



Serving  
Alachua • Bradford  
Columbia • Dixie • Gilchrist  
Hamilton • Lafayette • Madison  
Suwannee • Taylor • Union Counties

---

2009 NW 67th Place, Gainesville, FL 32653 - 1603 • 352.955.2200

# MEETING NOTICE

## REGIONAL PLANNING COMMITTEE

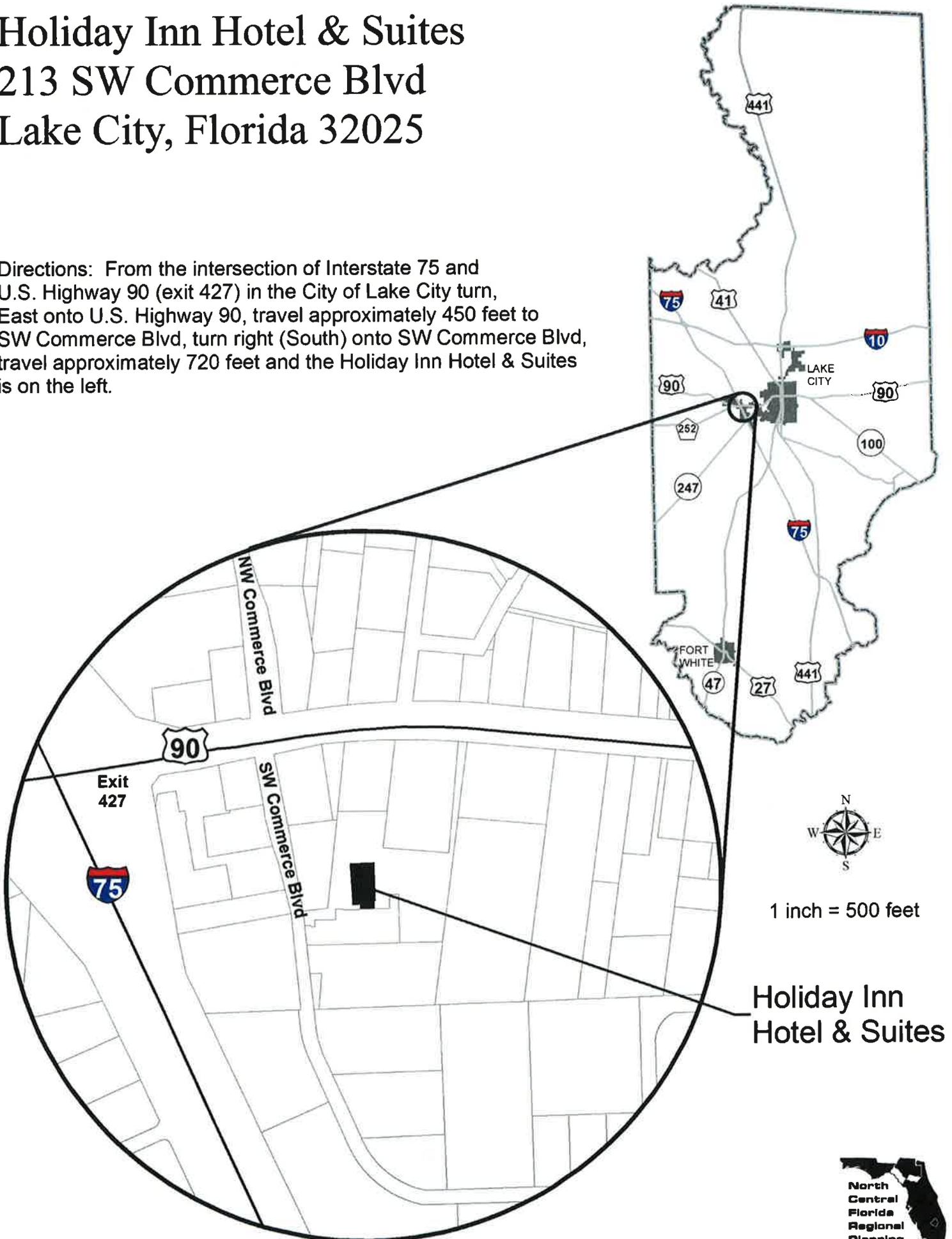
There will be a meeting of the Regional Planning Committee of the North Central Florida Regional Planning Council on **February 26, 2015**. The meeting will be held at the **Holiday Inn Hotel & Suites, 213 SW Commerce Boulevard, Lake City**, beginning at **6:30 p.m.**

(Location Map on Back)

# Holiday Inn Hotel & Suites

213 SW Commerce Blvd  
Lake City, Florida 32025

Directions: From the intersection of Interstate 75 and U.S. Highway 90 (exit 427) in the City of Lake City turn, East onto U.S. Highway 90, travel approximately 450 feet to SW Commerce Blvd, turn right (South) onto SW Commerce Blvd, travel approximately 720 feet and the Holiday Inn Hotel & Suites is on the left.





Serving  
Alachua • Bradford  
Columbia • Dixie • Gilchrist  
Hamilton • Lafayette • Madison  
Suwannee • Taylor • Union Counties

---

2009 NW 87th Place, Gainesville, FL 32653 -1 803 • 352.955.2200

## AGENDA

### REGIONAL PLANNING COMMITTEE

Holiday Inn Hotel & Suites  
Lake City, Florida

February 26, 2015  
6:30 p.m.

	<u>PAGE NO.</u>
I. APPROVAL OF THE JANUARY 22, 2015 MEETING MINUTES	5
II. OVERVIEW OF STRATEGIC REGIONAL POLICY PLAN	
III. AFFORDABLE HOUSING ELEMENT	7



NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL

REGIONAL PLANNING COMMITTEE

MINUTES

Holiday Inn Hotel & Suites  
Lake City, Florida

January 22, 2015  
6:30 p.m.

MEMBERS PRESENT

Chuck Chestnut, IV  
Donnie Hamlin  
James Montgomery  
Lorene Thomas  
Randy Wells, Chair  
Robert Wilford

MEMBERS ABSENT

Beth Burnam  
Mike Williams  
Stephen Witt

STAFF PRESENT

Steven Dopp

Chair Wells called the meeting to order at 6:39 p.m.

I. APPROVAL OF THE JULY 28, 2011 MEETING MINUTES

**ACTION: It was moved by Commissioner Wilford and seconded by Commissioner Chestnut to approve the July 28, 2011 Committee minutes as circulated.**

**The motion carried unanimously.**

II. REVIEW SCHEDULE FOR EVALUATION AND APPRAISAL REPORT

Mr. Dopp presented a proposed Committee schedule for the review of the North Central Florida Strategic Regional Policy Plan.

**ACTION: It was moved by Mr. Montgomery and seconded by Commissioner Chestnut to approve the proposed review schedule as circulated. The motion passed unanimously.**

III. EVALUATION AND APPRAISAL REPORT PROCESS AND REQUIREMENTS

Mr. Dopp presented an overview of the evaluation and appraisal report review process and requirements.

IV. OVERVIEW OF STRATEGIC REGIONAL POLICY PLAN

Mr. Dopp presented an overview of the North Central Florida Strategic Regional Policy Plan. Mr. Dopp discussed the purpose and function of the regional plan as well as the amendment history of the north Central Florida Strategic Regional Policy Plan.

The meeting adjourned at 7:00 p.m.

---

Randy Wells, Chair

2/26/2015  
Date



# Chapter I

## Affordable Housing

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011

**Chapter I - Affordable Housing**



THIS PAGE LEFT BLANK INTENTIONALLY

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011

**Chapter I - Affordable Housing**



# Chapter I: Affordable Housing

## A. Conditions and Trends

### 1. Introduction

The region's housing affordability issues can best be understood in the context of regional housing trends generally, including trends in new construction, tenure, mobile home occupancy, housing quality, and affordability. This chapter of the regional plan examines the region's housing trends generally with an emphasis on the housing affordability issues of very low-, low-, and moderate-income households.<sup>1</sup>

Most of the tables reported in this chapter are derived from the decennial census. The census data indicates that housing affordability for north central Florida residents worsened between 1990 and 2000. Since 2000, the rate of increase in north central Florida incomes has not kept pace with the rate of increase of housing costs. Furthermore, the available data indicates that housing affordability problems are no longer limited to Alachua County. Rather, housing affordability has become a regionwide concern.

