

Housing FOUNDATION DOCUMENT

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5-1 INTRODUCTION

Santa Rosa County is a very desirable area to live in Northwest Florida. It is a bedroom community to Pensacola, with excellent access to employment centers in the Pensacola area. In general, as the desirability of an area increases, so does the cost of land and housing. And as a result, it often becomes quite difficult for very-low, low- and moderate-income residents to find affordable housing. Given this situation in the County, the need for affordable housing 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 report, two issues are of great importance: 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.

A. Planning Context

The Housing Element of the Santa Rosa County Comprehensive Plan is intended to fulfill the requirements of Chapter 163.3177 of the Local Government Comprehensive Planning and Land Development Regulation Act and Rule 9J-5.010, Florida Administrative Code. This Act requires the County to adopt goals, objectives, and policies that provide for the standards, plans and principles to be followed in:

- (1) The provision of housing for existing residents and the anticipated population growth of the area;
- (2) The elimination of substandard dwelling conditions;
- (3) The structural and aesthetic improvement of existing housing;
- (4) The provision of adequate sites for future housing, including housing for low income and moderate income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities;
- (5) The identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement; provisions for relocation housing; and
- (6) The formulation of a housing implementation program.

B. Scope of Housing Analysis

The housing inventory and analysis are confined to the unincorporated areas of Santa Rosa County. Unless otherwise noted, as in instances where data variables are available for the total Santa Rosa County and not for the unincorporated areas, all references to the County refer specifically to the unincorporated area.

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 5-1 (Appendix A)* shows the location of each. CT 109 is entirely within the boundaries of the City of Gulf Breeze. CT 105.01 and 106 are 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.

C. Organization of this Element

This element is divided into five main headings, which are the Introduction, Terms and Concepts, Existing Regulatory Framework, Data and Analysis, and Conclusions and Recommendations. The Terms and Concepts define the terms utilized throughout most of this document. The Existing Regulatory Framework describes the federal, state, regional and County current regulations. The Data and Analysis section describes previous policies and decisions made by the County, identifies the housing inventory and address housing characteristics, housing conditions, subsidized housing, historic properties, mobile homes parks, group homes and housing construction since 1990. This section presents housing-related projections, addresses how the private sector responds to housing needs, and looks at ways to remove impediments to promote full housing production. The Conclusions and Recommendations address programs and policies, which should be investigated as ways to help ensure adequate and affordable housing in the County.

D. Relationship to other Elements of the Comprehensive Plan

There are several key linkages between the *Housing Element* and other elements of the Comprehensive Plan which include the following:

The *Future Land Use Element* identifies land to accommodate the housing needs of the County by designating land for residential use, sufficient amounts of land for related uses and providing for a physically compatible pattern of development.

The *Transportation Element* addresses the requirements necessary to meet traffic needs resulting from the trips to and from shopping, work, and leisure activities.

The *Public Facilities Element* addresses the infrastructure needs in providing a safe and sanitary living environment.

The *Recreation and Open Space Element* addresses the facilities necessary to meet the recreational needs of households.

The *Capital Improvements Element* addresses the provision, timing, and financing of the various capital improvements needed to maintain or achieve identified levels of service for a variety of public facilities.

5-2 TERMS AND CONCEPTS

Terms included in Appendix B of the Foundation Document are applicable to this element and are identified and described by the Florida Department of Community Affairs, in Rule 9J-5 of the Florida Administrative Code (F.A.C.) and in Section 163.3164, Florida Statutes (F.S.). All other terms and concepts used in this element are consistent with the intent of Rule 9J-5 and Chapter 163, F.S. In order to describe the housing needs within Santa Rosa County, the following definitions have been established for affordable housing, the condition of housing, and the characteristics of housing.

Affordable Housing

Adjusted for Family Size: Adjusted in a manner which results in an income eligibility level which is lower for households with fewer than four people, or higher for households with more than four people, than the base

income eligibility otherwise determined, based upon a formula as established by the United States Department of Housing and Urban Development.

Adjusted Gross Income: All wages, regular cash or non-cash contributions from persons outside the household, and such other resources and benefits as may be determined to be income by the United States Department of Housing and Urban Development, adjusted for family size, less deductions allowable under Section 62 of the Internal Revenue Code.

Affordable: Monthly mortgage payments, including taxes and insurance, do not exceed 30 percent of an amount which represents the percentage of the area's median annual gross income for the household. For rental housing, rents do not exceed those limits adjusted for bedroom size published annually by the Florida Housing Finance Corporation. Problems of affordable housing are most severe for very low, low, and moderate income categories, designations used by federal and state housing programs to help define households. The categories relate to a percentage of the median annual adjusted gross income for households of the state, or within the Standard Metropolitan Statistical Area (SMSA) or, if not within an SMSA, within a county in which the person or family resides, whichever is greater. Santa Rosa County is within the Pensacola SMSA as defined by the ~~1990~~2000 U.S. Census.

Affordable Housing Project: A project that contains at least 50% affordable housing dwelling units set aside for those households whose income is at 60% or less of the median annual income adjusted for family size within the Pensacola SMSA.

Household: All persons, collectively, who occupy a housing unit as their usual place of residence.

Householder or Head of Household: One person in each household is designated as the "householder." In most cases, this is the person or one of the persons in whose name the home is owned, being bought, or rented. If there is no such person in the household any adult household member 15 years old and over could be designated as the "householder." Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more persons related to him or her by birth, marriage, or adoption. A non-family householder is a householder living alone or with non-relatives only.

Housing Unit: A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room, occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters.

Income: Includes wage and salary income; non-farm net self-employment income; farm net self-employment income; interest, dividend, royalty, or net rental income; Social Security or Railroad Retirement income; public assistance or welfare income; and all other income. The figures represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, medicare deductions, etc.

Kitchen Facilities: A unit has complete kitchen facilities when it has all of the following: (1) an installed sink with piped water, (2) a range, cook top and convection or microwave oven, or cookstove, and (3) a refrigerator. All kitchen facilities must be located in the structure, but need not be in the same room. Portable cooking equipment is not considered a range or cookstove. An icebox is not considered to be a refrigerator.

Low Income households have a total annual adjusted gross household income which is between 51 percent and 80 percent of the area's median annual adjusted gross income for households within Standard Metropolitan Statistical Areas (SMSA) or, if not within an SMSA, within the County in which the person or family resides, whichever is greater.

Mean: The simple arithmetic average of a series of numbers.

Median: A value in an ordered set of values, below and above which there is an equal number of values.

Moderate Income households have a total annual adjusted gross income which is between 81 percent and 120 percent of the area's median annual adjusted gross income for households within Standard Metropolitan Statistical Areas (SMSA) or, if not within an SMSA, within the County in which the person or family resides, whichever is greater.

Monthly Owner Costs: Include the sum of payments for mortgages, deeds of trust, or similar debts on the property; real estate taxes; fire and hazard insurance on the property; utilities (electricity, gas, and water); and fuels (oil, coal, kerosene, wood, etc.).

Monthly Owner Costs as Percentage of Income: The selected monthly housing costs are expressed as a percentage of monthly household income (total household income divided by 12). The percentage is presented for the same owner-occupied units for which selected monthly owner costs were tabulated; thus, the statistics reflect the exclusion of certain owner-occupied units. Units occupied by households that reported no income or a net loss comprise the category, "Not computed."

Municipalities include the following incorporated places within Santa Rosa County: City of Milton, City of Gulf Breeze, and Town of Jay.

Plumbing Facilities: Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities are not present.

Seasonal and Migratory Units: Housing units intended by their design, location, or character to be occupied only during certain seasons of the year or held for occupancy by migratory workers employed in farm work during the crop season. If such units are occupied by persons having a usual address elsewhere, they are classified as vacant.

Specified Renter-Occupied Housing Units: Renter-occupied housing units except one-family houses on 10 or more acres.

Tenure: A housing unit which is owner-occupied or renter-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All other occupied units are classified as "renter-occupied," including units rented for cash rent and those occupied without payment of cash rent.

