Putnam County

COMPREHENSIVE PLAN
HOUSING ELEMENT

Putnam County
514 St. Johns Avenue
Palatka, FL. 32177

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SECTION C
HOUSING ELEMENT

A. INTRODUCTION

Housing is an important element in the analysis of present and future characteristics of a community. The type, structure, and condition of an area's housing stock influence the community's quality of life. Neighborhoods play an important part in determining the vitality, stability, and way of life of the residents within a community. A stable community offers a variety of housing units that appeal to a wide range of age groups, income levels, and family sizes. A proper mix of different housing types and housing which lends itself to accommodating different life styles helps to encourage the development of a well-balanced community. Without a heterogeneous population, a community is limited in the most efficient allocation of economic resources necessary to sustain a valuable, economically vibrant community.

Housing also impacts the economic strength of a community and provides a basis for directing the manner and type of economic development within an area. Since housing helps determine the economic strength of a community, it should be the objective of the County to protect exiting housing values and develop policies that result in the appreciation of existing neighborhoods. In addition, the objective of new development should be to contribute to favorable quality of life conditions within the community, as well as reduce housing deficiencies that presently exist.

1. Purpose of the Element

The purpose of the Housing Element is to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate income, low income, and very low income households, group homes, foster care facilities, and households with special housing needs, including rural and farmworker housing. These plans and policies address County-initiated activities as well as provide direction and assistance to the efforts of the private sector. In more general terms, the purpose of this Element is to address an issue most basic to the quality of life in Putnam County, i.e. adequate and affordable housing.

In order to describe the County's housing stock pursuant to 9J-5, the Element provides information on Putnam County's housing characteristics, including housing-stock inventory, housing tenure, housing affordability and historical housing. Pursuant to 9J-5, the Element also addresses the need for housing by analyzing characteristics of County households and projecting housing needs based on future population trends, household size and income ranges. This analysis is useful in defining whether housing affordability is a problem in the County.

The Element takes into account the Housing Goals and Policies of the State Comprehensive Plan and the Regional Policy Plan and proposes Goals, Objectives and Policies designed to work toward compliance with such parameters.

While the private-sector housing industry provides the County's housing stock, the governmental sector (County) is responsible for implementing the overall regulatory framework within which the private sector must operate. This Element contains goals,

objectives and policies that facilitate the provision to adequate and affordable housing for **all** Putnam County residents.

2. Growth Trends

According to the Census Bureau, Putnam County had 70,423 residents in 2000, 55,544 of which lived in the unincorporated area of the County. The majority of the County's growth occurred between 1970 and 1980 when it increased by approximately thirty-nine (39) percent (from 36,424 to 50,549). In 1980, the population growth began to slow down again (29%increase from 1980 to 1990). The population in the County increased by 119% over the past 40 years while the unincorporated Putnam County increased by 206%. The population living within unincorporated Putnam County increased by thirty-nine (39) percent between 1980 and 1990, and by ten (10) percent between 1990 and 2000. The State of Florida experienced the largest increase in population between 1970 and 1980, when the population increased by forty-four (44) percent.

Table C-1 shows population figures for the County, unincorporated area and the State for the last 40 years. **Table C-2** shows the population projections. Population Projections prepared by the Shimberg Center for Affordable Housing indicate a population of 74,496 for the County and 59,147 for unincorporated Putnam County for the year 2010, and 76,898 for Putnam County and 61,243 for unincorporated Putnam County for 2015. The housing element data and analysis is based on ***permanent*** population projections.

The following sections analyze how the growth in Putnam County has impacted the provision of housing, and what can be expected in the next ten years.

B. HOUSING INVENTORY

As previously stated, the initial step in this Element is to provide a description of the housing in Putnam County. This section deals with the characteristics and conditions of the existing housing stock in the County, the availability of subsidized housing developments, the protection of significant housing, and housing construction activity. The primary data sources for this information were the Shimberg Center for Affordable Housing, the Bureau of Economic and Business Research, and the 2000 Census. In some instances, data from the 1990 Census is also mentioned.

1. Existing Housing Characteristics

a. Age of Housing Stock

The County housing stock is predominantly of recent construction. Approximately seventy-six (76) percent of the housing units in the unincorporated area were built between 1970 and 2000. The percentage in the County as a whole was slightly lower, indicating that there may be older units within the County municipalities. As shown on **Table C-3**, while there were approximately three hundred (300) units being built per year in the sixties, the housing construction activity went up to almost seven hundred (700) per year in the seventies and almost 760 by the eighties. The trend slowed down in the nineties to approximately six hundred per year.

According to the 2000 Census, units built prior to 1960 (now 45 years and older) constitute sixteen (16) percent in the County and twelve (12) percent in the unincorporated area.

b. Dwelling-Unit Types

Table C-4 shows that, in 2000, approximately forty-six (46) percent of the housing stock in the unincorporated portion of the County were single-family homes, almost fifty-two (52) percent were mobile homes, and one (1) percent were multifamily units. Comparing the 1990 and 2000 Census figures, it can be observed that there was a slight increase in the proportion of mobile homes and multi-family in both the unincorporated area and the County as a whole. Compared with the overall County proportion of mobile homes, the unincorporated area has a higher percentage of such structures.

c. Housing Tenure

This category describes the types of occupancy of dwelling units within the County. **Table C-5** provides 1990 and 2000 data on the tenure of housing in the County and unincorporated area. As shown on the table eighty-two (82) percent of the homes in the County were occupied in 2000, and eighty-one (81) percent in the unincorporated area were occupied in 2000. Of the unincorporated area's 22,119 occupied housing units, eighty-five (85) percent were owner-occupied; and fifteen (15) percent were renter-occupied (80 and 20 for the entire County, respectively). Compared to the 1990 figures, the breakdown of owners and renters has remained relatively unchanged.

At the time of the 2000 U.S. Census, about nineteen (19) percent of the units within the unincorporated area were found to be vacant. This figure was higher than the County's, where eighteen (18) percent of the housing units were vacant.

There were 5,170 vacant units in the unincorporated area in 2000. Of those vacant units, eight (8) percent were for rent, eleven (11) percent for sale, eight (8) percent were rented/sold but not occupied, and almost seventy-four (74) percent were seasonal units, including migrant worker and "other" housing. The percentage of seasonal units in the County was slightly lower than in the unincorporated area (70 percent).

Comparing these figures with the 1990 census, it can be observed that the percentage of vacant units in the unincorporated area has decreased by approximately four (4) percent. The percentage of seasonal units has also experienced a decreased by three (3) percent.

d. Cost of Housing

The median gross rent for renter-occupied units in Putnam County was $384 in 2000 (see **Table C-6**). Seventy (70) percent of the rental units in the County had rents below $500, compared to sixty-four (64) in the unincorporated area. Ten (10) percent of the rental housing in the County, and fourteen (14) in the unincorporated area had no cash rent. It is probable that these rentals are occupied

by custodians of seasonal units, the elderly renting from relatives or site management for no cash rent.

The median contract rent for the County was $300 in 2000. This indicates that expenses relating to rentals, above contract rent, were on the average $84 per month. This figure would include services and utilities not included in the rental price of the unit, such as electricity and insurance.

Table C-6 also shows the median gross rent as a percentage of household income in Putnam County, which has been about twenty-five (25) percent since the nineties.

Housing within Putnam is considered very affordable. **Table C-7** shows owner-occupied housing units by home value in 1990 and 2000 for Putnam County and the unincorporated area. The distribution of housing values in the County shows that the majority of the housing stock in both the unincorporated area and the County as a whole is valued at less than $50,000 (58% in the unincorporated area and 60% in the County). Approximately twenty-six (26) percent of the units in the unincorporated area had values higher than $100,000 (24% in the entire County). The median value of owner-occupied housing in 2000 was $68,500 in the County, as reported by the U.S. Census.

Approximately fifty-five (55) percent of the 11,325 specified[1] owner-occupied units in Putnam County were mortgaged in 2000. The percentages in the unincorporated area were very close to the County as a whole. **Table C-8** shows the monthly cost for both mortgaged and not mortgaged units and the median owner costs. The median owner cost for -mortgaged units in the County was $686 per month (19% of the household income), and $209 (10% of median household income) for non-mortgaged homes.

e. Cost to Income Ratio

The Florida Department of Community Affairs (DCA) estimates that a family is paying too high a percentage of their income for housing if the cost to income ratio is greater than thirty (30) percent. The market for owned housing is self-regulating, meaning lenders are hesitant to risk a mortgage loan on households whose income is too low to afford housing costs that exceed thirty (30) percent of their income. Rental housing, however, does not have this regulating feature, and a percentage of families, usually those with low to moderate income levels, must spend a greater than acceptable share of their income on housing. Households are defined as very low, low, and moderate income based on thresholds tied to the median income of a county or metropolitan statistical area. These thresholds are 50, 80, and 120 percent of the County's median income, respectively. The median household income in Putnam County was $28,180 in 2000.

