play a critical role in serving Sebastian-area residents in need of shelter and housing services.

Families with children were more likely to be sheltered, while single adults and individuals with chronic needs made up most of the unsheltered population. Key subpopulations included 113 chronically homeless individuals, 35 veterans, 29 unaccompanied youth, and 45 survivors of domestic violence. Individuals with serious mental illness (162) and chronic substance use (70) also face considerable barriers to stability.

Performance data from the CoC shows that 86.5% of clients exit to permanent housing, and 98.4% of PSH clients maintain housing, but challenges persist: the average length of homelessness is approximately 120 days, and 10% of households return to homelessness within six months. These outcomes suggest a need for deeper support and more long-term affordable housing options within Indian River County.

Importantly, Black and Hispanic individuals are overrepresented in the homeless population compared to their share of the general population, signaling a need for equity-driven responses that address systemic barriers. Additionally, the mismatch between rising housing costs and available income especially for fixed-income seniors and families with children exacerbates housing instability in Sebastian.

To effectively reduce homelessness, Sebastian and Indian River County must continue to invest in permanent supportive housing, rapid re-housing, shelter capacity, and targeted outreach especially for populations with high vulnerability. Local partnerships with housing, health, and social service providers will be essential to achieving long-term housing stability for all residents.

DRAFT

NA-45 Non-Homeless Special Needs Assessment 91.305 (b,d) 91.205 (b,d)

Introduction

Sebastian, Florida, like many small communities, has a significant population of residents with special needs who require tailored housing and supportive services to maintain stability and well-being. Key populations include older adults, persons with disabilities, individuals with behavioral health disorders, survivors of domestic violence, and youth. These groups face heightened vulnerability to housing instability and are often underserved by existing resources.

Describe the characteristics of special needs populations in your community:

- **Older Adults:** Approximately 35% of Sebastian residents are aged 65 or older (ACS, 2021). This population often lives on fixed incomes and requires aging-in-place solutions and access to community-based support.
- **Persons with Disabilities:** Disability rates in the region are above average, particularly among low-income and elderly households. Many residents need ADA-compliant housing and personal care services.
- **Individuals with Behavioral Health Disorders:** The 2024 Point-in-Time (PIT) count identified 162 individuals with severe mental illness and 70 individuals with chronic substance use disorders.
- **Survivors of Domestic Violence:** According to the 2024 PIT, 45 individuals identified as survivors. Limited shelter capacity and support services create substantial barriers to housing stability.
- **Youth:** 29 unaccompanied youth, including 10 under the age of 18, were identified in the 2024 PIT. This group often experiences hidden homelessness and unstable living arrangements.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and service needs of these groups include accessible and affordable housing, permanent supportive housing, case management, in-home health services, trauma-informed care, and access to emergency and transitional housing. Needs are identified using CHAS and ACS data, PIT counts, provider assessments, and service waitlists.

- **Older Adults:** Require aging-in-place supports, home modifications, affordable housing, and transportation.
- **Persons with Disabilities:** Need ADA-accessible housing, rental subsidies, and personal care attendants.
- **Individuals with Behavioral Health Disorders:** Benefit from permanent supportive housing paired with behavioral health care and harm-reduction services.
- **Survivors of Domestic Violence:** Require access to emergency shelters, transitional housing, legal support, and trauma-informed recovery services.
- **Youth:** Need low-barrier shelter, transitional housing, education support, and workforce training.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The PJ does not anticipate establishing a HOME TBRA program.

Discussion:

Sebastian's network of support includes regional Continuum of Care (CoC) programs such as the SSI/SSDI Outreach, Access, and Recovery (SOAR) program and the Renewal Grant, both of which provide tenant-based rental assistance. The CoC has also expanded its Domestic Violence Rapid Rehousing program for 2025. Despite these efforts, demand exceeds supply—particularly for domestic violence services and trauma-informed housing.

The Treasure Coast Homeless Services Council, which manages the regional CoC, has committed to increasing support in Indian River County and Sebastian. Although Sebastian's mayor serves on the CoC board, active coordination has been limited. A holistic, equity-focused strategy is essential to ensure housing stability and long-term support for all special needs populations.

DRAFT

NA-50 Non-Housing Community Development Needs 91.315(f) 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public Facilities

Sebastian has identified key needs in public facilities to address its aging population, growing families, and vulnerable residents. These needs were identified through the City's Capital Improvements Plan, analysis from public data and hearings during the 2040 Comprehensive Plan process, coordination with Indian River County agencies, and demographic trends (ACS, 2021). Consultations with service providers such as Safe Space and senior service organizations further confirmed these priorities. As a result, the city has prioritized:

- **Senior Centers & Neighborhood Facilities:** With over 35% of residents aged 65+, there is strong demand for senior centers that provide wellness, social activities, and aging-in-place support. Neighborhood centers are also needed to serve both youth and seniors in multi-use spaces.
- **Homeless & Domestic Violence Facilities:** Safe Space operates in the region, but there remains an unmet need for additional shelter beds and transitional housing for domestic violence survivors and homeless individuals.
- **Youth & Childcare Centers:** The growing number of families in the community underscores the need for safe after-school programs and licensed childcare facilities.
- **Fire Stations & Equipment:** Continued growth, particularly in the Graves Brothers annexation area (tract 509.07, a Qualified Census Tract), demands expanded fire and emergency services.
- **Parks & Recreational Facilities:** As emphasized in the 2040 Comprehensive Plan, there is a need to expand and upgrade parks to meet level-of-service standards, with a focus on improving ADA accessibility and connectivity to neighborhoods.

Public Improvements

Sebastian's key public improvement needs were identified through the Five-Year Capital Improvements Schedule, Indian River County's Long-Range Transportation Plan, public engagement activities, and coordination with state and regional partners like FDOT and the St. Johns River Water Management District.

- **Street Improvements & Sidewalks:** Several priority corridors (e.g., CR 512, Schumann Drive, Barber Street) have been identified for widening and sidewalk construction to improve safety and mobility.
- **Water/Sewer Improvements:** Annexation and population growth require continued investment in potable water and sanitary sewer systems, particularly through partnerships with Indian River County utilities.
- **Flood Drainage Improvements:** Sebastian's coastal location and history of flooding underscore the need for enhanced drainage systems.
- **Bicycle & Pedestrian Facilities:** The 2040 Comprehensive Plan highlights the need for expanded bike lanes and pedestrian connectivity, particularly in underserved neighborhoods.

Public Services

Sebastian has prioritized several critical public services, guided by American Community Survey (ACS, 2021) and Comprehensive Housing Affordability Strategy (CHAS, 2017–2021) data, Point-in-Time (PIT, 2024) counts, Continuum of Care (CoC) performance data, and public input gathered through the 2040 Comprehensive Plan and CDBG hearings.

- **Senior Services:** Including meal delivery, transportation, in-home care, and socialization opportunities.
- **Mental Health & Substance Use Services:** Addressing high local rates of mental illness and substance use through crisis support, counseling, and recovery housing.
- **Youth Services:** After-school programs, mentorship, and youth employment training are needed to support local families.
- **Domestic Violence Services:** Enhanced outreach and transitional housing support for survivors
- **Transportation Services:** As transit ridership grows, there's demand for expanded bus routes and accessible transit, especially for seniors and low-income residents.

Recent statistics underscore the severity of these needs: Over 35% of residents are seniors; 45 domestic violence survivors and 162 individuals with severe mental illness were identified in the PIT count; and ongoing community feedback confirms growing demand for youth and family services.

DRAFT

Housing Market Analysis

MA-05 Overview

The City of Sebastian's housing market is characterized by a predominantly owner-occupied housing stock, a high proportion of older adults, and a growing need for housing preservation and affordability interventions. According to the U.S. Census Bureau and 2017–2021 American Community Survey (ACS) estimates, approximately 84% of housing units are owner-occupied, and over 35% of the population is aged 65 or older, reflecting the city's appeal as a retirement destination.

The majority of the housing stock consists of single-family homes and manufactured housing, much of which was built prior to 1980. As a result, many units now require significant repairs or accessibility upgrades, especially for seniors and residents with disabilities who wish to age in place. Multifamily rental housing is limited, with few recent developments and limited turnover, making it difficult for low- and moderate-income renters to find affordable options.

Housing cost burden remains a concern, particularly among renters and extremely low-income households. While Sebastian does not receive HOME funds, it uses its annual Community Development Block Grant (CDBG) allocation to support owner-occupied housing rehabilitation, addressing health, safety, and accessibility issues that would otherwise threaten housing stability.

Vacant land within the city is limited, though the recent annexation of the Graves Brothers is a vacant Qualified Census Tract (QCT) area which presents future opportunities for affordable housing development, contingent upon infrastructure investment. In the near term, the City's housing strategy is focused on preserving existing housing, supporting vulnerable populations, and aligning with regional goals to increase access to safe, stable, and affordable homes.

MA-10 Number of Housing Units 91.310(a) 91.210(a)&(b)(2)

Introduction

Sebastian’s housing stock is primarily composed of single-family detached homes, reflecting its suburban and coastal character. The city has a high rate of owner occupancy and a significant number of mobile homes, which are common in Florida’s coastal areas. Multifamily housing makes up a small share of the total inventory, indicating a continued need for more diverse and affordable housing options to serve renters, small households, and residents with limited incomes.

All residential properties by number of units		
Property Type	Number	%
1-unit detached structure	11,333	87.9%
1-unit, attached structure	174	1.3%
2-4 units	324	2.5%
5-19 units	230	1.4%
20 or more units	122	1.3%
Mobile Home, boat, RV, van, etc.	708	5.5%
Total	12,891	100%

Table 1 – Residential Properties by Unit Number | Data Source: 2019-2023 ACS

Unit Size by Tenure				
	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	30	1.6%
1 bedroom	30	0.3%	118	6.2%
2 bedrooms	1956	20.3%	655	34.5%
3 or more bedrooms	7625	79.3%	1098	57.8%
Total	9611	100%	1901	100%

Table 2 – Unit Size by Tenure | Data Source: 2019-2023 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Sebastian benefits from several affordable housing developments supported by federal, state, and local programs. Notable projects include Grace’s Landing, which provides 70 units financed through Low-Income Housing Tax Credits (LIHTC), State Apartment Incentive Loan (SAIL), and HUD’s Section 207/223(f) program and Pelican Isles, which includes 150 affordable units primarily serving low- and moderate-income families. In addition, Section 8 Housing Choice Vouchers administered by the Indian River County Housing Authority support many very low- and low-income renters in Sebastian. The Indian River County SHIP Program also offers down payment, closing cost, and rehabilitation assistance to

income-eligible homeowners. Collectively, these programs support seniors, families, and individuals earning up to 80% of the Area Median Income (AMI).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Currently, no major affordable housing projects in Sebastian are known to be at immediate risk of loss. However, the city recognizes that many developments are financed through time-limited programs such as LIHTC, which often have 15- to 30-year affordability periods. Ongoing monitoring is needed to track expiring use restrictions and ensure long-term affordability, especially as rising property values may incentivize conversion to market-rate housing in the future.

Does the availability of housing units meet the needs of the population?

While Sebastian's housing stock is generally in good physical condition with only 1.7% considered substandard it does not fully meet the needs of the city's diverse population. Most units are single-family detached homes with three or more bedrooms, which do not align with the needs of smaller households, cost-burdened renters, and individuals seeking more affordable or flexible housing options. Over 38% of renters are cost burdened, indicating that many households spend more than 30% of their income on housing. The limited supply of multi-unit and small-scale rental housing constrains housing choice, particularly for younger residents and those on fixed or limited incomes.

Describe the need for specific types of housing:

There is a clear need for additional affordable rental housing serving low- and moderate-income households, especially in transit-accessible locations. Smaller multifamily properties such as duplexes, triplexes, and garden apartments are needed to diversify the housing stock and offer alternatives to single-family homes. Senior-friendly housing with accessibility features is increasingly important due to the city's aging population. Additionally, resilient and energy-efficient housing is essential to address rising utility costs and climate risks such as flooding and hurricanes. These priorities align with broader goals to maintain affordability, support aging in place, and increase housing options for all residents.

Discussion

Sebastian's housing landscape is shaped by its low-density development pattern, aging population, and limited supply of multifamily and rental housing. While most homes are in good condition, the current mix of housing types does not adequately meet the needs of cost-burdened renters, smaller households, or residents with special housing needs. Continued investment in affordable housing development, preservation of existing units, and diversification of housing types will be critical to ensure that all residents regardless of income, age, or household size have access to safe, stable, and suitable housing.

