

### 3.0 Housing Element Supporting Documentation

#### 3.1 Introduction to Housing Element Data and Analysis

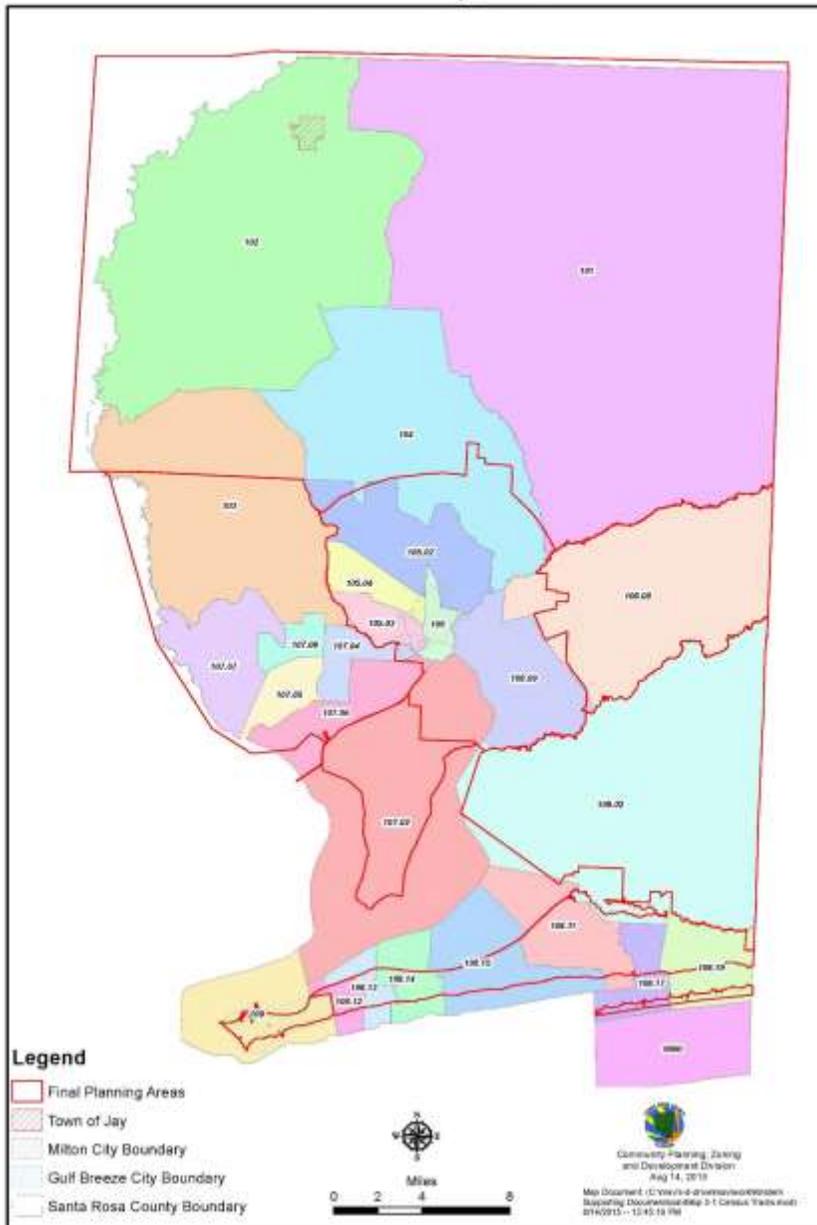
Portions of Santa Rosa County (the Pace and Gulf Breeze areas) serve as bedroom communities to Pensacola, with excellent access to employment centers in the Pensacola area. The County is also home to service members working at nearby military installations including NAS Whiting Field, Hurlburt Field, and Eglin Air Force Base among smaller installations. In general, as the desirability of an area increases, so does the cost of land and housing. This can make it difficult for very-low, low- and moderate-income residents to find affordable housing in desirable areas. As the economy continues to improve the need for affordable housing in certain areas of the County will continue to increase in the coming years. Only by addressing the problems now can the residents be assured of proper housing in the future.

Throughout this section, two issues are of great importance to planning for housing: the adequacy of housing units and the affordability of those housing units. Ideally, the ultimate goal is to ensure that housing units are safe and have standard facilities to ensure that very-low, low- and moderate-income residents can find affordable housing units that fit their circumstances. The Future Land Use Element of this Plan deals with the supply of housing, ensuring that the County has adequate areas zoned for or designated for residential development.

Within the County there are three incorporated municipalities: Milton, Gulf Breeze and Jay, which developed their own housing elements within their respective comprehensive plans. Unincorporated communities such as Pace, Holley-Navarre, Allentown, Floridatown, Berrydale, Chumuckla, Munson, Galt City, Bagdad, Midway, Point Baker and Navarre Beach are included in the County's Comprehensive Plan.

Within the total County there are 19 Census Tracts (CT). **Map 3-1** shows the location of each. CT 109 is entirely within the boundaries of the City of Gulf Breeze. CT 106 is largely located within the boundaries of the City of Milton, but also include unincorporated areas of the County. CT 102 is primarily unincorporated Santa Rosa County, but includes the Town of Jay.

Map 3-1 Census Tracts  
Santa Rosa County, Florida



### 3.2 Condition of Housing

A *standard* housing unit is one that has no apparent structural defects, or may have defects of a minor nature that would require repair during the course of routine maintenance. A standard unit can range from one that is of fair quality, frequently mass produced where low cost production is a primary consideration, to homes that are designed individually and reflect top workmanship with considerable attention to detail, special design, top quality materials, and many luxury items. While some homes may exhibit an overall quality of materials and workmanship that may be below average, the buildings are not substandard and will meet minimum requirements of lending institutions, mortgage insuring agencies and building codes.

Substandard housing units fall into two categories for degree of severity: deteriorated and dilapidated. *Substandard deteriorated* is one that can be brought up to standard condition with rehabilitation. Such housing has one or more defects of an intermediate nature that can be corrected for the unit to provide safe and adequate shelter. The repairing or restoration of a dwelling unit where the value of such repair or restoration will contribute more value to the dwelling unit than the cost of the repair is a major guideline for determining the severity of the housing condition. These units may show several critical defects such as structural damage, unsafe porches or steps, major roof repair, or missing windows, but overall appears to be economically feasible for rehabilitation efforts. Specifically substandard housing has been described as a housing unit which has one or more of the following characteristics: (1) lacks complete plumbing facilities; or (2) lacks any heating facilities; or (3) has sufficient structural damage that it does not meet minimum housing code requirements.