The Council reviews affordable housing analyses for Developments of Regional Impact. While the Development of Regional Impact Adequate (Affordable) Housing Rule provides a useful guide for the determination of affordable housing impacts, it is silent on much of the detailed application of the methodology. Differing interpretations of implementation of the methodology can lead to differing results. Therefore, additional methodology guidance is needed for Development of Regional Impact applicants and the Council, to determine affordable housing supply, demand, and the mitigation of identified significant affordable housing impacts.

### 2. Number of Units Constructed

As reported in Table 1.1, the region added 36,391 new residential dwelling units during the 1990s, for a total of 186,088 in 2000. This represents a 24.3 percent increase over the 1990 total of 1,491,697 units. The number of owner-occupied units increased by 28.63 percent, from 84,784 in 1990 to 109,039 in 2000, while the number of renter-occupied units increased by 18.9 percent, from 46,302 in 1990 to 55,053 in 2000. North central Florida counties experiencing the largest percentage increases in housing units during this period were Gilchrist (45.1%), Dixie (35.2%), Suwannee (34.0%), and Columbia (32.3%). Counties experiencing the smallest percentage increases were Alachua (20.4%), Bradford (18.6%), and Lafayette (17.4%). The region enjoyed an above-average percentage increase in new dwelling units during the 1990s. The region's 24.3 percent rate of growth was significantly higher than the 19.7 percent increase reported statewide.

<sup>1</sup> Affordable housing is commonly defined as housing for which annual costs (including utilities, taxes, maintenance, and other associated costs) represent no more than 30 percent of the residing household's annual income. Moderate income refers to household income between 80.0 and 120.0 percent of the median household income. Low-income refers to household income between 50.0 percent and 80.0 percent of the median household income. Very low-income refers to household income below 50.0 percent of the median household income.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



**TABLE 1.1**  
**CHANGE IN NUMBER OF NORTH CENTRAL FLORIDA DWELLING UNITS, 1980 -2000**

Area	1980			1990			2000			Percentage Change, 1980-1990			Percentage Change, 1990-2000		
	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units
<b>Alachua</b>	58,947	30,070	24,537	79,022	38,616	32,642	95,113	48,085	39,424	34.1	28.4	33.0	20.4	24.5	20.8
<b>Bradford</b>	7,249	4,866	1,431	8,099	5,542	1,651	9,605	6,709	1,788	11.7	13.9	15.4	18.6	21.1	8.3
<b>Columbia</b>	13,628	8,963	3,220	17,818	11,509	4,102	23,579	16,146	4,779	30.7	28.4	27.4	32.3	40.3	16.5
<b>Dixie</b>	4,010	2,108	555	5,445	3,235	681	7,362	4,498	707	35.8	53.5	22.7	35.2	39.0	3.8
<b>Gilchrist</b>	2,647	1,705	301	4,071	2,806	478	5,906	4,331	690	53.8	64.6	58.8	45.1	54.3	44.4
<b>Hamilton</b>	3,342	2,226	678	4,119	2,657	831	4,966	3,220	941	23.2	19.4	22.6	20.6	21.2	13.2
<b>Lafayette</b>	1,764	1,106	307	2,266	1,389	332	2,660	1,726	416	28.5	25.6	8.1	17.4	24.3	25.3
<b>Madison</b>	5,557	3,709	1,268	6,275	4,196	1,326	7,836	5,194	1,435	12.9	13.1	4.6	24.9	23.8	8.2
<b>Suwannee</b>	8,765	5,996	1,743	11,699	7,950	2,084	15,679	10,892	2,568	33.5	32.6	19.6	34.0	37.0	23.2
<b>Taylor</b>	6,982	4,417	1,409	7,908	5,027	1,374	9,646	5,725	1,451	13.3	13.8	(2.5)	22.0	13.9	5.6
<b>Union</b>	2,329	1,399	720	2,975	1,857	801	3,736	2,513	854	27.7	32.7	11.3	25.6	35.3	6.6
<b>Region</b>	115,220	66,565	36,169	149,697	84,784	46,302	186,088	109,039	55,053	27.4	27.6	28.0	24.3	28.6	18.9
<b>w/o Alachua</b>	56,273	36,495	11,632	70,675	46,168	13,660	90,975	60,954	15,629	25.6	26.5	17.4	28.7	32.0	14.4
<b>Florida</b>	4,378,691	2,557,079	1,187,175	6,100,262	3,453,022	1,681,847	7,302,947	4,441,799	1,896,130	39.3	35.0	41.7	19.7	28.6	12.7

Sources: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H3, H4, H5, H6, H17, and H16, Washington, D.C. 2002. U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992. U.S. Department of Commerce, Bureau of the Census, 1980 Census of Housing: General Housing Characteristics, Florida. Tables 1 & 41. Washington, D.C., 1982.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



### 3. Home Ownership

North central Florida home ownership rates increased slightly during the 1990s. In 2000, 66.5 percent of the region's occupied year-round housing units were owner occupied, compared to 64.7 percent in 1990. Alachua County, with its large student population, downwardly skews the region's home ownership rate. Excluding Alachua County, 79.6 percent of the region's 2000 occupied year-round housing units were owner occupied. This figure represents a slight increase over the 77.2 percent rate posted in 1990. The region's 2000 rate of home ownership is less than the statewide rate of 70.1 percent. The statewide rate is up slightly from 67.2 percent in 1990.



**TABLE 1.2**  
**PERCENTAGE OF OCCUPIED HOUSING UNITS BY TENURE, 1980, 1990, AND 2000**

Area	1980		1990		2000	
	Owner Occupied Units	Renter Occupied Units	Owner Occupied Units	Renter Occupied Units	Owner Occupied Units	Renter Occupied Units
<b>Alachua</b>	55.1	44.9	54.2	45.8	54.9	45.1
<b>Bradford</b>	77.3	22.7	77.0	23.0	79.0	21.0
<b>Columbia</b>	73.6	26.4	73.7	26.3	77.2	22.8
<b>Dixie</b>	79.2	20.8	82.6	17.4	86.4	13.6
<b>Gilchrist</b>	85.0	15.0	85.4	14.6	86.3	13.7
<b>Hamilton</b>	76.7	23.3	76.2	23.8	77.4	22.6
<b>Lafayette</b>	78.3	21.7	80.7	19.3	80.6	19.4
<b>Madison</b>	74.5	25.5	76.0	24.0	78.4	21.6
<b>Suwannee</b>	77.5	22.5	79.2	20.8	80.9	19.1
<b>Taylor</b>	75.8	24.2	78.5	21.5	79.8	20.2
<b>Union</b>	66.0	34.0	69.9	30.1	74.6	25.4
<b>Region</b>	64.8	35.2	64.7	35.3	66.5	33.6
<b>w/o Alachua</b>	75.8	24.2	77.2	22.8	79.6	20.4
<b>Florida</b>	68.3	31.7	67.2	32.8	70.1	29.9

Sources: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H3, H4, H5, H6, H17, and H16, Washington, D.C. 2002.  
U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992.  
U.S. Department of Commerce, Bureau of the Census, 1980 Census of Housing: General Housing Characteristics, Florida. Tables 1 & 41. Washington, D.C. 1982.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



## 4. Mobile Homes

A high percentage of the north central Florida housing stock is comprised of mobile homes. At least in partial response to the high price of conventionally-built housing, many north central Florida households have turned to mobile homes as an affordable alternative to conventionally-built, detached, single-family residential homes.

The region experienced dramatic growth in mobile homes during the 1980s. As can be seen in Table 1.3, the number of mobile homes in the region increased from 16,886 in 1980 to 36,337 by 1990, an increase of 19,451 units, or 115.2 percent. The boom in mobile homes continued through the 1990s. By 2000, the number of mobile homes had increased 49,859, an increase of 13,522 units, or 37.5 percent, over 1990 levels.

North central Florida counties experiencing the largest percentage increases in mobile homes during the 1990s were Gilchrist (68.6%), Columbia (59.3%), and Suwannee (56.2%). North central Florida counties noting the smallest percentage increases were Alachua (7.5%) and Dixie (18.7%). Columbia County experienced the largest increase in the absolute number of mobile homes during this time period with an additional 3,453 units.

Statewide, the growth rate of mobile homes has been lower than that of the region. Between 1990 and 2000, the number of mobile homes increased by 11.4 percent statewide, nearly equal to the region's 37.2 percent rate. During the 1980s, the statewide increase of 85.3 percent also lagged the region's robust 115.2 percent rise.