Vacant: A housing unit is vacant if no one is living in it, unless the occupants are only temporarily absent. New units not yet occupied are counted as a dwelling but considered vacant when windows and doors are in place, finish floors are laid, and the building exterior is weatherproof.

Value of Owner-Occupied Housing Unit: An owner's estimate of how much the house and lot would sell for if it were for sale. This statistic is collected for Specified Owner-Occupied Housing Units.

Family: One or more natural persons or a family.

Very Low Income households have a total annual adjusted gross income which is less than or equal to 50 percent of the area's median annual adjusted gross income for households within Standard Metropolitan Statistical Areas (SMSA) or, if not within an SMSA, within the County in which the person or family resides, whichever is greater.

Year-Round Housing Units: Data on housing characteristics in the 1990-2000 Census were limited to year-round housing units (i.e., all occupied units plus vacant units available or intended for year-round use). Vacant units intended for seasonal occupancy and vacant units held for migratory labor are excluded.

Year Structure Built refers to when the building was first constructed, not when it was first added to, or converted. For a houseboat or mobile home or trailer, the manufacturer's model year is assumed to be the year built.

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.

Characteristics of Housing

Community Residential Homes are a specific group of residential facilities covered under Chapter 419 of the Florida Statutes. They provide housing for individuals who may not have a family to live with or who need assistance with daily living. Support services are provided in these homes.

Group home is a category of community residential homes. They are residential facilities defined by the Florida Department of Children and Family Services as a dwelling unit licensed to serve clients of the Department of Children and Family Services, providing a living environment for 1-6 or 7-14 residents who operate as the functional equivalent of a family, including such supervision and care by support staff as may be necessary to meet the physical, emotional and social needs of the 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. 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.

Mobile home is defined by Chapter 9J-5.003(56), F.A.C., as a structure, transportable in one or more sections, which, in the traveling mode, is eight body feet or more in width, and which is built on a metal frame and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning and electrical systems therein. If fabricated after June 15, 1976, each section bears a U.S. HUD label certifying that it is built in compliance with the federal Manufactured Home Construction and Safety Standards. Mobile homes are vehicles without independent motive power and designed for transportation over the highways on chassis under carriage as an integral part. They do not include travel trailers or recreational units as defined by Section 320.01, Florida Statutes.

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."

5-3 EXISTING REGULATORY FRAMEWORK

A. Federal

The federal government's direct intervention in housing began in the thirties when a major federal housing act was approved by Congress to help stabilize the housing market. The National Housing Act of 1934 (P.L. 74-486) established the Federal Housing Administration (FHA). In 1937, a public housing program

was approved by Congress with the passage of the Housing Act (P.L. 75-412). This federal program provided housing funds for local government housing authorities, which in turn, established programs to manage the construction, maintenance and ownership of public housing.

In the 1950's, Congress established an urban renewal program to help eliminate slum conditions and racial segregation. Though this program was initially concerned with the redevelopment of the residential slum areas, through the years the program expanded to provide funds for institutional, industrial and commercial redevelopment. In the sixties and seventies the federal government extended the urban renewal program to include grant programs for community facilities and awarded hundreds of federal grants to local governments in response to the policies implemented by the Great Society. The housing programs have continued to change and expand the funding market from public low income housing to privately owned housing for moderate income elderly and handicapped individuals. In 1974, the Community Development Block Grant (CDBG) program was created, and in 1977 the Urban Development Action Grant (UDAG) program was created. Both the CDBG and UDAG programs were primarily created to aid lower income persons.

During the eighties, concerns over the federal deficit reduced federal aid to state and local governments for CDBG and UDAG programs. Then, the 1986 Tax Reform Act not only changed the federal tax policies, but reduced the tax exempt advantages of rental property. As a result, deductions and incentives were eliminated from the subsidized federal housing program and a shift in the focus of housing programs from a federal responsibility to a state responsibility led to an increase in the obligation of local governments which emphasized affordable housing. To date, this shift has had little impact on Santa Rosa County.

In 1990, the National Affordable Housing Act was approved. This Act provides for flexible grants to state and local governments, encourages homeownership for low income households, continues federally assisted new housing and public housing construction, shores up the FHA insurance program, and provides for the preservation of existing assisted housing.

In 1996, CDBGs provided over \$60 million to the State of Florida on an annual basis. Approximately \$35 million of CDBGs coming to Florida go directly to Entitlement Communities, who receive funding based on a formula that considers population and housing characteristics. With a population of less than 200,000 people, Santa Rosa County is not considered an entitlement community. To receive benefit from the program, Santa Rosa County must compete for the other remaining \$30 million, which is available to eighty-five other non-entitlement communities through the CDBG Small Cities program that is administered by the Florida Department of Community Affairs. The Cities of Milton, Gulf Breeze, and the Town of Jay are also eligible for CDBG non-entitlement funds because they are incorporated areas of less than 50,000 people. ~~CDBG program rules prohibit the use of funds to construct new housing.~~

The Federal HOME Investment Partnership Act was established in 1992 to increase the production of housing that would be affordable to lower income families. Funds from the program are distributed similarly to the CDBG program to participating and non-participating jurisdictions. Because of its population size, Santa Rosa County is considered a non-participating jurisdiction. Funds may be requested by local units of government, nonprofit or for-profit entities, or any combination thereof.

The Low Income Housing Tax Credit (LIHTC) Program provides an "allocation" of Federal tax credits that can be used for the construction or rehabilitation of rental housing that must remain affordable to lower income groups for periods of fifteen years and more. The program requires no appropriation, and was extended indefinitely by the Congress in 1996. More than 45,000 apartments have been constructed state-wide since 1986 using the LIHTC program.

B. State

Since the emphasis on housing programs has changed from the federal responsibility to state and local governments priorities, the State of Florida has established a goal focusing on affordable housing. The goal states: "Both the public and private sectors shall increase the affordability and availability issue of housing for low-income and moderate-income persons, including citizens in rural areas, while at the same time encourage self-sufficiency of the individual while assuring environmental and structural quality and cost-effective operations."

The private housing industry has limited experience in providing low income housing, and financing for these development projects can be expensive relative to housing cost. Therefore, the State of Florida has taken the initiative to establish special housing programs to be implemented by both the private and the public sector. To implement the State goal, many state programs defined in the Florida Statutes, Chapter 420, exist which establish many of the housing programs. Affordable housing is specifically addressed in Part VI. Some of the programs established are the State Housing Initiatives Partnership (SHIP) Program, the Housing Pre-Development Loan Program, the Single-Family Mortgage Revenue Bond Program, and the State Apartment Incentive Loan (SAIL) Program. These housing programs are administered by the Department of Community Affairs or the Florida Housing Finance Corporation.

There are several other housing programs that have been established to assist local governments. Chapter 163, F.S., established the Neighborhood Improvement District Program. The intent of this program is to assist local governments to implement effective crime prevention techniques for developing, redeveloping and revitalizing neighborhoods. Chapter 290.0401, F.S., established the aforementioned Small Cities Community Development Block Grant (CDBG) Program which provides assistance to local governments to implement effective community development activities for low and moderate-income households to maintain viable communities, revitalize existing communities, expand economic development, expand employment opportunities, and improve housing conditions.

In 1992, the William E. Sadowski Affordable Housing Act became State law. The Act dedicated a source of revenue derived from documentary stamp taxes on real estate transactions to be used to provide funds for affordable housing purposes. It included a formula that entitled each county to receive funds based on population. In 1995, the stamp tax was increased, providing a corresponding increase in the amount of revenue available.

The Sadowski Act created the State Housing Initiatives Partnership (SHIP) Program, which guaranteed all Florida counties a minimum of \$250,000 each year to be used at the discretion of the governing body for affordable housing. SHIP is the primary resource available to local governments to provide affordable housing opportunities for lower income households. The SHIP Program is the primary State-funded effort to provide counties with revenue to implement affordable housing programs mandated by the 1985 Growth Management Act.