*Substandard dilapidated* is a unit which appears to be considerably past the point of rehabilitation. The unit may lack complete plumbing or sanitary facilities for the exclusive use of the occupants; may be in violation of one or more major sections of an applicable building code where such violation poses a serious threat to the health of the occupant; or may have been declared unfit for human habitation. These dwelling units seem unsafe and dangerous to human life and the majority are considered beyond repair and should be demolished.

### 5.3 Characteristics of Housing

*Community Residential Homes* are a specific group of residential facilities covered under Chapter 419 of the Florida Statutes. Community residential home means a dwelling unit licensed to serve residents who are clients of the Department of Elderly Affairs, the Agency for Persons with Disabilities, the Department of Juvenile Justice, or the Department of Children and Families or licensed by the Agency for Health Care Administration which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents.

*Group home* is a category of community residential homes. By Florida Statute, homes of six or fewer residents which otherwise meet the definition of a community residential home shall be allowed in single-family or multifamily zoning without approval by the local government, provided that such homes shall not be located within a radius of 1,000 feet of another existing such home with six or fewer residents.

*Historic site* is defined by Chapter 267, F.S., as a structure or place of outstanding historical and cultural significance and designated as such, by state or federal government. A local historic resource can be any historic site, building, object, or other real or personal property of historical, architectural, or archaeological value, as it relates to the history, government, and culture of the state.

*Infill* is the development of new housing or other buildings on scattered vacant sites that are dispersed throughout built-up areas.

*Manufactured home* ~~is a dwelling unit fabricated in an off-site manufacturing facility for installation or assembly at the building site, bearing a label certifying that it is built in compliance with the Federal Manufactured Housing Construction and Safety Standards.~~ Means a mobile home fabricated on or after June 15, 1976, in an offsite manufacturing facility for installation or assembly at the building site, with each section bearing a seal certifying that it is built in compliance with the federal Manufactured Home construction and Safety Standard Act. (Chapter 320.01(2)(b), F.S.) For the purpose of this element, mobile homes built after the 1976 act and manufactured homes are synonymous. Mobile/manufactured homes do not meet the requirements of Chapter 553, F.S., so are ineligible for State Housing Initiatives Partnership (SHIP) Program funding.

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*Mobile home* is defined by ~~Chapter 9J-5.003(56), F.A.C.~~ Chapter 320.01(2)(a), F.S., means a structure, transportable in one or more sections, which is 8 body feet or more in width and which is built on an integral chassis and designed to be used as a dwelling when connected to the required utilities and includes the plumbing, heating, air-conditioning, and electrical systems contained therein.

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*Modular Home or Manufactured Building* means a closed structure, building assembly, or system of subassemblies, which may include structural, electrical, plumbing, heating, ventilating, or other service systems manufactured with or without other specified components, as a finished building or as part of a finished building. This part does not apply to mobile homes. Manufactured buildings may also mean, at the option of the manufacturer, any building of open construction made or assembled in manufacturing facilities away from the building site for installation or assembly and installation on the building site. SHIP funds may be used to purchase a residential manufactured building (modular home) if the home bears the Department of Community Affairs insignia seal. The seal signifies that the home/building complies with the codes mandated in Florida Statutes.

*Multi-family unit* is a building designed for and occupied by more than one family, with cooking facilities for the exclusive use of each family.

*Rehabilitation* is the act or process of returning a property to a state of utility through repair or alteration to correct major structures and safety deficiencies which makes possible an efficient contemporary use while preserving those portions or features of the property which are significant to its historical, architectural and cultural value. The SHIP Rule [(FAC 9I-37.002(35))] defines rehabilitation as “. . .repairs or improvements which are needed for safe or sanitary habitation, correction of substantial code violations, or the creation of additional living space.”

### 3.4 Existing Regulatory and Funding Framework

#### 3.4.1 Federal

The Community Development Block Grant Program is a federal program that provides funding for housing and community development. In 1974, Congress created the program by passing the Housing and Community Development Act, Title I. The national objectives of the program are to: 1) Benefit low- and moderate-income persons; 2) Prevent or eliminate slum or blight and 3) Address urgent community development needs.

The program, administered and funded by the United States Department of Housing and Urban Development, consists of two components: 1) Entitlement - provides funds directly to urban areas and 2)

Small Cities - provides funds to the states for distribution to rural areas. The Department of Economic Opportunity administers Florida's Small Cities Community Development Block Grant Program. This is a competitive grant program that awards funds to rural areas. Each year since 1983, Florida has received between 18 and 35 million dollars. One of the factors in the competitive process is the Community Wide Needs Score. This is a numerical representation of the needs of a community based on the following census data: low and moderate income population; number of persons below the poverty level and; number of housing units with more than one person per room.

The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits. Santa Rosa County receives HOME funds through a consortium agreement with Escambia County.

The Housing Credit (HC) program provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for the acquisition and substantial rehabilitation, substantial rehabilitation, or new construction of low and very low income rental housing units. Eligible development types and corresponding credit rates include: new construction, nine percent (9%); substantial rehabilitation, nine percent (9%); acquisition, four percent (4%); and federally subsidized, four percent (4%). A Housing Credit allocation to a development can be used for 10 consecutive years once the development is placed in service. Qualifying buildings include garden, high-rise, townhouses, duplexes/quads, single family or mid-rise with an elevator. Ineligible development types include hospitals, sanitariums, nursing homes, retirement homes, trailer parks, and life care facilities. This program can be used in conjunction with the HOME Investment Partnerships program, the State Apartment Incentive Loan program, the Predevelopment Loan program, or the Multifamily Mortgage Revenue Bonds program. Each development must set aside a minimum percentage of the total units for eligible low or very low income residents for the duration of the compliance period, which is a minimum of 30 years with the option to convert to market rates after the 14th year. At least 20 percent of the housing units must be set aside for households earning 50 percent or less of the area median income (AMI), or 40 percent of the units must be set aside for households earning 60 percent or less of the AMI. Housing need is assessed annually based on current statewide market studies and public input, and funds are distributed annually to meet the need and demand for targeted housing in large, medium, and small-sized counties throughout Florida. Additionally, housing credits are sometimes reserved for affordable housing that addresses specific geographic or demographic needs, including the elderly, farmworkers and commercial fishing workers, urban infill, the Florida Keys Area, Front Porch Florida communities, or developments funded through the U.S. Department of Agriculture Rural Development.