Rent to income ratios for 2000 are presented in **Table C-9**. Approximately 2,129 or nineteen (19) percent of the County home owners and 1,834 or thirty-three (33)

[1] Excludes single-family houses on 10 acres or more.

percent of renter households paid more than thirty (30) percent of their income on housing in 2000. The figures for the unincorporated area were lower than the County as a whole: 1,450 or seventeen (17) percent of the owners and 947 or sixty-three (36) percent of the renter households were paying more than thirty (30) percent of their incomes on housing in unincorporated Putnam County. **Table C-10** also lists the projections prepared by the Shimberg Center for 2005 through 2025.

2. Housing Conditions

An important indication of housing needs in Putnam County is the condition of existing housing. **Table C-11** indicates general housing conditions prevail in the County in 2000.

a. Physical Conditions

The County's housing supply is generally in good condition, however, the proliferation of mobile homes may result in faster unit deterioration than in areas of mostly conventional dwelling units.

A field survey was conducted in June 1987 by University of Florida Planning Department students under contract to the NEFRPC. The survey revealed a total of 390 substandard/rehabilitative units and 174 substandard/dilapidated units. These two substandard categories total 564 and represented two percent of the estimated 28,000 total units in the County at the time of the survey. The substandard units were located in small areas in all sections of the County, with the majority located in or near municipalities. However, since this survey and resulting data is over 14 years old, a new housing condition survey is needed to adequately identify housing conditions in the County.

The State was hit by three hurricanes in 2004, and two of them (Frances and Jeanne) resulted in substantial property damage in Putnam County. The County prepared an assessment of damage after each hurricane, surveying the entire County. . After Jeanne, the County found approximately 631 homes with some degree of damage. Twenty-six (26) properties suffered major damage and one (1) was destroyed; the rest of the homes suffer minor damage. With Frances, 562 properties were found to have suffered some type of damage; 107 suffered major damage and fourteen (14) were destroyed.

The goals and objectives of this element require that the County update the housing conditions survey. For consistency purposes, the following terms and definitions shall be used in future updates:

(1) "Sound" Housing:

A sound housing unit with no visual defects, or only slight defects that can be corrected by the average homeowner during the course of regular maintenance. If several slight defects are sighted on a housing unit, the unit should be observed for major defects. One major defect takes the house out of the sound category.

(2) "Deteriorating" Housing:

A deteriorating housing unit has at least one but no more than three major defects. A major defect is one requiring more repair than would be provided in the course of regular maintenance. Major repairs are necessary to make the housing unit a safe and adequate shelter for its occupants. Major defects, however, are considered economically feasible of repair.

(3) "Dilapidated" Housing:

A dilapidated housing unit has three or more major defects which cover an extensive area or a combination of major defects which, taken together, indicate that the house no longer provides safe and adequate housing. A housing unit is also considered dilapidated if it has one or more critical defects. Critical defects are so serious and/or expensive to repair that the dwelling should be torn down or rebuilt. Dwellings of inadequate original construction are automatically classified as dilapidated. Dwellings of inadequate original construction are made of makeshift materials or have been inadequately converted from a structure not originally intended for living quarters. When a normal dwelling unit has a makeshift addition the entire dwelling is classified as dilapidated.

The County should target available CDBG and similar grant funds on those units that have been damaged or deteriorated. Housing policies should include the prioritizing of housing rehabilitation projects, the pursuit of available housing-related grant revenues, and the enforcement of the County's minimum housing code.

The 2000 Census provides an indicator of housing that is substandard by measuring certain "quality of housing" indicators such as the lack of complete plumbing, kitchen or heating equipment, and the lack of a water system or means of disposing of sewage. **Table C-11**, which shows these statistics for the County and the unincorporated area, indicates that approximately six (6) percent of the units in the County and the unincorporated area are considered substandard.

b. Overcrowding

Overcrowding is also an indicator of substandard housing. According to the U.S. Bureau of the Census, overcrowding exists if there are more than 1.01 persons per room living in a dwelling unit. In making these computations, a "room" is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded are bathrooms, open porches, balconies, halls and utility rooms. **Table C-11** shows that 970 dwelling units, or almost four (4) percent of the homes in unincorporated Putnam County were considered to be overcrowded.

3. Public Housing Programs

The Palatka Housing Authority administers assists with the provision of affordable housing to low-income residents.

a. The Palatka Housing Authority – Section 8 (Public Housing and Section 8 Housing Choice Voucher Programs)

The Palatka Housing Authority is able to house needy applicants in 484 units in 8 conventional public housing complexes in the City of Palatka and has the utilization of 295 Section 8 Housing Choice Vouchers (HCV) for units located in throughout Putnam County. There are currently 271 applicants on waiting lists for housing in the Palatka area (89 for public housing, 182 for Section 8, and 8 for elderly public housing). The Section 8 HCV Pre-Application list is presently closed due to the vast number of applicants currently on the waiting list.

The Palatka Housing Authority (PHA) advises all applicants that there is an average wait of one year for assisted housing. The Authority placed a total of seventy-nine (79) families in Section 8 HCV and 169 families in conventional public housing during the 17-month period between April 2004 and August 2005. The disposition of the PHA's 100-unit high rise complex has been approved by HUD and will result in the PHA's request for additional Section 8 HCV replacements and the construction of a new elderly public housing complex of approximately 50 units.

b. Community Development Block Grant Program (CDBG)

Various subsidy programs exist. Most of them are funded through the Federal Government's Department of Housing and Urban Development (HUD). The U.S. Department of Agriculture also operates rental subsidy programs through the Farmer's Home Administration (FmHA). The State of Florida has also provided means for the creation of local housing finance authorities {Chapter 159, Florida Statutes (F.S.)}, Local Public Housing Authorities (Chapter 421, F.S.), and the State Housing Development Corporation (Chapter 420. F.S.).

Authorized by the Housing and Community Development Act of 1974, CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons. A separate component of CDBG - the State CDBG Program - provides program funds to the States, which they allocate among localities that do not qualify as entitlement communities. The Florida's Small Cities Community Development Block Grant Program provides an opportunity for eligible cities and counties to compete for funds to improve local housing, streets, utilities, and public facilities. The program also supports downtown redevelopment and creates jobs for low and moderate-income Floridians.

The State distributes the CDBG funds as loan guarantees and grants to eligible local governments on the basis of a competitive selection process. The State

defines the broad community development objective to be achieved by the activities in each of the following grant program categories, and requires applicants for grants to compete against each other in these grant program categories:

- Housing
- Economic development
- Neighborhood revitalization
- Commercial revitalization

Putnam County has been receiving CDBG funding since 1980. Approximately half of the projects have been targeted in the unincorporated areas of the County, and almost 60 percent of these for housing activities, specifically demolition and acquisition of relocation housing projects. The County received a grant in 2002 for $750,000. Along with prior program income and matching SHIP funds a total of $1,010,673.69 was spent in housing rehabilitation. A total of 20 units were rehabilitated, 10 of which were demolished and replaced. The County is currently ranked high enough to be funded again at $750,000 for the current funding cycle (to be issued in October).

c. State Housing Initiatives Partnership (SHIP) Program

The SHIP program was authorized by the William E. Sadowski Affordable Housing Act, passed by the Florida Legislature in 1993. The program is funded through the Florida Housing Finance Agency using portions of Documentary Stamp Tax revenues. The SHIP program was designed to provide funding to build, rehabilitate, and preserve affordable housing and provide support and expertise to strengthen public-private partnerships.

State housing initiatives partnership SHIP is the first—and only—permanently funded, State housing program in the nation to provide funds directly to local governments to increase affordable housing opportunities in their communities. The program channels 69 percent of the documentary stamp tax revenues created by the Sadowski Act directly to counties and entitlement cities in Florida on a noncompetitive basis. Designed as an incentive for the formation of public-private partnerships for building, rehabilitating and preserving affordable housing, the SHIP program provides a financial means to develop and implement housing programs that are locally designed. Between 1992 and 2004 SHIP has assisted 686 households total funding at $5,937,593.

4. Group Housing

Also required by 9J-5.010 is an inventory of group housing facilities in the County. The Department of Children and Family Services licenses and monitors group homes; foster care homes, nursing homes, and family childcare homes. Additionally, the Agency for Health Care Administration licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. **Table C-12** provides a listing of group homes, foster-care facilities, nursing homes, and adult living facilities (ALF) in Putnam County

in 2000. Currently, the County has fifteen (15) Family Assisted Living Facilities, and the facilities have a combined 648 units. There are also a total of 5 Elderly Assisted Living facilities, with a total bed capacity of 355. The largest of these is the Holly Ridge Manor with 120 beds. Putnam County's Elderly and Family Assisted Living facilities have a total bed capacity of 131, with Lakeview Grove and Cherry Tree II both having 36 beds each. The County has 24 ALF's, with a total bed capacity of 1,134.

The County recognizes the importance of providing Group Homes, but also needs to address the location/placement of these facilities. They need to be carefully regulated in the Land Development Regulations to address land use compatibility and consistency issues.