C. Regional

While the region does not have any affordable housing resources or facilities of regional significance, local governments are participating in state affordable housing programs such as SHIP, HOME, and Weatherization Assistance Program (WAP), and have improved structural conditions of several hundred owner-occupied units. Also, many first-time homebuyers, provided with down payment and closing cost assistance have been added to their local governments' tax rolls. Federal HUD programs providing rental-housing subsidies help in meeting a small portion of the demand of very low-income households throughout the region.

Developers of affordable housing generally need a variety of money sources to make a project feasible. These sources, while distributed on a local scale, in reality are region-wide and even statewide. In the State of Florida, all but the largest of communities receive federal affordable housing support under an “umbrella” defined as a need that has been established by the state. Affordable housing programs which come down to local governments in the region from U.S. Housing and Urban Development (HUD) are distributed on the basis of a “Consolidated Plan” which has been established by the state. Some program funding through the state Consolidated Plan, distributed through the Department of Community Affairs and the Florida Housing Finance Corporation, include:

HOME Program - Supporting both rental and homeownership properties.

Community Development Block Grants (CDBG) - Grants to cities with under 50,000 population and counties with under 200,000 population for housing and neighborhood revitalization.

Weatherization Assistance Program - Grants to provide funds for weatherization of homes for low income families.

Four (4) homeownership programs administered through the Florida Housing Finance Corporation are:

Single-Family Mortgage Revenue Bond Program - Funds are used to offer below-market rate mortgage loans to first-time low and moderate income homebuyers.

Homeownership Assistance Program (HAP) - Helps very-low and low income persons purchasing a home by providing down payment assistance through zero-interest second mortgage loans, low income subsidy permanent loans, and constructions loans.

State Housing Initiatives Partnership (SHIP) - The most recently inaugurated state program supporting affordable housing in Florida is the “State Housing Initiatives Partnership” (SHIP) Program administered through the State’s Florida Housing Finance Corporation. SHIP is the centerpiece of the William E. Sadowski Affordable Housing Act, which was signed into law on July 7, 1992. The Act creates a comprehensive funding package for state and local affordable housing programs. The SHIP Program channels a portion of new and existing documentary stamp taxes on deeds directly to local governments for the development and maintenance of affordable housing. The amount of SHIP funds a local government receives is determined by a formula based upon population.

D. Local

SHIP funds provide Santa Rosa County with a dedicated source of revenue, which must be used exclusively for affordable housing programs. At least 75 percent of the funds must be used for construction-related activity, defined to include financing a new or renovated home, adding additional living space or providing for safe and sanitary housing. The statute further requires at least 65 percent of the funds be used to further homeownership. At least 30 percent of the units assisted must be occupied by very low income households, and another 30 percent must be occupied by low income households. No more than 10 percent of the funds can be used for administrative purposes. The SHIP Program for Santa Rosa County is administered by the ~~West Florida Regional Planning Council~~ County housing staff. SHIP funds have been appropriated for several sub-programs or strategies as shown in Table 5-1 on the following page.

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, and provided by the Florida Housing Finance Corporation (FHFC). The

income limits effective ~~April 2001~~ February 13, 2008, adjusted for household size, are shown on the following page.

**Table 5-1
Allocation of Ship Funding and Numbers of Units Addressed**

<i>SHIP Strategies</i>	<i>1994/95 Year 32003/04</i>	<i>1995/96 Year 42004/05</i>	<i>1996/97 Year 52005/06</i>	<i>1997/98 Year 62006/07</i>	<i>1998/99# Year 72007/08</i>	<i>1999/99 Year 8</i>	<i>2000/01 Year 9</i>	<i>TOTAL</i>
Substantial Rehab	\$187,532 287,490	\$409,350 504,695	\$326,645 556,182	\$351,478 624,513	\$423,820	\$360,984	\$588,192	\$2,648,001, 973,880
	88	2416	1417	1418	17	15*	24	11659
Moderate Rehab	\$15,0003 41,740	\$65,6492 85,735	\$65,6491 77,772	\$50,0001 67,704	\$107,033	\$103,635	\$239,607	\$646,573972, 951
	444	1936	1615	913	14	15	37	114108
Emergency Repair	\$30,000	\$32,824	\$73,904	\$51,172	\$89,481	\$72,733	\$0	\$350,1140
	13	13	29	15	24	17	0	111
1 st Time Home Buyer	\$0255,67 6	\$0143,10 4	\$90,2762 87,154	\$91,3824 55,098	\$132,721	\$113,380	\$184,730	\$612,4891,14 1,032
	054	031	2648	2768	36	28	41	158201
New Construction	\$020,000	\$080,000	\$080,000	\$20,0001 00,000	\$70,000	\$90,000	\$100,000	\$280,000280, 000
	01	04	04	25	7	9*	10	2814
Administration	\$25,0009 6,4436	\$54,7079 96,785	\$60,1849 7,508	\$59,9211 35,763	\$88,695	\$75,776	\$123,614	\$487,897426, 499
Disaster Mitigation	\$106,235							106,235
	14							14
TOTAL+	\$257,532 1,107,584	\$562,530 1,110,319	\$616,658 1,198,616	\$623,953 1,483,078	\$911,750	\$816,508	\$1,236,14 3	\$5,025,0744, 899,597
	25121	5687	8584	67104	98	84	112	527396

Legend

+ Totals at bottom indicate State allocation plus program income.

* All funds not expended. Total unit production is an estimate.

In 1998/99, Special SHIP allocation (Hurricane Georges) \$100,000 total; \$95,000/11 units; \$5,000 Admin.

**2001208 Income Range and Limits
(adjusted for family size, based on \$44,100\$55,900 median)**

<i>Household or Family Size</i>	<i>Income Categories</i>		
	<i>Very-Low (50% AMI)</i>	<i>Low (80% AMI)</i>	<i>Moderate (120% AMI)</i>

1	<\$15,45019,550	\$15,451 24,70031,300	\$24,701 37,08046,920
2	<\$17,65022,350	17,651 28,20035,750	28,201 42,35053,640
3	<\$19,85025,150	19,851 31,75040,250	31,751 47,64060,360
4	<\$22,05027,950	22,051 35,30044,700	35,301 52,92067,080
5	<\$23,80030,200	23,801 38,10048,300	38,101 57,12072,480
6	<\$25,60032,400	25,601 40,90051,850	40,901 61,44077,760
7	<\$27,35034,650	27,351 43,75055,450	43,751 65,84083,160
8	<\$29,10036,900	29,101 46,55059,000	46,551 69,85088,500

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. HOME funds have been appropriated for sub-programs or substantial rehab/reconstruction strategies as shown in Table 5-2:

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

<i>HOME Strategies</i>	<i>1994/95 Year 1</i>	<i>1995/96 Year 2</i>	<i>1996/97 Year 3</i>	<i>1997/98 Year 4</i>	<i>1998/99 Year 5</i>	<i>1999/99 Year 6</i>	<i>2000/01 Year 7</i>	<i>TOTAL</i>
Substantial Rehab	See Total	\$0	\$0	\$0	\$0	\$0	\$0	See Total
	4	0	0	0	0	0	0	4
Reconstruction+	See Total	\$240,631	\$232,401	\$242,065	\$240,062	\$256,137	\$256,438	\$1,467,734
	3	5	5	5	5	5	5	33
1st Time Home Buyer	See Total	\$0	\$0	\$0	\$0	\$0	\$0	See Total
	15	0	0	0	0	0	0	15
TOTAL	\$220,533	\$240,631	\$232,401	\$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

5-2 DATA AND ANALYSIS

A. Housing Inventory

Using the data contained in the 2000 Census of Population and Housing, the 2000 Florida Statistical Abstracts, the Affordable Housing Needs Assessment conducted by the Shimberg Center for Affordable Housing at the University of Florida, 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. The inventory data refer to the unincorporated area of the County unless otherwise noted.