#### 3.4.2 State of Florida

The Florida Housing Finance Corporation administers the State Housing Initiatives Partnership Program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families. SHIP funds are distributed on an entitlement basis to all 67 counties and 53 Community Development Block Grant entitlement cities in Florida. The minimum allocation is \$350,000 and in order to participate, local governments must establish a local housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend land

development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources in order to reduce housing costs; and ensure that rent or mortgage payments do not exceed 30 percent of the area median income limits, unless authorized by the mortgage lender.

SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. SHIP funds may be used to assist units that meet the standards of Chapter 553, Florida Statutes.

A minimum of 65 percent of the funds must be spent on eligible homeownership activities; a minimum of 75 percent of funds must be spent on eligible construction activities; at least 30 percent of the funds must be reserved for very-low income households (up to 50 percent of the area median income or AMI); an additional 30 percent may be reserved for low income households (up to 80 percent of AMI); and the remaining funds may be reserved for moderate-income households (up to 120 percent of AMI). It is important to note that no more than 5 percent of SHIP funds may be used for administrative expenses. However, if a local government makes a finding of need by resolution, a local government may use up to 10 percent for administrative expenses. Funding for this program was established by the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are allocated to local governments each month on a population-based formula. These funds are derived from the collection of documentary stamp tax revenues, which are deposited into the Local Government Housing Trust Fund. Total actual disbursements are dependent upon these documentary stamp collections.

#### 3.4.3 Local (SHIP and HOME) Administration

SHIP funds provide Santa Rosa County with a dedicated source of revenue, which must be used exclusively for affordable housing programs. The SHIP Program for Santa Rosa County is administered by [West Florida Regional Planning Council](#). County housing staff and housed within the Development Services Department. SHIP funds have been appropriated for several sub-programs or strategies as shown in **Table 3-1** below.

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HOME is a federal housing program, which provides formula grants to States and localities that communities use, often in partnership with local non-profit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. Though each jurisdiction maintains individualized programs tailored to the needs of its respective citizenry, the City of Pensacola, Escambia County, Santa Rosa County and the City of Milton formed a Consortium for purposes of receipt and administration of HOME funds. The intent and effect of such joint action is to increase the level of coordination within the local area and to assure the maximum benefit within the community as a result of the limited resources made available in support of housing from all public, private and non-profit resources. Santa Rosa County became a member of this Consortium in 1994.

Eligibility for SHIP and HOME assistance is open to all households whose incomes are certified to be within the very-low, low, and moderate income categories established annually by the U.S. Department of Housing and Urban Development. These are adjusted for household size and published annually for the Pensacola – Ferry Pass- Brent, FL MSA. The income limits for these categories are provided in **Table 3-2**.

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**Table 3-1: Allocation of Ship Funding/Numbers of Units Addressed**

<b>SHIP Strategy</b>	<b>2008/2009</b>	<b>2009/2010</b>	<b>2010/2011</b>	<b>2011/2012</b>	<b>2012/2013</b>	<b>2014/2015</b>	<b>TOTAL</b>
Substantial Rehab	\$225,241/9	\$0/0	\$0/0	\$140,405/6	\$30,968/1	\$254,879/9	\$651,493
Moderate Rehab	\$39,663/5	\$0/0	\$24,722/2	\$7,422/2	\$35,628/5	\$76,173/0	\$183,608
1 <sup>st</sup> Time Homebuyer	\$929,776/107	\$234,525/28	\$42,482/5	\$205,843/26	\$64,863/8	\$156,160/9	\$1,412,626
New Construction	\$200,000/8	\$125,000/5	\$0/0	\$0/0	0	0	\$325,000
FHOP	\$0/0	\$42,298/8	\$0/0	\$0/0	0	0	\$42,298
Administration	\$139,468	\$44,737	\$6,950	\$39,474	\$13,122	\$18,358	\$262,109
<b>TOTAL</b>	<b>\$1,534,148</b>	<b>\$466,550</b>	<b>\$74,154</b>	<b>\$393,144</b>	<b>\$144,581</b>	<b>\$505,570</b>	<b>\$3,118,147</b>

**Table 3-2: 2004-2015 Adjusted HUD Income Limits**

<b>Household or Family Size</b>	<b>Income Categories</b>			
	<b>30% Limits</b>	<b>Very Low</b>	<b>60 % Limits</b>	<b>Low Income</b>
1	\$13,000	\$21,650	\$25,980	\$34,650
2	\$14,850	\$24,750	\$29,700	\$39,600
3	\$16,700	\$27,850	\$33,420	\$44,550
4	\$18,550	\$30,900	\$37,080	\$49,450
5	\$20,050	\$33,400	\$40,080	\$53,450
6	\$21,550	\$35,850	\$43,020	\$57,400
7	\$23,050	\$38,350	\$46,020	\$61,350
8	\$24,500	\$40,800	\$48,960	\$65,300

Source: US HUD, 2015

**Table 5-2  
Allocation Of Home Funding And Numbers Of Units Addressed**

<b>HOME Strategies</b>	<b>1994/95 Year 1</b>	<b>1995/96 Year 2</b>	<b>1996/97 Year 3</b>	<b>1997/98 Year 4</b>	<b>1998/99 Year 5</b>	<b>1999/99 Year 6</b>	<b>2000/01 Year 7</b>	<b>TOTAL</b>
<b>Substantial Rehab</b>	See Total	\$0	\$0	\$0	\$0	\$0	\$0	See Total
	4	0	0	0	0	0	0	4
	See Total	\$240,634	\$232,404	\$242,065	\$240,062	\$256,137	\$256,438	\$1,467,734

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Reconstruction+	3	5	5	5	5	5	5	33
1 <sup>st</sup> Time Home Buyer	See Total	\$0	\$0	\$0	\$0	\$0	\$0	See Total
	15	0	0	0	0	0	0	15
TOTAL	\$220,533	\$240,634	\$232,404	\$242,065	\$240,062	\$256,137	\$256,438	\$1,688,267
	4	5	5	5	5	5	5	34
+ Reconstruction is deemed as demolition of an existing housing unit and construction of a new housing unit on the site								

**3.52 Data and Analysis**

Using the data contained in the 2010 Census of Population and Housing, The American Community Survey, and the Santa Rosa County Community Planning, Zoning and Development Division as the primary sources, the next sections focus on the composition of housing, vacancy rates, housing tenure, age of the housing stock, value of owner-occupied housing units, housing costs, and rental costs.