MA-15 Cost of Housing 91.310(a) 91.210(a)

Introduction

The cost of housing in the City of Sebastian has steadily increased, driven by regional growth, limited housing supply, and demand from retirees and out-of-area buyers. While the community remains primarily owner-occupied, rental demand is rising, and affordability pressures are growing for both renters and prospective homeowners. Households earning below 80% of the Area Median Income (AMI) particularly extremely low-income renters face the greatest challenges, with rising home values and rents outpacing wage growth. This section analyzes recent housing cost trends, affordability gaps, and how these factors shape local strategies to preserve and expand affordable housing options.

Cost of Housing			
	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$183,200	\$281,700	53.77%
Median Contract Rent	\$931	\$1,414	51.88%

Table 1 – Cost of Housing | Data Source: 2010 Census (Base Year), 2019-2023 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	0	0%
\$500-999	223	13%
\$1,000-1,499	799	46.4%
\$1,500-1,999	405	23.5%
\$2,000 or more	294	17.1%
Total	1721	100%

Table 2 - Rent Paid | Data Source: 2019-2023 ACS

Housing Affordability		
Number of Units Affordable to Households Earning	Renter	Owner
30% HAMFI	985	7125
50% HAMFI	525	740
80% HAMFI	335	904
100% HAMFI	N/A	N/A
Total	1,845	8,769

Table 3 – Housing Affordability | Data Source: 2016-2020 CHAS

Monthly Rent					
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,239	\$1,246	\$1,567	\$1,948	\$2,601
High HOME Rent	N/A	\$1,039	\$1,114	\$1,339	\$1,538
Low HOME Rent	N/A	\$813	\$871	\$1,046	\$1,209

Table 4 – Monthly Rent | Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Sebastian's housing stock does not adequately serve households at all income levels. While moderate- and higher-income homeowners generally have access to housing options, extremely low- and low-income renters face significant barriers. Rising rents, limited multifamily development, and a shortage of smaller, affordable rental units contribute to a constrained housing environment.

According to CHAS data, while there are some units affordable to households earning $\leq 30\%$ AMI, the actual availability is far more limited due to high demand, low turnover, and units that are cost-affordable but physically inadequate or inaccessible. Over 38% of renters in Sebastian are cost-burdened, and the local housing market lacks deeply affordable units with accessibility features, especially for seniors and people with disabilities.

Moreover, market pressures such as increasing home prices and rising demand from retirees and remote workers further reduce the availability of housing for essential workers, single-parent households, and very low-income individuals. Without targeted investment in affordable rental production and preservation, these gaps are likely to widen.

How is the affordability of housing likely to change considering changes to home values and/or rents?

Affordability in Sebastian is likely to remain a persistent challenge in the coming years. Home values and rents have risen sharply over the past decade, and there are no signs that these trends will slow significantly. As of 2023, the median home value increased by more than 50% since 2010, and median contract rents have risen by a similar margin, outpacing income growth for many local households.

These increases reflect regional growth pressures, demand from retirees and out-of-area buyers, and the limited supply of developable land within city limits. Rents are expected to continue rising due to constrained rental inventory, particularly for small and moderately priced units. Households earning less than 50% of the Area Median Income (AMI) including seniors, essential workers, and single-parent families are likely to face increasing cost burdens and potential displacement without new affordable housing production or rental assistance.

Unless there is a significant intervention through preservation, development subsidies, or rental support programs, the gap between housing costs and household incomes will likely widen, leaving more residents vulnerable to housing instability.

How do HOME rent/Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In Sebastian, HUD Fair Market Rents (FMRs) and High HOME rents are generally aligned with the local market but often do not reflect the higher end of actual rental prices—especially for newer or recently renovated units. According to 2024 FMR data, a two-bedroom unit in Indian River County has a fair market rent of \$1,567, while ACS data shows the median contract rent in Sebastian is \$1,414. However, a significant share of renters pay well above this amount, with over 40% of renters paying \$1,500 or more per month.

Low HOME rents, intended to be affordable to households at or below 50% AMI, are considerably lower than market rent \$871 for a two-bedroom unit making it difficult for developers to operate units at these rates without deep subsidies or rental assistance. This gap creates a production challenge, especially for households earning less than 30% AMI, who are often priced out even of “affordable” units.

This mismatch informs Sebastian’s strategy to focus CDBG resources on housing rehabilitation for existing owner-occupied homes, rather than new rental production, given limited funding and the lack of HOME entitlement. To address affordability, the city will continue to rely on regional coordination including Indian River County’s SHIP program and partnerships with nonprofit developers to pursue LIHTC, rental subsidy programs, and deeper income targeting in future affordable housing efforts.

Discussion:

The cost of housing in Sebastian has risen substantially over the past decade, creating affordability challenges for many low- and moderate-income households especially renters, seniors, and essential workers. While homeownership remains attainable for some moderate-income buyers, rental options affordable to households earning below 50% of AMI are increasingly scarce. Rising home values, elevated rents, and limited new affordable housing development contribute to a growing mismatch between housing costs and incomes. The City’s strategy centered on preserving the existing housing stock through rehabilitation and collaborating regionally to leverage additional resources will be essential to sustaining housing stability and ensuring equitable access to safe, affordable homes in the years ahead.

MA-20 Condition of Housing 91.310(a) 91.210(a)

Introduction

Sebastian’s housing supply is predominantly composed of single-family detached homes, with a significant share of mobile and manufactured homes. Most housing units (approximately 83%) were built between 1980 and 2009, reflecting a relatively modern housing stock with generally good maintenance. Less than 1% of homes were built before 1950, limiting concerns about widespread structural deterioration.

According to the 2019–2023 American Community Survey, Sebastian has approximately 11,115 total housing units and a vacancy rate of 15.9%. Among these, 2,882 are vacant, including 712 units used for seasonal or recreational purposes, which underscores the city’s appeal to retirees and snowbirds. While housing conditions are generally sound, approximately 1.7% of units are classified as severely substandard due to incomplete kitchen or plumbing facilities. Other housing issues include overcrowding and cost burden, particularly among renters.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: A housing unit is in standard condition if it meets all applicable state and local building codes and does not pose any life, health, or safety hazards to occupants.

Substandard but Suitable for Rehabilitation: A housing unit falls into this category if it does not meet standard condition requirements due to structural or system deficiencies but is structurally sound and financially viable to rehabilitate.

These definitions guide the city in prioritizing housing investments that promote safety, habitability, and cost-effective improvements.

Condition of Units				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1210	22.8%	595	34.6%
With two selected Conditions	250	4.7%	135	7.9%
With three selected Conditions	25	0.5%	20	1.2%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3810	71.9%	970	56.3%
Total	5295	100%	1720	100%

Table 1 - Condition of Units | Data Source: 2017-2021 CHAS

Year Unit Built				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,119	43%	274	15%
1980-1999	4,638	48%	1,093	57%
1950-1979	828	9%	534	28%
Before 1950	26	0%	0	0%
Total	9,611	100%	1,901	100%

Table 2 – Year Unit Built | Data Source: 2017-2021 CHAS

Risk of Lead-Based Paint Hazard				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	854	9%	534	28%
Housing Units built before 1980 with children present	455	53%	150	28%

Table 3 – Risk of Lead-Based Paint | Data Source: 2019-2023 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	827	552	1379
Abandoned Vacant Units	158	105	263
REO Properties	120	30	150
Abandoned REO Properties	0	30	30

Table 4 - Vacant Units | Data Source: 2019-2023 ACS (Total Units) REO total units from RealtyTrac REO Listing Data. Units not suitable for rehabilitation, calculated 40% of total vacant units and 20% of REO properties

Need for Owner and Rental Rehabilitation

While Sebastian’s housing stock is generally in good condition, a subset of homes, especially those built before 1980, require rehabilitation. Issues include outdated systems, incomplete kitchens or plumbing, and poor resilience to environmental hazards. Mobile and manufactured homes, which are common among low- and moderate-income households, are especially vulnerable to hurricane damage and long-term deterioration.

CHAS data shows that a notable share of both renters and owners live in units with one or more housing problems. Approximately 34.6% of renters and 22.8% of owners live in units with at least one selected condition. These figures emphasize the importance of targeting CDBG-funded rehabilitation efforts toward LMI households, especially those living in older, substandard, or manufactured housing.

Sebastian also has 2,882 vacant units, of which 1,153 are estimated to be unsuitable for rehabilitation. Seasonal occupancy accounts for a significant portion of vacancy, but abandoned properties and distressed REOs still warrant targeted monitoring and intervention.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with Lead-Based Paint Hazards

Based on available CHAS data, an estimated 455 owner-occupied and 150 renter-occupied units built before 1980 house families with children. These units pose a potential risk for lead exposure. Although the city's older demographic reduces the overall presence of children, lead mitigation remains a public health priority for the few households at risk.

Discussion

Sebastian's housing conditions are generally favorable, but targeted attention is needed for aging homes, particularly those occupied by low- and moderate-income residents. Rehabilitation programs focused on older homes, mobile housing, and lead-based paint remediation can significantly enhance safety and livability. Continued investment in housing rehabilitation—supported by CDBG funds—is essential to preserving long-term housing affordability and quality for Sebastian's most vulnerable populations.

DRAFT

MA-25 Public and Assisted Housing none 91.210(b)

Introduction

Sebastian does not have public housing developments within its municipal boundaries but is served regionally by the Indian River County Housing Authority (IRCHA). Through this partnership, residents benefit from the Housing Choice Voucher (HCV) program and other federally and state-supported housing assistance efforts. Publicly available sources confirm that Sebastian households rely heavily on vouchers and privately developed affordable housing to maintain housing stability, particularly for seniors, individuals with disabilities, and low-income families.

Please note, Outreach efforts have been made to obtain updated information from the Indian River County Housing Authority; however, no response has been received to date. The city will incorporate any new data if and when it becomes available. Data from HUD's Public and Indian Housing (PIH) Information Center (PIC) is pending, and specific totals for vouchers and accessible units administered by IRCHA are unavailable. However, Sebastian residents are eligible for assistance through IRCHA's Housing Choice Voucher program, including specialized vouchers for veterans, persons with disabilities, and family reunification where applicable.

Totals Number of Units									
Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 1 – Total Number of Units by Program Type | Data Source: PIC (PIH Information Center)

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved public housing agency plan.

Sebastian does not have traditional public housing units or developments managed directly by the Indian River County Housing Authority within city limits. However, assisted housing developments such as Grace's Landing (70 units) and Pelican Isles (150 units) provide critical housing for seniors and LMI individuals in Sebastian. Pelican Isles is a 150-unit senior housing complex financed in part by the Low-Income Housing Tax Credit (LIHTC) program, offering affordable rental units to income-eligible older adults. Grace's Landing, also supported through LIHTC, includes 70 units and serves a similar senior

population with affordability restrictions to ensure long-term housing stability. Both properties are privately managed and were developed in partnership with state and federal funding programs.

These developments are supported through LIHTC, State HOME, and other affordable housing programs, and are generally considered in good condition.

Public Housing Condition	
Public Housing Development	Average Inspection Score
N/A	N/A

Table 2 - Public Housing Condition

Note, there are no HUD Public Housing developments located within Sebastian city limits; therefore, Table 42 is not applicable. Inspection scores for assisted properties are maintained by their respective program administrators but are not available through HUD’s PIC database.

Describe the restoration and revitalization needs of public housing units in the jurisdiction. Provide a brief narrative summary describing the restoration and revitalization needs of public housing units in the jurisdiction.

Sebastian does not have any HUD public housing developments within its jurisdiction, and therefore no restoration or revitalization needs for traditional public housing units are identified. Privately managed LIHTC-funded developments in the city are considered in good condition and subject to state and federal compliance monitoring.

Describe the PHA’s strategy for improving the living environment of low- and moderate-income families residing in public housing.

The Indian River County Housing Authority prioritizes housing quality and tenant stability through routine inspections and partnerships with service providers. These include connections to health care, employment assistance, and supportive services that promote independence for residents in voucher-based housing. Sebastian supports these regional strategies by offering zoning flexibility and development incentives for affordable housing expansion within city limits.

Discussion

Sebastian’s role in public and assisted housing is grounded in regional partnerships and an emphasis on supporting vulnerable populations through housing choice vouchers and LIHTC-funded developments. Although it lacks its own housing authority or traditional public housing developments, Sebastian's coordination with IRCHA and continued investment in affordable housing preservation helps ensure access to stable housing for low- and moderate-income households. The city focuses its local investments on keeping residents in their affordable homes through rehabilitation activities that address life safety, ADA accessibility, and long-term habitability. Improved access to detailed housing authority data in future years will enhance monitoring and strategic planning.