The rapid growth in the region's supply of mobile homes has caused a discernable shift in the percentage of total housing units comprised of mobile homes. In 1980, mobile homes accounted for 14.7 percent of the region's housing stock. By 1990, mobile homes accounted for 24.1 percent of the region's housing stock. In 2000, mobile homes comprised 26.8 percent of the region's housing stock. When Alachua County is removed from consideration, mobile homes comprised 42.7 percent of the remaining region's 2000 housing stock. North central Florida counties with the highest percentage of mobile homes were Gilchrist (57.0%), Dixie (54.1%), Suwannee (47.6%), and Union (46.7%) counties.



**TABLE 1.3**  
**NUMBER OF MOBILE HOMES AND MOBILE HOMES**  
**AS A PERCENTAGE OF TOTAL HOUSING UNITS, 1980, 1990, AND 2000**

Area	1980			1990			2000			Change in Mobile Homes			
	Total Housing Units	Mobile Homes		Total Housing Units	Mobile Homes		Total Housing Units	Mobile Homes		1980-90		1990-2000	
		Number	Percent of Total		Number	Percent of Total		Number	Percent of Total	Number	Percent	Number	Percent
Alachua	58,947	6,200	10.5	79,022	10,196	12.9	95,113	10,973	11.5	3,996	64.5	777	7.6
Bradford	7,249	1,350	18.6	8,099	2,195	27.1	9,605	3,294	34.3	845	62.6	1,099	50.1
Columbia	13,628	2,606	19.1	17,818	5,820	32.7	23,759	9,273	39.0	3,214	123.3	3,453	59.3
Dixie	4,010	964	24.0	6,445	3,355	52.1	7,362	3,981	54.1	2,391	248.0	626	18.7
Gilchrist	2,647	583	22.0	4,071	1,997	49.1	5,906	3,367	57.0	1,414	242.5	1,370	68.6
Hamilton	3,342	672	20.1	4,119	1,486	36.1	4,966	2,225	44.8	814	121.1	739	49.7
Lafayette	1,764	391	22.2	2,266	860	38.0	2,660	1,072	40.3	469	119.9	212	24.7
Madison	5,557	808	14.5	6,275	1,872	29.8	7,836	2,954	37.7	1,064	131.7	1,082	57.8
Suwannee	8,765	2,085	23.8	11,699	4,776	40.8	15,679	7,460	47.6	2,691	129.1	2,684	56.2
Taylor	6,982	878	12.6	7,908	2,627	33.2	9,646	3,517	36.5	1,749	199.2	890	33.9
Union	2,329	349	15.0	2,975	1,153	38.8	3,736	1,743	46.7	804	230.4	590	51.2
<b>Region</b>	225,220	16,886	14.7	150,697	36,337	24.1	186,268	49,859	26.8	19,451	115.2	13,522	37.2
<b>w/o Alachua</b>	56,273	10,686	19.0	71,675	26,141	36.5	91,155	38,886	42.7	15,455	144.6	12,745	48.8
<b>Florida</b>	4,378,691	411,439	9.4	6,100,262	762,227	12.5	7,302,947	849,304	11.6	350,788	85.3	87,077	11.4

Sources: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H23, H24, H30, H34, H25, H41, H47, and H50, Washington, D.C. 2002.  
 U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992.  
 U.S. Department of Commerce, Bureau of the Census, 1980 Census of Housing: General Housing Characteristics, Florida. Tables 5 & 46. Washington, D.C. 1982.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



As illustrated in Table 1.4, the majority of the region's mobile homes are located outside of incorporated communities. In 2000, fully 78.0 percent of the region's mobile homes were located outside of incorporated communities. The percentage is higher when Alachua County is excluded from the region, rising to 90.8 percent. The percentage of county-wide mobile homes located in unincorporated areas was consistently high in every north central Florida county, ranging from a low of 47.5 percent in Alachua County to a high of 95.8 percent in Columbia County.

Even more telling is the percentage of total housing stock located in unincorporated areas which are comprised of mobile homes. In 2000, 34.0 percent of the region's housing stock located outside of incorporated areas was comprised of mobile homes, compared to 44.7 percent for conventionally-built, detached single-family units. When Alachua County is removed from consideration, the percentage of rural housing comprised of mobile homes jumps to 50.4 percent while conventional single-family units comprise 45.8 percent. Mobile homes out-number conventional single-family units in the unincorporated portions of Dixie, Gilchrist, Hamilton, Suwannee, and Union counties and comprise over 50.0 percent of the housing stock in the unincorporated areas of Dixie, Gilchrist, Hamilton, and Union counties.

**TABLE 1.4**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2000**

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences Detached	Total Housing Units
<b>Alachua County, Total</b>	10,973	46,259	57,232	95,113
<b>Percent</b>	11.5	48.6	60.2	100.0
<b>Total Incorporated</b>	6,235	25,749	31,984	47,525
<b>Percent</b>	13.1	54.2	67.3	100.0
<b>Unincorporated</b>	4,738	20,510	25,248	47,588
<b>Percent</b>	10.0	43.1	53.1	100.0
<b>Bradford County, Total</b>	3,294	5,735	9,029	9,605
<b>Percent</b>	34.3	59.7	94.0	100.0
<b>Total Incorporated</b>	423	1,973	2,396	2,859
<b>Percent</b>	14.8	69.0	83.8	100.0
<b>Unincorporated</b>	2,871	3,752	6,633	6,746
<b>Percent</b>	42.6	55.8	98.3	100.0
<b>Columbia County, Total</b>	9,273	12,059	21,332	23,579
<b>Percent</b>	39.3	51.1	90.5	100.0
<b>Total Incorporated</b>	389	3,013	3,402	4,683
<b>Percent</b>	8.3	64.3	72.6	100.0

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



**TABLE 1.4 (Continued)**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2000**

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences, Detached	Total Housing Units
<b>Unincorporated</b>	8,884	9,046	17,930	18,896
<b>Percent</b>	47.0	47.9	94.9	100.0
<b>Dixie County, Total</b>	3,981	2,991	6,972	7,362
<b>Percent</b>	54.1	40.6	94.7	100.0
<b>Total Incorporated</b>	281	726	1,007	1,130
<b>Percent</b>	24.9	64.2	89.1	100.0
<b>Unincorporated</b>	3,700	2,265	5,965	6,232
<b>Percent</b>	59.4	36.3	95.7	100.0
<b>Gilchrist County, Total</b>	3,367	2,380	5,747	5,906
<b>Percent</b>	57.0	40.3	97.3	100.0
<b>Total Incorporated</b>	435	482	916	1,042
<b>Percent</b>	41.7	46.2	87.9	100.0
<b>Unincorporated</b>	2,933	1,899	4,831	4,864
<b>Percent</b>	60.3	39.0	99.3	100.0
<b>Hamilton County, Total</b>	2,225	2,377	4,602	4,966
<b>Percent</b>	44.8	47.9	92.7	100.0
<b>Total Incorporated</b>	432	885	1,317	1,589
<b>Percent</b>	27.2	55.7	82.9	100.0
<b>Unincorporated</b>	1,793	1,492	3,285	3,377
<b>Percent</b>	53.1	44.2	97.3	100.0
<b>Lafayette County, Total</b>	1,072	1,421	2,493	2,660
<b>Percent</b>	40.3	53.4	93.7	100
<b>Total Incorporated</b>	113	202	315	389
<b>Percent</b>	29	51.9	81	100
<b>Unincorporated</b>	959	1,219	2,178	2,271
<b>Percent</b>	42.2	53.7	95.9	100
<b>Madison County, Total</b>	2,954	4,204	7,158	7,836
<b>Percent</b>	37.7	53.6	91.3	100

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



**TABLE 1.4 (Continued)**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2000**

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences, Detached	Total Housing Units
<b>Total Incorporated</b>	250	1,237	1,487	1,966
<b>Percent</b>	12.7	62.9	75.6	100
<b>Unincorporated</b>	2,704	2,967	5,671	5,870
<b>Percent</b>	46.1	50.5	96.6	100
<b>Suwannee County, Total</b>	7,460	7,290	14,750	15,679
<b>Percent</b>	47.6	46.5	94.1	100
<b>Total Incorporated</b>	561	2,068	2,629	3,063
<b>Percent</b>	18.3	67.5	85.8	100.0
<b>Unincorporated</b>	6,899	5,222	12,121	12,616
<b>Percent</b>	54.7	41.4	96.1	100.0
<b>Taylor County, Total</b>	3,517	5,285	8,802	9,646
<b>Percent</b>	36.5	54.8	91.3	100.0
<b>Total Incorporated</b>	390	2,299	2,689	3,109
<b>Percent</b>	12.5	73.9	86.5	100.0
<b>Unincorporated</b>	3,217	3,986	6,113	6,537
<b>Percent</b>	47.8	45.7	93.5	100.0
<b>Union County, Total</b>	1,743	1,740	3,483	3,736
<b>Percent</b>	46.7	46.6	93.2	100.0
<b>Total Incorporated</b>	286	480	766	984
<b>Percent</b>	29.1	48.8	77.8	100.0
<b>Unincorporated</b>	21457	1260	2717	2752
<b>Percent</b>	52.9	45.8	98.7	100.0
<b>Region, Total</b>	49,859	91,741	141,600	186,088
<b>Percent</b>	26.8	49.3	76.1	100.0
<b>Total Incorporated</b>	9,795	39,411	48,908	68,399
<b>Percent</b>	14.3	57.2	71.6	100.0
<b>Unincorporated</b>	40,065	52,628	92,692	117,749
<b>Percent</b>	78.0	44.7	78.7	100.0