A.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. As illustrated in Table 5-32 the dominant housing type in Santa Rosa County is the single-family residence, followed by mobile homes and single-family attached/multi-family units. Single-family units comprised 53 percent of the total inventory in 1990 and 71.3 percent in 2000. 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.

Table 5-32
Housing Units by Type by Census Tract, Santa Rosa County: 2000

<i>Census Tract</i>	<i>Single-Family Detached</i>		<i>Mobile Homes, RVs, Vans, etc.</i>		<i>Single-Family Attached and Multi-Family</i>		<i>Total Number</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
101	910	62.5	535	36.8	10	0.7	1,455
102 *	1,311	74.7	392	22.3	53	3.0	1,756
103	1,972	81.1	398	16.4	62	2.5	2,432
104	544	54.2	358	35.7	101	10.1	1,003
105.01 *	2,483	75.7	189	5.8	609	18.5	3,281
105.2 *	1,820	73.5	319	12.9	338	13.6	2,477
106 *	2,005	72.8	174	6.3	577	20.9	2,756
107.02	1,644	74.8	449	20.4	104	4.8	2,197
107.03	2,371	77.4	485	15.8	206	6.8	3,062
107.04	1,238	82.8	209	14.0	48	3.2	1,495
107.05	939	67.1	417	29.8	43	3.1	1,399
107.06	1,839	70.4	645	24.7	129	4.9	2,613
108.01	1,834	50.1	1,770	48.4	58	1.5	3,662
108.02	1,159	78.5	242	16.4	75	5.1	1,476
108.04	2,847	77.9	54	1.5	754	20.3	3,655
108.05	2,888	59.5	759	15.6	1208	24.9	4,855
108.06	2,153	69.5	776	25.1	168	5.4	3,097
108.07	3,041	78.1	471	12.1	383	9.8	3,895
109 *	2,008	78.7	0	0	545	21.3	2,553
Total	35,006	71.3%	8,642	17.6%	5,471	11.1%	49,119

* Census Tract that include municipalities ** Includes Mobile Homes, Trailers and Others

Source: Census 2000 Summary File SF-3, Table QT-H4

Mobile homes, which numbered 8,642 units in 2000 occur at higher than the overall county percentage in Census Tracts 101, 102, 104, 107.02, 107.05, 107.06, 108.01, and 108.06. Few mobile homes are located in Milton, none are located in Gulf Breeze, and few are located in the coastal areas where land values are

highest. However, Census Tract 108.06, which is in the coastal corridor of Navarre, had 776 mobile homes or 25.1 percent of the housing inventory for that Census Tract. Census Tract 108.01 in the East Milton/Harold/Floridale area contained the highest number of mobile homes in the county (1,770), which was 20 percent of all mobile homes in the county.

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 Special Area (the peninsula of Gulf Breeze to Navarre). The largest percentage of these types of units is found in Census Tract 108.05, in the Holley/Navarre area of South End.

A.2 Housing Occupancy

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 5-43* presents the 2000 Census counts of housing units by tenure for the unincorporated area and for the total County for comparison.

Table 5-43
Year Round Housing Units by Occupancy and Tenure

Type	Unincorporated Area Units/Percent		Total County Units/Percent	
Total Occupied Units	38,512	89.3%	43,793	89.1%
Owner-Occupied	31,546	81.9%	35,194	80.4%
Renter-Occupied	6,966	18.1%	8,599	19.6%
Vacant Units *	4,624	10.7%	5,326	10.8%
Total Housing Units	43,136	100.0%	49,119	100.0%

* Vacant units include seasonal, recreational and occasional use properties

Source: Census 2000 Summary File SF-2, Table QT-H2

Table 5-54 presents census counts of vacant units in the County by census tract.

Table 5-54
Vacant Units by Census Tract

<i>Census Tract</i>	<i>For Sale Only</i>	<i>For Rent</i>	<i>Seasonal, Recreational or Occasional Use</i>	<i>Other Vacant</i>	<i>Total Vacant</i>	<i>Total Year Rnd Units</i>	<i>Vacancy Rate</i>
101	14	15	36	92	157	1,455	10.8
102 *	20	37	10	99	166	1,756	9.5
103	49	26	14	46	135	2,432	5.6
104	6	67	24	100	197	1,003	19.6
105.01 *	39	177	16	211	308	3,281	9.4
105.02 *	31	78	11	73	193	2,477	7.8

**Table 5-54
Vacant Units by Census Tract**

<i>Census Tract</i>	<i>For Sale Only</i>	<i>For Rent</i>	<i>Seasonal, Recreational or Occasional Use</i>	<i>Other Vacant</i>	<i>Total Vacant</i>	<i>Total Year Rnd Units</i>	<i>Vacancy Rate</i>
106 *	56	180	17	140	393	2,756	14.3
107.02	52	44	52	88	236	2,197	10.7
107.03	60	47	4	58	169	3,062	5.5
107.04	20	36	5	95	156	1,495	10.4
107.05	17	98	18	49	182	1,399	13.0
107.06	40	37	10	52	139	2,613	5.3
108.01	57	83	81	198	419	3,662	11.4
108.02	46	25	46	32	149	1,476	10.1
108.04	71	72	39	48	230	3,655	6.3
108.05	112	512	416	182	1,222	4,855	25.2
108.06	93	78	37	119	327	3,097	10.6
108.07	126	82	103	61	372	3,895	9.6
109 *	24	41	33	78	176	2,553	6.9
<i>Total Unincorporated</i>					4,624	43,136	10.7
<i>Total Santa Rosa County</i>	<i>933</i>	<i>1,735</i>	<i>972</i>	<i>1,686</i>	<i>5,326</i>	<i>49,119</i>	<i>10.8%</i>

* These Census Tracts include municipalities, but these units are not included in the Total Unincorporated figure

Source: Census 2000 Summary File SF-1, Table QT-H1

A.3 Housing Tenure

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. **Table 5-65** presents 2000 Census counts of housing tenure by census tract for the County.

**Table 5-65
Year Round Housing Units by Tenure by Tract**

<i>Census Tract</i>	<i>Total Year Round Units</i>		<i>Owners</i>		<i>Renters</i>	
	<i>Total</i>	<i>Occupied</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
101	1,455	1,298	1,140	87.8	158	12.2
102 *	1,756	1,590	1,318	82.9	272	17.1
103	2,432	2,303	2,080	90.7	214	9.3
104	1,003	800	670	82.8	139	17.2

**Table 5-65
Year Round Housing Units by Tenure by Tract**

<i>Census Tract</i>	<i>Total Year Round Units</i>		<i>Owners</i>		<i>Renters</i>	
	<i>Total</i>	<i>Occupied</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
105.01 *	3,281	2,973	2,159	72.3	814	27.4
105.02 *	2,477	2,284	1,721	75.4	563	24.6
106 *	2,756	2,363	1,433	60.6	930	39.4
107.02	2,197	1,961	1,641	83.7	320	16.3
107.03	3,062	2,893	2,445	84.5	448	15.5
107.04	1,495	1,339	1,087	81.2	252	18.8
107.05	1,399	1,217	893	73.4	324	26.6
107.06	2,613	2,474	1,966	79.5	508	20.5
108.01	3,662	3,243	2,800	86.3	443	13.7
108.02	1,476	1,327	1,141	86.0	186	14.0
108.04	3,655	3,425	2,616	76.4	809	23.6
108.05	4,855	3,633	2,968	81.7	665	18.3
108.06	3,097	3,770	2,220	80.1	550	19.9
108.07	3,895	3,523	2,941	83.5	582	16.5
109 *	2553	2,377	1,955	82.2	422	17.8
<i>Unincorporated</i>	<i>43,136</i>	<i>38,512</i>	<i>31,546</i>	<i>81.9%</i>	<i>6,966</i>	<i>18.1%</i>
<i>Total Santa Rosa County</i>	<i>49,119</i>	<i>38,467</i>	<i>31,603</i>	<i>82.2%</i>	<i>6,864</i>	<i>17.8%</i>

* These Census Tracts include municipalities, but these units are not included in the Total Unincorporated figure
Source: Census 2000 Summary File SF-3, Table DP-4

Owner-occupied units represented 81.9 percent of the unincorporated County's occupied units, compared with 82.2 percent for total Santa Rosa County, essentially no difference. Census Tract 106 (portion of the City of Milton) experienced the lowest owner-occupied ratio of 60 percent. The highest owner-occupied ration was 90.7 percent in Census Tract 103.