5. Mobile Homes

Putnam County's dwelling unit inventory contains a large number of mobile homes. As noted above, there were 14,032 mobile homes in the unincorporated area (52% of the total units). The mobile homes are located throughout the County with concentrations in the Florahome and Satsuma areas. According the Putnam Department of Health, the County as a whole currently has 74 licensed mobile home/RV parks, with a total of 1,055 spaces for mobile homes and 640 for RV units. Mobile home parks within the unincorporated area account for 61 parks with a total of 903 mobile homes and 570 RV spaces. The licensed mobile home parks are listed in **Table C-13**. The largest of the licensed parks is the River Villas in Satsuma with 124 mobile home spaces followed by Crescent City Campground with 7 mobile home spaces and 75 RV spaces.

Mobile Home subdivisions offer an inexpensive way for an individual or family to own a piece of property in a community zoned for residential mobile homes. There are currently no specifically designated mobile home subdivisions in the County.

The County recognizes the importance of housing alternatives to meet the housing needs of different types of households. The County already has a very high percentage of mobile homes and the County will instead encourage other methods of home-ownership to support a heterogeneous environment beneficial to the County as a whole. Mobile Homes, while more affordable for retirees and lower income households, will continue to add to the deterioration of the housing stock in the County. Further, the increasing ratio of lower-cost, homestead-exempted mobile homes to higher-cost conventional housing is creating a proportionately dwindling housing tax base. Therefore, the County will review the current regulations for mobile homes to require responsible ownership standards for development and upkeep. Careful placement of mobile home communities within the County and the urban service area, as well as recommendations for the community's internal development, can result in mobile home communities being an important and vibrant element of the County's housing mix but not the only type of housing available to low income residents.

6. Historically-Significant Housing

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level

of historical or scientific importance, but usually are at least fifty years old, and adequately located and documented. These sites represent the known physical remains of Florida's prehistoric and historic cultural heritage.

Putnam County claims a long and interesting history, with three official historical district listings in the National Register of Historic Places, and 23 houses historically significant houses. In the City of Palatka, the National Register has recognized the North Historic District and the South Historic District; most of the unincorporated community of Melrose in western Putnam County and partially in Alachua County also has National Register recognition. Over 500 structural and architectural sites are listed on the Florida Master Site File (FMSF) of the State Division of Historical Resources. The Future Land Use Element presents a map and a listing of historically significant residential structures located in unincorporated Putnam County. The structures identified in the FLUE map and table are from the Florida Master Site File Inventory, dated September 14, 2005 (see also **Table C-14**).

7. Housing Construction Activity

Table C--15 shows the housing construction activity in the County since 2000. The table shows that the number of new single-family permits issued has gone up in the last few years, but also have the demolitions. According to County staff, between 2000 and September 2005, 1,092 single-family homes, 2 multifamily homes and 1,883 mobile homes were constructed/placed. County records indicate that approximately 514 units have been demolished during that time**.**

8. Migratory Housing

According to the 2000 Census, there were 507 persons (less than 1% of the total population) living on rural farms in Putnam County at that time, 496 in the unincorporated area. This segment of the population is not expected to appreciably alter its profile during the period of this plan, and no additional farm related housing units are expected to be required. The demand for units required by migrant farm families has diminished since the citrus crop has all but disappeared from Putnam County, and mechanized equipment has reduced the need for laborers.

According to the Census Bureau, there were 685 persons working in farming, fishing and forestry in 2000. The figure for the unincorporated area was 596.

C. HOUSING ANALYSIS

This section provides a housing analysis for the County based upon the data and inventories provided in the inventory section. The preceding pages of the Housing Element paint the picture of the existing housing situation in Unincorporated Putnam County. This picture can be summarized as follows:

- Mobile Homes have had a significant presence with fifty (50) percent of the inventory in both 1990, and experiencing a slight increase to fifty-two (52) percent in 2000.
- Multi-family was only one (1) percent of the stock in 1990, increasing to two (2) percent in 2000.

- The housing stock is young with eighty-eight (88) percent built since 1960.
- Owner-occupancy accounted for eighty-one (81) percent of the total occupied units in 2000.
- The County has several group homes with 1,134 beds.
- The County has 23 historically - significant houses, with three listed on the National Register of Historic Places.

The following section will forecast housing needs based on population projections, and will address land requirements, expected housing supply and the system of housing delivery. The information contained in this section was obtained from the following sources: 1990 and 2000 United States Census, and the Shimberg Center for Affordable Housing. The Shimberg Center provides the option to apply locally defined data in four areas: population projections, vacancy rate used in housing demand and need projections permit data, and affordability tables (sale price range). Putnam County has opted to adopt the Bureau of Economic and Business Research projections, which Shimberg uses. Therefore, no adjustments were necessary.

Housing statistics provided in this element are only projections based on statistical models and past trends. These projections may not reflect actual conditions or future housing demands and trends of the County.

1. Household Characteristics

In order to adequately plan for future housing demand and County service needs, population and housing projections have been obtained from the 2000 United States Census, and the Shimberg Center for Affordable Housing. The following section will address expected changes in household age, size, and income, as these factors will influence the type and size of housing that will be needed.

a. Household Size

The size of households is one of the most important elements in determining the housing need of the population. The smaller the household, the smaller the size of the dwelling unit necessary to house the family in a comfortable and safe manner. Also, given a certain household size, alternatives to the traditional single-family dwelling may better serve the needs of certain households. Such alternatives include mobile homes and smaller, higher density multi-family units.

In 2000, the household size within unincorporated Putnam County was slightly smaller than in the whole County (2.48) and the State, which according to the Census 2000 was 2.5 (see **Table C-16**). There has been a trend toward the reduction of household size in the U.S. and Florida since the 1960's. Household size projections prepared by the Shimberg Center for Affordable Housing show this trend for the County.

Table C-17 shows that the household size in the unincorporated County will remain constant over the planning period. The projections prepared by Shimberg, shown in **Table C-17,** indicate that the County can expect to have 25,428 households by 2010, and 25,472 households by the year 2015.

b. Population by Age

In order to project the type of housing needed through the year 2015, projections of the age of the County residents were calculated. The age of the County residents is an important factor because it influences the type of housing necessary to house different individual lifestyles and family life cycles. Elderly households require different housing than younger households. Families desire larger dwelling units with adequate storage, and placed in areas accessible to schools and recreation areas. Also, age reflects levels through the lifetime income cycles of individuals, i.e., dissaving, saving, and retirement. These income periods, correlated with age, provide insight into the cost of new housing that will be in demand.

Table C-18 presents the expected changes in the age of the population between 2005 and 2025 as projected by the Shimberg Center for Affordable Housing. Between 1990 and 2000, the 65 to 74 age group had the largest increase from seventeen (17) to twenty-four (24) percent, and the 35 to 54 age group had the largest decrease from thirty-five (35) percent to twenty-five (25) percent. The median age in the County in 2000 was 40.5. The County population age distribution is expected to remain constant in the younger groups. The older groups will experience an increase.

The age groups that are anticipated to be the most influential in future County growth will be the 45 to 64 age group. Most new housing is expected to cater to the needs of those families looking for owner-occupied, single-family detached units of the three-bedroom/two-bathroom type.

c. Households by Income

One of the most influential variables that affect housing type and community trends is the income of an area's households. Income impacts "housing affordability", which in turn impacts housing cost, housing type and size, lot size, and neighborhood composition.

Based on standard criteria for various public assistance programs, households were divided into four income groups:

Very Low Income - less than 50 percent of median income.

Low Income - 50 to 80 percent of median.

Moderate Income - 80 to 120 percent of median.

Middle to High Income – greater than 120 percent of median.

Table C-19 lists 2000 and 2002 household income, by income range, for the County and unincorporated area, and **Table C-20** shows projections of household income by tenure.

The median household income in the County in 2000 was $28,180. In 2000, approximately sixty-nine (69) percent of the County household owners was within

the low-income to moderate-income categories combined. There was twenty-five (25) percent within the very low-income category.

In 2000, approximately forty-eight (48) percent of the County household renters were within the low income to moderate-income categories combined. There was forty-five (45) percent within the very low-income category.

The household income projections, which were prepared by the Shimberg Center for Affordable Housing, show that the distribution of households by income is expected to remain constant over the next ten years. The proportion of very low-income household group is expected to have a slight increase, while the middle-to-high group is expected to have a proportional decrease.

2. Projected Housing Needs

This section sets forth the housing need of the expected growth in population for the County as well as the number of units needed to replace housing removed or converted. Housing need projections were prepared by the Shimberg Center for Affordable Housing based on household projections, household income and housing costs.

Simple calculations can illustrate that the net number of new units would be equal to the net number of new households minus the number of units removed or converted to other use plus an allowance for vacancy. Vacancies are a function of units for sale or rent because of household mobility or because they have just been put on the market and of the never quite perfect match between what the market offers and what home seekers prefer in terms of unit type, size, location, style, etc.