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



**TABLE 1.4 (Continued)**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2000**

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences, Detached	Total Housing Units
<b>Region w/o Alachua, Total</b>	38,886	45,482	84,368	90,975
<b>Percent</b>	42.7	50.0	92.7	100.0
<b>Total Incorporated</b>	3,560	13,365	16,924	20,814
<b>Percent</b>	17.1	64.2	81.3	100.0
<b>Unincorporated</b>	35,327	32,118	67,444	70,161
<b>Percent</b>	50.4	45.8	96.1	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H23, H24, H30, H34, H35, H41, H47, and H50.

## 5. Housing Quality

### a. Plumbing Facilities

Census data reveals a significant reduction in the percentage of north central Florida housing units with inadequate plumbing between 1980 and 1990. However, decennial census data notes an increase in number of units lacking complete plumbing facilities between 1990 and 2000 (see Table 1.5). In 1980, 3.6 percent of all dwelling units in the region lacked some or all plumbing facilities. In 1990, the percentage was just 1.1 percent. However, in 2000, the percentage had increased to 1.4 percent. Not only did the percentage of units lacking complete plumbing facilities increase between 1990 and 2000, the actual number of such units increased as well. In 1990, the region had 1,716 units lacking plumbing facilities. By 2000, the number had increase to 2,492.

North central Florida housing quality is below the state average when measured in terms of the percentage of housing units lacking some or all plumbing facilities. As illustrated in Table 1.5, the percentage of north central Florida units lacking plumbing facilities in 2000 was significantly higher than the statewide rate (0.6%). Nevertheless, the region's incidence of units lacking some or all plumbing facilities was actually quite low. Only 1.4 percent of the 2000 regional housing stock lacked complete plumbing facilities. The relatively high incidence of inadequate plumbing was most likely due to the rural nature of the region. When Alachua County is removed from consideration, the remaining region's percentage of total 2000 units lacking some or all plumbing facilities rises to 2.2 percent. Counties with the highest incidence of housing with inadequate plumbing facilities in 2000 were Suwannee (3.4%), Taylor (3.3%), and Hamilton (3.1%).

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



## b. Overcrowding

Another measure of housing quality is overcrowding, which is commonly defined as a dwelling unit with more than 1.0 person (resident) per room. As can be seen in Table 1.6, the region's 2000 percentage of households with more than 1.0 person per room was 3.9 percent. This figure is lower than the region's 1990 rate of 4.7 percent and is less than the 2000 statewide rate of 6.5 percent. The region's experience favorably contrasts with statewide trends where an increasing percentage of units are overcrowded. The 2000 statewide figure of 6.5 percent was 48.1 percent higher than the 1990 statewide rate of 5.4 percent. North central Florida counties experiencing the largest percentage declines during this period were Hamilton (36.8%), Taylor (30.6%), and Madison (28.6).

Six north central Florida counties experienced increases in overcrowding between 1990 and 2000. Lafayette County experienced the largest percentage increase, reporting a 77.0% percent increase in number of overcrowded units between 1990 and 2000. Other counties experiencing substantial increases include Suwannee (64.6%) and Gilchrist (22.1%).



**TABLE 1.5**  
**NUMBER AND PERCENTAGE OF TOTAL DWELLING UNITS LACKING COMPLETE PLUMBING FACILITIES, 1980, 1990 AND 2000**

Area	1980			1990			2000			Change, 1980 - 1990		Change, 1990 - 2000	
	Total Units	Lacking Complete Plumbing Facilities		Total Units	Lacking Complete Plumbing Facilities		Total Units	Lacking Complete Plumbing Facilities		Lacking Complete Plumbing Facilities		Lacking Complete Plumbing Facilities	
		Number	Percent		Number	Percent		Number	Percent	Number	Percent	Number	Percent
<b>Alachua</b>	58,947	1,150	2.0	79,022	562	0.7	95,113	561	0.6	(588)	(51.1)	(1)	(0.2)
<b>Bradford</b>	7,249	331	4.6	8,099	61	0.8	9,605	187	1.9	(270)	(81.6)	126	206.6
<b>Columbia</b>	13,628	457	3.4	17,818	283	1.6	23,579	158	0.7	(174)	(38.1)	(125)	(44.2)
<b>Dixie</b>	4,010	201	5.0	5,445	140	2.6	7,362	199	2.7	(61)	(30.3)	59	42.1
<b>Gilchrist</b>	2,647	134	5.1	4,071	76	1.9	5,906	47	0.8	(58)	(43.3)	(29)	(38.2)
<b>Hamilton</b>	3,342	259	7.7	4,119	69	1.7	4,966	154	3.1	(190)	(73.4)	85	123.2
<b>Lafayette</b>	1,764	67	3.8	2,266	28	1.2	2,660	80	3.0	(39)	(58.2)	52	185.7
<b>Madison</b>	5,557	661	11.9	6,275	167	2.7	4,204	205	2.6	(494)	(74.7)	38	22.8
<b>Suwannee</b>	8,765	430	4.9	11,699	153	1.3	15,679	535	3.4	(277)	(64.4)	382	249.7
<b>Taylor</b>	6,982	332	4.8	7,908	142	1.8	9,646	317	3.3	(190)	(57.2)	175	123.2
<b>Union</b>	2,329	109	4.7	2,975	35	1.2	3,736	49	1.3	(74)	(67.9)	14	40.0
<b>Region</b>	115,220	4,131	3.6	149,697	1,716	1.1	182,456	2,492	1.4	(2,415)	(58.5)	776	45.2
<b>w/o Alachua</b>	56,273	2,981	5.3	70,675	1,154	1.6	87,343	1,931	2.2	(1,827)	(61.3)	777	67.3
<b>Florida</b>	4,378,691	34,243	0.8	6,100,262	27,957	0.5	7,302,947	43,809	0.6	(6,286)	(18.4)	15,852	56.7

Sources: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H23, H24, H30, H34, H35, H41, H47, and H50.  
 U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992.  
 U.S. Department of Commerce, Bureau of the Census, 1980 Census of Housing: General Housing Characteristics, Florida. Tables 1 & 46. Washington, D.C. 1982.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



**TABLE 1.6**  
**OVERCROWDING. NUMBER AND PERCENTAGE OF**  
**OCCUPIED YEAR-ROUND HOUSING WITH 1.01 OR MORE PERSONS PER ROOM**  
**1980, 1990 AND 2000**

Area	Persons per Room										
	Number						Percent			Pct. Change 1.01+	
	1980		1990		2000		1980	1990	2000		
	0-1.00	1.01 +	0-1.00	1.01 +	0-1.00	1.01+	1.01 +	1.01 +	1.01+	1980 -90	1990-2000
<b>Alachua</b>	52,197	2,410	68,318	2,940	84,482	3,027	4.4	4.1	3.4	22.0	3.0
<b>Bradford</b>	5,919	378	6,943	250	8,241	256	6.0	3.5	3	(33.9)	2.4
<b>Columbia</b>	11,429	754	14,827	784	20,046	861	6.2	5.0	4.1	4.0	9.8
<b>Dixie</b>	2,465	198	3,702	214	4,983	222	7.4	5.5	4.3	8.1	3.7
<b>Gilchrist</b>	1,882	124	3,121	163	4,822	199	6.2	5.0	3.9	31.5	22.1
<b>Hamilton</b>	2,634	270	3,197	291	3,977	184	9.3	8.3	4.4	7.8	(36.8)
<b>Lafayette</b>	1,341	72	1,647	74	2,011	131	5.1	4.3	6.1	2.8	77.0
<b>Madison</b>	4,492	485	5,120	402	6,342	287	9.7	7.3	4.3	(17.1)	(28.6)
<b>Suwannee</b>	7,238	501	9,557	477	12,675	785	6.5	4.8	5.8	(4.8)	64.6
<b>Taylor</b>	5,398	428	6,022	379	6,913	263	7.3	5.9	3.7	(11.4)	(30.6)
<b>Union</b>	1,963	156	2,418	240	3,153	214	7.4	9.0	6.4	53.8	(10.8)
<b>Region</b>	96,958	5,776	124,872	6,214	157,645	6,429	6.9	4.7	3.9	7.6	3.5
<b>w/o Alachua</b>	44,761	3,366	56,554	3,274	73,163	3,402	7.5	5.8	4.4	(2.7)	3.9
<b>Florida</b>	3,545,809	198,445	4,857,803	277,066	5,927,582	410,347	5.3	5.4	6.5	39.6	48.1

