

# **AFFORDABLE HOUSING**

## **CONDITIONS AND TRENDS**

### **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, and housing quality. 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>11</sup>

Most of the tables reported in this chapter are derived from the 1980 and 1990 censuses. Although the 1990 census data is nearly six years old, it is still the most accurate and up-to-date information available concerning housing affordability in the region. The reported data reveals an unclear and somewhat confusing picture of housing affordability in north central Florida. The nature of the data makes it difficult to report generalizations regarding housing affordability in the region. The 1990 census data reveals that a significant proportion of the population, primarily renters, pay more than they can afford for housing; however, another data source, the U.S. Census Bureau's 1990 Comprehensive Housing Affordability Strategy Database, which is derived from 1990 census data, suggests the region has an ample supply of affordable housing in all but one county for even the lowest income households. With such conflicting data, a careful analysis is necessary to determine what, if any, housing affordability problems exist in north central Florida.

### **NUMBER OF UNITS CONSTRUCTED**

As derived from Table 1.1, the region added 34,477 new residential dwelling units during the 1980s, for a total of 149,697 in 1990. This represents a 29.9 percent increase over the 1980 total of 115,220 units. The number of owner-occupied units increased by 27.6 percent, from 65,565 in 1980 to 84,784 in 1990, while the number of renter-occupied units increased by 28.0 percent, from 36,169 in 1980 to 46,302 in 1990. North central Florida counties experiencing the largest percentage increases in housing units during this period were Gilchrist (53.8%), Dixie (35.8%), Alachua (34.1%), and Suwannee (33.5%). Counties experiencing the smallest percentage increases were Bradford (11.7%), Madison (12.9%), and Taylor (13.3%). While the region enjoyed a healthy percentage increase in new dwelling units during the 1980s, the region's rate of growth was significantly less than the 39.3 percent increase reported statewide.

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<sup>11</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.

**TABLE 1.1**

**CHANGE IN NUMBER OF NORTH CENTRAL FLORIDA DWELLING UNITS, 1980 -1990**

Area	1980			1990			Percentage Change, 1980-1990		
	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	34.1	28.4	33.0
<b>Bradford</b>	7,249	4,866	1,431	8,099	5,542	1,651	11.7	13.9	15.4
<b>Columbia</b>	13,628	8,963	3,220	17,818	11,509	4,102	30.7	28.4	27.4
<b>Dixie</b>	4,010	2,108	555	5,445	3,235	681	35.8	53.5	22.7
<b>Gilchrist</b>	2,647	1,705	301	4,071	2,806	478	53.8	64.6	58.8
<b>Hamilton</b>	3,342	2,226	678	4,119	2,657	831	23.2	19.4	22.6
<b>Lafayette</b>	1,764	1,106	307	2,266	1,389	332	28.5	25.6	8.1
<b>Madison</b>	5,557	3,709	1,268	6,275	4,196	1,326	12.9	13.1	4.6
<b>Suwannee</b>	8,765	5,996	1,743	11,699	7,950	2,084	33.5	32.6	19.6
<b>Taylor</b>	6,982	4,417	1,409	7,908	5,027	1,374	13.3	13.8	(2.5)
<b>Union</b>	2,329	1,399	720	2,975	1,857	801	27.7	32.7	11.3
<b>Region</b>	115,220	66,565	36,169	149,697	84,784	46,302	27.4	27.6	28.0
<b>w/o Al. Co.</b>	56,273	36,495	11,632	70,675	46,168	13,660	25.6	26.5	17.4
<b>Florida</b>	4,378,691	2,557,079	1,187,175	6,100,262	3,453,022	1,681,847	39.3	35.0	41.7

Sources: 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.

**HOME OWNERSHIP**

North central Florida home ownership rates remained constant through the 1980s. In 1990, 64.7 percent of the region's occupied year-round housing units were owner occupied, compared to 64.8 percent in 1980. Alachua County, with its large student population, downwardly skews the region's home ownership rate. Excluding Alachua County, 77.2 percent of the region's 1990 occupied year-round housing units were owner occupied. This figure represents a slight increase over the 75.8 percent rate posted in 1980. The region's 1990 rate of home ownership is comparable to the statewide rate of 67.2 percent. The statewide rate is down slightly from 68.3 percent in 1980.

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

Area	1980		1990	
	Owner Occupied Units	Renter Occupied Units	Owner Occupied Units	Renter Occupied Units
<b>Alachua</b>	55.1	44.9	54.2	45.8
<b>Bradford</b>	77.3	22.7	77.0	23.0
<b>Columbia</b>	73.6	26.4	73.7	26.3
<b>Dixie</b>	79.2	20.8	82.6	17.4
<b>Gilchrist</b>	85.0	15.0	85.4	14.6
<b>Hamilton</b>	76.7	23.3	76.2	23.8
<b>Lafayette</b>	78.3	21.7	80.7	19.3
<b>Madison</b>	74.5	25.5	76.0	24.0
<b>Suwannee</b>	77.5	22.5	79.2	20.8
<b>Taylor</b>	75.8	24.2	78.5	21.5
<b>Union</b>	66.0	34.0	69.9	30.1
<b>Region</b>	64.8	35.2	64.7	35.3
<b>w/o Al. Co.</b>	75.8	24.2	77.2	22.8
<b>Florida</b>	68.3	31.7	67.2	32.8

Sources: 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.

## 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 1970s. As can be seen in Table 1.3, the number of mobile homes in the region increased from 6,135 in 1970 to 16,886 by 1980, an increase of 10,751 units, or 175.2 percent. The boom in mobile homes continued through the 1980s. By 1990, the number of mobile homes had more than doubled to 36,337, an increase of 19,451 units, or 115.2 percent, over 1980 levels.

North central Florida counties experiencing the largest percentage increases in mobile homes during the 1980s include Dixie (248.0%), Gilchrist (242.5%), Union (230.4%), and Taylor (199.2%). North central Florida counties noting the smallest percentage increases were Bradford (62.6%) and Alachua (64.5%). Although low in terms of percentage increase, Alachua County experienced the largest increase in the absolute number of mobile homes during this time period with an additional 3,996 units.

Statewide, the growth rate of mobile homes has been comparable to the region. Between 1970 and 1980, the number of mobile homes increased by 171.5 percent statewide, nearly equal to the region's 175.2 percent rate. During the 1980s, however, the statewide increase of 85.3 percent 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 1970, only 8.8 percent of the region's housing stock was comprised of mobile homes. By 1990, mobile homes accounted for 24.1 percent of the region's housing stock. When Alachua County is removed from consideration, mobile homes comprised 36.5 percent of the remaining region's 1990 housing stock. Mobile homes comprised over 40.0 percent of the 1990 housing stock in Dixie (52.1%), Gilchrist (49.1%), and Suwannee (40.8%) counties.