MA-30 Homeless Facilities 91.310(b) 91.210(c)

Introduction

The City of Sebastian is located within Indian River County and is served by the Fort Pierce/St. Lucie, Indian River, and Martin Counties Continuum of Care (CoC FL-509). While Sebastian does not have homeless shelters or facilities within city limits, its residents access a range of services through regional providers located in Indian River County. These facilities support populations including chronically homeless individuals, families with children, unaccompanied youth, and veterans. The CoC uses a Housing First approach, with coordinated entry, outreach, and wraparound services tailored to individuals' needs.

According to the 2024 Housing Inventory Count (HIC), Indian River County hosts a subset of the region's year-round beds, including:

- 102 emergency shelter beds
- 41 transitional housing beds
- 140 permanent supportive housing (PSH) beds (including ~115 for chronically homeless)
- 133 rapid re-housing (RRH) beds
- 16 youth shelter beds

These beds are located across a network of service providers including the Hope for Families Center, SafeSpace, Children's Home Society, and housing managed by the Indian River County Board of County Commissioners (BOCC).

Facilities and Housing Targeted to Homeless Households					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	102	0	41	83	0
Households with Only Adults	34	0	2	57	0
Chronically Homeless Households	-	-	0	115	0
Veterans	-	-	0	106	0
Unaccompanied Youth	16	0	-	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted at homeless persons.

Residents experiencing or at risk of homelessness in Sebastian have access to a network of **mainstream services** integrated with housing interventions. These services are essential to stabilizing individuals and families as they transition into permanent housing.

- **Health Care:** Provided through the Indian River County Health Department and Treasure Coast Community Health, offering primary care, dental services, vaccinations, and chronic condition

management. Mobile clinics and street outreach reach unsheltered populations and coordinate care with housing providers.

- **Mental Health & Substance Use Services:** Offered by New Horizons of the Treasure Coast, which provides psychiatric care, counseling, medication-assisted treatment (MAT), and crisis response services—often embedded in PSH and RRH programs.
- **Employment Services:** Delivered by CareerSource Research Coast, including job readiness training, resume support, career counseling, and subsidized employment opportunities, especially for veterans and individuals exiting homelessness.
- **Public Benefits Access:** Housing navigators and case managers assist individuals in enrolling in SNAP, Medicaid, SSI/SSDI, and VA health and housing programs, ensuring income and health supports are in place during and after housing placement.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City of Sebastian, through its participation in the Fort Pierce/St. Lucie, Indian River, and Martin Counties Continuum of Care (CoC FL-509), ensures access to a broad network of facilities and services that meet the needs of individuals and families experiencing homelessness. While few facilities exist within Sebastian's city limits, residents are connected to a coordinated regional system of care. These services are aligned with broader systems described in SP-40 and MA-35 and tailored to the unique needs of each subpopulation.

Chronically Homeless Individuals and Families

- Served primarily through Permanent Supportive Housing managed by the Indian River County BOCC, including approximately 115 dedicated beds for chronically homeless individuals. Programs include on-site case management, behavioral health treatment, and tenancy support.
- New Horizons and Alchope provide behavioral health and housing stabilization services.

Families with Children

- The Hope for Families Center in Vero Beach provides 60 emergency shelter beds for families, along with parenting support and child programming.
- Families are referred to RRH programs managed by the Treasure Coast Homeless Services Council (TCHSC), offering rental assistance and case management.
- CDBG housing rehab and SHIP emergency repair programs help prevent family homelessness by addressing unsafe or substandard housing conditions.

Veterans and Their Families

- Veterans are supported by HUD-VASH and SSVF, offering 106 housing units or subsidies combined with VA-provided case management and health services.
- Local connections to CareerSource and the VA West Palm Beach ensure veterans receive employment and wraparound supports.

Unaccompanied Youth

- Children’s Home Society operates 16 shelter beds in Indian River County for minors under 18. Transitional housing and service referrals for youth up to age 24 are also available.
- Support includes life skills training, education advocacy, and behavioral health services through New Horizons.

These agencies form the foundation of the region’s housing-first, trauma-informed model for addressing homelessness.

Conclusion

Though the City of Sebastian does not host shelter facilities within its boundaries, it benefits from strong countywide infrastructure concentrated in Indian River County. Residents in need have access to emergency shelter, transitional housing, PSH, and rapid re-housing placements, alongside critical mainstream services. The system is structured to meet the needs of high-priority groups through coordinated entry, case management, and tailored service provision. This integrated approach, grounded in regional collaboration, ensures Sebastian residents have equitable access to housing stability and long-term support.

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MA-35 Special Needs Facilities and Services 91.310(c) 91.210(d)

Introduction

The City of Sebastian supports access to a range of supportive housing facilities and services for residents who are not homeless but need assistance to maintain independent living. In addition, Sebastian residents are served by assisted living facilities (ALFs), adult family care homes, and group homes throughout Indian River County. These facilities assist individuals with physical disabilities, chronic illness, behavioral health needs, and developmental conditions.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

In the City of Sebastian, a range of residents who are not homeless nevertheless require supportive housing to maintain stability and independence. These include the elderly and frail elderly, individuals with physical or cognitive disabilities, people with behavioral health or substance use disorders, and others with complex health or social needs.

Elderly and Frail Elderly: With over 35% of Sebastian's population aged 65 and older, supportive housing for seniors is a critical need. While many older adults live independently, the frail elderly often require housing with accessibility features (e.g., grab bars, step-free entries), in-home support services, and access to transportation and medical care. Aging-in-place modifications, such as bathroom upgrades or HVAC improvements, are essential to preventing premature institutionalization.

Persons with Disabilities (Mental, Physical, Developmental): Residents with physical disabilities require homes with mobility-accessible design, including widened doorways, ramps, and accessible kitchens/bathrooms. Those with developmental or cognitive disabilities may also need structured living environments, such as group homes or supported independent living, where care staff can assist with daily activities. Mental health needs—such as depression, bipolar disorder, or schizophrenia—require stable, quiet housing with proximity to counseling, medication management, and peer support services.

Persons with Alcohol or Other Drug Addictions: Substance use disorders are addressed through stable housing integrated with recovery-oriented support, such as access to detox, outpatient treatment, medication-assisted therapy (MAT), and peer recovery groups. These individuals benefit from transitional or permanent housing that incorporates case management and relapse prevention strategies. Partnerships with regional providers, including New Horizons of the Treasure Coast, are critical to supporting this population in Indian River County.

Persons with HIV/AIDS and Their Families: While the prevalence of HIV/AIDS in Sebastian is relatively low, residents living with HIV/AIDS need housing that supports medical care access, confidentiality, and stability. Supportive housing services may include help with transportation, prescription adherence, and case management. Referrals are coordinated through the Florida Department of Health and regional health care providers who serve the broader Indian River County area.

Public Housing Residents and Low-Income Special Needs Populations: Public housing and voucher holders including those in facilities often require wraparound services to remain stably housed. This may include transportation support, food assistance, employment services, and financial counseling. Seniors and persons with disabilities living in subsidized housing may also require home-based care or daily living assistance, especially if family support is not available.

Other Populations Identified by the Jurisdiction: Veterans with disabilities, survivors of domestic violence, and individuals at risk of institutional discharge also require specialized housing solutions. While not all these populations are currently represented in local datasets, Sebastian continues to coordinate with regional agencies such as the Treasure Coast Homeless Services Council, SHIP program, and Indian River County Human Services Department to support access to needed resources.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Sebastian, through partnerships with Indian River County Human Services, regional hospitals, and behavioral health providers like New Horizons of the Treasure Coast, participates in coordinated efforts to support individuals transitioning from mental health facilities, hospitals, rehabilitation centers, or other institutional settings back into the community.

Discharge planning protocols are in place across institutions to reduce the risk of homelessness or unsafe living conditions post-release. These protocols include:

- Case management and housing navigation services to identify appropriate housing prior to discharge
- Referrals to assisted living facilities (ALFs), group homes, or independent housing with wraparound supports
- Coordination with Medicaid waiver programs and community care agencies to provide in-home services

Behavioral health aftercare, including medication management, peer support, and crisis stabilization services for individuals with serious mental illness or substance use disorders.

The Florida Department of Children and Families (DCF) and local partners also assist individuals with co-occurring health and behavioral conditions by connecting them to long-term supportive housing and ensuring continuity of care. While Sebastian does not operate these programs directly, it relies on this regional network to ensure that returning residents are not discharged into homelessness and have access to stable, supportive environments that promote health and reintegration.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals.

In the 2025 Program Year, the City of Sebastian will use its entire non-administrative CDBG allocation to support owner-occupied housing rehabilitation for low- and moderate-income households, with a focus

on seniors and residents with disabilities. This strategy addresses critical housing and supportive service needs for individuals who are not homeless but require assistance to remain safely housed.

Planned rehabilitation activities will include:

- Accessibility modifications such as grab bars, ramps, widened doorways, and ADA-compliant bathroom features
- Repairs to essential systems (e.g., roofing, HVAC, plumbing) that improve habitability, energy efficiency, and safety
- Code enforcement-related upgrades to prevent displacement and housing deterioration among vulnerable residents

These efforts align directly with the City's 2025 Annual Action Plan goals to:

- Preserve affordable housing stock through essential rehabilitation
- Support aging in place for seniors and individuals with mobility or health limitations
- Prevent institutionalization by maintaining safe, accessible home environments for those at risk

While Sebastian does not use CDBG funds for public services, the City continues to partner with Indian River County, regional health and supportive housing providers, and the State SHIP program to connect residents to in-home care, case management, transportation, and other needed services.

This targeted investment ensures that limited federal resources are directed toward meaningful, high-impact improvements that allow at-risk households to remain stably housed and integrated within the community.

MA-40 Barriers to Affordable Housing 91.310(d) 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The City of Sebastian has established a supportive public policy framework to encourage affordable housing. Through its Comprehensive Plan and Land Development Code, the city promotes flexible zoning, allows manufactured homes in residential zones, permits accessory dwelling units (ADUs), and offers development incentives such as density bonuses, expedited permitting, and impact fee waivers. These policies reflect the City's recognition that a range of housing types is needed to meet the needs of residents across incomes and life stages.

A major constraint is the limited supply of vacant, developable land within city limits. Much of Sebastian's land is already built out, and the remaining parcels are either environmentally sensitive or lack access to essential infrastructure like sewer and water. Although the recently annexed Graves Brothers property offers long-term potential for housing, it is currently vacant and will require significant infrastructure investment before development can proceed.

High construction costs and rising land values further exacerbate the issue. Developers face increasing material and labor costs, making it financially challenging to build new housing without deep subsidies—especially units priced for low- or moderate-income households. For nonprofit or small-scale developers, the cost of development often exceeds what is financially feasible, even when local incentives are applied.

Infrastructure limitations also create obstacles, particularly in newer annexation areas or outlying neighborhoods that lack full utility capacity. These deficiencies raise the cost and complexity of housing projects, delaying timelines and discouraging investment in affordable options.

While Sebastian's zoning code allows multifamily housing, it is confined to specific districts, limiting opportunities to distribute affordable housing more broadly across the community. In some cases, public opposition to higher-density or supportive housing proposals can slow or discourage development, particularly in areas outside designated multifamily zones.

Although the City offers fee waivers in some cases, the standard permitting and impact fees still represent a financial barrier for smaller affordable projects. Compliance with Florida's stringent building codes especially in coastal zones, while essential for safety and resilience, can also increase costs, particularly for modular or manufactured housing, which must meet elevated standards.

Conclusion

While the City of Sebastian has taken meaningful steps to encourage affordable housing through zoning flexibility, development incentives, and regional coordination, significant barriers remain. These challenges are primarily market-driven and structural, including limited land availability, infrastructure gaps, and rising development costs. Continued policy refinement, strategic investment in housing rehabilitation, and pursuit of state and federal funding will be essential to advance the City's housing goals and ensure equitable access to safe, affordable homes for all residents.

MA-45 Non-Housing Community Development Assets 91.315(f) 91.215 (f)

Introduction

Sebastian's largest employment sectors include health care and social assistance, retail trade, construction, and accommodation and food services. The city also has a notable presence of professional, scientific, and technical services, along with emerging growth in eco-tourism and marine-related industries. These sectors align with the region's historical strengths in tourism and agriculture, while expanding into areas like clean energy, biotechnology, and light manufacturing.