Matching the growth in the housing inventory to the growth in households, however, is not simply an exercise in providing units to meet the demographics of new population. This is because of several factors. Many new families prefer existing houses or apartments. Many new houses or apartments are filled by families and persons who are already in the market area. Furthermore, a dynamic in the housing market known as the "filtering process" occurs as household incomes rise. Renters and owners move up to better (more expensive) housing, either new or existing. This in turn frees a unit for another household to move into. Thus, this process illustrates how the market provides both new and existing housing to meet the needs of new residents of varying income groups.

a. Housing Tenure, Type and Cost

According to the Shimberg Center for Affordable Housing, there were 22,391 households in 2002 in the unincorporated portion of the County (see **Table C-21**). It is estimated that there will be 25,472 households by 2015. Shimberg estimates that, by 2015, there will be a demand for approximately 27,048 new housing units. The Shimberg Center uses a vacancy rate of 8.7% for unincorporated Putnam County, based on the 2000 vacancy rate reported by the Census Bureau. Shimberg further specifies the housing needs by tenure, showing a need for additional 2,838 units for ownership and 243 for rent by 2015. **Tables C-21** and **C-22** show the projected demand for housing by type and tenure.

b. Housing for Special Populations

Table C-23 shows the projected demand of housing by the ***elderly*** by tenure. The figures indicate that by 2015 there will be a need for approximately 8,906 housing units designed with certain features that the elderly population will require, such as smaller units that are barrier free and easily accessible.

Little data exists with respect to the ***disabled*** population. The housing problems of this population relate largely to accessibility. Physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of housing suitable for this group. The County housing and building Codes already address federal requirements for handicap accessibility.

The 2000 Census indicated that there were 23 ***farm workers*** residing in dormitories on farms in the County (22 in the unincorporated area[2]). The Census also notes that there were 1,287 persons working in the agriculture, forestry, fishing, hunting and mining industry. In 2001, the Shimberg Center prepared a study for the Florida Housing Finance Corporation on farmworker hosing in Florida. The following information was extracted from that report.

Shimberg notes that an estimated 113,600 farmworkers work in crop agriculture in Florida over the course of one year. Of these, fifty-nine (59) percent, or 67,100, are estimated to be **migrant workers**, and forty-one (41) percent, or 46,500, are estimated to be **seasonal workers**. Farmworkers may be classified as accompanied or unaccompanied. **Accompanied farmworkers** are those living with a spouse, children, or parents, or minor farmworkers living with a sibling. An estimated thirty (30) percent of migrant farmworkers and fifty-six (56) percent of seasonal farmworkers in Florida are accompanied.

While farmworkers may find a variety of types of housing arrangements, three types of government-licensed or subsidized housing are reserved specifically for farmworkers:

(1) Florida Department of Health-permitted camps for unaccompanied workers. The current capacity of permitted camps is approximately 35,842 beds (Statewide).

(2) US Department of Agriculture Section 514 and 516 housing for farmworker families. Florida has 3,739 units of Section 514/516 housing, with an additional 75 units approved.

(3) FHFC-assisted farmworker family developments using SAIL, HOME, and tax credit resources. FHFC has allocated or approved funding for 2,058 units of farmworker housing.

The Shimberg report lists the ten counties with the highest prevalence of farmworkers and the ten counties with the greatest farmworker housing capacity and the list of ten counties with the greatest unmet need for family farmworker units. Putnam County does not appear on any of those lists.

[2]SF-1, PCT016, Group Quarters Population by Group Quarters Type

To estimate the number of farmworkers, farmworker households, and farmworker household members in Florida's counties, Shimberg calculated each county's share of the total expenditures for contract and hired farm labor reported by Florida's farmers to the 1997 Census of Agriculture. Shimberg assigned each county a portion of farmworkers, households, and household members based on its share of labor expenditures.

Based on the Shimberg analysis and the availability of 227 DOH-permitted camps, there is a need for 172 single person beds. Shimberg also shows that there were approximately 170 accompanied migrant and seasonal households in the county with only 50 assisted family units available. Therefore, there is a need for 120 family units for farm workers in the County. See **Table III-24** for further details.

Most unaccompanied farmworkers need single-person units or beds with rents below $250 per month and nearly all require rents below $375 per month. Many accompanied farmworker families also need housing units with rents well below the market rate, with 60 percent requiring units with rents of $500 per month or less. However, a number of accompanied farmworker families may be able to afford rents closer to market rates; i.e., in the $500 to $875 range.

There are no specific areas in the County targeted for the provision of housing for the ***very low, low, and moderate-income*** households. Federal programs that offer rental subsidy, such as Section 8, allow the applicants to choose the location of their homes. The County has a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes. The Agriculture I, Agriculture II, Rural Residential, Rural Center, Urban Service, and Urban Reserve land use categories of the Future Land Use Map allow mobile home zoning districts. The Future Land Use Map shows a total of 321,558 acres within that category.

Low-income households have very few choices in new housing. Mobile homes or the smaller single-family attached dwellings are the only presently affordable new housing for this income group. The County will focus on the provision of a variety of housing that can be affordable, not just mobile homes.

c. Group Homes

Based on the fact that the percentage of the elderly population is expected to remain constant in the next few years, it can be assumed that the market will need to continue providing additional group home facilities for the elderly. Any new facilities should be of small scale if possible, and should be located in close proximity to bus routes, neighborhood shopping areas, and other essential personal service uses. The facilities should have a residential character as opposed to an institutional look and scale. Group homes for the disabled should follow the same location guidelines. The Land Development Code will need to include placement requirements for Group Homes, consistent with State law.

d. Dwelling Unit Demolitions and Conversions

According to the 2000. Census figures, approximately 3,265 housing units in the unincorporated area will be 50 years or older by the year 2010 (see **Table C-3**). The County has an active and effective code enforcement system that has helped maintain a sound condition for the older housing stock. Nonetheless, units do fall into disrepair and neglect for many reasons, including lack of economic incentives for maintenance. For planning purposes, it is anticipated that two (2) percent of units 50 years old and older will become substandard each year. Five (5) percent of these substandard units may at that time be categorized as deteriorated.

Affordable housing does exist in the resale market. Most of these units are older single-family houses in good structural condition. A number of these older structures could provide adequate housing for a number of low-income housing if improvements to these units are made. The improvements include minor rehabilitation of electrical and plumbing infrastructure, improved insulation, and re-roofing. Most of these improvements would not only add value to the structure, but also provide benefits to the resident in terms of energy cost savings, reduced maintenance costs, and increased fire safety.

3. Land Requirements and Availability for Projected Housing Needs

Based on the figures provided by the Shimberg Center for Affordable Housing, a total of 25,726 dwelling units will be needed to serve the unincorporated population of Putnam County by the year 2010. Of those 25,726 units, 25,263 will need to be single-family and 463 multifamily (see **Table C-22**).

The County's Existing Land Use Map shows that there are currently 321,104 acres of residential land use, and the County's Future Land Use Map shows a total of 321,558 acres of residential, including the mixed-use districts. **Table C-25** shows the acreage of vacant residential lands per land use category. Since most categories allow a mix of uses, a percentage was applied to each category to estimate the amount available for residential development. After applying the percentages, the amount of land designated for residential in the Future Land Use map accounts for 112,750 acres.

The acreage of residential lands was converted to units, using density factors based on the densities permitted in each category, allowing for the provision of retention areas and rights-of-way. As the table shows, the County would be able to accommodate approximately 33,063 units total by 2015. This figure is higher than the Shimberg projection of 27,048 units due to the fact that the calculations assume that most development would be able to take advantage of the density bonus system. However, due to the limited availability of utilities in the predominantly rural areas it is unlikely that the maximum densities will be achieved. The table demonstrates that there will be adequate acreage of the various land use categories to accommodate the projected housing demand.

4. The Housing Delivery System

Housing is a commodity or service unique among activities of government because it is primarily delivered by the private sector. The free market to a large extent determines the

cost of housing, and where it is unaffordable to certain citizens either because of price or some institutional barrier, governments normally attempt to play a supplementary role in helping all households to obtain decent shelter. The success of combined efforts depends on many factors, some outside the control of either.

a. Financing

Private sector housing delivery is divided into two parts, owned and rental. The delivery of financing for owned housing is based solely on affordability. As discussed earlier in this Element, affordable housing costs are calculated to be thirty (30) percent of gross income. Monthly payments for owned-housing are based on two factors: mortgage rates and the price of the housing unit. Forecasting future trends of these two factors is difficult and highly unpredictable. Mortgage rates are dependent on National Economic Conditions and not local factors. Housing prices are dependent on the inflation rate for housing, and local supply and demand forces.

Financing for housing has been good in the past few years. Mortgage interest rates have gone below 6 percent, the lowest level in the last decade. However, public financial assistance to developers, renters, and buyers has declined drastically since 1980, especially at the Federal level. Some new incentives have been established, but any major initiation or resumption of housing programs is still in the proposal stage. The County has provided density incentives for developers to provide affordable units within their developments to assist with the provision of affordable housing.