**TABLE 1.3**

**NUMBER OF MOBILE HOMES AND MOBILE HOMES  
AS A PERCENTAGE OF TOTAL HOUSING UNITS, 1970, 1980, AND 1990**

Area	1970			1980			1990			Change in Mobile Homes			
	Total Housing Units	Mobile Homes		Total Housing Units	Mobile Homes		Total Housing Units	Mobile Homes		1970-80		1980-90	
		Number	Percent of Total		Number	Percent of Total		Number	Percent	Number	Percent	Number	Percent
<b>Alachua</b>	33,538	2,555	7.6	58,947	6,200	10.5	79,022	10,196	12.9	3,646	142.7	3,996	64.5
<b>Bradford</b>	4,626	382	8.3	7,249	1,350	18.6	8,099	2,195	27.1	968	253.4	845	62.6
<b>Columbia</b>	8,450	850	10.1	13,628	2,606	19.1	17,818	5,820	32.7	1,756	206.6	3,214	123.3
<b>Dixie</b>	1,884	256	13.6	4,010	964	24.0	6,445	3,355	52.1	708	276.6	2,391	248.0
<b>Gilchrist</b>	1,253	208	16.6	2,647	583	22.0	4,071	1,997	49.1	375	180.3	1,414	242.5
<b>Hamilton</b>	2,562	291	11.4	3,342	672	20.1	4,119	1,486	36.1	381	130.9	814	121.1
<b>Lafayette</b>	1,036	144	13.9	1,764	391	22.2	2,266	860	38.0	247	171.5	469	119.9
<b>Madison</b>	4,265	250	5.9	5,557	808	14.5	6,275	1,872	29.8	558	223.2	1,064	131.7
<b>Suwannee</b>	5,227	587	11.2	8,765	2,085	23.8	11,699	4,776	40.8	1,498	255.2	2,691	129.1
<b>Taylor</b>	4,991	443	8.9	6,982	878	12.6	7,908	2,627	33.2	435	98.2	1,749	199.2
<b>Union</b>	1,745	169	9.7	2,329	349	15.0	2,975	1,153	38.8	180	106.5	804	230.4
<b>Region</b>	69,577	6,135	8.8	225,220	16,886	14.7	150,697	36,337	24.1	10,751	175.2	19,451	115.2
<b>w/o Al. Co</b>	36,039	3,580	9.9	56,273	10,686	19.0	71,675	26,141	36.5	7,106	198.5	15,455	144.6
<b>Florida</b>	2,526,612	151,544	6.0	4,378,691	411,439	9.4	6,100,262	762,227	12.5	259,895	171.5	350,788	85.3

Sources: 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.

U.S. Department of Commerce, Bureau of the Census, 1970 Census of Housing: Housing Characteristics for States, Cities, and Counties, Florida, Tables 1 & 29. Washington, D.C. 1972.

As illustrated in Table 1.4, the majority of the region's mobile homes are located outside of incorporated communities. In 1990, fully 86.2 percent of the region's mobile homes were located outside of incorporated communities. The percentage is slightly higher when Alachua County is excluded from the region, rising to 91.0 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 77.5 percent in Union County to a high of 94.5 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 1990, 34.8 percent of the region's housing stock located outside of incorporated areas was comprised of mobile homes, compared to 46.7 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 44.7 percent while conventional single-family units comprise 51.4 percent. Mobile homes outnumber conventional single-family units in the unincorporated portions of Dixie, Gilchrist, and Suwannee counties and comprise over 50.0 percent of the housing stock in the unincorporated areas of Dixie and Gilchrist counties.

**TABLE 1.4**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL  
DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY  
INCORPORATED AND UNINCORPORATED LOCATION, 1990**

Area	Total			Percent of Total		
	Mobile Homes	SFR, Detached	Housing Units	Mobile Homes	SFRs	Mobile Homes & SFRs
<b>Alachua</b>	10,196	37,999	79,022	12.9	48.1	61.0
Total Incorporated	1,823	22,362	40,374	4.5	55.4	59.9
Percent	17.9	58.8	51.1			
Unincorporated	8,373	15,637	38,648	21.7	40.5	62.1
Percent	82.1	41.2	48.9			
<b>Bradford</b>	2,195	5,284	8,099	27.1	65.2	92.3
Total Incorporated	292	1,849	2,673	10.9	69.2	80.1
Percent	13.3	35.0	33.0			
Unincorporated	1,903	3,435	5,426	35.1	63.3	98.4
Percent	86.7	65.0	67.0			
<b>Columbia</b>	5,820	10,027	17,818	32.7	56.3	88.9
Total Incorporated	318	3,065	4,633	6.9	66.2	73.0
Percent	5.5	30.6	26.0			
Unincorporated	5,502	6,962	13,185	41.7	52.8	94.5
Percent	94.5	69.4	74.0			
<b>Dixie</b>	3,355	2,862	6,445	52.1	44.4	96.5

**TABLE 1.4**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL  
DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY  
INCORPORATED AND UNINCORPORATED LOCATION, 1990**

Area	Total			Percent of Total		
	Mobile Homes	SFR, Detached	Housing Units	Mobile Homes	SFRs	Mobile Homes & SFRs
Total Incorporated	374	860	1,299	28.8	66.2	95.0
Percent	11.1	30.0	20.2			
Unincorporated	2,981	2,002	5,146	57.9	38.9	96.8
Percent	88.9	70.0	79.8			
<b>Gilchrist</b>	1,997	1,977	4,071	49.1	48.6	97.6
Total Incorporated	319	530	917	34.8	57.8	92.6
Percent	16.0	26.8	22.5			
Unincorporated	1,678	1,447	3,154	53.2	45.9	99.1
Percent	84.0	73.2	77.5			
<b>Hamilton</b>	1,486	2,314	4,119	36.1	56.2	92.3
Total Incorporated	239	965	1,462	16.3	66.0	82.4
Percent	16.1	41.7	35.5			
Unincorporated	1,247	1,349	2,657	46.9	50.8	97.7
Percent	83.9	58.3	64.5			
Percent	11.4	18.0	16.9			
Unincorporated	762	1,086	1,882	40.5	57.7	98.2
Percent	88.6	82.0	83.1			
<b>Madison</b>	1,872	3,978	6,275	29.8	63.4	93.2
Total Incorporated	169	1,361	1,866	9.1	72.9	82.0
Percent	9.0	34.2	29.7			
Unincorporated	1,703	2,617	4,409	38.6	59.4	98.0
Percent	91.0	65.8	70.3			
<b>Suwannee</b>	4,776	6,133	11,699	40.8	52.4	93.2
Total Incorporated	647	2,181	2,984	21.7	73.1	94.8
Percent	13.5	35.6	25.5			
Unincorporated	4,129	3,952	8,715	47.4	45.3	92.7
Percent	86.5	64.4	74.5			

**TABLE 1.4**

**NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL  
DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY  
INCORPORATED AND UNINCORPORATED LOCATION, 1990**

Area	Total			Percent of Total		
	Mobile Homes	SFR, Detached	Housing Units	Mobile Homes	SFRs	Mobile Homes & SFRs
<b>Taylor</b>	2,627	4,822	7,908	33.2	61.0	94.2
Total Incorporated	361	2,191	2,898	12.5	75.6	88.1
Percent	13.7	45.4	36.6			
Unincorporated	2,266	2,631	5,010	45.2	52.5	97.7
Percent	86.3	54.6	63.4			
<b>Union</b>	1,153	1,544	2,975	38.8	51.9	90.7
Total Incorporated	259	487	976	26.5	49.9	76.4
Percent	22.5	31.5	32.8			
Unincorporated	894	1,057	1,999	44.7	52.9	97.6
Percent	77.5	68.5	67.2			
<b>Region</b>	36,337	78,264	150,697	24.1	51.9	76.0
Total Incorporated	4,899	36,089	60,466	8.1	59.7	67.8
Percent	13.5	46.1	40.1			9
Unincorporated	31,438	42,175	90,231	34.8	46.7	81.6
Percent	86.5	53.9	59.9			
<b>Region w/o Al. Co.</b>	25,349	40,912	71,598	35.4	57.1	92.5
Total Incorporated	3,076	13,727	20,092	15.3	68.3	83.6
Percent	12.1	33.6	28.1			
Unincorporated	23,065	26,538	51,583	44.7	51.4	96.2
Percent	91.0	64.9	72.0			

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A, Washington, D.C. 1992.

## HOUSING QUALITY

### PLUMBING FACILITIES

The region experienced a significant reduction in the percentage of units with inadequate plumbing between 1980 and 1990, as illustrated in Table 1.5. In 1980, 3.6 percent of all dwelling units in the region lacked some or all plumbing facilities. By 1990, the percentage was reduced to just 1.1 percent, representing a 58.5 percent decline over 1980 levels. The percentage reduction was not a mere statistical aberration caused by an increase in the number of new units. Rather, the region experienced an actual decline in the number of units lacking some or all plumbing facilities. In 1980, 4,131 dwelling units lacked some or all plumbing facilities. By 1990, the number had dropped to 1,716.