Economic Development Market Analysis

Business Activity					
Business by Sector	# of Workers	# of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers %
Agriculture, Mining, Oil & Gas Extraction	158	4	2	0	-2
Arts, Entertainment, Accommodations	1292	1109	18	28	10
Construction	725	573	10	14	4
Education and Health Care Services	1548	577	21	14	-7
Finance, Insurance, and Real Estate	399	146	6	4	-2
Information	96	7	1	0	-1
Manufacturing	477	102	7	3	-4
Other Services	371	264	5	7	2
Professional, Scientific, Mgmt. Services	576	293	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	1,147	775	16	19	3
Transportation and Warehousing	199	59	3	1	-2
Wholesale Trade	244	74	3	2	-1
Total	7232	3983	-	-	-

Table 1 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force	
Total Population in the Civilian Labor Force	10225
Civilian Employed Population 16 years and over	9580
Unemployment Rate	6.25
Unemployment Rate for Ages 16-24	18.61
Unemployment Rate for Ages 25-65	3.58

Table 46 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,813
Farming, fisheries and forestry occupations	138
Service	1,478
Sales and office	2,237
Construction, extraction, maintenance and repair	993
Production, transportation and material moving	614

Table 2 – Occupations by Sector | Data Source: 2019-2023 ACS

Travel Time		
Travel Time	Number	Percentage
< 30 Minutes	5,400	59.52%
30-59 Minutes	2,499	27.55%
60 or More Minutes	1,173	12.93%
Total	9,072	100%

Table 3 - Travel Time | Data Source: 2019-2023 ACS

Education: Educational Attainment by Employment Status (Population 16 and Older)			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 4 - Educational Attainment by Employment Status | Data Source: 2019-2023 ACS

Educational Attainment by Age					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	53	48	170	141
9th to 12th grade, no diploma	80	188	191	710	393
High school graduate, GED, or alternative	360	363	535	2074	3385
Some college, no degree	182	539	601	1643	1753
Associate's degree	34	257	311	829	1015
Bachelor's degree	165	291	396	1539	1407
Graduate or professional degree	0	537	173	873	1140

Educational Attainment – Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,641
High school graduate (includes equivalency)	34,074
Some college or Associate’s degree	45,479
Bachelor’s degree	56,695
Graduate or professional degree	58,548

Table 5 – Median Earnings in the Past 12 Months | Data Source: 2019-2023 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Sebastian’s largest employment sectors include health care and social assistance, retail trade, construction, and accommodation and food services. The city also has a notable presence of professional, scientific, and technical services, along with emerging growth in eco-tourism and marine-related industries. These sectors align with the region’s historical strengths in tourism and agriculture, while expanding into areas like clean energy, biotechnology, and light manufacturing.

Describe the workforce and infrastructure needs of the business community.

The business community in Sebastian benefits from programs like fast-track permitting, tax incentives, and site readiness, but faces challenges related to the availability of shovel-ready industrial land and workforce housing. Employers consistently emphasize the need for enhanced infrastructure, particularly water and sewer upgrades, broadband access, and transportation improvements. The aging workforce and the need for skilled labor, particularly in health care, construction, and emerging tech sectors, also highlight the importance of workforce training and education partnerships.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Sebastian’s ongoing redevelopment within its Community Redevelopment Area (CRA) is expected to have a strong economic impact, particularly in the Downtown/Riverfront district. The city’s annexation of the Graves Brothers property and potential future annexations are expanding opportunities for commercial and industrial growth. Initiatives focusing on eco-tourism, marine industries, and clean energy are poised to diversify the economy further. These shifts necessitate workforce development initiatives, such as expanded vocational training, and infrastructure investments to support growth areas, especially transportation and utility capacity.

How do the skills and education of the jurisdiction’s workforce correspond to employment opportunities?

Sebastian’s workforce generally aligns with opportunities in health care, retail, and service industries but shows a gap in technical skills required for growth industries like biotechnology, advanced

manufacturing, and information technology. The city's aging population means a strong focus on elder care services but also reveals challenges in sustaining a pipeline of young, skilled workers for expanding sectors.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce Solutions, the regional workforce agency, operates career centers and collaborates with Indian River State College to offer job training, certifications, and retraining programs targeting health care, construction, and technical fields. These initiatives, supported by the Florida Research Coast Economic Development Coalition, aim to upskill local workers and fill critical employment gaps. Sebastian continues to partner with these agencies to promote workforce readiness as a key component of its long-term economic strategy.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Sebastian does not participate in a formal Comprehensive Economic Development Strategy (CEDS). However, the city works closely with the Indian River County Economic Development Council and the Florida Research Coast Economic Development Coalition, both of which coordinate regional strategies that function similarly to a CEDS framework. These partnerships align Sebastian's local economic priorities with broader regional goals, focusing on business retention, workforce readiness, and infrastructure improvements to support sustainable growth.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

While Sebastian's limited CDBG allocation, approximately \$100,000 annually does not fund direct economic development programs such as job training or business incentives, the city's Consolidated Plan aligns with its economic vision by prioritizing infrastructure improvements. Local initiatives, including enhancements to roadways, drainage systems, and ADA-compliant facilities, are designed to improve the overall resilience and functionality of the community. These projects not only benefit residents but also help create favorable conditions for business investment and economic growth. Regional initiatives, such as the county's focus on workforce development and site readiness, complement the city's infrastructure priorities by ensuring that businesses have the supportive environment needed to thrive.

Discussion

Sebastian's strategy for fostering economic growth centers on maximizing its limited CDBG resources by investing in public infrastructure, which indirectly supports workforce development and business expansion. Improvements to roads, utilities, and public spaces strengthen the city's resiliency, enhance accessibility, and contribute to a high quality of life key factors that attract and retain businesses. Through continued collaboration with regional economic development partners, Sebastian ensures that its local investments are integrated into broader strategies for long-term economic stability and growth.

MA-50 Needs and Market Analysis Discussion none 91.210(a)

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems? (include a definition of "concentration")

In the City of Sebastian, "concentration" refers to areas where the proportion of a population or housing problem exceeds the citywide average by at least 10 percentage points. According to 2017–2021 CHAS data, an estimated 2,565 households experience at least one of HUD's four key housing problems: cost burden, overcrowding, lack of kitchen or plumbing facilities, or substandard conditions. The most impacted populations are renters earning $\leq 50\%$ of Area Median Income (AMI), who are more likely to be severely cost burdened and reside in aging or structurally vulnerable units, including manufactured homes.

These conditions are most prevalent in neighborhoods with older housing stock, especially mobile home communities where residents are unable to make necessary repairs. Though the Graves Brothers annexation area does not currently contain housing, it is designated as a Qualified Census Tract (QCT) and is adjacent to other lower-income neighborhoods experiencing housing problems. This makes it a strategic location for addressing future affordable housing needs.

Are there areas in the Jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Racial and ethnic concentration is defined as a census tract or block group where the percentage of minority residents exceeds the citywide average by at least 10 percent. Sebastian's population is approximately 85.9% White, with 6.9% Hispanic and 5.5% Black or African American residents. No census tracts in Sebastian currently meet HUD's formal threshold for racial or ethnic concentration.

However, income concentration exists in certain neighborhoods with a higher share of low- and moderate-income (LMI) households, especially within and around mobile home communities. While the Graves Brothers QCT is currently undeveloped, its designation and adjacent to LMI areas make it a priority zone for future affordable housing investment.

What are the characteristics of the market in these areas/neighborhoods?

In areas where housing problems are most concentrated—particularly those with older housing and manufactured homes—the local housing market is characterized by:

- A high share of mobile and manufactured homes, many of which lack modern building standards, energy efficiency, or storm resilience.
- Limited multifamily housing and few new affordable units are under development.
- Rising land and construction costs, which constrain both homeowners and developers from addressing housing needs.

- Deferred maintenance among lower-income homeowners, particularly older adults on fixed incomes, who often cannot afford major repairs.
- Infrastructure limitations in outlying and annexed areas, such as the vacant Graves Brothers property, which lacks full utility build-out and poses barriers to near-term development.

These conditions contribute to continued housing cost burden and habitability issues for many LMI households.

Are there any community assets in these areas/neighborhoods?

Yes. The Sebastian Community Redevelopment Area (CRA) encompasses the city’s Downtown and Riverfront Districts, offering a concentration of community assets and public amenities.

These include:

- Riverview Park, which hosts local events and provides river access.
- Friendship Park and Schumann Park, offering passive and active recreational spaces.
- The Main Street corridor, featuring small businesses, civic buildings, and restaurants.
- The Working Waterfront Heritage Center, which preserves Sebastian’s fishing industry history and contributes to cultural tourism.
- A multi-use trail network and public transit routes that connect residential neighborhoods to schools, services, and commercial areas.

These amenities support community connectivity, walkability, and quality of life for residents in nearby LMI areas.

Are there other strategic opportunities in any of these areas?

Yes. The Graves Brothers annexation area, while currently vacant, presents a major opportunity for new affordable housing development. As a Qualified Census Tract, the area is eligible for resources such as Low-Income Housing Tax Credits (LIHTC), HUD and state grants, and potential infrastructure funding to support site readiness.

Strategic opportunities include:

- Planned infrastructure investment to extend utilities and improve development feasibility.
- Future infill and mixed-use development in nearby CRA-adjacent neighborhoods.
- Leveraging local tools such as density bonuses, fee waivers, and streamlined permitting to attract affordable housing developers.
- Continued coordination with Indian River County and the CoC to align housing with wraparound services, supportive housing, and homelessness prevention efforts.

These opportunities reflect Sebastian’s long-term commitment to expanding affordable housing options while preserving existing housing through CDBG-funded rehabilitation programs.

MA-60 Broadband Needs of Housing 91.310(a)(2) 91.210(a)(4)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access is a critical infrastructure need in Sebastian, where high-speed internet has become essential for education, health care, employment, and communication. According to the FCC Broadband Map (June 2024), Indian River County—including Sebastian—has near-universal coverage (~98%+) for fixed broadband at basic 25/3 Mbps speeds. However, coverage drops to approximately 86% for broadband at 100/20 Mbps speeds or higher, which is increasingly recognized as the minimum requirement for seamless telework, online education, and telehealth services.

Gaps are most prevalent in older mobile home parks and lower-density fringe areas, where infrastructure is outdated or economically challenging for private providers to upgrade. These gaps disproportionately affect low- and moderate-income households, many of whom rely on mobile data or lower-speed DSL services that hinder full participation in digital services.

Sebastian's 2040 Comprehensive Plan emphasizes digital equity as a key priority, highlighting the need for expanded broadband infrastructure in affordable housing developments, senior centers, and areas identified as socially vulnerable. Public consultations and feedback during plan development have confirmed that residents see broadband access as a utility—as essential as water or electricity—underscoring the need for reliable, high-speed connections citywide.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Sebastian is served by major providers including AT&T (DSL and fiber), Comcast Xfinity (cable), and satellite providers like HughesNet and Starlink. However, FCC data reveal that many census blocks have only a single provider offering fixed broadband at or above 100/20 Mbps, limiting consumer choice. This lack of competition can result in higher costs, limited-service improvements, and weaker customer support, especially in low-income neighborhoods and outlying areas.

Residents and stakeholders have voiced concerns about affordability and reliability, particularly in areas where monopolies or near-monopolies exist. Encouraging competition, whether through incentives for new entrants, public-private fiber initiatives, or municipal partnerships—could lower prices and improve service quality, making broadband more accessible to vulnerable populations and affordable housing residents.

Aligning with regional economic development goals, Sebastian's strategy includes enhancing broadband competition and infrastructure resilience to support workforce development, small business growth, and equitable access for all households.

Conclusion

While Sebastian has made significant strides in broadband infrastructure, critical gaps remain—especially for low- and moderate-income households in mobile home parks and fringe areas. FCC data, community feedback, and planning studies all point to the need for expanded high-speed broadband wiring and more robust competition among ISPs. Addressing these challenges is essential for advancing digital equity, supporting economic growth, and ensuring that every resident can fully participate in today’s digital society.

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MA-65 Hazard Mitigation 91.310(a)(3) 91.210(a)(5)

Describe the jurisdiction's increased natural hazard risks associated with climate change

The City of Sebastian is increasingly vulnerable to climate-driven natural hazards, including hurricanes, coastal and inland flooding, extreme heat, and sea level rise. Situated along Florida's east coast, Sebastian lies within a high-risk hurricane zone and includes several areas identified by FEMA as Flood Zones A and AE, which are susceptible to 100-year flood events. The National Risk Index (NRI) developed by FEMA rates Indian River County which includes Sebastian as having a Relatively High Expected Annual Loss (EAL) from natural hazards compared to the rest of the United States. These hazards are compounded by Sebastian's proximity to the Indian River Lagoon, low-lying topography, and aging infrastructure.