Sources: U.S. Census Bureau, Census 2000, Summary File 3, Table DP-4. Washington, D.C., 2002.  
U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992.  
U.S. Department of Commerce, Bureau of the Census, 1980 Census of Housing: General Housing Characteristics, Florida, Tables 1 & 45. Washington, D.C. 1982.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



## 6. Affordability

Housing affordability for north central Florida very low-, low-, and moderate-income households worsened between 1990 and 2000. Available data suggests that, since 2000, the rate of increase in north central Florida incomes has not kept pace with the rate of increase of housing costs. Furthermore, the available data indicates that housing affordability problems are no longer limited to Alachua County. Rather, housing affordability has become a regionwide concern.

During the 1990s, north central Florida housing costs increased and, with one notable exception, with an increasingly larger percentage of the lower-income households of the region spending 30 percent or more of their annual incomes on housing costs. The one notable exception, was a decrease in the percentage percent of the renter households of the region with 1989 annual incomes of less than \$10,000 spending 30 percent or more of their annual incomes on rent. In 1990, 87.6 percent of the 1990 renter households of the region earning less than \$10,000 per year were so classified. In 2000, the percentage had declined to 72.6. However, all of the other regional indicators indicate a general increase in the percentage of the lower-income households of the region paying more than 30 percent on housing.

Tables 1.7 and 1.8 identify the percentage of north central Florida households spending 30 percent or more of their annual household incomes on housing cross-tabulated by household income range. Historically, Alachua County has had the highest rates in the region of lower income households paying 30 percent or more of their annual incomes on housing costs. However, in the case of renter households earning less than \$10,000 as indicated in Table 1.7, Lafayette County had the highest percentage of any north central Florida county at 82.1 percent in 2000. Alachua County still retains the highest percentage of homeowners earning under \$20,000 per year and renters earning between \$10,000 and 19,999 per year. In 1999, 78.5 percent of Alachua County renter households with incomes between and \$10,000 and \$19,999 per year paid 30 percent or more of their annual incomes for rent and utilities. The Alachua County rate was roughly the same as the statewide average of 78.3 percent. When Alachua County is removed from consideration, Table 1.7 reveals substantially lower percentage of lower-income north central Florida households paying 30 percent or more of their annual incomes for housing than statewide.



**TABLE 1.7**  
**PERCENTAGE OF 2000 RENTER HOUSEHOLDS BY**  
**PERCENTAGE OF 1999 HOUSEHOLD INCOME SPENT ON GROSS RENT**

Area	Percentage of Rental Households by Annual Income											
	Less than \$10,000		\$10,000 to \$19,999		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 and Over	
	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30%+	0 to 29%	30%+
<b>Alachua</b>	5.1	75.6	18.1	78.5	61.5	35.5	86.8	8.7	95.2	0.7	95.3	0.8
<b>Bradford</b>	10.7	74.6	37.1	44.7	72.7	10.8	80.4	6.7	86.2	0.0	94.3	0.0
<b>Columbia</b>	5.8	63.6	31.2	59.2	84.5	7.1	91.1	0.0	92.1	0.0	83.7	0.0
<b>Dixie</b>	16.6	61.5	39.9	46.4	83.4	2.0	75.0	0.0	63.5	0.0	72.1	0.0
<b>Gilchrist</b>	7.6	50.7	36.4	44.9	72.8	9.9	96.3	0.0	93.3	0.0	83.3	0.0
<b>Hamilton</b>	9.6	54.9	28.4	34.2	66.1	6.6	69.7	0.0	72.2	0.0	97.4	0.0
<b>Lafayette</b>	14.1	82.1	25.4	46.6	67.9	3.8	100.0	0.0	88.5	0.0	100.0	0.0
<b>Madison</b>	14.0	55.4	50.2	33.9	75.5	3.7	42.9	0.0	80.7	0.0	100.0	0.0
<b>Suwannee</b>	12.0	63.1	30.5	42.7	70.2	10.5	90.2	0.0	80.8	0.0	94.6	0.0
<b>Taylor</b>	20.9	60.8	40.2	40.4	72.3	9.4	84.0	0.0	74.8	0.0	100.0	0.0
<b>Union</b>	32.6	49.2	43.8	43.1	83.5	4.2	78.4	0.0	91.4	0.0	87.3	0.0
<b>Region</b>	6.8	72.6	23.3	68.9	66.1	27.4	85.8	6.3	92.2	0.5	93.8	0.6
<b>w/o Alachua</b>	12.5	62.7	24.9	47.4	77.3	7.6	83.7	0.8	84.9	0.0	89.1	0.0
<b>Florida</b>	9.0	68.7	16.5	78.3	52.6	43.0	85.3	10.7	92.4	3.9	94.6	1.3

Note: Percentages may not add to 100 as data was unavailable for all surveyed occupied housing units. Alachua County data may be skewed due to students attending the University of Florida. Further analysis may be warranted to determine the exact impact and need for affordable housing in Alachua County.

Source: U.S. Census Bureau, Census 2000, Summary File 3, Florida, Table H73. Washington, D.C. 2002

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



**TABLE 1.8**  
**PERCENTAGE OF 2000 HOMEOWNER HOUSEHOLDS BY SELECTED**  
**MONTHLY OWNER COSTS AS A PERCENTAGE OF 1999 HOUSEHOLD INCOME**

Area	Percentage of Homeowner Households by Annual Income											
	Less than \$10,000		\$10,000 to \$19,999		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 and Over	
	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30%+	0 to 29%	30%+
<b>Alachua</b>	10.7	71.5	43.1	56.9	61.5	38.5	84.1	15.9	91.8	8.2	97.6	2.2
<b>Bradford</b>	20.9	64.4	54.7	45.3	78.0	22.0	88.6	11.4	91.9	8.1	99.4	0.0
<b>Columbia</b>	25.0	59.1	57.0	43.0	77.0	23.0	90.3	9.7	94.1	5.9	97.8	2.2
<b>Dixie</b>	24.4	60.2	53.3	46.7	83.7	26.3	91.4	8.6	100.0	0.0	100.0	0.0
<b>Gilchrist</b>	22.3	64.9	52.6	47.4	75.9	24.1	89.8	10.2	94.8	5.2	98.9	0.0
<b>Hamilton</b>	19.8	55.4	55.6	44.4	82.1	17.9	97.0	3.0	97.8	2.2	93.9	6.1
<b>Lafayette</b>	35.1	55.3	71.6	28.4	89.0	11.0	98.1	1.9	95.6	4.4	100.0	0.0
<b>Madison</b>	25.1	61.9	51.8	48.2	80.7	19.3	91.7	8.3	95.7	4.3	98.6	0.0
<b>Suwannee</b>	19.7	58.7	70.0	30.0	74.4	25.6	88.2	11.8	98.7	1.3	98.5	1.5
<b>Taylor</b>	27.0	54.7	64.4	35.6	76.8	23.2	87.4	12.6	97.8	2.2	100.0	0.0
<b>Union</b>	22.6	60.4	46.7	53.3	76.9	23.1	87.5	12.5	95.8	4.2	100.0	0.0
<b>Region</b>	18.7	64.0	51.6	48.4	69.8	30.2	86.7	13.3	93.3	6.7	97.8	1.9
<b>w/o Alachua</b>	23.7	59.4	58.2	41.8	78.0	22.0	90.0	10.0	95.5	4.5	98.6	1.2
<b>Florida</b>	11.3	70.0	41.0	59.0	56.6	43.4	75.0	25.0	88.0	12.0	95.5	3.9

Note: Percentages may not add to 100 as data was unavailable for all surveyed occupied housing units.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Florida, Table H97. Washington, D.C. 2002.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



Tables 1.9 through 1.12 examine changes in housing affordability for homeowners within the region between 2000 and 2005. As indicated in Table 1.9, the region experienced an 80.5 percent increase in housing costs between 2000 and 2005, as measured by change in the median sales prices of single-family dwelling units. Although the rate of increase was slightly lower than the 89.9 percent increase experienced statewide, the year 2000 median sales price in the region of \$120,995 was substantially lower than the year 2005 statewide median sales price of \$226,000.

