



**Putnam County**

**COMPREHENSIVE PLAN  
HOUSING ELEMENT**

*EAR-based Amendments*

Putnam County  
2509 Crill 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 existing 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. Based on the context of the discussions, the County has reported the most current year data sets available. The reported years may vary dependent upon the agency reporting and the year updates were released.

#### 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 or not 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 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 39 percent (from 36,424 to 50,549). In 1980, the population growth began to slow down again (29 percent increase from 1980 to 1990). The population in the County increased by 119 percent over the past 40 years, while the unincorporated Putnam County increased by 206 percent. The population living within unincorporated Putnam County increased by 39 percent between 1980 and 1990, and by 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 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 (Shimberg) indicate a population of 75,805 for the County and 59,477 for unincorporated Putnam County for the year 2010, and 78,399 for Putnam County and 61,517, 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 Shimberg, the Bureau of Economic and Business Research (BEBR), 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's housing stock is predominantly of recent construction. Approximately 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 300 units being built per year in the 1960s, the housing construction activity went up to almost 700 per year in the 1970's and almost 760 by the 1980s. The trend slowed down in the 1990's to approximately 600 per year.

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

**b. Dwelling-Unit Types**

Table C-4 shows that, in 2000, approximately 46 percent of the housing stock in the unincorporated portion of the County were single-family homes, almost 52 percent were mobile homes, and one percent were multifamily units. Comparing the 1990 and 2000 Census figures, it 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. Eighty-two percent of the homes in the County as a whole were occupied in 2000, and 81 percent in the unincorporated area were occupied in 2000. Of the unincorporated area's 22,119 occupied housing units, 85 percent were owner-occupied; and 15 percent were renter-occupied. 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 19 percent of the units within the unincorporated area were found to be vacant. This figure was higher than the County as a whole where 18 percent of the housing units were unoccupied.

There were 5,170 vacant units in the unincorporated area in 2000. Of those vacant units, eight percent were for rent, 11 percent for sale, eight percent were rented/sold but not occupied, and almost 74 percent were seasonal units, including migrant worker and "other" housing.

Comparing these figures with the 1990 Census, the percentage of vacant units in the unincorporated area has decreased by approximately four percent. The percentage of seasonal units has also decreased by three percent.

**d. Cost of Housing**

The median gross rent for renter-occupied units in Putnam County as a whole was \$384 in 2000 (see Table C-6). Seventy percent of the rental units in the County had rents below \$500, compared to 64 in the unincorporated area. Ten percent of the rental housing in the County, and 14 in the unincorporated area only 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 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 has been about 25 percent since the 1990's.

Housing within Putnam is considered affordable. Table C-7 shows owner-occupied housing units by home value in 1990 and 2000 for all of Putnam County as well as the unincorporated area. Based on the updated source for the year 2009, 73% of the housing stock values for the unincorporated area is approximately \$100,000 or less. Approximately 27 percent of the units in the unincorporated area had values higher than \$100,000 (23 percent 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 55 percent of the 11,325 specified<sup>1</sup> 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 percent of the household income), and \$209 (10 percent 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 30 percent. Rental housing 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 19 percent of the County home owners and 1,834 or 33 percent of renter households paid more than 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 17 percent of the owners and 947 or 36 percent of the renter households were paying more than 30 percent of

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<sup>1</sup> Excludes single-family houses on 10 acres or more.



their incomes on housing in unincorporated Putnam County. Table C-10 also lists the projections prepared by the Shimberg Center for 2000 through 2030.

## **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.

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 631 homes with some degree of damage. Twenty-six properties suffered major damage and one 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 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 has 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 noted, 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 that 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 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 approximately three percent of the homes in unincorporated Putnam County were considered to be overcrowded.

**3. Public Housing Programs**

The Palatka Housing Authority administers various public housing programs and 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 384 units in seven conventional public housing complexes in the City of Palatka and has the utilization of 340 Section 8 Housing Choice Vouchers (HCV) for units located in throughout Putnam County. There are currently 676 applicants on waiting lists for housing in the Palatka area (409 for public housing, 262 for Section 8, and five 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 30 families in Section 8 HCV and 98 families in conventional public

housing during the 15 month period between April January 2009 and March 2010. 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 36 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 are 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 922,374 was spent in housing rehabilitation. A total of 13 units were rehabilitated. The County is currently

ranked high enough to be funded again at \$ 489,305 for the current funding cycle (July 2008).

**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.

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 2008 SHIP has assisted 699 households total funding at \$8,525,153.

**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 15 ALF's, and the facilities have a combined 648 units. There are also a total of five Elderly ALFs, with a total bed capacity of 355. The largest of these is the Holly Ridge Manor with 120 beds. Putnam County's elderly and ALF 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/Manufactured Homes**

Putnam County's dwelling unit inventory contains mobile/manufactured homes and parks. Concentrations of manufactured homes can be found in part of the Florahome and Satsuma areas. Table C-13 is the revised mobile/manufactured homes and parks by property location and lots. The inventory has decreased since the 2005 inventory, even though the reporting of this data set has been

changed. Mobile/manufactured home subdivisions offer an inexpensive way for an individual or family to own a piece of property in a community zoned for residential mobile/manufactured homes. There are currently no specifically designated mobile/manufactured 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/manufactured homes and will encourage other methods of home-ownership. This will support a heterogeneous environment beneficial to everyone. 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/manufactured homes to require responsible ownership standards for development and upkeep. Careful placement of mobile/manufactured home communities within the urban service area, as well as recommendations for internal development, can result in mobile/manufactured home communities being an important and vibrant element of the County's housing mix, but should not be the only type of housing available to lower income residents.