3.5.1 Type of Housing

According to the 1990 Census there were 32,482 year-round housing units in the County in 1990. The 2000 Census of Population shows that this number increased to 49,119 in 2000 and in 2010 this number rose to 64,707. As illustrated in **Table 3-3** the dominant housing type in Santa Rosa County is the single-family residence, followed by single-family attached/multi-family units. Single-family units comprised 53 percent of the total inventory in 1990, 71.3 percent in 2000 and 75% in 2010. Mobile homes and multi-family units accounted for 26.9 percent and 20.1 percent, respectively in 1990 and 17.6 percent and 11.1 percent, respectively in 2000. The most recent data below shows this combined number to be close to 12%.

**Table 3-3: Housing Units by Type and by Planning Area, Santa Rosa County: 2010**

Planning Area	Single-Family Detached		Mobile Homes, RVs, Vans, etc.		Single-Family Attached and Multi-Family		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Rural North County	5,497	11%	1,314	17%	387	5%	7,198	11%
Milton	9,228	19%	1,739	23%	2,111	25%	13,078	20%
Pace	13,852	28%	1,533	20%	1,216	14%	16,601	26%
East Milton	884	2%	930	12%	14	0%	1,828	3%
South End	19,275	40%	2,055	27%	4,672	56%	26,002	40%
Total:	48,736	100%	7,571	100%	8,400	100%	64,707	100%

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded Via American Fact Finder, <http://factfinder2.census.gov>

Higher concentrations of mobile homes are found in the Milton and South End planning areas, specifically the coastal corridor of Navarre and the East Milton/Harold/Floridale area. Single-family attached and multi-family residential units occur at the highest percentages in two areas of the county, in and near the City of Milton and in the South End (the peninsula of Gulf Breeze to Navarre). The largest percentage of these types of units is found in the Holley/Navarre area of the South End.

3.5.2 Housing Occupancy and Tenure

Of the 49,119 year-round housing units identified in the 2000 Census, 43,793 were occupied; this results in an 89.1 percent occupancy rate for the County. **Table 3-4** presents the most recent counts of housing units by tenure for the total County for comparison. According to this data the most recent occupancy rate for the County is close to 87.5 %, therefore the average County vacancy rate is around 12.5 %. In 2000, of the 38,512 occupied year round units in the County, 31,546 units or 81.9 percent were owner occupied and 6,864 units or 17.8 percent were renter occupied. According to the most recent data below, of the 56,475 occupied units, 42,458 or 75 % where owner occupied and 8,232 or 25 % where renter occupied.

According to this data there has been a slight decrease in homeownership and increase in renter occupied units, most likely reflective of economic conditions occurring during the last ten years. The South End planning area include Navarre Beach, a seasonal tourist destination, which would account for that area having the largest amount of renter occupied unites.

**Table 3-4: Housing Occupancy and Tenure by Planning Area**

Planning Area	Total Number of Housing Units	Occupied Units	Owner Occupied Units	Renter Occupied Units	Vacant Units	Percentage Vacant
County	7,198	6,511	5,623	888	687	9.5%
Milton	13,078	11,238	7,864	3,374	1,840	14.0%
Pace	16,601	15,288	11,884	3,404	1,313	8.0%
East Milton	1,828	1,547	1,200	347	281	15.4%
South End	26,002	21,891	15,887	6,004	4,111	15.8%
Totals:	64,707	56,475	42,458	14,017	8,232	12.7%

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded Via American Fact Finder, <http://factfinder2.census.gov>

### 3.5.3 Vacant Unit Data

As can be seen in Table 5-5 below, the South End planning area which includes Navarre Beach has the highest number of vacant units and seasonal units. This area also has the largest number of year round housing units, serving as a major population center for the County.

**Table 3-5: Vacant Units by Planning Area**

Planning Area	Vacant Units for Sale Only	Vacant Units for Rent	Seasonal Units, Etc	Other Vacant Units	Total Vacant Units	Total Year Round Units	Vacancy Rate
Rural North County	101	146	151	393	820	7,458	11.00%
Milton	203	520	129	427	1,321	12,690	10.40%
Pace	331	424	109	543	1,457	16,548	8.80%
East Milton	40	29	42	117	242	1,854	13.05%

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**Table 3-5: Vacant Units by Planning Area**

<i>Planning Area</i>	<b>Vacant Units for Sale Only</b>	<b>Vacant Units for Rent</b>	<b>Seasonal Units, Etc</b>	<b>Other Vacant Units</b>	<b>Total Vacant Units</b>	<b>Total Year Round Units</b>	<b>Vacancy Rate</b>
South End	640	1,160	1,236	773	4,010	26,210	15.30%
<i>Total Santa Rosa County</i>	1,315	2,279	1,667	2,253	7,850	64,760	12.12%

### 3.5.4 Age of Housing

**Table 3-6** below presents the age of housing units by planning area. In general, the vast majority of the County's housing stock was built after 1980 (roughly 74%). Housing is somewhat newer in the unincorporated area than in the County as a whole. Since 1980, more new housing has been built in the unincorporated areas of the county than in the municipalities. A large number of the older housing units were in and near the City of Milton. Census Tract 106 (which includes part of the City of Milton) has the oldest median age of housing at 1965, and Census Tracts 108.02 and 108.05 have the newest median age of housing at 1993.

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**Table 3-6: Age of Housing by Planning Area**

<i>Planning Area</i>	<b>2010 &amp; Later</b>	<b>2000-2009</b>	<b>1990-1999</b>	<b>1980-1989</b>	<b>1970-1979</b>	<b>1960-1969</b>	<b>1950-1959</b>	<b>1940-1949</b>	<b>1939 &amp; Earlier</b>
Rural North County	20	1487	1591	1541	1,239	388	586	213	133
Milton	0	2,898	2,831	2,302	1,789	1,819	925	297	217
Pace	110	4,983	3,713	3,172	2,779	699	703	196	246
East Milton	26	605	544	399	180	36	28	10	0
South End	42	8,761	7,878	4,616	2,749	1,023	725	114	94
<i>Total Santa Rosa County</i>	198	18,734	16,557	12,030	8,736	3,965	2,967	830	690
<i>Percent of Total</i>	0%	29%	26%	19%	14%	6%	5%		1%

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded via American Fact Finder, <http://factfinder2.census.gov>.