**TABLE 1.9**  
**MEDIAN SALES PRICE BY YEAR**  
**SINGLE FAMILY RESIDENCES, 2000 - 2005**

Area	Year						Percent Change, 2000-2005
	2000	2001	2002	2003	2004	2005	
<b>Alachua</b>	\$108,500	\$115,100	\$126,000	\$138,900	\$158,000	\$184,300	69.9
<b>Bradford</b>	65,000	67,000	75,000	85,500	98,000	122,000	87.7
<b>Columbia</b>	75,500	77,250	86,700	94,000	119,000	139,000	84.1
<b>Dixie</b>	57,500	60,000	77,000	77,000	98,000	125,000	117.4
<b>Gilchrist</b>	68,300	76,400	90,000	95,000	120,000	143,250	109.7
<b>Hamilton</b>	55,000	56,500	58,500	73,500	82,500	84,000	52.7
<b>Lafayette</b>	64,750	65,750	51,000	90,000	75,000	135,000	108.5
<b>Madison</b>	49,500	58,750	62,000	57,250	73,500	80,000	61.6
<b>Suwannee</b>	67,000	77,000	77,750	77,500	89,000	129,950	94.0
<b>Taylor</b>	67,200	70,000	68,000	70,000	88,500	100,000	48.8
<b>Union</b>	59,000	71,000	74,000	76,800	101,250	88,450	49.9
<b>Region</b>	67,023	72,250	76,905	85,041	100,250	120,995	80.5
<b>w/o Alachua</b>	62,875	67,965	71,995	79,655	94,475	114,665	82.4
<b>Florida</b>	119,000	132,000	142,500	156,200	180,000	226,000	89.9

Source: North Central Florida Regional Planning Council, August 2007. Derived from Florida Housing Data Clearinghouse, Regional and Local Profiles (<http://flhousingdata.shimberg.ufl.edu/a/profiles>).



Table 1.10 tracks changes in average annual wage per north central Florida employee between 2000 and 2005. As can be seen, the regionwide percentage increase in wages did not keep pace with the regionwide percentage increase in the price of single-family dwelling units. North central Florida wages increased by 23.7 percent during this time period, whereas the cost of a single family dwelling unit increased by 80.5 percent. The relatively high percentage increase in the cost of single-family dwelling units compared to the percentage increase in average annual wages suggests that north central Florida housing is becoming increasingly unaffordable for its residents.

**TABLE 1.10**  
**AVERAGE ANNUAL WAGE BY COUNTY**  
**2000 - 2005**

Area	Year						Percent Change, 2000-2005
	2000	2001	2002	2003	2004	2005	
<b>Alachua</b>	\$26,155	\$26,884	\$27,686	\$28,868	\$30,932	\$33,134	26.7
<b>Bradford</b>	25,425	26,351	27,116	27,176	28,552	29,653	16.6
<b>Columbia</b>	25,738	26,716	26,779	27,335	28,911	30,181	17.3
<b>Dixie</b>	22,632	24,694	28,093	24,922	26,216	27,251	20.4
<b>Gilchrist</b>	21,834	23,347	23,401	24,513	26,262	26,670	22.1
<b>Hamilton</b>	29,867	31,374	30,331	31,987	34,671	35,591	19.2
<b>Lafayette</b>	20,759	21,196	21,326	23,606	24,500	24,445	17.8
<b>Madison</b>	19,942	20,838	21,396	22,312	24,051	24,157	21.1
<b>Suwannee</b>	20,951	21,697	22,366	23,209	25,081	25,839	23.3
<b>Taylor</b>	27,394	27,424	27,525	28,377	28,630	30,070	9.8
<b>Union</b>	27,049	25,998	26,347	27,658	29,426	30,778	13.8
<b>Region</b>	25,599	26,351	27,015	28,028	29,908	31,674	23.7
<b>w/o Alachua</b>	24,514	25,282	25,682	26,336	27,892	28,914	17.9
<b>Florida</b>	30,566	31,552	32,417	33,552	35,159	36,804	20.4

Source: North Central Florida Regional Planning Council, August 2007. Derived from Annual Summary Reports, Quarterly Census of Employment and Wages, Florida Agency for Workforce Innovation, (<http://www.labormarketinfo.com/library/qcew.htm>)

Table 1.11 takes into account the effect of changes in mortgage rates on monthly mortgage payments. Lower mortgage interest rates result in lower monthly mortgage payments which could allow home buyers to afford homes which are substantially higher priced than might otherwise be expected.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



In 2000, the nationwide average interest rate on a 30-year mortgage was 8.05 percent. In 2005, the nationwide average interest rate on a 30-year mortgage had declined to 5.87 percent.<sup>2</sup> Since mortgage rates were higher in 2000 than in 2005, a drop in mortgage interest rates results in lower monthly mortgage payments, thereby increasing the range of housing prices which are affordable to home buyers. It is possible that north central Florida home buyers can afford higher-priced homes in 2005 than in 2000 as a result of a combination of increased wages and reductions in mortgage interest rates.

As can be seen in Table 1.11, reductions in mortgage interest rates helped reduce the impact of increases in the cost of single-family dwelling units during this time period. As can be seen in the table, the region experienced a 44.7 percent increase in the cost of monthly mortgage payments, which is substantially less than the 80.5 percent increase in average sales price reported in Table 1.9. However, even taking into account reductions in monthly mortgage payments as a result of lower interest rates, the 44.7 percent increase in the annual cost of housing between 2000 and 2005 was a significantly faster rate of increase than the 23.7 percent increase experienced in annual wages reported in Table 1.10.

---

<sup>2</sup>As determined by FreddieMac, [www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm).



**TABLE 1.11**  
**ESTIMATED MONTHLY MORTGAGE PAYMENT**  
**FOR A SINGLE FAMILY RESIDENTIAL DWELLING UNIT, 2000 - 2005**

Area	Year		Percent Change, 2000-2005
	2000	2005	
<b>Alachua</b>	\$720	\$981	36.3
<b>Bradford</b>	431	649	50.6
<b>Columbia</b>	501	740	47.7
<b>Dixie</b>	382	665	74.1
<b>Gilchrist</b>	453	762	68.2
<b>Hamilton</b>	365	447	22.5
<b>Lafayette</b>	430	718	67.0
<b>Madison</b>	328	426	29.9
<b>Suwannee</b>	445	691	55.3
<b>Taylor</b>	446	532	19.3
<b>Union</b>	391	471	20.5
<b>Region</b>	445	644	44.7
<b>w/o Alachua</b>	417	610	46.3
<b>Florida</b>	790	1,203	52.3

Source: North Central Florida Regional Planning Council, August 2007.

Notes: The applicable national average mortgage interest rate is applied to the County median sales price of single family residential dwelling units identified in Table 1.9 to determine monthly mortgage payments. Excludes insurance and taxes. Assumes a 10.0 percent down payment and zero points. Assumes year 2000 and 2005 nationwide annual average mortgage interest rates for year 2000 and 2005 of 8.05 and 5.87 percent, respectively, as published by [www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm).

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



Table 1.12 provides information on housing costs by household income range for the year 2005. The table presents household income range in terms of percent of County median income. The table provides the following four income ranges, or classes: Households with incomes of 30 percent or less of the countywide average median income, households with incomes between 30.01 and 50 percent of the countywide median income, households with incomes between 50.01 and 80 percent of the countywide median income, and households with incomes over 80 percent of the countywide median income. A total figure is also reported. For each income range, the table reports the percentage of households who are spending 30 percent or less of their annual incomes on housing as well as the percentage of households spending more than 30 percent of their 2005 annual income on housing.