Sebastian's Coastal Resiliency Plan identifies the Coastal High Hazard Area (CHHA) as especially vulnerable to storm surge, erosion, and sea level rise. Climate projections also show an increase in the frequency and intensity of extreme heat events, particularly affecting elderly and medically fragile residents. While less frequent, wildfire risk is present due to the city's wildland-urban interface and periods of drought. Strong storms and tornadoes, though uncommon, remain a secondary threat to mobile and manufactured housing.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods

Low- and moderate-income (LMI) households in Sebastian face disproportionate risk from climate-related hazards due to a combination of housing type, location, and limited financial resilience. According to American Community Survey (ACS) data, approximately 11% of homes in Sebastian were built before 1980, predating modern building codes that address storm and flood protection. Many LMI households occupy mobile and manufactured homes, which are structurally more susceptible to high winds and flooding.

Although HUD defines fewer than 2% of homes in Sebastian as substandard, many LMI households live in aging units in need of critical repairs. These residents often lack the resources to address deferred maintenance, making them more vulnerable to wind, heat, and water damage during disaster events. In addition, a high percentage of Sebastian's residents, who are over 35% are age 65 or older, a population especially at risk during extreme heat events or mandatory evacuations. Many live on fixed incomes and lack access to energy-efficient cooling systems or back-up power. LMI households are also less likely to carry comprehensive insurance coverage, placing them at greater financial risk following hurricanes or floods.

Affordable housing in Sebastian is disproportionately located in areas vulnerable to hazard exposure, including neighborhoods within floodplains and the recently annexed Graves Brothers Qualified Census

Tract (QCT), which lacks full utility infrastructure and stormwater capacity. These conditions further increase housing instability and delay post-disaster recovery for vulnerable households.

Conclusion

Sebastian’s exposure to hurricanes, flooding, sea level rise, and extreme heat is increasing with the effects of climate change. These hazards most severely impact low- and moderate-income households—especially those living in mobile homes, older structures, or hazard-prone areas with limited access to infrastructure and services. Aging housing stock, energy insecurity, underinsurance, and demographic vulnerability exacerbate the risks. Through its CDBG-funded housing rehabilitation program, participation in the State Housing Initiatives Partnership (SHIP), and alignment with Indian River County’s Local Mitigation Strategy (LMS), the city is working to improve housing resilience and promote long-term safety and stability for its most at-risk residents.

[Map | National Risk Index](#)

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Strategic Plan

SP-05 Overview

The City of Sebastian's 2025–2029 Strategic Plan establishes the priorities and objectives guiding the use of Community Development Block Grant (CDBG) funds to improve housing conditions and support low- and moderate-income (LMI) households. With an annual CDBG allocation of approximately \$100,000, the city targets its limited resources toward preserving housing stability, enhancing residential safety, and supporting neighborhood resilience—particularly in high-need areas such as the newly annexed Graves Brothers Qualified Census Tract (QCT).

As a small entitlement community, Sebastian does not receive HOME or ESG funds and does not directly administer social services or housing development programs. Instead, the City focuses its CDBG investment entirely on an owner-occupied housing rehabilitation program that addresses health and safety repairs, accessibility modifications, and code enforcement issues. This program helps income-eligible residents—especially seniors, persons with disabilities, and very low-income households—remain safely housed and avoid displacement.

Sebastian coordinates closely with Indian River County, the State Housing Initiatives Partnership (SHIP) program, and the Treasure Coast Homeless Services Council (CoC FL-509) to ensure residents have access to supportive services, homelessness prevention resources, and emergency repair assistance. These partnerships help the City align its housing rehabilitation efforts with broader countywide and regional strategies to improve housing stability and reduce the cost burden among vulnerable households.

Program monitoring and administration are led by the City's Community Development Department, which oversees financial compliance, procurement standards, and project performance in accordance with HUD regulations. Through targeted CDBG investments, interagency coordination, and long-term planning, the City of Sebastian aims to preserve affordable housing, promote inclusive growth, and strengthen community resilience for its low- and moderate-income residents.

SP-10 Geographic Priorities 91.315(a)(1) 91.215(a)(1)

1	Area Name:	Citywide
	Area Type:	Citywide
	Identify the neighborhood boundaries for this target area	City of Sebastian boundaries
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The needs assessment, market analysis, and community input determined that various areas throughout the city have a need for affordable housing and improvements to public facilities and infrastructure.
	Identify the needs in this target area	Sebastian, overall, needs an increased supply of affordable housing, public facility improvements, and infrastructure.
	What are the opportunities for improvement in this target area?	Opportunities for improvement include increased access to affordable housing and the provision of improvements to public facilities, and infrastructure.
	Are there barriers to improvement in this target area?	Sebastian, overall, faces a significant shortage in funding and financing available for the types of revitalization.
2	Area Name:	Graves Brothers - 5.097 QCT
	Area Type:	Strategy Area
	Identify the neighborhood boundaries for this target area	The QCT is composed of the recently annexed Graves Brothers neighborhood including QCT 5.097
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The needs assessment, market analysis, and community input determined that various areas throughout the city have a need for affordable housing and improvements to public facilities and infrastructure.
	Identify the needs in this target area	Opportunities for improvement include increased access to affordable housing and the provision of improvements to public facilities, and infrastructure.
	What are the opportunities for improvement in this target area?	Opportunities for improvement include increased access to affordable housing and the provision of improvements to public facilities, and infrastructure.
	Are there barriers to improvement in this target area?	Sebastian, overall, faces a significant shortage in funding and financing available for the types of revitalization.

SP-25 Priority Needs 91.315(a)(2) 91.215(a)(2)

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Housing Rehabilitation	High	Extremely Low Low Moderate (QCT)	City Wide Graves QCT	Housing Rehabilitation	Provide housing rehabilitation to support low-to-moderate income residents to improve resiliency, living conditions, and address code enforcement violations.	The city conducted a community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. Analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Program Administration	High	N/A	N/A	Planning and Administration	Management and operation of tasks related to administering and carrying out the HUD CDBG programs. Activities also include fair housing planning and environmental studies.	N/A

Table 1 – Priority Needs Summary

SP-30 Influence of Market Conditions 91.315(b) 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics That Will Influence the Use of Funds Available for Housing Type
Tenant Based Rental Assistance (TBRA)	N/A – the jurisdiction does not anticipate the need for this funding type/program due to limited funding, service network, and eligible housing that would qualify per FMR
TBRA for Non-Homeless Special Needs	N/A – the jurisdiction does not anticipate the need for this funding type/program due to limited funding, service network, and eligible housing that would qualify per FMR
New Unit Production	N/A – the jurisdiction does not anticipate the need for this funding type/program due to the significant cost and limited resources which would result in significant subsidization that the city typically doesn't leverage or access
Rehabilitation	<ul style="list-style-type: none"> • High construction and rehabilitation costs continue to make both new housing development and the maintenance of aging homes financially burdensome for low- and moderate-income households. • Limited access to direct rehabilitation funding, especially at the local level, constrains the City's ability to preserve and improve existing affordable housing. • An aging housing stock—with over 11% of homes built before 1980—requires more frequent repairs and may present structural, environmental, and safety concerns. • Lead-based paint hazards remain a risk in older units, especially for low-income families living in pre-1980 homes. • Mobile and manufactured homes are prevalent in Sebastian, particularly among seniors on fixed incomes. These units are often vulnerable to storm damage and have limited long-term durability. • Aging public infrastructure in low- and moderate-income neighborhoods can undermine housing stability, reduce property values, and deter reinvestment, even though direct CDBG funding may be limited to housing activities.
Acquisition, including preservation	N/A – the jurisdiction does not anticipate the need for this funding type/program because the city doesn't own or maintain public housing

Table 1 – Influence of Market Conditions

SP-35 Anticipated Resources 91.315(a)(4), 91.320(c)(1,2) 91.215(a)(4), 91.220(c)(1,2)

Introduction

During the five years covered by this Plan, the City of Sebastian expects to receive \$116,320 per year in CDBG funding for a total of \$581,600. The anticipated amount assumes annual program allocations remain the same.

ANTICIPATED RESOURCES								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Federal	Housing Rehabilitation Planning & Admin	\$ 116,320	\$ 0	\$ 61,038.45	\$ 177,340.45	\$ 465,280	The CDBG program provides annual grants to develop viable urban communities by providing suitable living environment, and by expanding economic opportunities, for low- and moderate-income persons.

Table 1 - Anticipated Resources

SP-40 Institutional Delivery Structure 91.315(k) 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Institutional Structure

The City of Sebastian administers its Consolidated Plan through the Community Development Department, which is responsible for managing the City’s Community Development Block Grant (CDBG) program. As a small entitlement community with a limited annual allocation, Sebastian maximizes its impact by leveraging partnerships with Indian River County, the Fort Pierce/St. Lucie, Indian River, Martin Counties Continuum of Care (CoC FL-509), and a network of nonprofit and regional service providers.

This institutional structure emphasizes collaboration, cross-agency coordination, and strategic referrals to connect residents with housing, health, and social services. The City targets its CDBG funds to activities that complement broader investments at the county and state level, with a focus on preserving housing, improving neighborhood conditions, and supporting vulnerable populations.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Sebastian	Government Agency	Public Infrastructure; Planning/Administration	Jurisdiction
Indian River County	Government	Housing Assistance, SHIP Program, Human Services, Public Health	Countywide
Indian River County Housing Authority	Public Housing Agency	Housing Choice Vouchers, Affordable Housing Oversight	Countywide
Florida Housing Finance Corporation	State Agency	Affordable Housing Finance and Tax Credit Programs	Statewide
CoC FL-509 (Treasure Coast Homeless Services)	Continuum of Care	Homeless Services Coordination, HMIS, Street Outreach, Permanent Housing	Regional (Tri-County)

Table 1 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Sebastian’s institutional delivery system is supported by a combination of municipal coordination and regional partnerships. The city administers its CDBG program through its Community Development Department and coordinates with Indian River County to provide access to SHIP-funded housing assistance, human services, and public health programs. The Indian River County Housing Authority manages Housing Choice Vouchers and affordable housing oversight, while the Florida Housing Finance Corporation supports affordable housing financing and tax credit initiatives statewide. CoC FL-509 (Treasure Coast Homeless Services) plays a central role in coordinating homelessness outreach, housing placement, and system-wide data management.

Beyond these core partners, several nonprofit and community-based agencies provide services directly in Sebastian or serve its residents through regional programs.

- Senior Resource Association (SRA) and the Sebastian Senior Center, which deliver transportation, meals, wellness checks, and aging-in-place supports
- IRC Veterans Services Office – Sebastian, which offers direct assistance to veterans with housing, benefits, and transportation
- Helping Hands of the Treasure Coast and The Source, which provide food, clothing, showers, case management, and other crisis services
- Roseland Ecumenical Food Pantry and St. Vincent de Paul – Wabasso, which support food security for low-income residents
- Goodwill – Sebastian, which offers employment services and access to affordable goods

Health providers such as Sebastian River Medical Center, Whole Family Health Center, and mobile units from the Visiting Nurse Association increase access to primary and preventive care for underserved populations.

These partnerships significantly enhance Sebastian’s ability to address local needs, especially for seniors, veterans, individuals with disabilities, and those at risk of homelessness.

Despite these strengths, there are important gaps. Sebastian lacks a local shelter, CHDOs, and centralized intake or one-stop service hubs, which can delay access to emergency housing or supportive services. Most intensive case management, behavioral health care, and specialized services particularly for families with children or unaccompanied youth are located in Vero Beach or further south, requiring transportation and advanced coordination. Administrative capacity within the City remains limited, constraining opportunities to expand programming or pursue additional funding sources beyond CDBG.

To address these challenges, Sebastian continues to strengthen inter-agency coordination, maintain local referral networks, and target its CDBG resources toward housing stability and neighborhood-level improvements that benefit low- and moderate-income residents.

Availability of mainstream services targeted to homeless persons and persons w/HIV

Sebastian connects residents to mainstream services through partnerships with Indian River County agencies and CoC FL-509. Homeless individuals can access rental assistance, case management, and housing navigation through CoC providers, while emergency shelter is available at regional facilities like Hope for Families Center and the Samaritan Center. The Source also offers essential daily services such as meals, showers, and clothing.

Support for individuals with HIV is available through the Florida Department of Health in Indian River County, Whole Family Health Center, and local clinics offering testing, treatment, and case management. Veterans receive additional support through the Sebastian-based Veterans Services Office and regional HUD-VASH and SSVF programs.