The County will also continue to look into the programs offered through the State for capital improvements, rehabilitation or down payment/rental assistance, and make those programs available to County residents.

b. Regulatory and Administrative Process

The process of housing development includes several players: government officials in multiple jurisdictions, design consultants, lenders, contractors, attorneys and the buyer or renter. The process, which at times can be lengthy, can add unnecessary costs to the development of housing. Many ingredients of housing development such as interest rates, labor and material costs, and State Laws, are beyond the control of the County. Nonetheless, a community can adopt an attitude that will affect the cost of housing. By taking a proactive position, the County can institute certain actions to address affordable housing.

The first step would be to do a thorough review of the ***Land Development Code*** as it relates to housing affordability. Areas to address may include:

Establishing a definition of affordable housing

Continue to implement an expedited permitting process for affordable housing projects

Continue to implement density bonuses for the provision of affordable units

Another important aspect of reducing the ***cost of providing affordable housing*** is reviewing current development costs charged by the County. The County should review processing/permitting fees and determine if reductions or waivers can be established for quality affordable housing projects.

c. Infill Housing Development

Traditionally, infill housing occurred in areas that were close to residential "build-out" with at least 90 percent of its residential land already developed. This traditional type of infill evolved with a small number of vacant parcels that were bypassed during the normal course of urbanization. In this process, individual lots or small clusters of lots remained vacant due to odd shapes, poor access, ownership problems, changes in zoning and subdivision regulations requirements, conflicts with surrounding land uses, or land damage by some pre-urban use (such as land fill sites, dumping areas, wrecking yards, etc.).

Large numbers of "passed over" parcels can often lead to lower market and assessed values for adjacent developed residential properties. It may often lower property values in entire neighborhoods where large numbers of vacant parcels exist.

There are currently almost 20,000 acres of vacant lands in the unincorporated area. However, there are also 273,282 acres of agricultural and silviculture lands throughout the County. It is important for the County to develop strategies and programs that encourage the orderly development of vacant lands to prevent sprawl.

d. Mobile Homes

Mobile homes and mobile home developments have long had a reputation of being affordable but visually unattractive. Often, localities have had the tendency to regulate these housing types to undesirable areas of the community, such as adjacent to industrial areas and railroad tracks and areas which lack utilities or community facilities. In Putnam County, mobile homes have been allowed to locate throughout the County. As the cost of single-family dwellings continues to beyond the reach of many households, communities have started to change their local decision making process regarding the location and design of mobile homes. Rule 9J-5 requires that policies be developed which ensure adequate sites for mobile homes. These requirements will also alter local governments' traditional decision-making process regarding mobile homes. In consideration of these factors, the following general criteria have been provided for the designation of higher density future mobile home or manufactured home developments.

- Mobile home parks should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity.
- Mobile homes should be in areas accessible to arterial and collector roads;

- Mobile homes should be located on sites presently served by public water or sanitary sewer service, or in areas programmed for such service in the County's five-year capital improvements program;
- Mobile homes should be located within reasonable proximity to community facilities.

Where mobile home development or individual mobile homes are designated to be located adjacent to residential uses, especially those of lower densities, buffer areas should be required to make the transition in density more compatible to the general neighborhood and community.

In addition to these general provisions, the issue of improving existing substandard mobile home development should be addressed. Adoption of the County Land Development Code has upgraded criteria for more modern mobile home planning and design requirements.

e. Infrastructure Requirements

The infrastructure needed to support housing for low and moderate-income households is similar to that required to support other development activity. The adequacy of this infrastructure is evaluated in various elements and summarized in the Future Land Use Element. Generally speaking, improvements to the road system, the water and sewer systems, and the drainage system will be necessary to support future land development activities, including low and moderate income housing. The County has several programs that are being planned or are underway to make these improvements.

In the case of low and moderate-income projects, funds for development and operation are usually limited. The result is that extra fees can be expected to be a problem, occasionally enough to damage or impair the financial feasibility of the project. Under the theory that these are fees for services or benefits received, these fees and charges cannot be reduced for low and moderate-income projects. On the other hand, provision of adequate housing for low and moderate-income persons and households is a benefit to the public at large.

Table C-- 1: Population

Year	Putnam	Net Change	Percent Change	Uninc. County	Net Change	Percent Change	Florida	Change
1960	32,212	--	--	18,164	--	--	4,951,560	--
1970	36,424	4,212	13.1	23,694	5,530	30.4	6,789,443	137.1
1980	50,549	14,125	38.8	36,521	12,827	54.1	9,746,324	143.6
1990	65,070	14,521	28.7	50,654	14,133	38.7	12,937,926	132.7
2000	70,423	5,353	36.9	55,544	4,890	9.7	15,982,378	123.5
1960-1970		4,212	13.1		5,530	30.4		37.1
1970-1980		14,125	38.8		12,827	54.1		43.6
1980-1990		14,521	28.7		14,133	38.7		32.7
1990-2000		5,353	8.2		4,890	9.7		23.5
Total Change		38,211	118.6		37,380	205.8	11,030,818	222.8
Average Annual Change		955.3	2.97		934.5	5.14	275,770.5	5.57

Source: FHDC, July 2005, and Census 2000.

Table C-- 2: Shimberg Population Projections

Year	Permanent Population**		Total Population	
	County	Uninc	County	Uninc
2000	69,990	55,331	70,423	55,764
2005	72,196	57,136	72,601	57,541
2010	74,496	59,147	74,901	59,552
2015	76,898	61,243	77,303	61,648
2020	79,294	63,336	79,699	63,741
2025	81,596	65,349	82,001	65,754

* User defined. See Future Land Use Element for methodology.
** Permanent Population excludes institutionalized population (prisons, colleges, nursing homes, etc.).
Source: Putnam County; BEBR; FHDC, October 2005.

Table C--3: Age of Housing Stock

Year Housing Built	Uninc.		County	
	Units	%	Units	%
1990-March 2000	6,253	22.96	7,023	20.74
1980-1989	7,582	27.84	8,828	26.06
1970-79	6,988	25.66	8,544	25.23
1960-69	3,150	11.56	4,082	12.05
1940-59	2,467	9.06	3,942	11.64
1939 and Earlier	798	2.93	1,451	4.28
Total 2000	**27,238**	**100.00**	**33,870**	**100.00**

NOTE: See **Table C-15** for detailed construction activity between 2000 and 2005.

Source: FHDC, July 2005.

Table C-- 4: Housing Units by Type, 1990 & 2000

	1990				2000			
	Unincorporated		Putnam County		Unincorporated		Putnam County	
Type of Unit	Units	%	Units	%	Units	%	Units	%
Single Family Detached	12,066	47.7	16,236	51.0	12,604	46.3	16,531	48.8
Single Family Attached	172	0.7	246	0.8	144	0.5	356	1.1
Duplex	161	0.6	611	1.9	130	0.5	444	1.3
Multi-Family	188	0.7	1,398	4.4	328	1.2	1,604	4.7
Mobile Homes	12,735	50.3	13,349	41.9	14,032	51.5	14,935	44.1
Total	**25,322**	**100**	**31,840**	**100**	**27,238**	**100**	**33,870**	**100**

Note: Single Family Detached includes "Other"

Source: 1990 Census (STF-3; H-020) and Census 2000 (SF-3; H-30), July 2005.

Table C-- 5: Housing Units By Tenure, 2000

	1990				2000			
	Uninc.		County		Uninc.		County	
	Units	%	Units	%	Units	%	Units	%
Total Dwelling Units	**25,364**	100.0	**31,840**	100.0	**27,289**	100.0	**33,870**	100.0
Total Occupied Units	19,466	76.7	25,070	78.7	22,119	81.1	27,839	82.2
Total Owner Occupied Units	16,500	84.8	19,800	79.0	18,856	85.2	22,269	80.0
Total Renter Occupied Units	2,966	15.2	5,270	21.0	3,263	14.8	5,570	20.0
Total Vacant Units	5,898	23.3	6,770	21.3	5,170	18.9	6,031	17.8
Vacant – For Rent	541	9.2	770	11.4	423	8.2	621	10.3
Vacant – For Sale Only	534	9.1	638	9.4	557	10.8	687	11.4
Rented/Sold, Not Occupied	308	5.2	347	5.1	390	7.5	481	8.0
Seas., Recreational, Occas. Use	3,241	55.0	3,483	51.4	2,743	53.1	2,955	49.0
For Migrant Workers	8	0.1	9	0.1	29	0.6	37	0.6
Other Vacant	1,266	21.5	1,523	22.5	1,028	19.9	1,250	20.7

Source: Census Bureau, July 2005.

Table C-- 6: Comparison of Monthly Gross Rent 2000

	1990				2000			
	Uninc		County		Uninc.		County	
Gross Rent	Units*	%	Units*	%	Units*	%	Units*	%
Less than $200	230	8.0	1,078	20.8	150	4.7	817	14.8
$200 - $299	754	26.2	1,309	25.3	408	12.8	703	12.8
$300 - $499	1,239	43.0	1,856	35.9	1,492	46.7	2,347	42.6
$500 - $749	231	8.0	384	7.4	596	18.7	932	16.9
$750 - $999	12	0.4	13	0.3	100	3.1	146	2.7
$1000 or More	13	0.5	13	0.3	11	0.3	29	0.5
No Cash Rent	402	14.0	519	10.0	438	13.7	534	9.7
Total Rental Units	2,881	100.0	5,172	100.0	3,195	100.0	5,508	100.0
Median Gross Rent			$296.00				$384	
Median Contract Rent							$300	
Median as % of HH Income			25.8				25.2	
Median Household Income			$20,155				$28,180	

* Specified Units (The census excludes one-family houses on 10 acres or more from the count of specified units).