A.4 Age of Housing

According to the 2000 Census data, 25 percent of the county's housing stock was built in the period between 1980 and 1989. Less than 10 percent of the housing stock is 43 years or older. **Table 5-76** on the following page presents the age of housing units by census tract.

Table 5-76
Age of Year Round Housing Units
Unincorporated and Total Santa Rosa County, 1990

<i>Census Tract</i>	<i>1999-3/2000</i>	<i>1995 - 1998</i>	<i>1990 - 1994</i>	<i>1980 - 1989</i>	<i>1970 - 1979</i>	<i>1960 - 1969</i>	<i>1950 - 1959</i>	<i>1940 - 1949</i>	<i>1939/ Earlier</i>	<i>Median</i>
101	53	207	155	264	270	156	195	81	74	1978
102 *	33	163	137	268	425	303	240	131	56	1973
103	184	714	543	512	316	73	26	7	57	1992
104	18	181	101	231	146	83	156	28	59	1981
105.01 *	189	490	500	828	729	354	165	17	9	1984
105.02	122	475	274	525	656	228	90	53	54	1983
106 *	0	127	59	360	444	711	673	198	184	1965
107.02	155	233	245	560	443	177	157	35	192	1982
107.03	101	351	775	1,016	454	221	93	51	0	1987
107.04	44	166	136	514	440	134	53	8	0	1982
107.05	6	81	104	345	457	207	95	70	34	1976
107.06	140	348	386	687	711	189	122	18	12	1984
108.01	235	559	589	771	718	342	251	118	79	1984
108.02	77	522	328	234	161	59	54	23	18	1993
108.04	75	496	365	1,429	1,046	117	83	25	19	1984
108.05	489	1,556	817	1,524	315	141	6	0	7	1993
108.06	174	903	844	788	271	65	32	10	10	1992
108.07	251	1,007	932	980	495	103	47	36	44	1991
109 *	70	54	205	457	645	618	406	59	39	1972
<i>Unincorporated</i>	<i>2,233</i>	<i>8,062</i>	<i>7,186</i>	<i>11,462</i>	<i>7,875</i>	<i>2,851</i>	<i>2,456</i>		<i>747</i>	
<i>Percent of Unincorp. Total</i>	<i>5.2</i>	<i>18.8</i>	<i>16.8</i>	<i>26.7</i>	<i>18.4</i>	<i>6.7</i>	<i>5.7</i>		<i>1.7</i>	
<i>Total Santa Rosa County</i>	<i>2416</i>	<i>8633</i>	<i>7495</i>	<i>12293</i>	<i>9142</i>	<i>4281</i>	<i>3912</i>		<i>947</i>	
<i>Percent of Total</i>	<i>4.9</i>	<i>17.6</i>	<i>15.3</i>	<i>25.0</i>	<i>18.6</i>	<i>8.7</i>	<i>8.0</i>		<i>1.9</i>	

* These Census Tracts include municipalities, but these units are not included in the Total Unincorporated figure
Source: Census 2000 Summary File SF-3, Table QT-H4

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.

A.5 Rental Costs

Table 5-87 shows the number of renter-occupied units in the County by gross rent ranges as reported in the 2000 Census. 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 Census Tract 108.05 (the Holley by the Sea area) with other census tracts in the south end also indicating higher median rents.

Table 5-87
Renter-Occupied Units by Gross Rent

Tract	Total Renters	Less \$200	200-299	300-499	500-749	750-999	1,000 or more	No Cash Rent	Median
101	137	25	11	49	24	9	0	19	408
102 *	265	9	16	103	42	15	0	80	447
103	229	0	17	34	78	56	26	18	706
104	125	0	19	40	35	4	0	27	455
105.01 *	817	71	11	128	335	104	5	163	552
105.02 *	553	28	55	251	158	41	0	20	450
106 *	930	59	82	396	292	33	18	50	466
107.02	319	0	0	133	90	25	17	54	499
107.03	439	8	16	187	90	76	40	22	497
107.04	252	0	9	81	90	65	7	0	530
107.05	326	0	12	137	120	45	0	12	514
107.06	514	12	0	247	112	79	9	55	486
108.01	439	32	30	181	82	35	0	79	467
108.02	181	0	6	33	44	76	5	17	747
108.04	807	10	0	156	385	121	99	36	620
108.05	662	8	26	73	118	313	75	49	800
108.06	549	0	12	150	226	117	44	0	592
108.07	581	0	25	182	183	109	51	31	542
109 *	421	0	0	39	211	73	77	21	702
Total	8,546	262	347	2,600	2,715	1,396	353	753	\$540

* Census Tracts that include municipalities

Source: Census 2000 Summary File SF-3, Table DP-4

A.6 Value of Owner-Occupied Housing

Table 5-99 illustrates the average value of specified owner-occupied non-condominium housing units in the County by Census Tract. Owner-occupied housing units in Census Tract 109 (which is the City of Gulf Breeze) had the highest average value at \$149,700 followed by Census Tract 108.04 (in unincorporated county) with an average value of \$149,500, while Census Tract 106 (part City of Milton) had the lowest at \$58,600.

Table 5-98
Average Value of Owner-Occupied Housing Units

Census Tract	Owner-Occupied Units	Average Median Value
101	493	\$71,300
102 *	837	\$64,500
103	1,624	\$123,900
104	347	\$80,100
105.01 *	1,964	\$96,400
105.02 *	1,486	\$89,500
106 *	1,280	\$58,600
107.02	1,317	\$105,800
107.03	2,015	\$114,000
107.04	970	\$91,700
107.05	690	\$79,000
107.06	1,542	\$79,800
108.01	1,331	\$78,900
108.02	953	\$110,300
108.04	2,487	\$149,500
108.05	2,261	\$130,100
108.06	1,736	\$111,700
108.07	2,544	\$132,000
109 *	1,768	\$149,700
Total County	27,645	\$106,000

* Census Tracts that include municipalities

Source: Census 2000 Summary File SF-3, Table DP-4

A.7 Monthly Cost of Owner-Occupied Units

Table 5-109 presents 2000 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 \$700 to \$1,499 range.

Table 5-109
Monthly Cost of Owner-Occupied Units

<i>Cost Range</i>	<i>Unincorporated County Area</i>		<i>Total County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Specified Owner-Occupied Units With a Mortgage				
Less than \$300	224	1.2%	234	1.1%
\$300-\$499	1,315	7.1%	1,447	7.0%
\$500-\$699	3,199	17.3%	3,593	17.5%
\$700-\$999	6,104	32.9%	6,662	32.4%
\$1,000-\$1,499	5,114	27.6%	5,667	27.5%
\$1,500-\$1,999	1,616	8.7%	1,764	8.6%
\$2,000 or more	930	5.0%	1,209	5.9%
Total	18,502	100.0%	20,576	74.4%
Median			\$918	
Owner-Occupied Units Not Mortgaged	5,835	100.0%	7,069	25.6%
Median			\$250	

Source: Census 2000 Summary File SF-3, Table DP-4

A.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 5-110*, on the following page, presents both renter and owner 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. This Census variable is based on sample data, thus the statistics are not consistent with 100 percent counts.