3.5.5 Rental Costs

**Table 3-87** shows the number of renter-occupied units in the County by gross rent ranges as reported in the 2010 Census based American Community Survey. This variable from the Census is taken from sample counts and totals will not agree with 100 percent counts cited in earlier tables. The highest median rents are found within the South End planning area, representative of the higher housing cost and the higher demand for transient military housing.

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**Table 3-87: Renter-Occupied Units by Gross Rent by Planning Area**

Tract	Number Units Paying Rent	Less Than \$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1,000-\$1,499	\$1,500 +	Number Units No Cash Rent
North Rural County	720	0	4	31	242	142	228	73	168
Milton	3,076	19	120	248	810	1,052	748	79	298
Pace	3,109	29	48	79	486	1,123	931	413	295
East Milton	296	0	0	14	98	92	92	0	51
South End	5,786	0	0	102	882	1,129	2,346	1,327	218
<b>Total</b>	12,987	48	172	474	2,518	3,538	4,345	1,892	1,030

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Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded via American Fact Finder, <http://factfinder2.census.gov>.

3.5.6 Value of Owner-Occupied Housing

**Table 3-98** illustrates the average value of specified owner-occupied non-condominium housing units in the County by planning area. In general the South End planning area has the highest values of owner occupied housing in the County, with Census Tract 109 (which is the City of Gulf Breeze) having the highest average value at \$359,217 followed by Census Tract 108.12 (in unincorporated county) with an average value of \$284,450. Census Tract 106 (part City of Milton) had the lowest at \$88,780.

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**Table 3-98: Average Value of Owner-Occupied Housing Units**

Planning Area	Owner-Occupied Units	Average Median Value
Rural North County	5,623	\$160,360
Milton	7,864	\$126,140
Pace	11,884	\$159,971
East Milton	1,200	\$111,110
South End	15,887	\$203,750
<b>Total</b>	<b>42,458</b>	

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Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded Via American Fact Finder, <http://factfind2.census.gov>

3.5.7 Monthly Cost of Owner-Occupied Units

**Table 3-409** presents 2010 Census counts of monthly costs of owner-occupied units both with mortgages and without mortgages for the unincorporated County and for all of Santa Rosa County. For the county as a whole and for the unincorporated portions of the county, the largest percentage of mortgages were in the \$1,000 to \$1,499 range.

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**Table 3-9: Monthly Cost of Owner-Occupied Units with a Mortgage by Planning Area**

<i>Planning Area</i>	Number of Units	Less Than \$300	\$300-\$499	\$500-\$699	\$700-\$999	\$1,000 - \$1,499	\$1,500 - \$1,999	\$2,000 +	Median
Rural North County	3422	0	47	228	479	1076	733	859	\$1,467
Milton	5226	0	44	639	1371	1838	876	458	\$1,125
Pace	8,393	28	168	540	1,378	2,736	1,943	1,600	\$1,396
East Milton	800	0	0	78	241	350	89	42	\$1,102
South End	12,295	10	156	401	971	3,323	3,340	4,094	\$1,690
Total:	30,136	38	415	1,886	4,440	9,323	6,981	7,053	

**Monthly Cost of Owner-Occupied Units without a Mortgage by Planning Area**

<i>Planning Area</i>	Number of Units	Less Than \$100	\$100-\$199	\$200-\$299	\$300-\$399	\$400 +	Median
Rural North County	2201	37	97	489	482	1096	\$424
Milton	2638	36	120	608	666	1208	\$380
Pace	3,491	9	245	741	892	1,604	\$380
East Milton	400	17	80	153	70	80	\$262
South End	3,592	14	167	501	611	2,299	\$502
Total:	12,322	113	709	2,492	2,721	6,287	

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded via American Fact Finder, <http://factfinder2.census.gov>

3.5.8 Rent or Cost to Income Ratio

According to the definition of affordable housing, a housing unit is affordable if a household's monthly housing expenses do not exceed 30 percent of the household's gross income. **Table 3-410**, on the following page, presents renter costs as a percentage of income for the County. The "not computed" variable includes units for which no cash was paid and units occupied by households that reported no income.

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**Table 3-10: Rent or Cost to Income Ratio for Housing in Santa Rosa County**

Planning Area	Occupied Units Paying Rent	15 Percent	15-19.9 Percent	20-24.9 Percent	25-29.9 Percent	30-34.9 Percent	35 or Greater Percent	Not Computed
Rural North County	720	71	63	59	132	110	286	168
Milton	3,000	207	324	561	424	449	1,035	374
Pace	3,102	396	564	366	516	356	903	302
East Milton	296	14	36	24	63	13	146	51
South End	5,722	544	707	872	545	763	2,291	282
Total:	12,840	1,232	1,694	1,882	1,680	1,691	4,661	1,177

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded via American Fact Finder, <http://factfinder2.census.gov>.

### 3.5.9 Housing Conditions

According to 2010 Census data, over 80 percent of the housing in Santa Rosa County was built after 1970. Since less than twenty percent of the county's housing stock was built before 1970, there are few age related problems with the county's housing stock. Also, residential construction during this period has complied with the Florida Building Code and the placement of new mobile home units in the county has been regulated. Construction for modular has complied with the Department of Housing and Urban Development's standard for manufactured housing and the Florida Building Code. Likewise, construction of mobile homes has complied with the Florida Building Code. Table 3-11, on the following page, presents 2010 Census counts of dwelling units lacking complete plumbing and kitchen facilities and lacking heating systems. Housing with these characteristics are considered substandard.

#### 3.5.9.1 Housing Units Lacking Complete Plumbing/Kitchen Facilities and Heating Systems

According to 2000 Census data, Less than 1 percent of all housing in Santa Rosa County lacked these facilities. Using 2010 data this percentage has increased to around 7% lacking complete plumbing facilities and 16% lacking complete kitchen facilities.