## **6. Historically-Significant Housing**

The Bureau 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 50 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 Historic Register recognition. Over 500 structural and architectural sites in the County are listed on the Florida Master Site File (FMSF) of the State Division of Historical Resources. The Future Land Use Element presents a map of historically significant residential structures located in unincorporated Putnam County. The structures identified in the FLUE map are from the Florida Master Site File Inventory, dated March, 2010 (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 September 2005 and February 2010, 1,058 single-family homes, zero multifamily homes and 1,690 mobile homes were constructed/placed. County records indicate that approximately 1,425 units have been demolished during that time.

## 8. Migratory Housing

According to the 2000 Census, there were 507 persons (less than one percent of the total population) living on rural farms in Putnam County at that time, 496 of these residing 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. Of these 596 were in the unincorporated areas.

## 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 paint a picture of the existing housing situation in, the unincorporated area. This picture can be summarized as follows:

- Mobile/Manufactured homes accounted for 61 percent of the residential construction permit activity in the 2005 to 2010 timeframe.
- There has been no multi-family housing between the 2005-2010 timeframe.
- The housing stock is relatively new with 84 percent having been built since 1960.
- Owner-occupied units accounted for 81 percent of all the housing 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 Shimberg. Shimberg 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

To adequately plan for future housing demand and County service needs, population and housing projections have been obtained from. 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 less than in the whole County (2.48) and the State, which according to the Census 2000 was 2.5 persons 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 Shimberg show this trend for the County.

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

**b. Population by Age**

To project the type of housing needed through the year 2015, projections of the age of the County residents were calculated. This is an important factor because it influences the type of housing necessary to house different individual lifestyles and family life cycles. Elderly households have different needs 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 2030 as projected by Shimberg. The County's population age distribution is expected to remain constant in the younger groups through the planning horizons. The older groups is expected to see an increase.

**c. Households by Income**

The Housing Authority uses income limits developed by HUD. HUD sets the **lower income** limits at 80% and **very low income** limits at 50% of the median income for the county or metropolitan area. Income limits vary from area to area. Based on standard criteria for various public assistance programs, households were divided into four income groups:

<b><i>Income Range Definitions</i></b>	
Extremely Low Income Person	One or more natural persons or a family whose total annual household income does not exceed 30 percent of the median annual adjusted gross income for households within the state. The Florida Housing Finance Corporation may adjust this amount annually by rule to provide that in lower income counties, extremely low income may exceed 30 percent of area median income and that in higher income counties, extremely low income may be less than 30 percent of area median income.
Very-low Income Person	One or more natural persons or a family, not including students, the total annual adjusted gross household income of which does not exceed 50 percent of the median annual adjusted gross income for households within the state, or 50 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.
Low-Income Person	One or more natural persons or a family, the total annual adjusted gross household income of which does not exceed 80 percent of the median annual adjusted gross income for households within the state, or 80 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.
Moderate-Income Person	One or more natural persons or a family, the total annual adjusted gross household income of which is less than 120 percent of the median annual adjusted gross income for households within the state, or 120 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.

Source: Chapter 420.0004, Florida Statutes

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, type and size; lot size; and neighborhood composition.

Table C-19 lists 2000 through 2030 household income, by income range, for the County and unincorporated area, shows projections of household income by tenure. Data for Tables C-19 and C-20 are now in the form of total numbers and is no longer divided by renters and owners, due to a change in format by Shimberg. Households earning below 30 percent of the AMI are extremely low income and households between 30 and 50 percent of the AMI are very low income. Forty five percent of all the total households projected in Putnam County will remain in the extremely low-to-low categories.

The household income projections, which were prepared by Shimberg, indicate that the distribution of households by income is expected to remain constant over the planning horizons. 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. This points to the need for an economic development strategy, which is discussed in greater detail elsewhere in this Comprehensive Plan.

## **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 expected to be removed or converted. Housing need projections were prepared by Shimberg 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 Shimberg, 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 27,922 households by 2025. Shimberg estimates that, by 2025, there will be a demand for approximately 29,649 new housing units. Shimberg uses a vacancy rate of 8.7 percent 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 4,132 units for ownership and 399 for rent by 2025. 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 for the elderly by tenure. The figures indicate that by 2025 there will be a need for approximately 11,600 housing units designed with 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. Their issues relate largely to accessibility. Physical barriers such as narrow doorways,

lack of ramps, counter heights, and appliance design limit the housing suitable for this group. The County housing and building codes already address federal requirements for handicap accessibility.