Source: 1990 Census (STF-3: H043, H043A, H050A, P080A), Census 2000 (SF3: H62, H63, H70, H56, P53), July 2005.

Table C-- 7: Value of Owner-Occupied Housing, 2000

Specified Value	1990				2000			
	Unincorporated		Putnam County		Unincorporated		Putnam County	
	Units*	%	Units*	%	Units*	%	Units*	%
Less than $50,000	3,385	44.8	5,273	50.8	9,924	58.4	13,487	59.9
$50,000 to $99,999	3,147	41.7	3,937	37.9	2,626	15.4	3,664	16.3
$100,000 to $149,999	716	9.5	817	7.9	1,671	9.8	2,152	9.6
$150,000 to $199,999	199	2.6	229	2.2	1,415	8.3	1,696	7.5
$200,000 to $249,999	62	0.8	73	0.7	449	2.6	494	2.2
$250,000 to $299,999	28	0.4	35	0.3	438	2.6	496	2.2
$300,000 to $399,999	13	0.2	15	0.1	140	0.8	162	0.7
$400,000 to $499,999	0	0.0	0	0.0	205	1.2	226	1.0
$500,000 or more	0	0.0	0	0.0	133	0.8	152	0.7
Total Owner-Occupied	**7,550**	100.0	**10,379**	100.0	**17,001**	100.0	**22,529**	100.0
Median Value			$ 49,400				$ 68,500	

* Specified Units (The census excludes one-family houses on 10 acres or more from the count of specified units).

Source: 2000 Census (SF3) and FHDC, July 2005.

Table C-- 8: Comparison of Monthly Cost of Owner-Occupied Housing, 2000

	Unincorporated		County	
Monthly Cost	**Units***	**%**	**Units***	**%**
With Mortgage:				
Less than $200	17	0.36	17	0.27
$200-$299	53	1.12	115	1.86
$300-$399	313	6.63	429	6.93
$400-$499	602	12.76	803	12.97
$500-$599	699	14.82	928	14.99
$600-$699	685	14.52	938	15.16
$700-$799	518	10.98	669	10.81
$800-$899	453	9.60	622	10.05
$900-$999	368	7.80	444	7.17
$1,000 or more	1,010	21.41	1,224	19.78
Total with Mortgage	**4,718**	**100.00**	**6,189**	**100.00**
Median Owner Cost			$686	
Median as % of HH Income			18.9	
Not Mortgaged:				
Less than $100	248	6.47	273	5.32
$100-$149	544	14.19	721	14.04
$150-$199	1,000	26.09	1,370	26.67
$200-$249	901	23.51	1,171	22.80
$250-$299	536	13.98	666	12.97
$300-$349	216	5.64	369	7.18
$350-$399	117	3.05	184	3.58
$400 or more	271	7.07	382	7.44
Total not Mortgaged	**3,833**	**100.00**	**5,136**	**100.00**
Median Owner Cost			$209	
Median as % of HH Income			10.0	
Total Owner-Occupied	**8,551**		**11,325**	

* Specified Units (the census excludes one-family houses on 10 acres or more from the count of specified units).
Source: FHDC, July 2005.

Table C-- 9: Cost Burden Table, 2000

% of Income for Housing	Owners				Renters			
	County		Uninc.		County		Uninc.	
	Units	%	Units	%	Units	%	Units	%
Less than 20%	7,417	65.5	5,743	67.2	1,836	33.3	1,154	36.1
20%-24%	878	7.8	656	7.7	506	9.2	306	9.6
25%-29%	697	6.2	530	6.2	552	10.0	239	7.5
30%-34%	420	3.7	307	3.6	360	6.5	179	5.6
35 or more%	1,709	15.1	1,143	13.4	1,474	26.8	768	24.0
Not computed	204	1.8	172	2.0	780	14.2	549	17.2
Total Units	11,325	100.0	8,551	100.0	5,508	100.0	3,195	100.0
Total cost burden 30% or more	2,129	18.8	1,450	17.0	1,834	33.3	947	29.6

Note: The census excludes one-family houses on 10 acres or more from the count of specified units.

Source: FHDC, July 2005.

Table C-- 10: Cost Burden Table, Unincorporated 2005-2025

(Number of Households (HH) Paying More Than 30% of Income)

Income Range	2005		2010		2015		2020		2025	
	HH	%	HH	%	HH	%	HH	%	HH	%
Owners										
< 30%	15,843	80.4	16,689	80.3	17,605	80.3	18,553	80.1	19,367	79.9
30-39%	1,407	7.1	1,488	7.2	1,575	7.2	1,674	7.2	1,790	7.4
40-49%	779	4.0	823	4.0	867	4.0	916	4.0	980	4.0
50+%	1,666	8.5	1,773	8.5	1,888	8.6	2,005	8.7	2,092	8.6
Total Owners	19,695	100.0	20,773	100.0	21,935	100.0	23,148	100.0	24,229	100.0
Total Paying >30%	3,852	19.6	4,084	19.7	4,330	19.7	4,595	19.9	4,862	20.1
Renters										
< 30%	2,159	64.6	2,231	64.5	2,278	64.4	2,321	64.2	2,362	64.0
30-39%	431	12.9	449	13.0	460	13.0	473	13.1	477	12.9
40-49%	244	7.3	253	7.3	256	7.2	261	7.2	278	7.5
50+%	507	15.2	527	15.2	543	15.4	560	15.5	576	15.6
Total Renters	3,341	100.0	3,460	100.0	3,537	100.0	3,615	100.0	3,693	100.0
Total Paying >30%	1,182	35.4	1,229	35.5	1,259	35.6	1,294	35.8	1,331	36.0

Source: FHDC, July 2005.

Table C-- 11: Comparison of Housing Conditions, 2000

	County		Unincorporated	
	Units	**%**	**Units**	**%**
Total Housing Units	**33,870**		**27,238**	
Lacking Complete Plumbing	400	1.2	358	1.3
Lacking Complete Kitchens	344	1.0	301	1.1
No Fuel Used	171	0.5	157	0.6
Overcrowded Occupied	1,329	3.9	970	3.6

Overcrowded = 1.01 or more persons per room.

Source: Census 2000, July 2005.

Table C-- 12: Adult Living & Family Facilities, 2000

Development Name	Street Address	City	Zip Code	Total Units	Assisted Units	# of 0 BR	# of 1 BR	# of 2 BR	# of 3 BR	# of 4 or more BR
Elderly Assisted Living										
Barry Manor	1000 Husson Ave	Palatka	32177	76	76	14	61	N/A	N/A	N/A
Cherry Tree I	206 Zeagler Drive	Palatka	32177	34	34	N/A	12	22	N/A	N/A
Grand Pines	2501 Prosper Street	Palatka	32177	78	78	N/A	42	25	11	N/A
Holly Ridge Senior	6401 Saint John Avenue	Palatka	32177	120	120	N/A	60	59	N/A	N/A
St Johns River Apts	3421 St. Johns Ave.	Palatka	32077	47	47	N/A	N/A	N/A	N/A	N/A
Elderly & Family Assisted Living										
Lakeview Grove	701 Walnut Street	Crescent City	32112	36	36	N/A	31	4	N/A	N/A
Westwood Village	156 Westwood Drive	Interlachen	32148	29	29	N/A	23	6	N/A	N/A
Cherry Tree II	208 Zeagler Drive	Palatka	32177	36	36	N/A	24	12	N/A	N/A
Sugar Mill Woods	570 3rd Avenue	Welaka	32193	30	30	N/A	23	6	N/A	N/A
Family Assisted Living										
Crescent Lakes Apts	840 Oakwood Street	Crescent City	32112	30	30	N/A	18	12	N/A	N/A
Oakwood Grove	627 Gunby Court	Crescent City	32112	35	35	N/A	12	19	4	N/A
Smith Thomas Inc.	849 Bay Lane	Crescent City	32112	52	52	N/A	N/A	23	20	8
Westwood - Interlachen	156 Westwood Drive	Interlachen	32148	12	12	N/A	N/A	12	N/A	N/A
Sandhill Forest	209 Richardson Lane	Melrose	32666	31	31	N/A	N/A	N/A	N/A	N/A
Sandhill Forest II	135 Richardson Lane	Melrose	32666	16	16	N/A	N/A	N/A	N/A	N/A
Carriage Gate of Palatka	6501 St. Johns Avenue	Palatka	32177	47	47	N/A	16	31	N/A	N/A
College Arms Apartments	2305-a Husson Ave	Palatka	32177	14	14	N/A	N/A	7	6	N/A
College Arms Apartments Apts. I	2305 Husson Ave	Palatka	32177	94	94	N/A	16	42	28	8
Forest Glen I	700 Forest Glen Dr.	Palatka	32177	33	33	N/A	12	21	N/A	N/A
Forest Glen II	700 Forest Glen Dr.	Palatka	32177	24	24	N/A	8	16	N/A	N/A
Forest Glen III	700 Forest Glen Dr.	Palatka	32177	30	30	N/A	20	10	N/A	N/A
Kay Larkin	301 Kay Larkin Drive	Palatka	32177	60	60	N/A	N/A	N/A	N/A	N/A
Mellon Manor Apartments	3701 St Johns Ave	Palatka	32177	50	50	N/A	N/A	N/A	N/A	N/A
Woodland Point Apartments	6710 St. Johns Avenue	Palatka	32177	120	120	N/A	N/A	N/A	N/A	N/A

Sources: FHDC, July 2005.