Though most services are located outside Sebastian, mobile outreach, transit access, and coordinated referrals help ensure residents can connect to needed care.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other	X	X	X

Table 2 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Sebastian addresses homelessness through coordination with CoC FL-509 and Indian River County agencies. The CoC manages coordinated entry and HMIS, connecting chronically homeless individuals, families with children, veterans, and unaccompanied youth to housing and supportive services. Emergency and transitional shelters are available through regional providers such as Hope for Families Center and the Samaritan Center, while The Source offers meals, hygiene services, and case management.

Veterans are served through HUD-VASH, SSVF, and the locally based Indian River County Veterans Services Office. For families and youth, the local school district's McKinney-Vento liaison identifies and assists students experiencing homelessness, ensuring access to education, transportation, and stability supports.

Though Sebastian lacks its own shelter or one-stop center, mobile outreach, GoLine transit, and strong referral pathways ensure residents access shelter, healthcare, mental health, and HIV/AIDS services. This regional model helps meet a range of needs for homeless populations in and around Sebastian.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Sebastian's service delivery system benefits from strong regional coordination, with key partners such as CoC FL-509, Indian River County Human Services, and nonprofit providers offering housing assistance, case management, mental health care, and crisis response. Services for veterans, seniors, persons with disabilities, and individuals with HIV are accessible through local offices, mobile outreach, and coordinated referrals. The presence of the McKinney-Vento liaison within the local school district also helps identify and support homeless youth and families.

However, gaps remain. Sebastian lacks an in-city shelter, CHDOs, and a centralized intake or service hub, which can delay access to housing and supportive services. Most specialized care particularly for behavioral health, youth services, and transitional housing is located outside the city, creating transportation barriers for vulnerable residents. Despite these limitations, the City's partnerships and referral networks help extend access to care and address critical needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To address institutional gaps, Sebastian focuses on:

- Leveraging regional partnerships with Indian River County, CoC FL-509, and nonprofit providers to connect residents to housing, health, and social services.
- Coordinating with the McKinney-Vento liaison, Veterans Services Office, and senior-serving agencies to reach vulnerable populations.
- Participating in regional housing efforts, including developing a housing or community development advisory committee, to align with broader strategies.
- Exploring interlocal agreements and MOUs to formalize partnerships and improve coordination across jurisdictions.

Sebastian's institutional strategy emphasizes collaboration, resource leveraging, and targeted infrastructure investments to enhance livability and housing access for low- and moderate-income residents despite limited municipal capacity and funding.

SP-45 Goals 91.315(a)(4) 91.215(a)(4)

Goals Summary Information								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Affordable Housing	City Wide/QCT	Affordable Housing	CDBG: \$465,280	Homeowner Housing Rehabilitation: 15 Units Rehabilitated
2	Administration	2025	2029	Other	City Wide	Administration	CDBG: \$116,320	N/A

Table 58 – Goals Summary

Goal Name	Goal Description
Housing Rehabilitation	Funds assist with maintaining and preserving the City’s existing affordable housing stock and provide safe and healthy housing for low-income households. Funding is used for rehabilitation of owner-occupied homes for low-and moderate-income households.
Administration	Funds will be used for the administration and implementation of the CDBG, HOME, and ESG programs. Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments. Activities also include fair housing planning and environmental studies.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Although the City of Sebastian does not receive a HOME allocation, it will use its limited CDBG funding to support affordable housing rehabilitation activities that benefit extremely low-, low-, and moderate-income households. Over the five-year Consolidated Plan period, Sebastian anticipates assisting an estimated 15 to 20 households through its CDBG-funded housing rehabilitation program. These efforts will focus on addressing substandard housing conditions, improving accessibility, supporting code compliance, and enhancing resiliency to allow residents to safely remain in their homes.

While the city does not have the resources to fund new housing construction, its housing rehabilitation program is a critical strategy for preserving affordable housing stock and promoting housing stability for income-qualified homeowners. These efforts will be complemented by strategic infrastructure improvements in LMI neighborhoods to support neighborhood revitalization and improve overall quality of life for residents.

DRAFT

SP-50 Public Housing Accessibility and Involvement 91.315(c) 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Sebastian does not own or operate any public housing and is not a party to a Section 504 Voluntary Compliance Agreement. Public housing and Housing Choice Voucher (HCV) programs serving Sebastian residents are administered by the Indian River County Housing Authority (IRCHA). While the City encourages the development and preservation of accessible housing, it does not have direct oversight of public housing unit accessibility. Any requirements related to Section 504 compliance would be the responsibility of IRCHA.

Activities to Increase Resident Involvements

Although Sebastian does not manage public housing, it would support coordination with the Indian River County Housing Authority to encourage resident participation in housing planning and services. The city also conducts outreach through its CDBG program to engage low- and moderate-income residents including voucher holders and tenants in assisted housing in identifying needs and shaping community development priorities. Input is gathered through public hearings and consultation with regional housing partners. These engagement efforts help inform program goals, including the prioritization of housing rehabilitation for income-eligible homeowners.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A. The Indian River County Housing Authority is designated as a standard performer.

Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to Affordable Housing 91.315 (h) 91.215(h)

Barriers to Affordable Housing

The City of Sebastian experiences a range of structural and market-based barriers that limit the development and preservation of affordable housing, especially for low- and moderate-income households. While the City's regulatory environment is less complex than that of larger jurisdictions, challenges such as limited land availability, aging infrastructure, and rising development costs continue to impact affordability. Much of the City is already developed, leaving limited land for new multi-family or infill housing particularly in areas with existing infrastructure. At the same time, inflation and rising land and construction costs have made it more difficult for developers to produce affordable housing without substantial subsidy.

Zoning also presents a constraint. Although the City permits manufactured homes and accessory dwelling units (ADUs), higher-density housing is allowed only in limited areas, restricting flexibility to address a variety of housing needs. Sebastian's housing stock especially older mobile and manufactured homes is aging, and many low-income homeowners lack the resources to finance needed repairs. The absence of a dedicated local housing trust fund further limits the City's ability to support housing development or preservation, making it reliant on modest federal CDBG funds and county-administered SHIP resources. Additionally, newly annexed areas such as the Graves Brothers Qualified Census Tract (QCT) lack essential infrastructure, increasing development costs in high-need neighborhoods. Although not widespread, some community resistance to affordable or higher-density housing proposals can also slow progress in meeting local housing goals.

Strategy to Remove or Ameliorate Barriers

In response to these challenges, the City of Sebastian has adopted a practical, policy-focused approach to reducing barriers to affordable housing within its capacity as a small entitlement community. The city supports zoning flexibility by allowing manufactured housing in all residential districts and permitting ADUs as a lower-cost housing option. To encourage affordable housing development, the city offers incentives such as expedited permitting, impact fee waivers, and density bonuses for projects that include income-restricted units.

Sebastian also participates in the State Housing Initiatives Partnership (SHIP) program through Indian River County to fund emergency home repairs and rehabilitation for income-eligible homeowners, which helps preserve affordable housing stock. The recent annexation of the Graves Brothers property designated QCT offers a long-term opportunity to pair housing with infrastructure planning, including utility expansion, to support future affordable development in underserved areas. The city continues to review and update its Comprehensive Plan and Land Development Code to align with housing affordability goals and to allow for a broader mix of housing types and densities. Public education and community engagement efforts are also underway to promote the value of affordable housing and gain support for neighborhood reinvestment and resilience.

Discussion

While Sebastian's size, land constraints, and limited financial resources pose ongoing challenges to affordable housing, the City remains committed to identifying and reducing local barriers through zoning flexibility, intergovernmental coordination, and proactive planning. By aligning policy tools with long-term housing goals and leveraging partnerships with county and state programs, Sebastian is taking meaningful steps to preserve and expand affordable housing opportunities particularly for cost-burdened homeowners, seniors, and lower-income families. Continued collaboration, targeted investment, and community engagement will be key to supporting an inclusive and resilient housing landscape over the next five years.

DRAFT

SP-60 Homelessness Strategy 91.315 (d) 91.215(d)

Reaching Out to Homeless Persons and Assessing Their Needs

The City of Sebastian does not directly operate homelessness services but collaborates closely with the Treasure Coast Homeless Services Council, Inc. (FL-509 Continuum of Care), which leads regional efforts across Indian River, St. Lucie, and Martin counties.

The CoC funds and coordinates mobile outreach teams who regularly engage with unsheltered individuals throughout the region including wooded areas, public spaces, and known encampments in and near Sebastian. Outreach workers assess individual needs using tools such as the VI-SPDAT and enter individuals into the Coordinated Entry (CE) system, which prioritizes housing placement based on vulnerability, including behavioral health, substance use, and chronic medical conditions.

According to the 2024 Point-in-Time (PIT) Count, 213 individuals in Indian River County were identified as experiencing homelessness, with a mix of sheltered and unsheltered individuals. The CoC is actively expanding its outreach capacity and reports on improved access to services and decreased unsheltered homelessness through streamlined CE referrals and partnerships with local providers.

Addressing Emergency and Transitional Housing Needs

While no emergency shelters or transitional housing facilities are located within Sebastian's city limits, residents have access to nearby housing services through county and nonprofit partners:

- The Source and SafeSpace provide emergency shelter and transitional services, with SafeSpace specifically supporting survivors of domestic violence.
- Camp Haven offers transitional housing for men with structured programming focused on stability and self-sufficiency.
- The CoC is expanding non-congregate shelter options using motel-based interventions and bridge housing while individuals await permanent housing placement.

Although the City of Sebastian does not use CDBG funds for shelter or infrastructure, its focus on housing rehabilitation for low- and moderate-income households contributes to long-term housing stability and helps prevent vulnerable residents from entering homelessness.

The CoC follows a Housing First approach, ensuring low-barrier access to housing and support. Individuals are matched to Rapid Re-Housing (RRH) or Permanent Supportive Housing (PSH) based on need. Housing navigators assist with locating units, gathering documentation, securing ID, and landlord engagement.

Participants are also connected to mainstream supports such as SNAP, SSI/SSDI, Medicaid, and employment and training programs. Veterans are served through HUD-VASH and SSVF, offering specialized case management and housing subsidies.

Preventing Homelessness Among At-Risk Households

Sebastian collaborates with the Indian River County Human Services Department and CoC partners to serve individuals and families at imminent risk of homelessness, including:

- **Eviction prevention services:** ESG-funded rental and utility assistance, landlord mediation, and case management.
- **Discharge planning:** Coordination with local hospitals, jails, and mental health facilities to support stable transitions back into housing.
- **Youth transitions:** Partnerships with the Department of Children and Families (DCF), school district liaisons, and youth housing providers ensure foster youth and homeless students receive targeted support as they age out or transition.

The CoC also implements cross-sector coordination to identify high-risk individuals early and intervene before a housing crisis escalates.

Discussion

The City of Sebastian's homelessness strategy is fully integrated into the Treasure Coast regional CoC system, which provides coordinated outreach, emergency shelter, transitional housing, prevention services, and permanent housing supports. While Sebastian does not directly fund or operate homeless programs, its housing rehabilitation investments, interagency coordination, and prioritization of vulnerable households contribute to regional efforts to prevent and end homelessness. Through partnerships with the CoC and Indian River County, Sebastian ensures its residents can access critical housing stability resources, even in the absence of local shelter infrastructure.

SP-65 Lead Based Paint Hazards 91.315 (i) 91.215(i)

Actions to Address LBP Hazards and Increase Access to Housing Without LBP Hazards

The City of Sebastian recognizes the health risks that lead-based paint (LBP) poses particularly to young children and pregnant women and has integrated lead hazard evaluation and mitigation into its housing policies and CDBG-funded rehabilitation program. In alignment with HUD's Lead Safe Housing Rule (24 CFR Part 35) and EPA regulations, the City ensures that all federally funded rehabilitation work involving pre-1978 structures include proper lead hazard assessment and response.

Through its Housing Rehabilitation Program, the city conducts initial housing inspections that include an evaluation of potential LBP hazards for homes built before 1978. If lead hazards are identified, certified lead-safe renovation professionals are required to perform interim controls or abatement, and clearance testing is conducted when applicable. These practices are documented in the City's program guidelines and contractor procurement procedures.