North central Florida housing quality may be considered somewhat below the state average when measured in terms of the percentage of total year-round units lacking some or all plumbing facilities. As illustrated in Table 1.5, the percentage of north central Florida units lacking plumbing facilities was twice as high as the 1990 statewide rate. However, the region's incidence of units lacking some or all plumbing facilities was actually quite low. Only 1.1 percent of the 1990 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 1990 units lacking some or all plumbing facilities jumps to 1.6 percent. Counties with the highest incidence of housing with inadequate plumbing facilities in 1990 were Dixie (2.6%), Madison (2.7%), and Gilchrist (1.9%).

### OVERCROWDING

Another measure of housing quality is overcrowding, which is commonly defined as a dwelling unit with more than 1.0 persons (residents) per room. As can be seen in Table 1.6, the region's 1990 percentage of households with more than 1.0 persons per room was 4.7 percent. This figure is lower than the region's 1980 rate of 6.9 percent and is less than the 1990 statewide rate of 5.4 percent. The region's experience favorably contrasts with statewide trends where an increasing percentage of units are overcrowded. The 1990 statewide figure of 5.4 percent was 58.8 percent higher than the 1980 statewide rate of 3.4 percent. With the exception of Alachua and Union counties, every north central Florida county experienced a decline in the percentage of overcrowded units during the 1980s. Nevertheless, Union (9.0%), Hamilton (8.3%), and Madison (7.3%) counties experienced rates of overcrowding in 1990 significantly above the statewide average.

Despite a decline in the percentage of overcrowded housing units, the actual number of overcrowded units increased during the 1980s. As indicated in Table 1.6, the region experienced a 7.6 percent increase in the number of overcrowded units between 1980 and 1990, rising from 5,776 to 6,214.

Union County experienced the largest percentage increase, reporting a 53.8 percent increase in the county's number of overcrowded units. Other counties experiencing substantial increases include Gilchrist (31.5%), Alachua (22.0%), Dixie (8.1%), and Hamilton (7.8%). Nevertheless, most of the increase can be attributed to Alachua County. When Alachua County is removed from regional totals, the remaining region experienced a 2.7 percent decline in total units overcrowded between 1980 and 1990.

**TABLE 1.5**

**NUMBER AND PERCENTAGE OF TOTAL DWELLING UNITS LACKING COMPLETE PLUMBING FACILITIES, 1980 & 1990**

Area	1980			1990			Change, 1980 - 1990	
	Total Units	Lacking Complete Plumbing Facilities		Total Units	Lacking Complete Plumbing Facilities		Lacking Complete Plumbing Facilities	
		Number	Percent		Number	Percent	Number	Percent
<b>Alachua</b>	58,947	1,150	2.0	79,022	562	0.7	588	(51.1)
<b>Bradford</b>	7,249	331	4.6	8,099	61	0.8	270	(81.6)
<b>Columbia</b>	13,628	457	3.4	17,818	283	1.6	174	(38.1)
<b>Dixie</b>	4,010	201	5.0	5,445	140	2.6	61	(30.3)
<b>Gilchrist</b>	2,647	134	5.1	4,071	76	1.9	58	(43.3)
<b>Hamilton</b>	3,342	259	7.7	4,119	69	1.7	190	(73.4)
<b>Lafayette</b>	1,764	67	3.8	2,266	28	1.2	39	(58.2)
<b>Madison</b>	5,557	661	11.9	6,275	167	2.7	494	(74.7)
<b>Suwannee</b>	8,765	430	4.9	11,699	153	1.3	277	(64.4)
<b>Taylor</b>	6,982	332	4.8	7,908	142	1.8	190	(57.2)
<b>Union</b>	2,329	109	4.7	2,975	35	1.2	74	(67.9)
<b>Region</b>	115,220	4,131	3.6	149,697	1,716	1.1	2,415	(58.5)
<b>w/o Al. Co.</b>	56,273	2,981	5.3	70,675	1,154	1.6	1,827	(61.3)
<b>Florida</b>	4,378,691	34,243	0.8	6,100,262	27,957	0.5	6,286	(18.4)

Sources: 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.

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

Area	Persons per Room						
	Number				Percent		
	1980		1990		1980	1990	Pct. Chge
	0-1.00	1.01 +	0-1.00	1.01 +	1.01 +	1.01 +	1980 -90
<b>Aachua</b>	52197	2,410	68,318	2,940	4.4	4.1	22.0
<b>Bradford</b>	5,919	378	6,943	250	6.0	3.5	(33.9)
<b>Columbia</b>	11,429	754	14,827	784	6.2	5.0	4.0
<b>Dixie</b>	2,465	198	3,702	214	7.4	5.5	8.1
<b>Gilchrist</b>	1,882	124	3,121	163	6.2	5.0	31.5
<b>Hamilton</b>	2,634	270	3,197	291	9.3	8.3	7.8
<b>Lafayette</b>	1,341	72	1,647	74	5.1	4.3	2.8
<b>Madison</b>	4,492	485	5,120	402	9.7	7.3	(17.1)
<b>Suwannee</b>	7,238	501	9,557	477	6.5	4.8	(4.8)
<b>Taylor</b>	5,398	428	6,022	379	7.3	5.9	(11.4)
<b>Union</b>	1,963	156	2,418	240	7.4	9.0	53.8
<b>Region</b>	96,958	5,776	124,872	6,214	6.9	4.7	7.6
<b>w/o Al Co</b>	44,761	3,366	56,554	3,274	7.5	5.8	(2.7)
<b>Florida</b>	3,545,809	198,445	4,857,803	277,066	5.3	5.4	39.6

Sources: 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.

## HOUSING COSTS AND INCOME

During the 1970s, the rate of increase in north central Florida household income did not keep pace with housing costs. As indicated in Table 1.7, the average increase in value for north central Florida owner-occupied dwelling units was 177.6 percent in the 1970s while median contract rent increased by 127.8 percent. However, as indicated in Table 1.8, median household income for north central Florida increased by only 67.7 percent during the same time period.

During the 1980s, income kept pace with the costs of owner-occupied housing but continued to lag increases in contract rents. During this period, the median value of north central Florida owner-occupied housing units rose by 69.9 percent; whereas, the region's median household income increased by approximately 73.7 percent.<sup>12</sup> In fact, as indicated in tables 3.7 and 3.8, the rate of increase in median household income exceeded the rate of increase in the median value of owner-occupied housing in all but three north central Florida counties (Suwannee, Taylor, and Union) during this time period.

As may be expected, given north central Florida's below-average income levels and above-average poverty rates, the region's 1990 median value of owner-occupied units and the median rent of renter-occupied units are correspondingly lower than their respective statewide averages. In 1990, Alachua County had the region's highest median value for owner-occupied dwelling units at \$65,500, compared to a statewide median value of \$76,500. As indicated in Table 1.7, north central Florida counties with the lowest median values were Hamilton (\$33,700), Madison (\$38,200), and Dixie (\$38,500).

Median values for 1990 contract rents in north central Florida were similarly low. As presented in Table 1.7, no north central Florida county reported a 1990 median monthly rent higher than the statewide average of \$481. Alachua County had the highest median rent at \$396. North central Florida counties reporting the lowest median monthly contract rents were Hamilton (\$242), Madison (\$249), and Lafayette (\$255).

Between 1980 and 1990, the median contract rent for north central Florida increased by approximately 121.3 percent, which was approximately the same rate of increase experienced during the 1970s, when rates increased by 127.8 percent. During the 1980s, no north central Florida county experienced a rate of increase in median annual income in excess of its rate of increase in median contract rent. The rate of increase in the region's median contract rent was below the statewide median contract rent increase of 131.3 percent. The region's this relatively low percentage increase in median contract rent is skewed by the presence of Alachua County. When Alachua County is removed from consideration, rents increased dramatically for the remaining 10-county area. As indicated in Table 1.7, every north central Florida county, with the exception of Alachua County, experienced a rate of increase in median contract rent in excess of the statewide rate during this time period.