Table C-- 13: Mobile Home/Recreational Vehicle Parks

NAME	ADDRESS	CITY	ZIP	MH SPACES	RV SPACES
Alhambra Mobile Home Park	3801 St. Johns Av	Palatka	32177	70	0
April Oaks	1511/1515 S Palm Ave	Palatka	32177	13	0
Ashley Oaks Apts & Mhp	668 N State Rd 21	Hawthorne	32640	13	0
Azalea Mobile Home Park, N.	160 San Juan Rd	East Palatka	32131	14	0
Azalea Mobile Home Park, S.	125 Kane Rd	East Palatka	32131	8	0
Babbitt's Mobile Home Park	115 Drayton Island Ferry Rd	Georgetown	32139	12	0
Baden Powell Scout Camp	1453 Baden Powell Rd	Hawthorne	32640	0	4
Bainbridge Road Mobile Home Pk	3429 Bainbridge Rd	Palatka	32177	24	1
Barnett's Mobile Home Park	2810 Lundy Rd	Palatka	32177	14	0
Bass Capital Mobile Home Park	2809 S Hwy 17, Lot A-8	Crescent City	32112	44	14
Bass Country Mobile Home Park	1144 Highway 17 S.	Satsuma	32131	11	0
Bobbitt's Mobile Home Park	104 Browning Ln	East Palatka	32131	6	0
Camp Good News	120 Twin Lakes Rd	Hawthorne	32640	1	4
Camp Henry	1549 County Road 309	Georgetown	32139	5	28
Cheyenne Saloon Campground	337 Highway 17 S	East Palatka	32131	0	2
Comers Trailer Park	3305 Cobalt St	Palatka	32177	11	3
Cooper Lake Rv/Mh Park	1488 Highway 20	Interlachen	32148	40	39
Crescent City Campground	2359 S Us Highway 17	Crescent City	32112	7	75
Crescent City Moose Lodge #164	1982 S Hwy 17	Pomona Park	32181	0	10
Crescent Ridge Mobile Home Par	135 Pettit Rd	Pomona Park	32189	8	5
Crootdog Haven Mobile Home Pk.	315 Silver Lake Dr	Palatka	32177	13	0
Dunn's Creek Fishing Resort, I	861 Dunns Creek Road	Satsuma	32189	0	14
Economy Inn	257 N Highway 17	Palatka	32177	5	25
Gateway Fish Camp	229 Fort Gates Ferry Rd	Crescent City	32112	0	11
Georgetown Marina	1533 County Road 309	Georgetown	32139	3	30
Grubbs Mobile Home Club	123 Cypress Point Cir	East Palatka	32131	8	0

NAME	ADDRESS	CITY	ZIP	MH SPACES	RV SPACES
Half Shell Resort	132 Roberts Blvd	Satsuma	32189	0	34
Harley Paiute's Camping Villag	1269 Cr 309	Fruitland	32112	0	46
Hawks Nest Mobile Home Park	470 Highway 17	East Palatka	32131	4	8
Heidt Road Park	286 Heidt Rd	Palatka	32177	13	0
Hide-A-Way Cove	130 Smith La	Crescent City	32112	2	26
Isabella's Place - Mhp	2800 Lundy Rd	Palatka	32177	7	0
Jan's Modular Estates	521 San Mateo Rd	San Mateo	32187	57	23
Lake Swan Camp	647 State Road 26	Melrose	32666	0	5
Lawton's Mobile Home Park	120 N Maryland Ave	East Palatka	32131	9	0
Lutheran Outdoor Ministries Re	264 Vause Lake Rd	Hawthorne	32640	0	14
Lutheran Springs Outdoor Camp	264 Vause Lake Rd	Hawthorne	32640	0	14
Lynch's Landing Rv Park	129 Troupe Rd	San Mateo	32187	0	20
Marc's Villa	500 Highway 17 S.	San Mateo	32187	22	4
Oakcrest Trailer Park	116 Mims Lane	Crescent City	32112	12	0
Oaks Landing	7331 Crill Av	Palatka	32177	19	1
Pecan Grove Park	1020 S Moody Rd	Palatka	32177	9	1
Phinneys Trailer Park	129 Phinney Trailer Park Rd	Palatka	32177	7	0
Pineridge Mobile Home Park	771 Highway 17 N	Palatka	32177	12	0
Poinsettia Mobile Home Park	311 Poinsetta Av	Palatka	32177	14	0
Port Buena Vista Mobile Home P	Dancy Rd	East Palatka	32131	15	0
River Villas, Inc.	239 Buffalo Bluff Rd	Satsuma	32189	124	0
Rivercrest Trailer Park	102 Elsie Dr	East Palatka	32131	22	0
Riverwood Rv Village	1389 County Road 309	Georgetown	32139	3	22
Rodriguez Mobile Home Park	226 Keuka Rd	Interlachen	32148	13	15
Ryan's Trailer Park	123 Carter Rd	Palatka	32177	40	0
Shell Harbor	140 Shell Harbour Rd	Satsuma	32189	4	31
Silver Lake Oaks Mobile Home P	7017 Silver Lake Dr	Palatka	32177	52	0

NAME	ADDRESS	CITY	ZIP	MH SPACES	RV SPACES
Silver Lining Mobile Home Park	7048 Silver Lake Dr	Palatka	32177	8	0
St. Johns Campground	436 S Highway 17	East Palatka	32131	20	33
Tall Timbers Mobile Home Park	1143 Us 17	Satsuma	32189	12	8
Warwick Trailer Park	122 Warwick Lane	East Palatka	32131	11	0
Watts Trailer Park	3600 Balsam St	Palatka	32177	14	0
West Oaks Trailer Park	111 Gordon Chapel Rd	Hawthorne	32640	13	0
Westover Mobile Home Park	2218 Westover Dr	Palatka	32177	25	0
Wide Waters Trailer Park	237 West River Rd	Palatka	32177	10	0
TOTAL				**903**	**570**

Source: State of Florida Dept. of Health & Rehabilitative Services, Division of Environmental Health, 2005.

Table C-- 14: Housing of Historical Significance

SITE NUMBER	SITE NAME	LOCATION	CURRENT USE
1	Dr. Stevens House	Lake George Point, Georgetown	Private Residence
2	Baldwin House	Bellamy Avenue, Melrose	Private Residence
3	Melrose Inn	Bellamy Avenue, Melrose	Hotel
4	Whitney Cottage	N. Centre Street, Melrose	Private Residence
5	John Ross House	N. Centre, Street & Pine, Melrose	Private Residence
6	Susie Preston Cottage	Cypress Street & South, Melrose	Private Residence
7	Lee House	Park & Cyress, Melrose	Private Residence
8	McRae-Preston House	Pearl Street & Cypress, Melrose	Private Residence
9	Annie Sapp House	Pearl Street, Melrose	Private Residence
10	Cason-Fortner House	Pearsall Circle, Melrose	Private Residence
11	Columbia Cottage	Pine Street, Melrose	Private Residence
12	Seven Oaks	Seminole Ridge Road, Melrose	Private Residence
13	Bonnie Mount House	Seminole Ridge Road, Melrose	Private Residence
14	Pine View House	Seminole Ridge Road, Melrose	Private Residence
15	Leigh Pearsall Garage Apts.	Seminole Ridge Road, Melrose	Private Residence
16	Whitehead-Muir House	Seminole Ridge Road, Melrose	Private Residence
17	Pearsall-Danis House	Seminole Ridge Road, Melrose	Private Residence
18	Grey Moss	Seminole Ridge Road, Melrose	Private Residence
19	Terry-Pritchett House	Seminole Ridge Road, Melrose	Private Residence
20	Chamberlain-Berkleman House	Seminole Ridge Road, Melrose	Private Residence
21	Woodruff House	State Road 21, Melrose	Private Residence
22	Perry House	State Road 21, Melrose	Private Residence
23	Mamie Elliott House	State Road 26, Melrose	Private Residence

Source: Florida Master Site File, Inventory dated September 14, 2005.