While Table 1.12 is not directly comparable to year 2000 housing costs by income range as reported in Tables 1.7 and 1.8, it nevertheless suggests that housing costs continue to be unaffordable for most lower-income households. It also notes that the region is generally comparable to the statewide average for households earning less than 50 percent of the average median income. It suggests that housing affordability is somewhat worse in Alachua County for lower income households than in the rest of the region. When Alachua County is removed from consideration, the percentage of remaining north central Florida households earning less than 30 percent of the county median income who are spending 30 percent or more of their annual incomes on housing drops from 70.6 percent to 65.5 percent. Similarly, for households earning between 30 and 50 percent of the county median income when Alachua County is removed from consideration, the percentage of households spending 30 percent or more of their annual income on housing drops from 61.6 percent to 50.8 percent.



**TABLE 1.12**  
**PERCENT OF HOUSEHOLDS BY INCOME AND HOUSING COST BURDEN, 2005**

Area	Households by Annual Household Income Range Paying Either Less than or More than 30% of Annual Household Income on Housing								Total Households	
	0-30% of Adjusted Median Income		30.01 - 50% of Adjusted Median Income		50.01 - 80% of Adjusted Median Income		80.01% + of Adjusted Median Income			
	0-30%	30.%+	0-30%	30%+	0-30%	30%+	0-30%	30%+	0-30%	30%+
<b>Alachua</b>	26.2	73.8	28.6	71.4	65.4	34.6	92.3	7.7	67.6	32.4
<b>Bradford</b>	35.7	64.3	52.9	47.1	73.4	26.6	89.7	10.3	76.8	23.2
<b>Columbia</b>	29.8	70.2	42.0	58.0	66.1	33.9	90.1	9.9	73.3	26.7
<b>Dixie</b>	33.9	66.1	61.8	38.2	64.4	35.6	93.0	7.0	73.8	26.2
<b>Gilchrist</b>	43.3	66.2	46.7	53.3	57.4	42.6	89.9	10.1	72.5	27.5
<b>Hamilton</b>	30.4	56.7	47.9	52.1	70.0	30.0	91.3	8.7	72.9	27.1
<b>Lafayette</b>	35.4	69.6	61.1	38.9	84.1	15.9	96.0	4.0	82.6	17.4
<b>Madison</b>	34.6	64.6	46.4	53.6	68.8	31.2	93.9	6.1	72.3	27.7
<b>Suwannee</b>	34.0	65.4	50.2	49.8	67.5	32.5	87.2	12.8	72.0	28.0
<b>Taylor</b>	44.6	66.0	55.0	45.0	68.0	32.0	93.0	7.0	76.1	23.9
<b>Union</b>	29.4	55.4	43.2	56.8	73.4	26.6	91.0	9.0	78.2	21.8
<b>Region</b>	29.4	70.6	38.4	61.6	66.5	33.5	91.4	8.6	70.7	29.3
<b>w/o Alachua</b>	34.5	65.5	49.2	50.8	67.7	32.3	90.5	9.5	74.1	25.9
<b>Florida</b>	29.4	70.6	33.2	66.8	57.0	43.0	88.8	11.2	71.1	28.9

Source: North Central Florida Regional Planning Council, August 2007. Derived from Regional and Local Profiles, "Households by Income and Cost Burden, 2005", Shimberg Center for Affordable Housing, August 2007 (<http://flhousingdata.shimberg.ufl.edu/a/profiles>).

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



### c. Affordable Housing and Local Government Comprehensive Plans

Chapter 163.3177(6)(f)1.d., Florida Statutes, requires local government comprehensive plans to provide adequate sites for future housing for very low-, low-, and moderate-income families

Every local government comprehensive plan within the north central Florida region has been found by the Florida Department of Community Affairs to be in compliance with the requirements of Chapter 163, Florida Statutes. None of the region's local government comprehensive plans mandate the construction of low- and/or moderate-income housing or the establishment of additional fees for the future construction of such units. Local governments in all ten rural north central Florida counties primarily rely on the private market for the provision of affordable housing units. This is accomplished chiefly by local government comprehensive plan policies which call for, and Future Land Use Map classifications which establish, higher densities of residential development within urban areas and the allowance of mobile homes within specified land use classifications.

Within Alachua County, both the City of Gainesville and Alachua County comprehensive plans contain policy direction consistent with regional plan Policy 1.1.2 which calls for the provision of incentives, such as density bonuses to private builders who construct 10.0 percent or more of their units which are affordable to either very low-, low-, or moderate-income households. The Housing Element of the Alachua County Comprehensive Plan contains policy direction calling for the creation of incentives in the land development regulations to promote the construction of dwelling units affordable to either low- or very low-income households. The City of Gainesville Housing Element contains policy direction promoting the use of zero lot lines and cluster subdivisions as incentives for the construction of low income housing. The City Housing Element also includes policy direction calling for the City to work with the County in developing land development regulations which promote the creation of a county-wide "fair share" housing ordinance for the dispersal of affordable housing units throughout their jurisdictions.

Local comprehensive plan policies encouraging the construction of affordable housing is particularly important in urban areas. North central Florida urban areas, in contrast to its rural areas, as suggested by the data contained in the Affordable Housing Element of the regional plan, are experiencing greater difficulty in providing an adequate supply of affordable housing for their residents. In rural areas, affordable housing demand is typically met by the placement of mobile homes on individual lots.

### d. Development of Regional Impact Affordable Housing Rule

The Development of Regional Impact Affordable Housing Rule adopted by the Florida Department of Community Affairs requires, under certain circumstances, the provision of an adequate number of housing units affordable to all very low-, low-, and moderate-income households of the employees at the Development of Regional Impact project site. The standard rule prescribes a method by which affordable housing supply and demand are to be determined. It also provides for alternative methods for determining the affordable housing demand, supply, and need if agreed to by the applicant and the Council during the Development of Regional Impact pre-application conference. The East Central Florida Regional Planning Council has developed an alternative methodology which is widely used throughout the state. The North Central Florida Regional Planning Council regularly recommends the use of the East Central Florida Regional Planning Council methodology.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



The North Central Florida Regional Planning Council encourages Development of Regional Impact applicants to use the East Central Florida Regional Planning Council housing methodology in lieu of the Adequate Housing Standard Rule 9J-2.048, Florida Administrative Code, for the determination of adequate (affordable) housing demand and supply in the review of developments of regional impact. Although the use of the East Central Florida Regional Planning Council methodology is encouraged by a regional plan policy, the standard rule methodology may still be used by applicants. However, every Development of Regional Impact which has been submitted for review to the Council has used the East Central Florida Regional Planning Council methodology. Furthermore, the Development of Regional Impact affordable housing rule was amended in 2003 to specifically allow the use of the East Central Florida Regional Planning Council methodology as an alternative to the standard rule methodology.

Rule 9J-2.048, Florida Administrative Code, allows for deviation from either the approved affordable housing analysis methodologies. However, the rule requires that deviations from the East Central Florida Regional Planning Council methodology or the standard rule methodology produce equal or better mitigation than provided by the approved methodologies.<sup>3</sup> Therefore, an affordable housing impact analysis should be performed in accordance with an approved methodology to determine whether a deviation from an approved methodology produces a level of mitigation substantially less than that produced by the strict application of one of the approved methodologies.

Although Development of Regional Impact applicants are responsible for providing information to assist the Council in determining the affordable housing impacts of their projects, determination of affordable housing impacts is the responsibility of the Council. Rule 9J-2, Florida Administrative Code, calls for applicants to file an Application for Development Approval with the Council which identifies the affordable housing

---

<sup>3</sup>Rule 9J-2.048(3)(c), Florida Administrative Code, states that deviation from the rule may not result in an appeal by the Florida Department Economic Opportunity if it results in a level of mitigation equal to or greater than the level of mitigation resulting from a strict application of one of the approved methodologies. Rule 9J-2.048(3)(c), Florida Administrative Code, states:

"A development order shall be determined by the Department to make adequate provision for the adequate housing issues addressed by this rule, and shall not be appealed by the Department on the basis of inadequate mitigation of adequate housing impacts, if it contains the applicable mitigation standards and criteria set forth in this rule or if it is reviewed and provides applicable mitigation consistent with the East Central Florida Housing Methodology, developed April, 1996 and revised June, 1999. If a development order does not contain applicable mitigation standards and criteria set forth in this rule, the Department shall have discretion to appeal the development order, pursuant to the provisions of Section 380.07, Florida Statutes. However, nothing in this rule shall require the Department to undertake an appeal of the development order simply because it fails to comply with the provisions of this rule. A development order failing to comply with the provisions of this rule will be addressed on a case-by-case basis by the Department as to whether it otherwise complies with the intent and purposes of Chapter 380, Florida Statutes. The Department will take into consideration the balancing of the rule's provisions with the protection of property rights, the encouragement of economic development, the promotion of other state planning goals by the development, the utilization of alternative, innovative solutions in the development order *to provide equal or better protection than the rule*, and the degree of harm created by non-compliance with this rule's mitigation criteria and standards."