In terms of actual dollars, the region's increase in median monthly contract rent was less than the state average. Statewide, monthly contract rent increased by \$199 during the 1980s, compared to the regionwide increase of \$141. Similarly, the seemingly small difference between statewide and regional rates of increase in value for owner-occupied housing is actually quite different when viewed in terms of actual dollars. Statewide, the median value of owner-occupied housing increased by \$31,400 during the 1980s, compared to the region's increase of \$22,123.

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<sup>12</sup>The regionwide figure is the statistical mean of county median values. It does not represent a true median value as this information cannot be obtained from 1990 census publications.

**TABLE 1.7  
NORTH CENTRAL FLORIDA HOUSING COSTS, 1970, 1980, & 1990**

Area	1970		1980		1990		PERCENT CHANGE 1970 - 1980		PERCENT CHANGE 1980 - 1990	
	Median Value Owner Occupied Units	Median Rent Renter Occupied Units	Median Value Owner Occupied Units	Median Rent Renter Occupied Units	Median Value Owner Occupied Units	Median Rent Renter Occupied Units	Median Value Owner Occupied Units	Median Rent Renter Occupied Units	Median Value Owner Occupied Units	Median Rent Renter Occupied Units
<b>Alachua</b>	14,500	90	43,500	196	65,500	396	200.0	117.8	50.6	102.0
<b>Bradford</b>	8,000	47	29,000	107	47,400	320	262.5	127.7	63.4	199.1
<b>Columbia</b>	9,900	52	28,900	126	46,900	312	191.9	142.3	62.3	147.6
<b>Dixie</b>	6,300	45	20,400	69	38,500	264	223.8	53.3	88.7	282.6
<b>Gilchrist</b>	5,900	35	26,900	102	46,800	293	355.9	191.4	74.0	187.3
<b>Hamilton</b>	6,900	34	21,400	73	33,700	242	210.1	114.7	57.5	231.5
<b>Lafayette</b>	5,100	37	24,000	73	42,100	255	370.6	97.3	75.4	249.3
<b>Madison</b>	7,100	33	21,800	68	38,200	249	207.0	106.1	75.2	266.2
<b>Suwannee</b>	7,800	41	24,600	101	45,300	277	215.4	146.3	84.1	174.3
<b>Taylor</b>	8,100	40	22,000	79	43,200	281	171.6	97.5	96.4	255.7
<b>Union</b>	7,400	47	26,000	72	45,600	219	151.4	53.2	75.4	204.2
<b>Region<sup>a</sup></b>	11399	72	31,640	164	53,763	363	177.6	127.8	69.9	121.3
<b>w/o Al. Co.<sup>a</sup></b>	8,084	43	21869	97	43940	284	170.5	358.1	100.9	192.8
<b>Florida</b>	15,100	93	45,100	208	76,500	481	198.7	123.7	69.6	131.3

<sup>a</sup>Regional totals represent the weighted statistical mean of county median values.

Sources: 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 & 48. Washington, D.C. 1982.

U.S. Department of Commerce, Bureau of the Census, 1970 Census of Housing: Housing Characteristics for States, Cities and Counties, Florida. Tables 34 & 61. Washington, D.C. 1972.

**TABLE 1.8**  
**MEDIAN HOUSEHOLD INCOME, 1969, 1979, AND 1989**

Area	Median Household Income			Percentage Change		
	1969	1979	1989	1969-79	1979-89	1969-89
<b>Alachua</b>	8,329	12,354	22,084	48.3	78.8	165.1
<b>Bradford</b>	6,905	11,816	24,625	71.1	108.4	256.6
<b>Columbia</b>	7,354	12,794	21,961	74.0	71.7	198.6
<b>Dixie</b>	5,666	9,631	15,380	70.0	59.7	171.4
<b>Gilchrist</b>	6,213	10,778	20,632	73.5	91.4	232.1
<b>Hamilton</b>	5,733	10,565	18,709	84.3	77.1	226.3
<b>Lafayette</b>	5,638	11,090	20,744	96.7	87.1	267.9
<b>Madison</b>	5,743	10,169	18,153	77.1	78.5	216.1
<b>Suwannee</b>	5,903	12,775	19,755	116.4	54.8	235.0
<b>Taylor</b>	6,814	15,784	21,380	131.6	35.5	213.8
<b>Union</b>	6,317	14,506	22,831	129.6	57.4	261.4
<b>Region<sup>a</sup></b>	7,376	12,369	21,489	67.7	73.7	191.3
<b>w/o Al. Co.<sup>a</sup></b>	6,467	12,385	20,780	91.5	67.8	221.3
<b>Florida</b>	6,476	14,675	27,483	126.6	87.3	324.4

<sup>a</sup>Regional totals represent the weighted statistical mean of the county median values.

Sources: 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 Population: General Social and Economic Characteristics, Florida. Tables 71 & 180. Washington, D.C. 1982.

U.S. Department of Commerce, Bureau of the Census, 1970 Census of Population: Characteristics of the Population, Florida. Table 44. Washington, D.C. 1972.

As indicated in Table 1.8, the rate of increase in north central Florida median household income slowed during the 1980s. During the 1970s, the rate of increase in the region's median household income was 87.3 percent compared to 71.1 percent during the 1980s. The regional rates of increase were less than the statewide increases of 126.6 percent during the 1970s and 87.3 percent during the 1980s.

While the region's rate of increase in median household income remained constant during the 1970s and the 1980s, the actual dollar increase was larger during the 1980s than the 1970s. As can be derived from Table 1.8, the increase in regional median household income during the 1970s was \$4,993; in the 1980s it was \$9,120. As with most comparisons with statewide averages, the region lagged the statewide increases of \$8,199 during the 1970s and \$12,808 during the 1980s.

## **AFFORDABILITY**

Despite a widening gap between north central Florida median income and median rent, additional 1990 census data suggests the region's households kept pace with housing costs during the 1980s. As indicated in Table 1.9, 61.3 percent of the region's renters spent 25.0 percent or more of their annual income on housing costs in 1980. In 1990, the rate was 61.5 percent. North central Florida homeowners experienced a decrease in the percentage of households spending 25.0 percent or more of their annual income on housing costs, dropping from 28.2 percent in 1980 to 26.1 percent in 1990. The region's experience contrasts somewhat with statewide rates, where a slight decline in housing affordability was experienced by homeowners. In 1980, 56.6 percent of the state's renters and 26.6 percent of the state's homeowners spent 25.0 percent or more of their annual household income on housing. By 1990, these figures had increased to 57.5 and 28.3 percent, respectively.<sup>13</sup>

As indicated in Table 1.9, some north central Florida counties experienced a decline in housing affordability during the 1980s. Dixie, Hamilton, and Union counties experienced noticeable increases in the percentage of renters paying 25.0 percent or more of their annual household income for gross rent between 1980 and 1990.<sup>14</sup> Meanwhile, Columbia, Dixie, Lafayette, Madison, and Suwannee counties experienced increases in the percentage of homeowners spending 25.0 percent or more of their annual household income on housing costs during this time period.<sup>15</sup>

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<sup>13</sup>The 1980 census does not provide housing cost information at 30.0 percent of household income, the new standard by which housing affordability is measured; therefore, 25.0 percent is used for comparison purposes.

<sup>14</sup>The 1990 census defines gross rent as the monthly contract rent plus the estimated average cost of utilities (electricity, gas, and water) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renters.

<sup>15</sup>The 1990 census defines monthly owner costs as the sum of payments for mortgages, deeds of trust, contracts to purchase or similar debts on the property (including payments for the first mortgage, second or junior mortgages, and home equity loans); real estate taxes; fire, hazard and flood insurance on the property; utilities (electricity, gas, and water); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees) for mobile homes.