**Table 5-4110
Rent or Cost to Income Ratio for Housing in Santa Rosa County**

<i>Percent of Income Spent on Housing</i>	<i>Owners</i>		<i>Renters</i>		<i>Total Households</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Less than 20%	15,142	54.8	2,780	32.5	17,922	49.5
20-24%	3,704	13.4	1,091	12.8	4795	13.3
25-29%	2,802	10.1	748	8.8	3550	9.8
30-34%	1,443	5.2	626	7.3	2069	5.7
35% or More	4,320	15.7	2,416	28.3	6736	18.6
Not Computed	234	0.8	885	10.4	1119	3.1
<i>Total</i>	<i>27,645</i>	<i>100 %</i>	<i>8,546</i>	<i>100 %</i>	<i>36,191</i>	<i>100 %</i>

Source: Census 2000 Summary File SF-3, Table DP-3.

A.9 Housing Conditions

According to 2000 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 Southern Standard Building Code and the placement of new mobile home units in the county has been regulated and construction has complied with the Department of Housing and Urban Development's standard for manufactured housing.

Housing Units Lacking Complete Plumbing/Kitchen Facilities and Heating Systems

Table 5-4211, on the following page, presents 2000 Census counts of dwelling units lacking complete plumbing and kitchen facilities and lacking heating systems. Housing with these characteristics are considered substandard. Less than 1 percent of all housing in Santa Rosa County lacked these facilities. The highest number of substandard housing units occurred in Census Tract 108.01 (East Milton/Harold/Floridale area), with Census Tract 101 showing the second highest number. Only 136 year round housing units were identified as lacking complete plumbing and 140 units lacked complete kitchen facilities in all of Santa Rosa County.

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. *Table 5-4312*, on Page 5.22, presents this census statistic for the unincorporated tracts and for total Santa Rosa County. Analysis of the persons-per-room statistics in the 2000 Census 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 108.01 (East Milton/Harold/Floridale area).

Table 5-1211
Year Round Housing Units Lacking Complete Plumbing Facilities,
Complete Kitchen Facilities and Heating Systems
Unincorporated County and Total Santa Rosa County, 2000

<i>Census Tract</i>	<i>Total Year Round Units</i>	<i>Units Without Heating Systems</i>		<i>Units Without Complete Kitchen Facilities</i>		<i>Units Without Complete Plumbing Facilities</i>	
		<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
101	1455	0	-	42	2.8 %	35	2.4 %
102	1463	0	-	12	0.8 %	25	1.7 %
103	2432	11	0.5 %	14	0.6 %	14	0.6 %
104	1003	0	-	23	2.3 %	28	2.8 %
105.01 *	3281	11	0.3 %	12	0.4 %	0	-
105.02 *	2477	10	0.4 %	22	0.9 %	0	-
106 *	2756	13	0.5 %	18	0.7 %	8	0.3 %
107.02	2197	0	-	29	1.3 %	24	1.1 %
107.03	3062	0	-	8	0.3 %	8	0.3 %
107.04	1495	0	-	10	0.7 %	0	-
107.05	1399	0	-	3	0.2 %	3	0.2 %
107.06	2613	0	-	0	-	0	-
108.01	3662	19	0.5 %	60	1.6 %	60	1.6 %
108.02	1476	0	-	0	-	11	
108.04	3655	28	0.8 %	0	-	0	-
108.05	4855	8	0.1 %	59	1.2 %	17	0.4 %
108.06	3097	7	0.2 %	20	0.6 %	19	0.6 %
108.07	3895	9	0.2 %	27	0.7 %	27	0.7 %
Total Unincorporated	43,136	103	0.2 %	121	0.2 %	123	0.3 %
Total County	49,119	139	0.3 %	140	0.3 %	136	0.3 %

* These Census Tracts include units from City of Milton, but these units are not included in the Total Unincorporated figure

Source: Census 2000 Summary File 3, Table QT-H4

Table 5-1312
Overcrowded Dwelling Units
Unincorporated and Total Santa Rosa County, 1990

<i>Census Tract</i>	<i>Total Occupied Units</i>	<i>Units With 1.01 or More Persons Per Room</i>	<i>Percent of Total</i>
101	1,298	44	3.4
102 *	1,590	39	2.4
103	2,303	44	1.9
104	800	37	4.6
105.01 *	2,973	40	1.3
105.02 *	2,284	73	3.2
106 *	2,363	112	4.7
107.02	1,961	55	2.8
107.03	2,893	54	1.9
107.04	1,339	19	1.4
107.05	1,217	50	4.1
107.06	2,474	72	2.9
108.01	3,243	116	3.6
108.02	1,327	37	2.8
108.04	3,425	63	1.8
108.05	3,633	88	2.4
108.06	3,770	68	2.5
108.07	3,523	58	1.6
109 *	2,377	17	0.7
<i>Total Unincorporated</i>	39,542	987	2.5
<i>Percent of Total</i>	88.3	90.8	
<i>Total Santa Rosa County</i>	<i>44,793</i>	<i>1,086</i>	<i>2.43 %</i>

* These Census Tracts include municipalities, but these units are not included in the Total Unincorporated figure

Source: Census 2000 Summary File 3, Table DP-4

Overall Housing Condition

When the housing condition indicators from Table 5-76 and Tables 5-1211 and 5-1312 are compared to each other as depicted in **Table 5-1413**, the percentage for each category of substandard housing is actually quite low. Presumably, many of the units identified in one variable are substandard to a point of being included in some or all of the other housing condition variables.

Available Census counts, the housing condition survey, and the Shimberg Center's Affordable Housing Needs Assessment are not sufficiently conclusive to determine the current number of substandard dwelling units in the County.

**Table 5-1413
Composite of Housing Condition Indicators**

<i>Indicators</i>	<i>Substandard Units</i>	<i>Percent of Total Units</i>
Overcrowded	1,086	2.4 %
Lacking Complete Plumbing	136	0.3 %
Lacking Complete Kitchen	140	0.3 %
Lacking Heating System	139	0.3 %
Units Built prior 1940	947	1.9 %

Note: Based on sample.

Source: 2000 Census of Population and Housing Summary Tape File 3-A.

A.10 Subsidized Housing

There are no subsidized housing projects in unincorporated Santa Rosa County.

A.11 Group Homes

Group homes are facilities that provide a family living environment for unrelated individuals. Supervision and care may be necessary to meet the needs of some of the residents. **Table 5-1514** lists the group homes located in the County.

**Table 5-1514
Group Homes, Santa Rosa County**

<i>Facility</i>	<i>Location</i>	<i>Number of Beds</i>
Bay Breeze Nursing and Retirement Center	Gulf Breeze	120
Sandy Ridge Care Center	Milton	60
Santa Rosa Convalescent Center	Milton	120

Source: <http://www.fdhc.state.fl.us/nhcguide/DGStatic/Region01Facilities.htm>

A.12 Mobile Home Parks

Mobile homes are located throughout the county with only a few located in the beach communities. A total of 99 mobile home parks and RV parks are licensed by the Florida Department of Health in Santa Rosa County. The Department of Health inspected these properties prior to issuing licenses. In addition to the licensed and unlicensed mobile home parks, mobile homes are located on individual parcels throughout the county. A total of 8,586 mobile homes were counted in the 2000 Census for Santa Rosa County, with only a small percentage located within the municipalities.

A.13 Florida Master Site File Inventory

As of November 2002 the FMSF contained 1,513 listings of historic resources in Santa Rosa County (municipalities and unincorporated) – 823 archaeological sites, 679 standing historic structures and 11 historic cemeteries. The County is in the process of mapping these sites on the Community Planning, Zoning and Development Division GIS map, so that their location can be verified during the development review process. This way, property owners can be made aware of the process for notification of the Florida Department of State, Division of Historical Resources when historic and archaeological sites are likely to be found during the construction process. However, these mapped sites will not be made public since vandalism is a problem, especially with archaeological sites.

B. Housing Needs and Analysis

The previous sections in this report looked at the housing stock as it existed in the year 2000. 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.

B.1 Projected Population Growth

University of Florida, Bureau of Economic and Business Research (BEER), has estimated since 1990 that proportionally the unincorporated areas of the County are growing faster than the three municipalities. *Table 5-1615*, on the following page, presents the 1990 Census counts for the total County and for the unincorporated area and BEER estimates for the years 1991 through 1999.