**Table 3-11: Dwelling Units Lacking Complete Plumbing, Kitchen Facilities by Planning Area**

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	<i>Total Number of Occupied Units</i>	<i>Lacking Complete Plumbing Facilities</i>		<i>Lacking Complete Kitchen Facilities</i>	
		<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Rural North County	6,511	31	>1%	45	>1%
Milton	11,238	35	>1%	97	>1%
Pace	15,288	0	>1%	51	>1%
East Milton	1,547	0	>1%	14	>1%
South End	21,891	114	>1%	203	>1%
<b>Total County</b>	<b>56,475</b>	<b>180</b>	<b>&gt;1%</b>	<b>410</b>	<b>&gt;1%</b>

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded Via American Fact Finder, <http://factfinder2.census.gov>

3.5.9.2 Overcrowding in Housing Units

The U.S. Census calculates a person per room measure by dividing the number of persons in each occupied housing unit by the number of rooms in the unit. An "overcrowded condition" is considered to exist when the ratio is 1.01 persons or more per room. In Santa Rosa County, 1,086 of 44,793 occupied units (or 2.4%) were counted as being overcrowded in the 2000 Census. In the 2010 Census this number rose slightly to 3%. Table 5-12, presents this census statistic for the planning areas and for total Santa Rosa County. Analysis of the persons-per-room statistics in also illustrates the areas needing housing assistance. As might be expected by the large incidence of substandard housing, the largest numbers of overcrowded housing units were in Census Tract 108.11 in the Holley Navarre area.

**Table 3-12: Overcrowded Dwelling Units Unincorporated and Total Santa Rosa County**

<i>Census</i>	<i>Total</i>	<i>Units With 1.01</i>	<i>Percent</i>
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<i>Tract</i>	<i>Occupied Units</i>	<i>or More Persons Per Room</i>	<i>of Total</i>
Rural North County	6,511	111	2%
Milton	11,238	210	1%
Pace	15,288	185	1%
East Milton	1,547	40	3%
South End	21,891	328	1%
<b>Total County</b>	<b>56,475</b>	<b>847</b>	<b>3%</b>

Source: Santa Rosa County GIS and 2008-2012 American Community Survey, Table DP04 - Selected Housing Characteristics; downloaded Via American Fact Finder, <http://factfinder2.census.gov>

### 3.6 Housing Needs and Analysis

The previous sections in this report looked at the housing stock as it existed in the year 2010. Having a good understanding of present conditions is important to address what will happen to the housing stock over time. Using the previous sections as a foundation, this section presents projections that can be helpful to point out problem areas and can assist in designing goals, objectives, and policies to address the identified previous problems.

#### 3.6.1 Projected Population Growth



3.6.1 Size of Households

In 2010, approximately 67 percent of total county households were one and two person households, while roughly 64 percent of incorporated area households were one and two person households (**Table 3-14**).

**Table 3-14** ~~817~~ presents 2010 Census counts by tract for number of persons in households.

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**Table 3-14: Persons in Households by Census Tract, 2010**

<i>Census Tract</i>	<i>1 Pers</i>	<i>2 Pers</i>	<i>3 Pers</i>	<i>4 Pers</i>	<i>5 Pers</i>	<i>6 Pers</i>	<i>7+ Pers</i>	<i>Totals</i>
101	310	540	251	178	94	33	21	1427
102*	365	581	298	241	103	36	15	1639
103	513	1183	678	636	275	86	28	3399
104	202	395	163	169	50	24	7	1010
105.02*	654	1106	536	385	145	70	34	2930
105.03	537	837	382	309	129	44	24	2262
105.04	353	688	300	240	101	36	18	1736
106*	736	772	427	295	129	53	35	2447
107.02	574	1071	443	345	159	64	29	2685
107.04	384	673	377	326	131	46	35	1972
107.05	330	426	195	180	79	32	17	1259
107.06	631	1067	554	448	208	44	25	2977
107.07	209	641	292	292	99	30	7	1570
107.08	428	704	372	313	119	45	30	2011
108.02	290	632	335	251	95	30	17	1650
108.08	338	584	286	211	112	49	32	1612
108.09	473	770	325	236	122	44	24	1994
108.11	870	1712	946	858	365	128	58	4937
108.12	351	685	320	293	87	37	7	1780
108.13	464	743	304	265	82	23	9	1890
108.14	571	901	431	292	125	31	13	2364
108.15	672	1152	522	396	135	53	26	2956
108.17	400	650	327	234	86	42	18	1757
108.19	822	1430	852	686	273	97	40	4200
109*	671	931	363	307	140	26	8	2446
<b>Total County</b>	<b>12148</b>	<b>20874</b>	<b>10279</b>	<b>8386</b>	<b>3443</b>	<b>1203</b>	<b>577</b>	<b>56910</b>
<b>Gulf Breeze</b>	671	931	363	307	140	26	8	2446
<b>Jay</b>	63	73	31	25	17	4	3	216
<b>Milton</b>	1048	1176	559	418	185	85	45	3516
<b>Unincorporated</b>	<b>10366</b>	<b>18694</b>	<b>9326</b>	<b>7636</b>	<b>3101</b>	<b>1088</b>	<b>521</b>	<b>50732</b>

**Table 3-14: Persons in Households by Census Tract, 2010**

<i>Census Tract</i>	<i>1 Pers</i>	<i>2 Pers</i>	<i>3 Pers</i>	<i>4 Pers</i>	<i>5 Pers</i>	<i>6 Pers</i>	<i>7+ Pers</i>	<i>Totals</i>
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\* These Census Tracts include municipalities, but these units are not included in the Total Unincorporated figure

Source: Source: 2010 U.S. Census American Fact Finder Table QT-H2

**Table 3-15~~18~~: Projections of Household Size through Year ~~2020~~2035.**

<b>Year</b>	<b>1-2 Persons</b>	<b>3-4 Persons</b>	<b>5 or more Persons</b>	<b>Total</b>
2000	21520	13539	3574	38633
2010	27759	17388	4602	49749
2015	30817	19221	5092	55130
2020	34286	21262	5646	61194
2025	37907	23357	6212	67476
2030	41383	25363	6755	73501
2035	44859	27369	7298	79526
<b>Year</b>	<b>Percentage of Annual Totals</b>			
2000	55.7%	35.0%	9.3%	100.0%
2010	55.8%	35.0%	9.3%	100.0%
2015	55.9%	34.9%	9.2%	100.0%
2020	56.0%	34.7%	9.2%	100.0%
2025	56.2%	34.6%	9.2%	100.0%
2030	56.3%	34.5%	9.2%	100.0%
2035	56.4%	34.4%	9.2%	100.0%

Source: Shimberg Center; Florida Housing Data Clearinghouse; Affordable Housing Needs Assessment - Quick Report, 12/5/2012. 2035 projections provided by Santa Rosa County Community Planning, Zoning, and Development Division.