**TABLE 1.9**  
**PERCENTAGE OF HOUSEHOLDS SPENDING 25.0 PERCENT**  
**OR MORE OF ANNUAL HOUSEHOLD INCOME ON HOUSING COSTS**  
**BY TENURE, 1980 & 1990**

Area	Year							
	1980.0				1990.0			
	Renters		Homeowners		Renters		Homeowners	
	0 to 24%	25%+	0 to 24%	25%+	0 to 24%	25%+	0 to 24%	25%+
Alachua	33.9	66.1	68.6	31.4	35.4	64.6	72.7	27.3
Bradford	48.8	51.2	70.8	29.2	48.0	52.0	75.6	24.4
Columbia	49.9	50.1	76.7	23.3	46.1	53.9	74.9	25.1
Dixie	52.2	47.8	77.7	22.3	45.4	54.6	71.8	28.2
Gilchrist	35.6	64.4	70.9	29.1	47.5	52.5	79.8	20.2
Hamilton	57.6	42.2	75.5	24.5	42.0	58.0	81.6	18.4
Lafayette	48.6	51.4	78.4	21.6	63.9	36.1	69.4	30.6
Madison	46.5	53.5	75.1	24.9	45.3	54.7	70.6	29.4
Suwannee	52.0	48.0	76.5	23.5	41.6	58.4	72.6	27.6
Taylor	51.6	48.4	76.7	23.3	49.7	50.3	80.1	19.9
Union	68.9	31.1	75.0	25.0	63.3	36.7	79.5	20.5
<b>Region</b>	38.7	61.3	71.8	28.2	38.5	61.5	73.9	26.1
w/o Al. Co.	51.3	48.7	75.4	24.6	47.0	53.0	75.4	24.6
<b>Florida</b>	43.4	56.6	73.4	26.6	42.5	57.5	71.7	28.3

Sources: 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 Population and Housing, Florida, Summary Tape File 3A. Microfiche tables 132 & 139. Washington, D.C. March 3, 1983.

While the previous tables suggest that housing affordability is improving for the region's homeowners, they also suggest that a significant proportion of the population, particularly renters, are paying more for housing than they can afford. Tables 1.10 and 1.11 examine housing affordability for renters by income group based upon the new state affordability standard of no more than 30.0 percent of annual household income spent on housing costs. As can be seen, and as could be expected, the lowest household income groups have the highest percentage of households paying 30.0 percent or more of their annual income for housing costs. Additionally, the percentage of renters paying 30.0 percent or more of their annual household income for housing costs is significantly higher than homeowners throughout all income categories.

**TABLE 1.10**

**PERCENTAGE OF 1990 RENTER HOUSEHOLDS BY PERCENT  
OF 1989 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 and Over		Total	
	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>	10.0	90.0	40.4	59.6	86.6	13.4	97.2	2.8	100.0	0.0	45.3	54.7
<b>Bradford</b>	15.8	84.2	48.5	51.5	95.6	4.4	100.0	0.0	0.0	0.0	58.4	41.6
<b>Columbia</b>	14.4	85.6	40.5	59.5	95.5	4.5	100.0	0.0	100.0	0.0	50.5	49.5
<b>Dixie</b>	15.3	84.7	68.1	31.9	100.0	0.0	100.0	0.0	100.0	0.0	55.6	44.4
<b>Gilchrist</b>	10.4	89.6	83.0	17.0	100.0	0.0	100.0	0.0	100.0	0.0	60.1	39.9
<b>Hamilton</b>	15.0	85.0	73.6	26.4	100.0	0.0	100.0	0.0	100.0	0.0	50.2	49.8
<b>Lafayette</b>	40.0	60.0	80.0	20.0	100.0	0.0	100.0	0.0	0.0	0.0	78.1	21.9
<b>Madison</b>	27.7	72.3	66.4	33.6	100.0	0.0	100.0	0.0	100.0	0.0	53.7	46.3
<b>Suwannee</b>	23.0	77.0	76.3	23.7	79.7	20.3	100.0	0.0	100.0	0.0	56.1	43.9
<b>Taylor</b>	23.0	77.0	78.3	21.7	100.0	0.0	100.0	0.0	100.0	0.0	62.1	37.9
<b>Union</b>	20.9	79.1	84.9	15.1	100.0	0.0	100.0	0.0	100.0	0.0	72.1	27.9
<b>Region</b>	12.4	87.6	45.4	54.6	89.0	11.0	98.0	2.0	100.0	0.0	48.1	51.9
<b>w/o Al. Co.</b>	19.2	80.8	58.9	41.1	94.9	5.1	100.0	0.0	100.0	0.0	48.1	51.9
<b>Florida</b>	13.1	86.9	29.4	70.6	78.0	22.0	95.3	4.7	98.8	1.2	55.2	44.8

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992.

**TABLE 1.11**

**PERCENTAGE OF 1990 HOMEOWNER HOUSEHOLDS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF 1989 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 and Over		Total	
	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>	40.1	59.9	58.8	41.2	80.9	19.1	93.9	6.1	98.3	1.7	82.3	17.7
<b>Bradford</b>	53.0	47.0	70.7	29.3	87.1	12.9	100.0	0.0	100.0	0.0	83.1	16.9
<b>Columbia</b>	45.4	54.6	71.1	28.9	90.8	9.2	96.6	3.4	99.1	0.9	82.6	17.4
<b>Dixie</b>	46.3	53.7	77.1	22.9	94.6	5.4	100.0	0.0	100.0	0.0	77.6	22.4
<b>Gilchrist</b>	44.7	55.3	85.1	14.9	94.9	5.1	100.0	0.0	100.0	0.0	84.5	15.5
<b>Hamilton</b>	56.6	43.4	92.1	7.8	97.5	2.5	93.3	6.7	98.7	1.3	85.4	14.6
<b>Lafayette</b>	28.9	71.1	75.9	24.1	97.7	2.3	85.4	14.6	100.0	0.0	75.2	24.8
<b>Madison</b>	53.1	46.9	73.3	26.7	95.6	4.4	96.0	4.0	100.0	0.0	80.3	19.7
<b>Suwannee</b>	54.4	45.6	74.2	25.8	93.9	6.1	97.4	2.6	100.0	0.0	82.2	17.8
<b>Taylor</b>	55.4	44.6	76.3	23.7	92.8	7.2	100.0	0.0	96.3	3.7	85.0	15.0
<b>Union</b>	57.7	42.3	55.6	44.4	93.4	6.6	100.0	0.0	98.2	1.8	83.5	16.5
<b>Region</b>	46.6	53.4	67.1	32.9	86.1	13.9	95.4	4.6	98.5	1.5	82.4	17.6
<b>w/o Al. Co.</b>	50.5	49.5	74.5	25.5	92.3	7.7	97.7	2.3	99.0	1.0	82.4	17.6
<b>Florida</b>	37.6	62.4	90.0	10.0	73.4	26.6	88.1	11.9	94.3	5.7	81.9	18.1

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992.

Table 1.10 reveals that the housing affordability issue is particularly acute for renters with household incomes of less than \$10,000 per year. Fully 87.6 percent of all north central Florida renters earning less than \$10,000 per year paid 30.0 percent or more of their annual household income on gross rent in 1989. Conversely, no north central Florida renter earning \$50,000 or more per year paid 30.0 percent or more of his/her annual household income on gross rent. The same trend applies to homeowners. As indicated in Table 1.11, 53.4 percent of all north central Florida homeowners earning less than \$10,000 per year paid 30.0 percent or more of their annual household income for housing costs. Conversely, only 1.5 percent of all north central Florida homeowners earning \$50,000 or more per year paid 30.0 percent or more for housing costs.

North central Florida households generally pay less than the state average for housing costs when measured as a percentage of annual income. Statewide, 55.2 percent of all renters and 18.1 percent of all homeowners spent 30.0 percent or more of their annual household income on housing in 1990. While this trend generally holds true across most income categories, the regional average is comparable to statewide rates for renters with annual household incomes of less than \$10,000 (87.6% for the region vs. 86.9% statewide) and substantially higher for homeowners with annual household incomes between \$10,000 and \$19,999 (32.9% for the region vs. 10.0% statewide).