The total county's population experienced a 40.2 percent increase during 1990 to 1999 (a 4.47 percent average annual growth), while the unincorporated county gained a 45.7 percent increase (or a 5.08 percent average annual growth). The unincorporated area increased its ratio to the total County from 83.57 percent to 86.85 percent in 9 years, a total of 3.3 percentage points.

Population projections for the unincorporated County are based on BEER estimates. *Table 5-1716*, on the following page, presents the projections for total Santa Rosa County and projections for the three County municipalities. Average household size, occupancy rates, and seasonal population data is summarized in the following paragraphs to reflect the number of projected households.

Table 5-1615
1990 Census and BEBR Estimates, 1991-1999-2007

<i>Year</i>	<i>Total County Population</i>	<i>Unincorporated Area Population</i>	<i>Unincorporated Annual Percent Increase</i>	<i>Unincorporated Percent of Total County</i>	<i>Unincorporated Increase in Percent of Total County</i>
1990	81,608	68,196		83.57	
1991	84,314	70,626	3.56	83.77	0.20
1992	88,745	74,728	5.81	84.21	0.44
1993	91,740	77,590	3.82	84.58	0.37
1994	95,575	81,199	4.65	84.96	0.38
1995	98,688	84,184	3.68	85.30	0.34
1996	101,059	86,513	2.77	85.61	0.31
1997	105,703	90,908	5.08	86.00	0.39
1998	109,890	95,062	4.57	86.51	0.51
1999	114,418	99,372	4.53	86.85	0.34
2000	117,743	104,454	5.11	88.71	1.86
2001	121,370	107,881	3.28	88.89	0.18
2002	124,956	111,412	3.27	89.16	0.27
2003	128,889	115,271	3.46	89.43	0.27
2004	133,721	119,833	3.96	89.61	0.19
2005	136,443	122,654	2.35	89.89	0.27
2006	141,428	127,411	3.88	90.09	-0.20
2007	142,144	128,050	0.50	90.08	-0.01

Source: Bureau of Economic and Business Research (BEBR), 2002; Santa Rosa County Planning Dept., 2002-2008.

Table 5-1716
Population Projections for Santa Rosa County and Municipalities

<i>Area</i>	<i>2000</i>	<i>2007</i>	<i>2010</i>	<i>2015</i>	<i>2020</i>	<i>2025</i>
Total County	117,743	134,080 14	152,872 14	170,781 163,443	188,800 177,541	191,239
	5,665	5,719 5,805	5,696 5,476	5,693 5,4	5,599 5,446	5,458

Gulf Breeze				60		
Jay	579	561572	539408	501343	451279	222
Milton	7,045	6,989 7,717	6,918 7,297	6,786 7,345	6,544 7,393	7,466
<i>Unincorporated Area</i>	<i>104,454</i>	<i>120,779127,411</i>	<i>139,677135,069</i>	<i>157,782150,294</i>	<i>176,280164,422</i>	<i>178,093</i>
Percent of Unincorporated Area to Total County	88.7 %	90.1 89.6%	91.4 91.1 %	92.4 92.0%	93.4 92.6 %	93.1%

Source: BEBR; Santa Rosa County Planning Department, 20022008.

B.3 Size of Households

In 1990, over 62 percent of all households were one and 2-person households. In the total County, the 1 and 2-person households accounted for almost 70 percent of the occupied units. This is another indication that the unincorporated area housed larger sized households than did the municipalities. *Table 5-1817* presents 1990 Census counts by tract for number of persons in households.

Table 5-1817
Persons in Households by Census Tract, 2000

<i>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>Totals</i>
101	273	438	268	203	76	40	1,298
102 *	353	533	322	234	109	39	1,590
103	309	796	437	487	207	58	2,294
104	156	307	149	111	58	28	809
105.01 *	548	1,110	566	480	186	83	2,973
105.02 *	428	816	478	344	156	62	2,284
106 *	659	769	403	300	142	90	2,363
107.02	415	802	349	247	98	50	1,961
107.03	410	955	635	646	185	62	2,893
107.04	254	472	243	234	97	39	1,339
107.05	278	417	237	171	71	43	1,217
107.06	455	826	512	427	176	78	2,474
108.01	660	1,152	595	501	229	106	3,243
108.02	200	474	240	271	107	35	1,327
108.04	683	1,384	601	536	158	63	3,425
108.05	610	1,418	670	558	261	116	3,633
108.06	489	963	532	529	185	72	2,770
108.07	671	1,432	649	518	194	59	3,523
109 *	602	965	368	292	105	45	2,377
Total County	8,453	16,029	8,254	7,089	2,800	1,168	43,793
Unincorporated	7,052	14,129	7,384	6,397	2,522	1,028	38,512

** These Census Tracts include municipalities, but these units are not included in the Total Unincorporated figure
Source: Census 2000 Summary File SF-2, Table QT-P10.

Table 5-1918, on the following page, presents projections of household size through year 20202025.

Table 5-1918
Persons in Households - Santa Rosa County, 2000-2020/2025

<i>Year</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>Totals</i>
2000	8,453	16,029	8,254	7,089	2,800	1,168	43,793
2005	10,339	19,167	10,192	8,154	3,138	1,339	52,329
2010	12,412	23,005	11,552	8,948	3,404	1,482	60,803
2015	12,495	23,255	13,063	10,825	4,122	1,774	65,534
2020	14,579	27,145	14,467	11,600	4,408	1,915	74,114
2025	17,959	31,408	13,692	10,211	3,871	1,809	78,950
Percentage of Annual Totals							
2000	19.3	36.6	18.9	16.2	6.4	2.7	100
2005	19.8	36.6	19.5	15.6	6.0	2.6	100
2010	20.4	37.8	19.0	14.7	5.6	2.4	100
2015	19.1	35.5	19.9	16.5	6.3	2.7	100
2020	19.7	36.6	19.5	15.7	5.6	2.6	100
2025	22.7	39.8	17.3	12.9	4.9	2.3	100

Source: 2000 figures from Census; 2005 and 2010 projections from Shimberg Center, Affordable Housing Needs Assessment, 1996; 2015 and 2020 to 2025 updated by Santa Rosa County Community Planning, Zoning and Development Division, 2002/2009.

B.4 Projected Age of Population

Table 5-20 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 5-21 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.

Table 5-20
Age of Population, Unincorporated and Total County, 2000

<i>Age Group</i>	<i>Unincorporated</i>		<i>Total County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
0-14	22,354	21.4	25,681	21.7
15-24	11,774	11.3	14,067	12.0
25-44	33,256	31.8	36,666	31.2
45-64	25,193	24.1	28,357	24.1

65 +	10,512	10.1	12,972	11.0
Total Population	104,454	100.0%	117,743	100.0 %

Population of Age Groups in Santa Rosa County, 2000-2025

Year	Under 14		15-24		25-44		45-64		65+		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
2000	25,681	21.7	14,067	12.0	36,666	31.2	28,357	24.1	12,972	11.0	117,743
2005	28,710	21.4	17,633	13.2	39,134	29.2	34,382	25.6	16,226	12.1	134,080
2010	31,149	20.4	19,814	13.0	41,291	27.0	42,038	27.5	20,589	13.5	152,871
2015	38,010 35,184	22.32 1.7	21,931 0,335	12.81 2.6	54,513 8,455	32.02 9.9	39,382 811	23.42 4.6	18,959 201	11.11 1.2	170,781 1,986
2020	39,625 35,887	21.02 0.4	24,828 2,210	13.21 2.6	55,105 7,405	29.22 6.9	48,415 306	25.62 7.4	22,848 310	12.11 2.7	188,801 6,118
2025	36,501	19.2	24,027	12.7	46,233	24.3	56,674	29.9	26,366	13.9	189,801

Source: 2000 Census of Population and Housing, Table QT-P1 and DP-1; BEBR population projections, 2002; 2005 and 2010 age group projections by Shimberg Center, Affordable Housing Needs Assessment, 1996; 2015 and 2020 to 2025 age group projections updated by Santa Rosa County Community Planning, Zoning and Development Division, 2009.