Key Actions Include:

- **Lead-Based Paint Evaluation in Program Design**
The City screens all CDBG-funded housing rehabilitation projects for lead risk based on the year built. For eligible units constructed prior to 1978, paint testing, risk assessments, and clearance inspections are performed as needed per federal guidelines.
- **Abatement by Certified Contractors**
Any required lead hazard control work is completed by EPA-certified contractors. The city includes lead-safe language in its standard contract documents and maintains a list of qualified vendors.
- **Public Education and Outreach**
Residents participating in the rehabilitation program are provided HUD's "*Protect Your Family from Lead in Your Home*" brochure and educated on the risks of lead exposure and the importance of proper remediation.
- **Priority for Vulnerable Households**
Families with children under age six, elderly individuals, and persons with disabilities are prioritized for rehabilitation assistance where lead exposure is suspected or confirmed. The city coordinates with Indian River County and the Florida Department of Health to ensure referrals and alignment with public health protocols.

Extent of Lead Poisoning Risk and Related Actions

According to the American Community Survey, approximately 11% of Sebastian's housing stock was built before 1980, and thus may contain lead-based paint. While many of these homes are owner-occupied and the city has a higher percentage of older adults than young children, certain low-income areas including older mobile home parks and neighborhoods with aging housing still pose potential lead risks. Although recent cases of elevated blood lead levels have not been documented within Sebastian, the city remains vigilant by integrating lead risk evaluation into all applicable federally funded housing

projects and by maintaining communication with the Florida Department of Health and Indian River County to monitor potential exposures.

Integration Into Housing Policies and Procedures

Lead-based paint mitigation is embedded in Sebastian’s housing rehabilitation program and operationalized through multiple policy mechanisms:

- **Contractor Procurement and Oversight**

All contractors performing work on homes built prior to 1978 under the CDBG program must be certified in lead-safe practices. The city enforces this requirement through its bidding and contracting process.

- **Rehabilitation Inspection and Project Review**

Initial inspections flag units that require paint testing and risk assessment. If needed, the City implements interim controls or abatement and ensures that work is performed in accordance with HUD and EPA standards.

- **Inter-Agency Coordination**

The City works closely with Indian River County’s SHIP program and health authorities to align lead hazard mitigation efforts across funding sources, including state and federal repair programs.

- **Ongoing Public Engagement**

LBP risk information is included in program brochures, intake forms, and applicant briefings, ensuring that residents are aware of lead-related hazards and the City's role in addressing them.

Discussion

Sebastian is committed to ensuring that its housing rehabilitation activities support safe, healthy, and lead-free living environments for all residents—particularly its most vulnerable households. While the City does not face widespread lead poisoning issues, its proactive lead-safe housing policies, certified contractor standards, public education efforts, and interagency coordination ensure that any CDBG-funded project involving pre-1978 housing is conducted in full compliance with federal regulations. These efforts contribute to long-term community health, housing stability, and the preservation of safe, affordable homes.

SP-70 Anti-Poverty Strategy 91.315 (j) 91.215(j)

Jurisdiction Goals, Programs, and Policies for Reducing the Number of Poverty-Level Families

The City of Sebastian recognizes that poverty is influenced by interconnected factors—housing stability, health and safety, employment access, and supportive services. While the City does not directly operate large-scale social service programs, it leverages its limited CDBG allocation and regional partnerships to assist low- and moderate-income (LMI) residents and reduce conditions that contribute to poverty.

Key Goals and Programs:

- **Preserving Affordable Housing Through Rehabilitation**

The city allocates its CDBG funding (excluding administration) to a targeted housing rehabilitation program for owner-occupied units. The program focuses on code enforcement, health and safety, accessibility improvements, and lead-based paint mitigation. Eligible households must earn $\leq 80\%$ AMI, with priority given to extremely low-income, elderly, disabled, and veteran residents. By addressing unsafe or substandard housing conditions, the program helps residents remain in their homes and avoid costly displacement. Improvements ensure long-term habitability and reduce financial pressure for households at or near the poverty level.

- **Coordinate with County and Regional Programs**

Sebastian partners with Indian River County, the Indian River County Housing Authority, and the Treasure Coast Homeless Services Council (CoC FL-509) to connect residents with housing rehabilitation programs, SHIP-funded emergency repairs, rental assistance, and homelessness prevention services, including domestic violence rapid rehousing and the SOAR tenant-based assistance program.

- **Promote Economic Mobility and Encourage Financial Empowerment**

While not a direct provider of employment programs, Sebastian supports small business development and job access through business-friendly zoning and streamlined permitting processes, creating an environment that encourages economic opportunity. Through partnerships with local and regional nonprofit organizations—including those listed on FindHelp.org—Sebastian residents can access credit repair, budgeting workshops, and first-time homebuyer education. These services support long-term economic mobility and self-sufficiency.

- **Improve Community Infrastructure and Accessibility**

Infrastructure improvements in high-need areas support equitable access to schools, transportation, and services. Enhancing mobility for seniors and persons with disabilities reduces barriers to opportunity and supports community inclusion.

How Are the Jurisdiction's Poverty-Reducing Goals, Programs, and Policies Coordinated with this Affordable Housing Plan?

Sebastian's anti-poverty goals are fundamentally integrated with its affordable housing strategy. Both aim to protect existing affordable housing stock, support aging-in-place, and reduce financial strain on LMI households through targeted rehabilitation and coordinated service delivery.

- **Housing Rehabilitation as the City's Core Anti-Poverty Tool**

With all CDBG dollars dedicated to housing rehabilitation, this program is the City's most direct intervention to support LMI households. It improves physical housing conditions, increases accessibility, and allows residents to remain stably housed in a safe environment. The City uses CHAS and ACS data to identify areas of highest need ensuring that limited resources are directed to census tracts with overlapping housing, poverty, and cost burden challenges.

- **Cross-Agency Coordination to Maximize Impact**

CDBG-funded housing support is complemented by connections to county and regional programs that address rental assistance, homelessness prevention, and emergency repairs. This coordination strengthens the City's ability to address poverty from multiple angles.

- **Preservation of At-Risk Housing**

The City's program plays a critical role in extending the life of mobile and manufactured housing units that serve many of Sebastian's seniors and low-income households. This reduces displacement risk and contributes to housing and neighborhood stability.

- **Alignment with Comprehensive Plan 2040**

Sebastian's Consolidated Plan and anti-poverty strategy align with broader community planning goals by investing in safe, accessible, and affordable housing—creating a resilient community that supports its most vulnerable residents.

Discussion

Although the City of Sebastian has limited direct resources and does not administer large-scale anti-poverty programs, it employs a focused, data-driven approach to reduce poverty through targeted housing rehabilitation, regional coordination, and supportive planning policies. By preserving the existing housing stock, preventing displacement, and connecting residents with critical services, the city advances its core goal of promoting stability and opportunity for households at or near the poverty level. Through continued collaboration and strategic use of its CDBG funds, Sebastian aims to foster a more resilient, inclusive, and livable community for all residents.

SP-80 Monitoring 91.330 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The City of Sebastian implements a structured monitoring and compliance framework to ensure that all Community Development Block Grant (CDBG) activities adhere to applicable federal, state, and local regulations. Despite the city's relatively small CDBG allocation, monitoring remains targeted and rigorous to ensure effective use of funds and full compliance with HUD program requirements.

Monitoring Standards and Procedures

- **Annual Risk Assessment:** Each program year begins with a risk assessment to determine the level of monitoring needed for funded activities. Criteria include funding size, project complexity, past compliance, and staff capacity.
- **Desk and On-Site Monitoring:** The city conducts ongoing desk reviews of project documentation and, where applicable, on-site monitoring visits to verify compliance with eligible uses, national objectives, environmental review requirements, and labor standards including Davis-Bacon and Section 3.
- **Financial Oversight:** Expenditures are tracked against approved budgets, and all drawdowns require supporting documentation. The city verifies that procurement activities follow the standards outlined in 2 CFR Part 200, including competitive selection and cost reasonableness.
- **Performance Monitoring:** Staff track performance metrics, beneficiary data, and project milestones to ensure that funded activities meet the objectives identified in the Consolidated Plan and Annual Action Plan.
- **Long-Term Compliance:** For projects with extended compliance requirements (e.g., housing rehabilitation or infrastructure improvements with ongoing use restrictions), the city maintains records and conducts follow-up reviews to confirm continuing eligibility and use.

Minority Business Outreach: The City of Sebastian encourages participation by minority- and women-owned businesses (MBEs/WBEs) through affirmative marketing. All solicitations include inclusive language, and the city tracks outreach efforts in alignment with HUD's Section 3 and MBE/WBE requirements.

Comprehensive Planning Compliance: To ensure consistency with broader city goals, CDBG-funded activities are reviewed for alignment with the City of Sebastian's Comprehensive Plan 2040. This includes confirming that projects support long-term objectives in housing, infrastructure, and community resilience. Ongoing coordination ensures that CDBG investments contribute to the city's strategic planning framework and livability goals.

AP-15 Expected Resources 91.320(c)(1,2) 91.220(c)(1,2)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Federal	Affordable Housing Planning & Admin	\$ 116,320	\$ 0	\$ 61,038.45	\$ 177,358.45	\$ 465,280	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

AP-20 Annual Goals and Objectives 91.320(c)(3)& (e) 91.220(c)(3)&(e)

Goals Summary Information								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2026	Affordable Housing	City Wide/QCT	Affordable Housing	CDBG: \$93,056	Homeowner Housing Rehabilitation: 3 Units Rehabilitated
2	Administration	2025	2026	Other	City Wide	Administration	CDBG: \$23,264	N/A

Goal Descriptions

Goal Name	Goal Description
Housing Rehabilitation	Funds assist with maintaining and preserving the City’s existing affordable housing stock and provide safe and healthy housing for low-income households. Funding is used for rehabilitation of owner-occupied homes for low-and moderate-income households.
Administration	Funds will be used for the administration and implementation of the CDBG program. Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments. Activities also include fair housing planning and environmental studies.

AP-35 Projects none 91.220(d)

Introduction

During the 2025–2026 program year, the City of Sebastian will implement projects that focus on preserving affordable housing and promoting a safe, suitable living environment for residents. With a limited annual CDBG allocation, the city is prioritizing activities that directly benefit low- and moderate-income (LMI) households and address the most pressing local needs. All activities are designed to maximize impact, prevent displacement, and improve long-term housing stability.

Projects

#	Project Name
	CDBG
1	CDBG Program Administration
2	Housing Rehabilitation

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

The City of Sebastian’s allocation priorities are guided by the limited size of its annual CDBG entitlement and the most pressing needs identified through local data, resident input, and coordination with regional partners. With no public housing units and minimal new development within city limits, the City’s primary affordable housing challenge is the aging condition of its existing housing stock among low- and moderate-income, elderly, and disabled homeowners. The City has prioritized funding for owner-occupied housing rehabilitation, directing all FY 2025 CDBG funds, aside from administration to this critical activity.

This approach ensures that available funds have a direct and measurable impact on housing stability by addressing code violations, safety hazards, and accessibility issues that could otherwise lead to displacement. Rehabilitation also supports long-term affordability by helping residents remain in their homes safely and comfortably, rather than entering costlier rental or institutional settings.

Despite careful targeting resources, the City faces several obstacles in addressing underserved needs. The primary constraint is the small size of the annual CDBG allocation, which limits the number of households that can be served each year. Rising construction costs and limited contractor availability can also reduce the scope of individual rehabilitation projects. Additionally, the city does not have direct access to other federal housing programs, such as HOME or ESG, and must rely on coordination with Indian River County and regional providers to address broader service and housing gaps. These constraints require the City to be strategic, efficient, and focused in its use of funds to ensure the greatest possible benefit for residents most in need.

Barriers to Meeting Needs

The most significant barrier to meeting housing and community development needs in Sebastian is the limited availability of funding. The City receives only a modest annual allocation of Community Development Block Grant (CDBG) funds and does not have access to other federal entitlement programs such as HOME, ESG, or HOPWA. As a result, all eligible activities must be carefully prioritized to ensure the greatest impact within the constraints of a single funding source.

This limited funding restricts the City's ability to address a broader range of needs, such as homelessness services, rental assistance, or new housing development. Rising construction and labor costs further strain the City's ability to complete rehabilitation projects at the desired scale. In addition, the lack of local housing development entities or staff dedicated exclusively to housing programs means Sebastian must rely on regional coordination for many housing-related services. These structural limitations make it challenging to respond to the full spectrum of housing needs and require the city to focus its efforts on preserving the existing housing stock for low- and moderate-income homeowners.