Alachua (54.7%), Hamilton (49.8%) Columbia (49.5%), and Madison (46.3%) counties had higher than (statewide) average percentage of renters spending 30.0 percent or more of their annual household income on gross rent. Among homeowners, Lafayette (24.8%), Dixie (22.4%), and Madison (19.7%) counties had higher (statewide) average percentage of households spending 30.0 percent or more of their annual household income on housing costs.

The previous tables reveal that a substantial portion of the region's lower income renters and homeowners experienced difficulties obtaining affordable housing during the 1980s. Table 1.12 concentrates on lower-income households. Table 1.12 reveals that, in 1990, north central Florida households with 1989 annual incomes of less than \$20,000 paying 30.0 percent or more of their annual household income for housing represents 62.3 percent of all households with 1989 annual incomes of less than \$20,000 per year. Renters with annual incomes of less than \$20,000 paying 30.0 percent or more of their annual household income for housing represents 73.3 percent of all renter households with annual incomes of less than \$20,000. Fully 42.0 percent of homeowners with 1989 incomes of less than \$20,000 paid 30.0 percent or more of their annual incomes for housing during the same time period. All households (renters and homeowners) with annual incomes of less than \$20,000 paying 30.0 percent or more of their annual household income for housing represents 62.3 percent of all such households.

Even when Alachua County with its large college student population is excluded from consideration, renters with incomes of less than \$20,000 paying 30.0 percent or more of their annual household income for housing represents 63.4 percent of all such renters. Similarly, the region's remaining homeowners with annual incomes of less than \$20,000 paying 30.0 percent or more of their household income for housing represents 37.1 percent of all such homeowners. With Alachua County is removed from consideration, all households (renters and homeowners) with annual incomes of less than \$20,000 per year paying 30.0 percent or more of their income for housing represents 49.3 percent of the region's 1990 households with annual incomes of less than \$20,000.

The regional rates differ from statewide trends. Statewide, renters with annual incomes of less than \$20,000 paying 30.0 percent or more of their annual incomes for gross rent represent 77.9 percent of all such renters, which is slightly higher than the regional rate of 73.3 percent. Homeowners statewide earning less than \$20,000 per year paying 30.0 percent or more of their annual incomes for housing represent 34.2 percent of all such homeowners, which is noticeably lower than the region's rate of 42.0 percent.

**TABLE 1.12**

**NUMBER AND PERCENT OF 1990 HOUSEHOLDS WITH 1989 ANNUAL INCOMES OF LESS THAN \$20,000 SPENDING 30.0 PERCENT OR MORE OF 1989 ANNUAL INCOME FOR HOUSING**

Area	Renters		Homeowners		Total	
	Number	Percent	Number	Percent	Number	Percent
<b>Alachua</b>	15,614	76.9	3,128	48.5	18,742	70.1
<b>Bradford</b>	540	67.9	413	37.6	953	50.3
<b>Columbia</b>	1,773	72.1	878	40.6	2,651	57.4
<b>Dixie</b>	227	64.1	276	39.6	503	48.1
<b>Gilchrist</b>	137	59.8	118	33.1	255	43.6
<b>Hamilton</b>	300	67.9	153	26.2	453	44.1
<b>Lafayette</b>	37	35.2	114	48.1	151	44.2
<b>Madison</b>	487	61.0	350	37.6	837	48.4
<b>Suwannee</b>	652	54.3	461	34.9	1,113	44.1
<b>Taylor</b>	410	57.1	350	33.6	760	43.2
<b>Union</b>	188	47.8	104	43.3	292	26.1
<b>Region</b>	20,365	73.3	6,345	42.0	26,710	62.3
<b>w/o Al. Co.</b>	4,751	63.4	3,217	37.1	7,968	49.3
<b>Florida</b>	5,918,940	77.9	151,441	34.2	743,335	61.9

Source: Derived from U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992. Tables H050 and H059.

When viewed in terms of total north central Florida households, regardless of income level, the percentage of north central Florida households with annual household incomes of less than \$20,000 per paying 30.0 percent or more for housing represents 29.5 percent of all households. When Alachua County is excluded, the remaining households with annual household incomes of less than \$20,000 paying 30.0 percent or more for housing costs drops to 24.5 percent of all households. The statewide rate is noticeably lower, where 19.3 percent of all such households pay 30.0 percent or more for housing.<sup>16</sup>

<sup>16</sup>Derived from U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Florida, Summary Tape File 3A. Washington, D.C. 1992. Tables H050 and H059.

## THE COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY DATABASE

Despite U.S. census information which reveals that north central Florida households with incomes less than \$20,000 per year spending more than they can afford for housing represents 62.3 percent of all north central Florida households, the U.S. Census Bureau 1990 Comprehensive Housing Affordability Strategy (CHAS) Database suggests that north central Florida has an adequate supply of dwelling units within the financial means of very-low-, low-, and moderate-income households.<sup>17</sup>

The region's surplus of affordable housing is especially significant when compared to statewide needs. Statewide, a housing shortage exists for the lowest income households as there are only enough affordable housing units for a mere 16.2 percent of households with incomes at or below 30.0 percent of the U.S. Department of Housing and Urban Development (HUD)-adjusted 1989 median family income. In north central Florida, the CHAS database suggests the situation is just the reverse, reporting that the region has enough affordable units to meet 117.8 percent of its households within this income group. The region also has a surplus of housing units affordable to households with incomes between 31.0 to 80.0 percent of the HUD-adjusted 1989 median family income. As indicated in Table 1.13, these surpluses exist in every county and every lower-income group except in Alachua County, where a shortage of affordable housing exists for households at or below 30.0 percent of the HUD-adjusted 1989 median family income.

The CHAS Database indicates the region has a surplus of affordable housing for very low-, low-, and moderate-income households. For households with income levels at 81.0 percent and above the 1990 HUD-adjusted median family income, there are only enough affordable units for 54.9 percent of the region's households. This figure suggests that households within this income group can afford to pay more for housing as they are likely residing in housing for which they could afford to pay more, given the region's surplus of housing units affordable to lower income populations.

There are several possible explanations as to why the CHAS Database contrasts so sharply with the 1990 census data. The region may be experiencing an allocation problem where, although an adequate supply of affordable housing exists for lower-income groups, these households are not occupying the units which they can afford. Possible explanations include an inadequate number of bedrooms in units affordable to lower income households, requiring them to live in larger and more expensive housing units, or housing locations which are inconvenient for traveling to work.

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<sup>17</sup>The CHAS Database defines "affordable housing" as dwelling units for which a family would pay no more than 30 percent of their income for rent and no more than 2.5 times their annual income to purchase.

**TABLE 1.13**

**HOUSING AFFORDABILITY. NUMBER OF HOUSEHOLDS  
AND NUMBER OF HOUSING UNITS AFFORDABLE  
BY PERCENTAGE OF 1989 HUD-ADJUSTED MEDIAN FAMILY INCOME (HAMFI)**

Area	0-30% of HAMFI			31-50% of HAMFI		
	No. of Households	No. of Affordable Units	Affordable Units as a Percentage of Households	No. of Households	No. of Affordable Units	Affordable Units as a Percentage of Households
<b>Alachua</b>	12,837	9,401	73.2	8,969	12,471	139.0
<b>Bradford</b>	1,005	1,717	170.8	936	2,243	239.6
<b>Columbia</b>	2,145	3,192	148.8	1,703	4,092	240.3
<b>Dixie</b>	811	1,322	163.0	658	1,277	194.1
<b>Gilchrist</b>	389	763	196.1	444	843	189.9
<b>Hamilton</b>	690	1,322	191.6	464	986	212.5
<b>Lafayette</b>	286	524	183.2	240	389	162.1
<b>Madison</b>	1,008	1,901	188.6	871	1,249	143.3
<b>Suwannee</b>	1,272	2,520	198.1	1,340	2,683	200.2
<b>Taylor</b>	799	1,828	228.8	923	1,674	181.4
<b>Union</b>	312	902	289.1	278	708	254.7
<b>Region</b>	21,554	25,392	117.8	16,826	28,615	170.1
<b>w/o Al. Co.</b>	8,717	15,991	183.4	7,857	16,144	205.5
<b>Florida</b>	2,883,734	466,027	16.2	558,210	654,962	117.3