B.5 Projected Income Ranges of Households

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 5-21* presents the needs assessment counts of households in selected income ranges for the unincorporated area and total County.

**Table 5-21
Households by Income Range, 2000**

Income Range	Unincorporated Area		Total County	
	Number	Percent	Number	Percent
Total Households	38,982	88.8	43,845	
Less than \$10,000	2,868	7.4	3,423	7.8
\$10,000-\$14,999	2,264	5.8	2,683	6.1
\$15,000-\$19,999	2,210	5.7	2,585	5.9
\$20,000-\$24,999	2,711	6.9	3,083	7.0
\$25,000-\$29,999	2,817	7.2	3,091	7.0
\$30,000-\$39,999	5,066	12.9	5,720	13.0
\$40,000-\$49,999	4,854	12.5	5,397	12.3

\$50,000-\$74,999	8,550	21.9	9,551	21.8
\$75,000 or More	7,342	18.8	8,312	19.0
Median Income			41,881	

Source: Census 2000 Summary File SF-3, Table QT-P32.

B.6 Projected Number of Housing Units

Based on BEBR population projections and the Shimberg Center projections, the projected population in the County will require a total of 78,219 dwelling units to accommodate the housing needs by 2020

B.7 Projected Type of Housing Units

Table 5-22 presents housing type ratios for 2000 and projections of units by type throughout the planning period.

Table 5-22
Projections of Units by Type, Unincorporated Santa Rosa County

Year	Single Family		Multi Family		Mobile Homes		Total
	Number	Pct.	Number	Pct.	Number	Pct.	
2000	35,006	71.3	5,471	11.1	8,642	17.6	49,119
2005	46,822	94.5	2,725	5.5	N/A		49,547
2010	55,185	94.5	3,212	5.5	N/A		58,397
2015	60,152 57,759	94.5 93.2	3,501 4,214	5.5 6.8	N/A		63,653 61,973
2020	68,761 64,305	94.5 93.2	4,002 4,692	5.5 6.8	N/A		72,763 68,997
2025	70,539	93.2	5,147	6.8	N/A		75,686

Note: For 2005-2020 projections Single Family = single Family + Mobile Home + Other

Source: 2000 figures from Census; 2005 and 2010 projections from Shimberg Center, Affordable Housing Needs Assessment, 1996; 2015 and 2020 to 2025 updated by Santa Rosa County Community Planning, Zoning and Development Division, 20022009.

B.9 Projected Housing Tenure

Table 5-23, on the following page, presents the 2000 base for tenure projections and projections of owners and renters for the County through the year 20202025.

B.10 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 20202025. Table 5-24 shows the cumulative surplus/deficit of affordable owner-occupied units and Table 5-25 shows cumulative surplus/deficit of affordable renter-occupied units by income category through 20202025. A negative number indicates a deficit of affordable units. These tables show a general trend and should not be taken literally.

**Table 5-23
Households by Tenure
Unincorporated Santa Rosa County, 2000-2020/2025**

<i>Year</i>	<i>Owners</i>		<i>Renters</i>		<i>Total Occupied Households</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
2000	35,194	80.4	8,599	19.6	43,793
2005	37,544	79.9	9,425	20.1	46,969
2010	44,557	80.4	10,803	19.6	55,360
2015	47,807	79.281.2	12,533	20.818.8	60,340
2020	55,113	79.981.7	13,866	20.418.3	68,979
2025	58,746	81.9	13,000	18.1	71,746

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, 1996; Updated by Santa Rosa County Community Planning, Zoning and Development Division, 2002/2009.

**Table 5-24
Cumulative Surplus/Deficit of Affordable Occupied Units by Income Category, 2000-2020/2025
Owner-Occupied Units, Santa Rosa County**

<i>Income Categories</i>	<i>Year 2000</i>	<i>Year 2005</i>	<i>Year 2010</i>	<i>Year 2015</i>	<i>Year 2020</i>	<i>Year 2025</i>
30% of Median \$8,275	-1,486	-2,324	-3,331	-3,265-3,684	-4,321-4,648	-5,746
50% of Median \$13,792	-1,266	-2,694	-4,433	-4,479-5,363	-6,250-7,033	-8,842
80 % of Median \$22,067	-247	-2,659	-5,622	-6,070-7,112	-9,034-9,918	-12,839
120% of Median \$33,101	254	-3,231	-7,480	-8,759-8,288	-12,975-12,115	-15,865

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

Source: Shimberg Center, Affordable Housing Needs Assessment, 1996; Updated by Santa Rosa County Community Planning, Zoning and Development Division, 2002/2009.

**Table 5-25
Cumulative Surplus/Deficit of Affordable Occupied Units by Income Category, 2000-20202025
Renter-Occupied Units, Santa Rosa County**

<i>Income Categories</i>	<i>Year 2000</i>	<i>Year 2005</i>	<i>Year 2010</i>	<i>Year 2015</i>	<i>Year 2020</i>	<i>Year 2025</i>
30% of Median \$8,275	-1,331	-1,645	-2,015	-2,254 -1,931	-2,605 -2,244	-2,577
50% of Median \$13,792	274	-235	-842	-1,278 -1,495	-1,853 -1,969	-,460
80% of Median \$22,067	1,393	653	-219	-1,056 -749	-1,874 -1,419	-2,095
120% of Median \$33,101	87	-820	-1,889	-3,149 -1,842	-4,138 -2,647	-3,440

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

Source: Shimberg Center, Affordable Housing Needs Assessment, 1996; Updated by Santa Rosa County Community Planning, Zoning and Development Division, 2002.

B.11 Land Required for the Projected Housing Needs

Unincorporated Santa Rosa County has approximately ~~55,000~~30,000 acres of vacant land available for development, as well as land identified as agricultural existing land use, which is also developable, albeit at lower densities. Future housing development can occur in most areas of the County. The land available for development will be able to accommodate the future housing need of ~~72,673~~75,686 units as projected in Table 5-22. 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.

C. Private Sector and the Housing Supply

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 should provide incentives like density bonuses to encourage private developers to construct affordable housing units, and should continue to provide partial payment of impact fees for affordable developments holding rents or sales prices at affordable levels.

C.1 Housing Delivery System - Removing Impediments to Achieving Full Production

Santa Rosa County is growing rapidly and the County Administration is changing from one for a rural community to one for an urban community. The County is working with developers to reduce delays in the construction of projects. They have a good relationship with the builders and work with the builders to promote innovation in planning and design of housing developments.

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. Regulations for development and construction have been instituted that are objective and advise the developer up- front of requirements and procedures that need to be met in order to develop within the County.

The County staff often meets with developers in an effort to maintain a positive working relationship with the building industry, and considers any reasonable changes that will make the delivery system more efficient. The SHIP Local Incentive Plan had to provide for expedited permitting in affordable housing developments.

C.2 Land Cost

The cost of land within the County has become one of the greatest contributors to the increased cost of housing. Santa Rosa County has become a very desirable place to live and this has driven up the cost of property. Acreage prices for single family zoned land have increased dramatically in the past five years. The cost of land is driven by market forces and there is little that can be done by local government to control this factor.

C.3 Zoning, Subdivision Approvals, Environmental Regulations

The one area in which the County does have some control is the cost factor of local development review and compliance regulations that contribute to the overall housing cost.

The County has streamlined the regulatory process by making requirements more clear and objective. A set of standard details has been adopted and checklists are utilized in an effort to help development interests avoid unnecessary delays.

The majority of the environmental regulations, such as those affecting stormwater retention, are mandated at the state and federal levels. There are local environmental controls such as tree protection and protection of wetlands that may appear to be restrictive, however in the long run, these regulations will become more cost effective by preventing flooding, reducing home energy cost through tree protection, and conserving water resources.