DRAFT

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG - Program Administration
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$ 23,264
	Description	Per 24 CFR Part 570.206 payment of reasonable program administrative costs related to the planning and execution of community development activities covered in this Annual Plan. Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments. Activities also include fair housing planning and environmental studies. Administration is not tied to a National Objective (NO); Matrix Code 21A
	Target Date	10/01/2025 - 9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City Wide
	Planned Activities	Administration
2	Project Name	CDBG – Housing Rehabilitation
	Target Area	City-wide

Goals Supported	Affordable Housing
Needs Addressed	Increase Access to Affordable Housing
Funding	CDBG: \$ 93,056
Description	Funding is used for rehabilitation of owner-occupied homes for low-and-moderate income households, single family homes for resale to an eligible buyer, or for mobile home units made available to low-and moderate-income households. The program includes lead-based paint testing to ensure that all pre-1978 housing that is not exempt is tested for lead paint hazards.
Target Date	10/01/2025 - 9/30/2026
Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 3 very low, low, or moderate-income households.
Location Description	City Wide
Planned Activities	Housing rehabilitation

Table 60 – Project Descriptions

AP-50 Geographic Distribution 91.320(f) 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

The City of Sebastian administers its Community Development Block Grant (CDBG) program on a citywide basis. While the City contains one HUD-designated Qualified Census Tract (QCT) located within the Graves Brothers annexation area, the primary determinant for assistance under the City’s housing rehabilitation program is household income, not geographic location. As a result, eligible low- and moderate-income (LMI) homeowners throughout the City may receive assistance regardless of neighborhood or census tract.

Sebastian does not have designated Neighborhood Revitalization Strategy Areas (NRSA), and there are no formal geographic concentrations of minority or low-income populations beyond what is reflected in standard HUD income eligibility data. Because of the City’s relatively small size and dispersed population, services are designed to be accessible to eligible residents citywide.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100%

Rationale for the priorities for allocating investments geographically.

The City of Sebastian allocates CDBG funds based on household-level income eligibility, not geographic targeting. This approach ensures that assistance reaches residents most in need, regardless of where they live within the city. While the Graves Brothers annexation area is the only Qualified Census Tract within city limits, current programming does not geographically prioritize this area.

Because Sebastian’s CDBG program focuses solely on owner-occupied housing rehabilitation, and because the need for such repairs spans the entire community, a citywide approach maximizes both equity and impact. This strategy aligns with HUD’s objective to serve LMI individuals and households and ensures that the city can respond flexibly to housing needs wherever they arise.

AP-55 Affordable Housing 91.320(g) 91.220(g)

Introduction

In PY 2025-26 the City of Sebastian will support affordable housing through its CDBG, HOME, and ESG programs by funding activities including: housing rehabilitation, down-payment assistance, new construction, temporary and permanent relocation, acquisition, and rapid rehousing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Totals	2

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	2

Table 63 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing 91.320(j) 91.220(h)

Introduction

The City of Sebastian does not operate its own Public Housing Authority (PHA) and does not maintain public housing developments within its municipal boundaries. Public and assisted housing needs for Sebastian residents are served through the Indian River County Housing Authority, which administers the Section 8 Housing Choice Voucher (HCV) program and coordinates affordable housing developments throughout the county.

While the City is not directly involved in managing or funding public housing operations, it supports local affordable housing goals through rehabilitation programs, interagency coordination, and advocacy for expanded housing resources in the region. The City's Consolidated Plan and Annual Action Plan prioritize housing rehabilitation to help preserve existing affordable units and support aging-in-place for low- to moderate-income residents.

Actions planned during the next year to address the needs to public housing

Although Sebastian does not oversee a PHA or public housing developments, the City will continue to support public and assisted housing efforts by:

- Referring eligible residents to the Indian River County Housing Authority for Housing Choice Voucher (HCV) opportunities and available rental programs.
- Maintaining a focus on housing rehabilitation for owner-occupied low- and moderate-income households through its CDBG program, promoting safe, decent, and accessible housing to prevent displacement.
- Coordinating with Indian River County and the Florida Housing Finance Corporation to support regional development efforts for affordable and special needs housing that benefit Sebastian residents.
- Monitoring the housing landscape to identify gaps in availability and advocate for local allocations of countywide and state-administered housing resources.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

As the City of Sebastian does not directly manage public housing, it does not administer public housing resident engagement or homeownership transition programs. However, the City supports affordable homeownership goals for low- and moderate-income residents through:

Its CDBG-funded housing rehabilitation program, which enhances housing stability and preserves long-term affordability.

Coordination with the State Housing Initiatives Partnership (SHIP) Program to provide access to down payment assistance and repair programs for income-eligible buyers.

Supporting financial literacy and housing counseling efforts provided by county or regional partners, which are available to residents using Housing Choice Vouchers and other rental assistance programs.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance: N/A

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AP-65 Homeless and Other Special Needs Activities 91.320(h) 91.220(i)

Introduction

The City of Sebastian does not directly operate homeless services or receive ESG or HOME-ARP funding. However, the City coordinates closely with the Fort Pierce/St. Lucie, Indian River, and Martin Counties Continuum of Care (CoC FL-509) to align local priorities with regional homelessness prevention and housing initiatives. Residents and stakeholders have identified the need for increased access to rental assistance, supportive housing, and better coordination of services for seniors, people with disabilities, and those experiencing housing instability.

The CoC's strategic priorities include:

- Expanding Permanent Supportive Housing (PSH) and Rapid Re-Housing (RRH)
- Strengthening Coordinated Entry and mobile outreach
- Improving system performance through data (HMIS), planning, and DV service coordination
- Targeted support for chronically homeless individuals, veterans, and survivors of domestic violence

Sebastian's role focuses on referral coordination, public infrastructure improvements, and collaboration with Indian River County and CoC FL-509 to ensure residents can access regional resources.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

While Sebastian does not operate its own outreach program, it supports regional efforts led by CoC FL-509. Key outreach and assessment activities include:

- Street outreach and case management delivered by CoC partners across Indian River County
- Participation in the annual Point-in-Time (PIT) Count, coordinated by the CoC
- Use of VI-SPDAT assessments to prioritize housing placement for individuals and families
- Access to mobile outreach and coordinated entry updates, which are being revamped across the three counties to improve access and responsiveness

The City also maintains regular contact with the CoC and local housing providers to share resident concerns and help connect vulnerable individuals to appropriate entry points.

Addressing the emergency shelter and transitional housing needs of homeless persons

Sebastian does not have an emergency shelter within city limits but refers residents to regional shelters and housing providers funded by the CoC. Services available to Sebastian residents include:

- Emergency and DV shelter beds accessed through coordinated entry and programs such as the SOAR Program and Renewal Grant
- Domestic violence rapid rehousing supported by HUD funding and administered by CoC FL-509 partners (e.g., Safe Space, Inc.)
- Hotel and tenant-based rental assistance models for families and individuals at risk

The city recognizes the critical need for nearby shelter access, especially for seniors and women, and supports efforts to expand low-barrier options and transportation coordination across the county.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The city supports efforts by the CoC and Indian River County to increase permanent housing placements through:

- Tenant-based rental assistance, including CoC-funded RRH and PSH programs
- Coordination with local LIHTC properties such as Grace's Landing and Pelican Isles, which serve low-income seniors and people with disabilities
- Ongoing monitoring of the Graves Brothers property annexation, which may support future affordable housing development and expanded rental options

Sebastian also supports efforts to prevent recidivism through infrastructure improvements that enhance neighborhood accessibility, ADA compliance, and housing quality for aging-in-place residents.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Sebastian's primary role in prevention is through the rehabilitation of owner-occupied homes using CDBG funds. This program helps vulnerable households—including seniors and individuals with disabilities—remain safely housed.

The City refers residents to:

- Indian River County's SHIP program for rental, mortgage, and utility assistance
- Treasure Coast Homeless Services Council, which oversees eviction prevention, case management, and access to legal aid
- HIV/AIDS-related housing services provided by the Florida Department of Health

The City coordinates with county agencies to improve discharge planning from hospitals, mental health facilities, and the justice system, though formal partnerships are managed by regional entities.

Discussion

Sebastian's homelessness and special needs strategy reflects the City's unique position as a small municipality within a regional support system. By focusing on housing preservation, ADA accessibility, and referrals, the City complements the broader efforts of CoC FL-509 to make homelessness rare, brief, and non-recurring. As part of its long-term strategy, the city will continue to:

- Coordinate with regional planning and service delivery systems
- Advocate for improved data sharing and shelter access in Indian River County
- Invest in infrastructure improvements that create a healthier, more resilient environment for low- and moderate-income residents

AP- 75 Barriers to Affordable Housing 24 C.F.R. §§ 91.220(j), 91.320(i), 91.420

Introduction

The City of Sebastian recognizes that certain public policies and regulatory requirements can unintentionally hinder the development, preservation, and accessibility of affordable housing. In a city with limited vacant land and no public housing, affordability challenges primarily stem from aging housing stock, rising repair costs, and regulatory processes that can burden low- and moderate-income (LMI) homeowners. Permitting delays, code enforcement requirements, and infrastructure limitations can create barriers to essential home repairs, especially for older adults and residents with disabilities.

Describe planned actions to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing, such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The City of Sebastian's approach to reducing barriers to affordable housing centers on preserving and improving its aging housing stock, rather than new large-scale development. Recognizing that permitting delays, code compliance requirements, and regulatory complexity can discourage essential home repairs for low- and moderate-income households, the City is streamlining internal processes to support timely rehabilitation. Efforts include better coordination between program administrators and permitting staff, flexible interpretation of building codes particularly for accessibility upgrades and simplified documentation requirements for small-scale projects. All FY 2025 CDBG funds, aside from administrative costs, are allocated to an owner-occupied housing rehabilitation program. This program is designed to address life-safety issues, ADA accessibility, and code enforcement violations that could otherwise lead to displacement. While the City does not impose significant development fees or growth restrictions, it acknowledges that existing policies can still create cost or access barriers for residents seeking to improve their homes. To mitigate these effects, Sebastian provides direct financial assistance, engages code enforcement as a referral partner, and offers support navigating the local permitting process. In addition, the City remains engaged in regional conversations with Indian River County and housing partners to align land use policy and explore long-term strategies, such as accessory dwelling units or infill development, that could expand housing options over time. These coordinated efforts reflect Sebastian's commitment to removing local regulatory barriers and ensuring that affordable housing remains accessible and stable for its residents.

Discussion

Sebastian's strategy reflects its small-city context and emphasizes keeping residents safely housed through rehabilitation rather than new construction. The City's efforts prioritize removing barriers that limit housing stability for LMI homeowners, especially seniors and residents with disabilities. By investing in rehabilitation, reducing administrative friction, and participating in regional planning, Sebastian is helping residents maintain safe, affordable homes. These efforts support broader goals of equity, resiliency, and long-term community well-being.

AP- 85 Other Actions 24 C.F.R. 91.220(k)

Introduction: Sebastian faces several barriers to affordable housing, including limited housing stock diversity, aging homes in need of rehabilitation, and minimal supportive housing or social services within city limits. These challenges are compounded by the city's reliance on county and regional partners for critical services.

Actions planned to address obstacles to meeting underserved needs: The City will continue allocating its CDBG funds toward housing rehabilitation for low- and moderate-income (LMI) homeowners to address substandard conditions. It will also work with the Treasure Coast Homeless Services Council and Indian River County to strengthen referrals and connections to regional services.

Actions planned to foster and maintain affordable housing: CDBG funding will be used exclusively for owner-occupied housing rehabilitation in FY25. This approach helps maintain the city's limited affordable housing stock, preserves long-term affordability, and supports aging in place for income-qualified residents.

Actions planned to reduce lead-based paint hazards: Housing rehabilitation activities will comply with HUD's Lead Safe Housing Rule. The City will identify and address lead hazards as part of its standard inspection and repair process, especially in homes built before 1978.

Actions planned to reduce the number of poverty-level families: By investing in housing stability through repairs and code compliance, the City aims to reduce financial burdens on LMI families. Although Sebastian does not administer employment or supportive service programs, it refers residents to Indian River County and regional partners for job training, financial assistance, and supportive services.

Actions planned to develop institutional structure: Sebastian will strengthen coordination with Indian River County and the regional CoC to build internal capacity and improve access to housing resources. Staff will continue to participate in planning discussions and seek technical assistance to improve program delivery.

Actions planned to enhance coordination between public and private housing and social service agencies: The City will maintain ongoing relationships with the Treasure Coast Homeless Services Council, Indian River County Housing Authority, and local nonprofit providers. These efforts aim to improve coordination, reduce service gaps, and ensure residents can access available housing and support systems.

Discussion: Sebastian's limited local infrastructure presents a challenge, but the City is committed to leveraging regional partnerships and federal funds to improve housing conditions for LMI residents. The Consolidated Plan prioritizes housing rehabilitation as the most impactful local tool to support underserved households and preserve affordable housing.