**TABLE 1.13**

**HOUSING AFFORDABILITY. NUMBER OF HOUSEHOLDS  
AND NUMBER OF HOUSING UNITS AFFORDABLE  
BY PERCENTAGE OF 1989 HUD-ADJUSTED MEDIAN FAMILY INCOME (HAMFI)**

Area	51-80% of HAMFI			81% of HAMFI & Above		
	No. Of Households	No. Of Affordable Units	Affordable Units as a Percentage of Households	No. Of Households	No. Of Affordable Units	Affordable Units as a Percentage of Households
<b>Alachua</b>	11,649	29,949	257.1	37,840	23,941	643.3
<b>Bradford</b>	1,327	1,889	142.4	3,930	1,680	42.7
<b>Columbia</b>	2,545	4,861	191.0	9,257	4,266	46.1
<b>Dixie</b>	810	998	123.2	1,746	660	37.8
<b>Gilchrist</b>	636	872	137.1	1,828	933	51.0
<b>Hamilton</b>	546	760	139.2	1,790	585	32.7
<b>Madison</b>	1,000	1,333	133.3	2,654	1,227	46.2
<b>Suwannee</b>	1,991	2,554	128.3	5,427	2,683	49.4
<b>Taylor</b>	1,091	1,589	145.6	3,587	1,660	46.3
<b>Union</b>	522	590	113.0	1,545	583	37.7
<b>Region</b>	22,354	45,741	204.6	70,560	38,729	54.9
<b>w/o Al. Co.</b>	10,705	15,792	147.5	32,720	14,788	45.2
<b>Florida</b>	899,423	1,947,690	216.5	3,112,693	2,359,821	75.8

Source: U.S. Department of Commerce, Bureau of the Census, The Comprehensive Housing Affordability Strategy (CHAS) Database. Washington, D.C. September, 1993.

Another explanation may lie in the manner in which the CHAS Database reports its information. The CHAS database reports number of households and affordable units by four income classes; 0-30 percent, 31-50 percent, 51-80 percent, and over 80 percent of the HUD-Adjusted Median Family Income. Such reporting does not guarantee that all households within a specified income class can afford each and every housing unit deemed affordable for the prescribed income class. It is entirely possible that most of the housing units within a specified income class are only affordable to households with incomes in the upper end of the specified income range while, at the same time most of the households within an income class could have an average household income within the lower portion of the specified income range. Under these circumstances, it is easy to see how the majority of lower income households could not afford housing purportedly affordable for their specified income range.

While census data is not without fault, tables 1.1 through 1.12, which are derived directly from the decennial census, are the more reliable indicators of affordable housing needs as the census data makes a direct connection between the household's income and the percentage of household annual income spent on housing.

## **GOVERNMENT-ASSISTED HOUSING**

The Florida Department of Community Affairs 1993 Comprehensive Housing Affordability Strategy Annual Performance Report notes that, in the past 10 years (1983-1993), funding for the federal Department of Housing and Urban Development, the primary source of government funds for government-subsidized housing, has declined by 80 percent. Although \$2 billion in federal housing funds were spent in Florida in 1990, Florida ranks 48th in per capita federal expenditures on housing.

In response to declining federal monies, the State of Florida has developed a number of state-funded housing programs through the William E. Sadowski Affordable Housing Act of 1992, including the State Housing Initiatives Program (SHIP), the State Apartment Incentive Loan (SAIL) program, and the Home ownership Assistance Program (HAP), which have found innovative ways to combine public and private resources to create ~~needed~~ housing for very low-, low-, and moderate-income families.

Through the Sadowski Act, local governments can meet the affordable housing goals of their comprehensive plans. The revenue stream for state housing programs developed through the Sadowski Act is generated from two sources, an increase in the documentary stamp tax on lands and other real property of \$0.10 per \$100, and beginning July 1, 1995, a portion of existing documentary stamp taxes will be transferred from general revenue to housing. For fiscal year 1992-93 this means \$37.5 million for affordable housing. The funding increases to \$50.3 million in FY 1993-94 and \$54.9 in FY 1994-95. After FY 1995-96, an estimated \$114.2 million will be generated annually. The new funds will be divided equally between local and state governments.

Table 1.14, below, is a compilation of government housing assistance programs compiled in the 1993 CHAS Annual Performance Report prepared by the Florida Department of Community Affairs. Before discussing the table, it is necessary to understand the table's data limitations.

The CHAS annual report includes county-level data for 40 different state and federal government housing assistance programs and represents most, but not all, of the major government housing programs available in the state. The type of assistance provided by these programs ranges from public housing, which represents very high levels of government assistance on a per unit basis, to home weatherization assistance and loan guarantee programs, which represent a relatively low level of financial assistance on a per unit basis.

Much of the CHAS annual report data represents number of units assisted through October, 1993. Information on the number of total housing units by county and statewide in 1993 is not readily available. Therefore, when reporting percentage of total housing units receiving government assistance in Table 1.14, total housing units represents 1990 total housing units as reported in the 1990 census and the number of units receiving government assistance represents all units through October, 1993, as identified in the 1993 CHAS report. This approach is thought to upwardly skew the percentage of total units receiving government assistance. The percentage is further upwardly skewed as a single dwelling unit may receive assistance from two or more government programs. The CHAS report does not adjust its numbers to take into account units receiving assistance from multiple government programs.

As suggested by Table 1.14, north central Florida has an above-average incidence of government-assisted housing. Slightly over 10.0 percent of the region's housing stock has enjoyed some form of government assistance, compared to 5.7 percent statewide. While every north central Florida county has a higher incidence of government subsidized housing than the state average, rates vary widely from county to county. The rate of subsidy ranges from a low of 9.3 percent in Alachua County to a high of 24.2 percent in Union County.

While the region has a relatively high percentage of government-subsidized units, many of these units are Rural Economic and Community Development Service units or units which have received relatively minor levels of government subsidy.<sup>18</sup> While such assistance is valuable to moderate income households, the major federal housing programs for very low- and low-income persons have historically been public housing units and Section 8 housing programs. The region has a higher than average percentage of total housing units comprised of federal public housing and Section 8 units. The region's incidence of public housing and Section 8 housing is 2.8 percent, which is 8.0 percent higher than the statewide rate of 2.5 percent. However, the region's 1989 poverty rate of 21.3 percent is 67.7 percent greater than the statewide poverty rate of 12.7 percent. These figures suggest that the region should receive an even larger share of Section 8 and public housing units when differences between regional and statewide poverty rates are taken into account.

Most of the region's public housing and Section 8 housing was built prior to the 1980s when federal funding for housing programs was severely cut and regional poverty rates may have differed from those of today. Section 8 units are of particular concern since there is only a limited period of time for which these units are eligible to receive federal subsidies. The time period for which many north central Florida Section 8 units are eligible to receive federal assistance is anticipated to expire within the next ten years.

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<sup>18</sup>Formerly known as the Farmers Home Administration.