Table C-- 15: Housing Construction Activity, 2000-2005

County (Uninc.)	SF	MF*	MH	OTHER	DEMO./ ANNEX.	Total New Units
2000	155	1	353	-	38	471
2001	162	1	304	-	43	424
2002	150	-	305	-	71	384
2003	204	-	329	-	119	414
2004	229	-	239	-	115	353
2005*	192	-	353	-	128	417
Total	**1,092**	**2**	**1,883**	**-**	**514**	**2,463**
Annual Average 2000-2004	180.0	0.4	306.0	-	77.2	409.2

* Through September 2005.

Note: The category "other" includes condominiums.
SF = Single Family
MF = Multi-family
MH = Mobile Home

Sources: Multi-family figures from Shimberg Center for Affordable Housing/Florida Housing Data Clearinghouse. Other figures from Putnam County, November 2005.

Table C-- 16: Household Composition, 2000

	County				Uninc			
	1990		2000		1990		2000	
Persons/HH	**HHs**	**%**	**HHs**	**%**	**HHs**	**%**	**HHs**	**%**
1	5,777	23.04	6,993	25.12	4,063	21.10	5,065	22.98
2	9,552	38.10	10,714	38.49	7,585	39.40	8,963	40.66
3	4,101	16.36	4,351	15.63	3,308	17.18	3,476	15.77
4	3,153	12.58	3,236	11.62	2,460	12.78	2,695	12.23
5	1,466	5.85	1,527	5.49	1,114	5.79	1,145	5.19
6	544	2.17	645	2.32	394	2.05	411	1.86
7+	477	1.90	373	1.34	328	1.70	287	1.30
Tot. HH	25,070	100.00	27,839	100.00	19,252	100.00	22,042	100.00

Source: Census 2000, July 2005.

Table C-- 17: Household Composition, 2005-2015

	2002		2005		2010		2015	
OWNERS	**HHs**	**%**	**HHs**	**%**	**HHs**	**%**	**HHs**	**%**
1-2	13,035	66.2	13,999	67.4	15,117	68.8	15,117	68.9
3-4	5,064	25.7	5,187	25.0	5,264	24.0	5,264	24.0
5+	1,596	8.1	1,587	7.6	1,587	7.2	1,554	7.1
TOTAL OWNERS	**19,695**	**85.5**	**20,773**	**85.7**	**21,968**	**86.4**	**21,935**	**86.1**
RENTERS								
1-2	1,902	56.9	1,986	57.4	1,986	57.4	2,053	58.0
3-4	1,075	32.2	1,111	32.1	1,111	32.1	1,127	31.9
5+	364	10.9	363	10.5	363	10.5	357	10.1
TOTAL RENTERS	**3,341**	**14.5**	**3,460**	**14.3**	**3,460**	**13.6**	**3,537**	**13.9**
TOTAL HOUSEHOLDS	**23,036**		**24,233**		**25,428**		**25,472**	

Source: FHDC, July 2005.

Table C-- 18: Population By Age, 2000-2015

	2000		2005		2010		2015	
Age Range	**Persons**	**%**	**Persons**	**%**	**Persons**	**%**	**Persons**	**%**
15-24	833	3.77	920	3.99	940	3.88	916	3.60
25-34	2,486	11.24	2,404	10.44	2,611	10.77	2,840	11.15
35-54	8,137	36.78	7,972	34.61	7,651	31.57	7,161	28.11
55-64	3,939	17.81	4,547	19.74	5,171	21.34	5,649	22.18
65-74	3,972	17.96	3,967	17.22	4,380	18.07	5,202	20.42
75+	2,754	12.45	3,226	14.00	3,480	14.36	3,704	14.54
Total 15+	22,121	100.00	23,036	100.00	24,233	100.00	25,472	100.00
% of Total	39.83		40.32		40.97		41.59	
Total Population	55,544		57,136		59,147		61,243	

Source: FHDC, July 2005.

Table C--19: Household Income, Unincorporated 2002 & 2002

	2000				2002			
Unincorporated	**Owner**		**Renter**		**Owner**		**Renter**	
Income Range	**HH**	**%**	**HH**	**%**	**HH**	**%**	**HH**	**%**
< 20%	1,216	6.4	526	6.4	1,239	6.5	535	16.2
20-29.9%	1,099	5.8	368	5.8	7,587	39.7	654	19.9
30-39.9%	1,233	6.5	311	6.5	1,121	5.9	370	11.2
40-49.9%	1,227	6.5	221	6.5	1,253	6.6	314	9.5
50-59.9%	1,102	5.8	240	5.8	1,248	6.5	223	6.8
60-79.9%	2,203	11.7	412	11.7	1,121	5.9	239	7.3
80-119.9%	3,255	17.3	536	17.3	2,230	11.7	416	12.6
over 119.9%	7,520	39.9	652	39.9	3,298	17.3	543	16.5
Total	18,855	100.0	3,266	100.0	19,097	100.0	3,294	100.0
Median HH Income	$ 28,180							

Source: FHDC, July 2005.

Table C--20: Household Income by Tenure- Unincorporated, 2005-2025

Income Range	Owner					Renter				
	2005	2010	2015	2020	2025	2005	2010	2015	2020	2025
< 20%	1,304	1,385	1,479	1,578	1,686	547	569	577	588	603
20-29.9%	7,726	8,016	8,284	8,540	8,730	651	658	654	652	659
30-39.9%	1,188	1,287	1,400	1,537	1,691	379	404	428	453	477
40-49.9%	1,313	1,420	1,552	1,705	1,853	320	336	349	366	379
50-59.9%	1,308	1,402	1,513	1,641	1,761	231	242	251	263	270
60-79.9%	1,168	1,250	1,337	1,429	1,499	244	251	261	266	279
80-119.9%	2,292	2,426	2,587	2,750	2,907	421	434	438	440	438
Over 119.9%	3,396	3,587	3,783	3,968	4,102	548	566	579	587	588
Total	19,695	20,773	21,935	23,148	24,229	3,341	3,460	3,537	3,615	3,693

Source: FHDC, July 2005.

Table C--21: Estimated and Projected Demand of Housing Units by Tenure, 2005-2025

UNINCORPORATED		Demand					Growth in HHs				
	2002	2005	2010	2015	2020	2025	2005	2010	2015	2020	2025
Owner-Occupied	19,097	19,695	20,773	21,935	23,148	24,229	598	1,676	2,838	4,051	5,132
Renter-Occupied	3,294	3,341	3,460	3,537	3,615	3,693	47	166	243	321	399
Total Occupied Units	22,391	23,036	24,233	25,472	26,763	27,922	645	1,842	3,081	4,372	5,531

Table C-- 22: Projected Demand of Housing Units by Type, Unincorporated Area, 2005-2025

UNINCORPORATED		Demand					Construction Need				
	2002	2005	2010	2015	2020	2025	2005	2010	2015	2020	2025
Single Family	23,909	24,026	25,263	26,561	27,906	29,115	117	1,354	2,652	3,997	5,206
Multi-family	429	440	463	487	512	534	11	34	58	83	105
Total Demand	24,338	24,466	25,726	27,048	28,418	29,649	128	1,388	2,710	4,080	5,311

Source: FHDC, July 2005.

Table C-- 23: Projected Demand for Housing By The Elderly (65+)

Unincorporated	2002	2005	2010	2015	2020	2025
Owner Household	6,422	6,742	7,368	8,353	9,537	10,880
Renter Household	426	451	492	553	631	720
Total	6,848	7,193	7,860	8,906	10,168	11,600

County	2002	2005	2010	2015	2020	2025
Owner Household	7,675	7,992	8,637	9,727	11,059	12,629
Renter Household	914	944	1,001	1,112	1,243	1,420
Total	8,589	8,936	9,638	10,839	12,302	14,049

Source: FHDC, July 2005.

Table C-- 24: Farmworker Housing Needs, Putnam County

Demand: Unaccompanied Migrant & Seasonal Households	Supply: DOH-Permitted Camps	Need for Single Person Beds	Demand Accompanied Migrant & Seasonal Households	Supply: Section 514/516 and FHFC-Assisted Family Units	Need for Family Units
399	227	-172	170	50	-120

Source: FHDC, November 2005.

Table C-- 25: Vacant Land Analysis

Future Land Use Categories	FLUM Acreage	Avail. for Resid. Dev.	Net for Resid.	Densities	Density Factor	Expected Density (Units/Acre)	Potential Total Units
Agriculture I	47,621	40%	19,048	1du/10ac up to 1du/5ac	70%	0.14	2,667
Agriculture II	233,711	30%	70,113	1du/20ac up to 1du/10ac	40%	0.04	2,805
Rural Center	4,376	15%	656	1du/ac up to 4du/ac	70%	2.8	1,838
Rural Residential	24,355	70%	17,049	1du per 5ac up to 1du/ac	60%	0.6	10,229
Urban Reserve	8,566	55%	4,711	1du/ac up to 4du/ac	60%	2.4	11,307
Urban Service	2,929	40%	1,172	1du/ac up to 9du/ac	40%	3.6	4,218
TOTAL	**321,558**		**112,750**				**33,063**
						2015 HOUSING DEMAND	**27,048**

Source: Future Land Use Element, Putnam County Comprehensive Plan, and Land Design Innovations, Inc., December 2005.