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3.6.2 Projected Age of Population

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**Table 3-16** presents 2000 Census counts of the unincorporated and total County populations by age groups. The data shows that the unincorporated area is fairly similar to the county as a whole. The County updated the Shimberg Center's Affordable Housing Needs Assessment with 2000 Census Data. The lower half of Table 5-19240 projects total county population by age group through 2020-2025 with the age group proportions changing in line with the County's projections for the total County. The younger age groups are projected to decrease slightly and the over 65 age group to increase slightly.

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Age Group	Total County		Gulf Breeze		Jay		Milton		Unincorporated	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 5 Year	9197	6.08%	187	34	647	8329	6.11%	9197	6.08%	187
5 to 19 Years	30940	20.44%	1183	115	1741	27901	20.48%	30940	20.44%	1183
20 to 44 Years	48359	31.95%	1280	179	3074	43826	32.17%	48359	31.95%	1280
45 to 64 Years	43416	28.68%	1944	118	2044	39310	28.85%	43416	28.68%	1944
65+ Years	19460	12.86%	1169	87	1320	16884	12.39%	19460	12.86%	1169
<b>Total Population</b>	151372	100.00%	5763	533	8826	136250	100.00%	151372	100.00%	5763

**Population of Age Groups in Santa Rosa County, 2010-2040**

Year	Under 5		5 to 17 Years		18 to 34 Years		35 to 64 Years		65+ Years	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010	9197	6.08%	27012	17.84%	31394	20.74%	64309	42.48%	19460	12.86%
2015	9348	5.60%	28136	16.85%	38046	22.78%	67937	40.68%	23520	14.08%
2020	9892	5.42%	30037	16.44%	40676	22.27%	72940	39.93%	29116	15.94%
2025	10990	5.56%	29988	15.17%	46020	23.27%	75791	38.33%	34955	17.68%
2030	11800	5.57%	32522	15.34%	46196	21.80%	79930	37.71%	41495	19.58%
2035	12713	5.65%	34267	15.23%	48956	21.75%	85329	37.92%	43780	19.45%
2040	13146	5.54%	37612	15.85%	47942	20.21%	93776	39.52%	44787	18.88%

Source: 2010 Census of Population and Housing, Table DP-1; Projections from Bureau of Economic and Business Research, Florida Population Studies, Volume 44 Bulletin 160, December 2011, Population Projections by Age, Sex, Race, and Hispanic Origin for Florida and Its Counties, 2010-2040

3.6.3 Projected Income Ranges of Households

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This section of the analysis projects the number of households in various income ranges in order to determine the type and price of dwelling units needed for the anticipated population. These projections are based on the Affordable Housing Needs Assessment prepared by the Shimberg Center for Affordable Housing at the University of Florida. **Table 3-17** presents the current (2013) counts of households in selected income ranges for the unincorporated area and total County.

**Table 3-17: Housing by Income Range**

Income Range	Unincorporated Area		Total County	
	Number	Percent	Number	Percent
Total Households	57,368	100.0%	48,921	100.0%
Less than \$10,000	2,990	5.2%	2,569	5.3%
\$10,000 - \$14,999	2,179	3.8%	1,951	4.0%
\$15,000 - \$24,999	5,597	9.8%	4,657	9.5%
\$25,000 - \$34,999	5,392	9.4%	4,921	10.1%
\$35,000 - \$49,999	8,267	14.4%	7,661	15.7%
\$50,000 - \$74,999	12,608	22.0%	10,472	21.4%
\$75,000 - \$99,999	8,359	14.6%	7,921	16.2%
\$100,000 - \$149,999	7,759	13.5%	5,835	11.9%
\$150,000 - \$199,999	2,332	4.1%	1,745	3.6%
\$ 200,000 or more	1,888	3.3%	1,189	2.4%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Income and Benefits (in 2013 Inflation-adjusted dollars)

Based on BEBR population projections and the Shimberg Center projections, the projected population in the County will require a total of 76,199 dwelling units to accommodate the housing needs by 2040. **Table 3-18** presents housing type ratios and projections of units by type through 2040.

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**Table 3-18: ~~21~~ Projections of Units by Type, Unincorporated Santa Rosa County**

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Year	Single Family		Multi Family		Mobile Homes		Total
	Number	Pct.	Number	Pct.	Number	Pct.	
2000	35006	71.3%	5471	11.1%	8642	17.6%	49119
2010	42787	76.4%	5194	9.3%	7908	14.1%	56038
2015	46678	78.7%	5056	8.5%	7541	12.7%	59274
2020	50568	80.7%	4917	7.8%	7174	11.4%	62659
2025	54459	82.5%	4779	7.2%	6807	10.3%	66044

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2030	58349	84.0%	4640	6.7%	6440	9.3%	69429
2035	62240	85.5%	4502	6.2%	6073	8.3%	72814
2040	66130	86.8%	4363	5.7%	5706	7.5%	76199

**Source:** Source: 2000 figures from Census; 2010 figures from Shimberg Center, Affordable Housing Needs Assessment based on 2006-2010 American Community Survey; 2005 and 2015-2040 figures projected by Santa Rosa County Community Planning, Zoning and Development Division using straight line projections from the 2000 and 2010 data.

**Table 3-19**, on the following page, presents the 2010 base for tenure projections and projections of owners and renters for the County through the year 2040.

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**Table 5-22: Households by Tenure Unincorporated Santa Rosa County, 2010-2040**

Year	Owners		Renters		Total Occupied Households
	Number	Percent	Number	Percent	
2010	40,884	82.2%	8,862	17.8%	49,746
2015	45,415	84.1%	8,580	15.9%	53,995
2020	50,668	82.8%	10,525	17.2%	61,193
2025	56,175	83.3%	11,298	16.7%	67,473
2030	61,448	83.9%	11,764	16.1%	73,212
2035	66,589	84.2%	12,489	15.8%	79,078
2040	71,730	84.4%	13,214	15.6%	84,944

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*Note: Household estimates and projections for "All Households" are estimated separately, therefore owner and renter households do not add up to total households; the differences are due to rounding and are minor.*

Source: Shimberg Center, Affordable Housing Needs Assessment, 2010; 2035 & 2040 calculated using straight-line projection by Santa Rosa County Community Planning, Zoning and Development Division.