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



impacts of the Development of Regional Impact based on the Development of Regional Impact affordable housing rule. At the same time, the Council is required under subsection 380.06(12), Florida Statutes, to prepare a report of the affordable housing impacts of the Development of Regional Impact. While the Council includes in its report the results of the affordable housing impact analysis contained in the applicant's Application for Development Approval, the Council must be able to verify and validate that the applicant's analysis has been conducted in accordance with the affordable housing methodology rule in order to meet its responsibilities under subsection 380.06(12), Florida Statutes. If the Council cannot verify and validate the analysis, then the Council must either perform its own analysis using as much of the data and analysis provided in the Application for Development Approval as possible. Alternatively, the Council could recommend denial of the Development of Regional Impact until such time that an affordable housing impact analysis is developed in accordance with the rule.

The Council has experienced numerous difficulties in the implementation of the affordable housing rule. This is due, at least in part, to an incomplete affordable housing methodology rule as both the East Central Florida Regional Planning Council methodology and the standard rule methodology omit detailed instructions and examples to guide the user in their application. Due to the absence of specificity, interpretations must be made regarding the application of the methodologies. These interpretations can have significant impacts on the results of the analysis. Council staff has encountered errors and disagreements with Development of Regional Impact applicants over rule interpretations and the application of various concepts addressed by the approved methodologies. Furthermore, every affordable housing analysis reviewed by the Council has had, at least initially, insufficient information to allow verification and validation of at least some portion of the analysis.

Therefore, the Council encourages Development of Regional Impact applicants to enter into an affordable housing agreement to implement the East Central Florida Regional Planning Council methodology and to address specifics not covered by the East Central Florida Regional Planning Council methodology. The agreement establishes greater specificity as to how the methodology is to be applied and provides greater assurance to all parties as to how affordable housing impacts are to be determined.

The Council agreement addresses the resolution of differences between East Central Florida Regional Planning Council methodology and the standard rule methodology; the provision of sufficient information to allow the Council to verify and validate that the affordable housing analysis was conducted in accordance with the agreed-upon methodology; the determination of affordable housing demand; the identification of existing affordable housing supply; the identification of the five percent set-aside of rental units for transitional housing; the matching of demand to supply; the application of the five percent rental unit set-aside when matching affordable housing demand to existing vacant for-rent affordable housing supply; the determination of affordable housing impact; the identification of affordable housing units reserved for previously approved proximate Developments of Regional Impact; mitigation of the identified significant affordable housing impact; and the creation of an affordable housing mitigation plan.

As previously noted, the East Central Florida Regional Planning Council methodology is not a complete, stand-alone methodology. It relies on terms and definitions included in the standard rule methodology. It does not provide a method to match affordable housing demand to the identified affordable housing supply. However, the East Central Florida Regional Planning Council methodology does not explicitly state that it is not a complete, stand-alone methodology. Therefore, when the East Central Florida Regional Planning Council methodology is used, the standard rule methodology still applies, except to the extent that the East Central Florida Regional Planning Council methodology differs with the standard rule methodology,

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



in which case the East Central Florida Regional Planning Council methodology applies. The Council Agreement links the three documents (the agreement, the East Central Florida Regional Planning Council methodology, and the standard rule methodology) together and resolves conflicts between them.

### e. Alternative Approaches

A simpler alternative may be desirable to address Development of Regional Impact affordable housing mitigation. A simpler approach would provide greater assurance to Development of Regional Impact applicants regarding the cost of required affordable housing mitigation. Several regional planning councils are providing alternative mitigation approaches. One alternative requires payments to an affordable housing trust fund. Another approach requires a minimum percentage of project site residential units be set aside for affordable housing. Such approaches are subject to challenge by the Florida Department of Community Affairs. However, the Department has yet to challenge any local government development order which relies on one of these alternative affordable housing mitigation approaches.

## B. Problems, Needs and Opportunities

The Council identifies the following affordable housing problems, needs, and opportunities:

1. A need exists to reduce the percentage of the region's very low-, low-, and moderate-income households who spend more than 30 percent of their annual household income on housing.
2. A need exists to update the Development of Regional Impact adequate (affordable) housing impact analysis methodology.

## C. Regional Goals and Policies

**REGIONAL GOAL 1.1.** Reduce the percentage of the region's very low-, low-, and moderate-income households spending 30.0 percent or more of their annual household income on housing.

### Regional Indicators

1. 66.2 percent of north central Florida year 2000 households with 1999 annual incomes of less than \$20,000 per year spent 30.0 percent or more of their 1999 annual incomes on housing.
2. 72.6 percent of north central Florida year 2000 renter households with 1999 annual incomes of less than \$10,000 per year spent 30.0 percent or more of their 1999 annual income on gross rent.
3. 68.9 percent of north central Florida year 2000 renter households with 1999 annual incomes between \$10,000 and \$19,999 per year spent 30.0 percent or more of their 1999 annual income on gross rent.
4. 64.0 percent of north central Florida year 2000 homeowner households with 1999 annual incomes of less than \$10,000 per year spent 30.0 percent or more of their 1999 annual income on housing.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



5. 48.4 percent of north central Florida year 2000 homeowner households with 1999 annual incomes between \$10,000 and \$19,999 per year spent 30.0 percent or more of their 1999 annual income on gross rent.

**Policy 1.1.1.** Encourage the development of policies within local government comprehensive plans which provide incentives or otherwise provide for the construction of affordable housing units in a manner which results in a dispersal of affordable housing units throughout the urban areas of the local government's jurisdiction.

**Policy 1.1.2.** Provide incentives, such as density bonuses, to private builders of residential dwelling units who construct 10.0 percent or more of their units for very low-, low-, and moderate-income households within urban areas.

**Policy 1.1.3.** Provide technical assistance to local governments for the revision of Housing Elements contained in local government comprehensive plans.

**Policy 1.1.4.** Provide assistance to local governments in the development of Community Development Block Grant housing applications.

**REGIONAL GOAL 1.2.** Mitigate significant affordable housing impacts associated with Developments of Regional Impact.

#### **Regional Indicator**

As of January 2007, six approved Developments of Regional Impact are under construction in north central Florida.

**Policy 1.2.1.** The Council shall incorporate the results of an affordable housing analysis conducted by a Development of Regional Impact applicant in accordance with Rule 9J-2.048, Florida Administrative Code, and in accordance with any clarifications made to the methodology as a result of a Preapplication Conference pursuant to Rule 9J-2.021, Florida Administrative Code, in the Development of Regional Impact report prepared by the Council pursuant to Section 380.06(12), Florida Statutes, when the Council can verify and validate that the analysis has been conducted in accordance with the Rule and in accordance with any clarifications made to the methodology as a result of a Preapplication Conference conducted pursuant to Rule 9J-2.021, Florida Administrative Code.

**Policy 1.2.2.** If the Council cannot verify and validate that an affordable housing analysis has been prepared by a Development of Regional Impact applicant in accordance with Rule 9J-2.048, Florida Administrative Code, and in accordance with any clarifications made to the methodology as a result of a Preapplication Conference conducted pursuant to Rule 9J-2.021, Florida Administrative Code, the Council may:

Amend that portion of the analysis which was not conducted in accordance with the Rule 9J-2.048, Florida Administrative Code, and in accordance with clarifications made to the methodology as a result of a Preapplication Conference conducted pursuant to Rule 9J-2.021, Florida Administrative Code;

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011



Conduct its own analysis in accordance with the Rule and preapplication conference clarifications, using the applicant's data and analysis to the maximum extent feasible; or

Recommend that the proposed Development of Regional Impact be denied until such time as an affordable housing analysis is conducted in accordance with the Rule and in accordance with any clarifications made to the methodology as a result of a Preapplication Conference conducted pursuant to Rule 9J-2.021, Florida Administrative Code.

**Policy 1.2.3.** As an alternative to Rule 9J-2.048, Florida Administrative Code, the Council may provide Development of Regional Impact applicants a method to mitigate affordable housing impacts using a payment to an affordable housing trust fund and/or a minimum percentage of project site residential units to be set aside for affordable housing.

**Policy 1.2.4.** Encourage the Florida Department of Community Affairs to update its adequate (affordable) housing impact analysis methodology for Developments of Regional Impact.

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003 and October 27, 2011