**TABLE 1.14**

**GOVERNMENT-ASSISTED HOUSING<sup>a</sup>  
DWELLING UNITS ASSISTED AND PROVIDED BY GOVERNMENT HOUSING SUBSIDY PROGRAMS**

Program	Area												w/o Al. Co.	Florida
	AL	BR	CO	DI	GI	HA	LA	MA	SU	TA	UN	Region		
<b>Number of Units</b>														
<b>TOTAL PUBLIC HOUSING</b>	950	0	80	0	10	0	0	0	124	0	122	1,286	336	44,420
<b>TOTAL SECTION 8</b>	2,01	106	277	0	0	0	0	224	127	100	48	2,897	882	112,206
<b>OTHER FEDERAL</b>	3,34	405	724	108	175	331	57	287	405	259	138	6,231	2889	95,003
<b>TOTAL FEDERAL</b>	6,30	511	1,08	108	185	331	57	511	656	359	308	10,414	4,107	251,629
<b>TOTAL STATE</b>	1,05	364	455	369	372	355	347	456	448	436	411	5,067	4,014	96,531
<b>TOTAL TOTAL</b>	7,35	875	1,53	477	557	686	404	967	1,10	795	719	15,481	8,121	348,160
<b>Percent of Assisted Units</b>														
<b>% Public Housing</b>	12.9	0.0	5.2	0.0	1.8	0.0	0.0	0.0	11.2	0.0	17.0	8.3	4.1	12.8
<b>% Section 8</b>	27.4	12.1	18.0	0.0	0.0	0.0	0.0	23.2	11.5	12.6	6.7	18.7	10.9	32.2
<b>% Other Federal</b>	45.4	46.3	47.1	22.6	31.4	48.2	14.1	29.7	36.7	32.6	19.2	40.3	35.6	27.3
<b>% Total Federal</b>	85.7	58.4	70.4	22.6	33.2	48.2	14.1	52.8	59.4	45.1	42.8	67.3	50.6	72.3
<b>% Total State</b>	14.3	41.6	29.6	77.4	66.8	51.8	85.9	47.2	40.6	54.9	57.2	32.7	49.4	27.7
<b>% Total Total</b>	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.0	100.0	100.0
<b>Percent of Total Units</b>														
<b>% of Hsg Stock, Pub Hsg</b>	1.2	0.0	0.4	0.0	0.2	0.0	0.0	0.0	1.1	0.0	4.1	0.9	0.5	0.7
<b>% of Hsg Stock, Sec 8</b>	2.5	1.3	1.6	0.0	0.0	0.0	0.0	3.6	1.1	1.3	1.6	1.9	1.2	1.8
<b>% of Hsg Stock, Other Fed</b>	4.2	5.0	4.1	2.0	4.3	8.0	2.5	4.6	3.5	3.3	4.6	4.2	4.1	1.6
<b>% of Hsg Stock, Total Fed</b>	8.0	6.3	6.1	2.0	4.5	8.0	2.5	8.1	5.6	4.5	10.4	7.0	5.8	4.1
<b>% of Hsg Stock, State</b>	1.3	4.5	2.6	6.8	9.1	8.6	15.3	7.3	3.8	5.5	13.8	3.4	5.7	1.6
<b>% of Hsg Stock receiving Govt. Aid</b>	9.3	10.8	8.6	8.8	13.7	16.7	17.8	15.4	9.4	10.1	24.2	10.3	5.4	5.7
<b>% of Housing Stock, Less mobile homes &amp; trailers, receiving Govt. Aid</b>	10.7	14.8	12.8	22.8	26.9	26.1	28.8	22.0	15.9	15.1	39.5	13.6	32.6	10.7

<sup>a</sup>Including the following government housing assistance programs:

CDBG Small Cities program; Community Development Corporations; FmHA Rural Housing 502 & 504 Units; FmHA Farm Labor Housing; FmHA Rural Rental 515 Units; Federal Mortgage Insurance; Section 202 Direct Loan Elderly and Section 202 Direct Pre-1974; Section 8, Sec. 207 Exemption; Section 8 Sec. 207 Rental Project; Section 8 Sec. 207 Mobile Homes Court; Section 8 Sec. 207/223(F) Co-Ins Conv; Section 8 Sec. 207/223(F) Coinsurance; Section 8 Sec. 213 Management Projects; Section 8 Sec. 221(D)(3) BMIR Units; Section 8 Sec. 221(D)(3) Market Rate; Section 8 Sec. 221(D)(4) Mkt Rate/Coinsur; Section 8 Sec. 221(D)(4); Section 8 Sec 236(J)(1); Section 8 Sec. 236(J)(L)/202 Elderly; Section 8 Sec. 236(J)(L)/223(E); Section 8 Sec. 242 Hospitals; Section 8 Sec. 231 Elderly Housing; Section 8 Sec. 608 Veterans Housing; Section 8 Title X Land Dev.; Section 8 Sec. 223F Pur/Refin. Housing; Section 8 232 Nursing Home; Section 8 Sec. 232/244 Coinsurance; FloridaFix Retrofits; Low Income Hsg Tax Program; Predevelopment Loan Prgm; Rental Housing Bond Prgm; Section 8 Agencies & Public Hsg, Public Housing Units; Section 8 Agencies and Public Housing Certificates; Section 8 Vouchers; Section 8 Moderate Rehab; Section 8 Non-Insured Projects; FL Hsg Finance Agcy Sec 8 Prjcts; SFR Mortg. Revenue Program; SAIL Program; and the Weatherization Assistance Prgm.

Source: 1993 CHAS Annual Performance Report, Florida Department of Community Affairs. Tables 2-20. December, 1993.

## **AFFORDABLE HOUSING AND LOCAL GOVERNMENT COMPREHENSIVE PLANS**

Chapter 163.3177(6)(f)1.d., F.S., requires local government comprehensive plans to provide adequate sites for future housing for very low-, low-, and moderate-income families. Chapter 9J-5, Florida Administrative Code (FAC), requires local government comprehensive plans to provide affordable housing to minimize additional local services and to avoid the concentration of affordable housing units only in specific areas of the jurisdiction. In addition, Chapter 9J-5.010(1)(a), FAC, requires the preparation of an affordable housing needs assessment as part of the housing element data requirements. Chapter 9J-5.010(3)(b)3, FAC, requires the goals, objectives, and policies of the housing element to establish adequate sites and distribution of housing for very low-, low-, and moderate-income families and for manufactured housing.

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, F.S., and FAC Rule 9J-5. 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. Instead, the local government plans rely upon the private market to provide low-income housing by allowing the construction of multi-family dwelling units and the placement of manufactured housing within their jurisdictions.

In addition, 32 of the region's 44 local governments have either established minimum housing maintenance codes which address minimum standards for heating, electricity, and plumbing or have policies contained within their comprehensive plans calling for the adoption of a minimum housing maintenance code.

## **THE DEVELOPMENT OF REGIONAL IMPACT (DRI) AFFORDABLE HOUSING RULE**

The DRI 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 DRI 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 DRI pre-application conference. The East Central Florida Regional Planning Council (ECFRPC) 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 ECFRPC methodology.

### **PROBLEMS, NEEDS, AND OPPORTUNITIES**

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

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.

## 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. 62.3 percent of the region's 1990 households with 1989 annual incomes of less than \$20,000 per year spent 30.0 percent or more of their 1989 annual income on housing.
2. 87.6 percent of the region's 1990 renter households with 1989 annual incomes of less than \$10,000 per year spent 30.0 percent or more of their 1989 annual income on gross rent.
3. 54.6 percent of the region's 1990 renter households with 1989 annual incomes between \$10,000 and \$19,999 per year spent 30.0 percent or more of their 1989 annual income on gross rent.
4. 53.4 percent of the region's 1990 homeowner households with 1989 annual incomes of less than \$10,000 per year spent 30.0 percent or more of their 1989 annual income on gross rent.
5. 32.9 percent of the region's 1990 homeowner households with 1989 annual incomes between \$10,000 and \$19,999 per year spent 30.0 percent or more of their 1989 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.** Assist local governments in developing Local Housing Assistance Plans and in applying for SHIP funding.

**Policy 1.1.5.** Provide technical assistance to local governments for the revision of Housing Elements contained in local government comprehensive plans.

**Policy 1.1.6.** Develop and maintain estimates of the number of low-, very-low, and moderate income households by county for all north central Florida counties.

**Policy 1.1.7.** Provide assistance to local governments in the development of Community Development Block Grant housing applications.

**Policy 1.1.8.** Encourage the use of the East Central Florida Housing Methodology in lieu of the Adequate Housing Standard Rule 9J-2.048 for the determination of adequate (affordable) housing demand and supply in the review of developments of regional impact.