### 3.6.4 Projected Affordable Housing Availability

Using the Shimberg Center's Affordable Housing Needs Assessment, a calculation can be made for a cumulative surplus/deficit of affordable occupied units in the County. This calculation takes into account the County's population projections to 2040. **Table 3-20** shows the cumulative surplus/deficit of affordable owner-occupied units and **Table 3-21** shows cumulative surplus/deficit of affordable renter-occupied units by income category through 2040. A negative number indicates a deficit of affordable units. These tables show a general trend and should not be taken literally.

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**Table 3-2043**  
**Cumulative Surplus/Deficit of Affordable Occupied Units by Income Category, 2000-2020/2040**  
**Owner-Occupied Units, Santa Rosa County**

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Income Categories	Year 2010	Year 2015	Year 2020	Year 2025	Year 2030	Year 2035
30% of Median \$17,750	-6,224	-7,113	-8,199	-9,412	-10,588	-11,679
50% of Median \$29,600	-3,858	-4,538	-5,308	-4,984	-7,011	-7,799
80% of Median \$47,350	-2,820	-3,780	-3,237	-6,017	-7,126	-8,202
120% of Median \$71,040	-5,794	-7,605	-10,084	-12,376	-7,090	-7,414

Note 1. Units minus households; negative number indicates a deficit of affordable units.

Note: 2. Household estimates and projections for "All Households" are estimated separately, therefore owner and renter households do not add up to total households; the difference are due to rounding and are minor.

Note 3. Due to lack of data increases in the number of housing units remained constant at the 2010 level throughout the evaluation.

Source: Shimberg Center, Affordable Housing Needs Assessment, 2010; Updated by Santa Rosa County Community Planning, Zoning and Development Division, 2012.

**Table 3-2154**  
**Cumulative Surplus/Deficit of Affordable Occupied Units by Income Category, 2010-2020/2040**  
**Renter-Occupied Units, Santa Rosa County**

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Income Categories	Year 2010	Year 2015	Year 2020	Year 2025	Year 2030	Year 2035
30% of Median \$17,750	-2,322	-2,711	-2,994	-3,364	-3,714	-4,062
50% of Median \$29,600	1,298	1,110	972	819	920	826

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80% of Median \$47,350	3,386	3,218	3,085	2,963	2,596	2,399
120% of Median \$71,040	5,956	5,759	5,573	5,402	5,238	5,058

Note: Units minus households, negative number indicates a deficit of affordable units.

Source: Shimberg Center, Affordable Housing Needs Assessment, 2010; Updated by Santa Rosa County Community Planning, Zoning and Development Division, 2012.

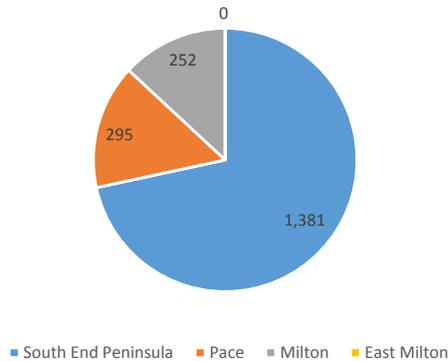
*Land Required for the Projected Housing Needs*

The current Future Land Use map accommodates enough residential development will meet the future housing need of 72,67376,199 units as projected in Table 3-18 (reference Table 2-9 of the Future Land Use Element Support Documentation)24. The locations for the projected housing and the required acreages are included in the Future Land Use Element and corresponding maps in the Comprehensive Plan. Deficits are projected across all income levels (**Table 3-20**) with the lower income level deficits being the most consistent and challenging.

There is a current and projected deficit renter occupied units at the lower income level for Santa Rosa County (**Table 3-21**). According the County's existing land use data, multi-family residential development greater than five units makes up less than 1% of total residential development within the County, with the exception of Navarre Beach which is about 35%. Data from the 2008-2012 American Community Survey (Census) indicates that approximately 11% of the total residential units within the entire County are multi-family or greater than two units. This data includes the incorporated cities and is more representative of the housing mix within the County as a whole since it includes anything beyond a single family unit. Maintaining a viable mix of housing types is an important mechanism for providing affordable housing and housing opportunities within the County. The current Future Land Use Map provides for multi-family residential development, excluding the Navarre Beach planning area, within the Medium Density Residential, Residential, and Mixed Residential Commercial Future Land Use Map categories. These categories contained approximately 1,928 vacant acres in 2014 or 10% of total vacant residential acreage excluding the Navarre Beach Planning Area. This analysis indicates that in order at least maintain the current housing mix having 11% multi-family residential, additional land (1%) designated for multi-family residential development on the Future Land Use Map would be necessary. Figure 3-1 below shows vacant lands designated for multi-family residential by planning area, and as can be seen the South End Peninsula area has by far the most land available to accommodate higher density residential development.

**Figure 3-1**

Vacant Land (Acres) Designated for MF Residential Development  
Santa Rosa County Comprehensive Plan Future Land Use Map  
2014



*Strategies for Providing Affordable Housing*

The private sector is currently the only supplier of housing in Santa Rosa County. The County's subsidized units have been constructed through government programs in which the private sector constructs and maintains the housing development. No limitations or hindrances exist in the County with regard to availability of land or government restrictions to the housing delivery process. There are, however, some regulatory hindrances like impact fees for water/sewer connection that discourage the provision of affordable housing in the County by the private sector. The private sector is expected to deliver the projected units in the type, tenure, cost or rent and income ranges of households that are defined in the previous tables. In order to make this an achievable task, the County could provide incentives like density bonuses to encourage private developers to construct affordable housing units, and could continue to provide partial payment or waiver of impact fees for affordable developments holding rents or sales prices at affordable levels.

The housing delivery system is a relatively complex system that utilizes numerous businesses and local codes and requirements in order to provide the housing need to serve the population. Financing, construction costs, and the market place all play a role in the housing delivery system. There often are problems with any one of a number of areas that influence the delivery system; most of which the County has little control over.

The one area where the County has some control is in the local building and zoning requirements. The County has developed requirements and procedures that streamline the development process and remove any unnecessary delays while still protecting the public interest.