In 2001, Shimberg prepared a study for the Florida Housing Finance Corporation on farmworker housing 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 a year. Of these, 59 percent, or 67,100, are estimated to be migrant workers, and 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 30 percent of migrant farmworkers and 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 36,000 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.

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

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 in 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 this analysis and the availability of 133 DOH-permitted camps, there is a need for 399 single person beds. Shimberg also shows that there were approximately 194 accompanied migrant and seasonal households in the county with only 52 assisted family units available. Therefore, there is a need for 142 family units for farm workers in the County. See Table C-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 327,563 acres within that category.

Low-income households have very few choices in new housing. Mobile/manufactured homes or 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**

The percentage of the elderly population is expected to remain constant in the next few years. Therefore, 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 a small scale if possible, and should be located in close proximity to bus routes, neighborhood shopping areas, and other essential personal services. 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 be amended to properly address placement requirements for group homes, consistent with State law.

**d. Dwelling Unit Demolitions and Conversions**

According to the 2000 Census, 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 percent of units 50 years old and older will become substandard each year. Five 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 low income families if improvements to these units are made. Such improvements may 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 Shimberg, 29,649 dwelling units will be needed to serve the unincorporated population of Putnam County by the year 2025. Of those 29,649 units, 29,115 will need to be single-family and 534 multifamily (see Table C-22).

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 33,967 units total by 2030. This figure is lower than the Shimberg projection of 38,526 by 2030. 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 is either owned or rented. 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 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.

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 to the extent that it is possible, 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 over 20,000 acres of vacant lands in the unincorporated area. However, there are also 283,058 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/Manufactured Homes**

Mobile/manufactured 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/manufactured homes have been allowed to locate throughout the County. As the cost of single-family dwellings continues to be beyond the reach of many households, communities have started to change their local decision making process regarding the location and design of mobile/manufactured homes. Rule 9J-5 requires that policies be developed which ensure adequate sites for mobile homes. These requirements will also have an effect on local governments' traditional decision-making process regarding this type of housing. 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/manufactured home parks should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity.
- Mobile/manufactured homes should be in areas accessible to arterial and collector roads;
- Mobile/manufactured 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/manufactured homes should be located within reasonable proximity to community facilities; and
- Where mobile/manufactured home development or individual mobile/manufactured 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/manufactured home development should be addressed. Adoption of the County Land Development Code has upgraded criteria for more modern mobile/manufactured 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 typically limited. The result is that extra fees can be expected to be a problem, occasionally enough to reduce or remove financial feasibility. 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 should be viewed as 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
<b>Total Change (1960-2000)</b>		<b>38,211</b>	<b>118.6</b>		<b>37,380</b>	<b>205.8</b>	<b>11,030,818</b>	<b>222.8</b>
Average Annual Change		955.3	2.97		934.5	5.14	275,770.5	5.57

Source: Florida Housing Data Clearinghouse (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
2007	74,357	58,234	74,801	58,678
2010	75,361	59,033	75,805	59,477
2015	77,955	61,073	78,399	61,517
2020	80,355	62,955	80,799	63,399
2025	82,659	64,762	83,103	65,206
2030	84,853	66,483	85,297	66,927

Source: Population Projections by Age 1990-2030, Shimberg 2010

**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
<b>Total 2000</b>	<b>27,238</b>	<b>100.00</b>	<b>33,870</b>	<b>100.00</b>

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
<b>Total</b>	<b>25,322</b>	<b>100</b>	<b>31,840</b>	<b>100</b>	<b>27,238</b>	<b>100</b>	<b>33,870</b>	<b>100</b>

**Note:** Single Family Detached includes "Other". "Other" is: 'A category of "other" was used in 1990, but this category was greatly overstated. It was replaced by "Boat, RV, van, etc." in Census 2000.' From Summary File 3 Subject Definitions, 2000 Census. We retained the word "Other" to refer to Boats, RVs, etc.

**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	%
<b>Total Dwelling Units</b>	<b>25,364</b>	100.0	<b>31,840</b>	100.0	<b>27,289</b>	100.0	<b>33,870</b>	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
<b>Total Rental Units</b>	<b>2,881</b>	<b>100.0</b>	<b>5,172</b>	<b>100.0</b>	<b>3,195</b>	<b>100.0</b>	<b>5,508</b>	<b>100.0</b>
<b>Median Gross Rent</b>			\$296.00				\$384	
<b>Median Contract Rent</b>							\$300	
<b>Median as % of HH Income</b>			25.8				25.2	
<b>Median Household Income</b>			\$20,155				\$28,180	

\* Specified Units (The census excludes single family houses on 10 acres or more from the count of specified units. That is why the "Total" Rental Units" in this table and the "Total Renter Occupied Units" in Table C-5 are different).

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	2,180	25.5%	3,415	30.2%
\$50,000 to \$99,999	3,147	41.7	3,937	37.9	4,048	47.3%	5,271	46.5%
\$100,000 to \$149,999	716	9.5	817	7.9	1,306	15.3%	1,482	13.1%
\$150,000 to \$199,999	199	2.6	229	2.2	578	6.8%	658	5.8%
\$200,000 to \$249,999	62	0.8	73	0.7	205	2.4%	226	2.0%
\$250,000 to \$299,999	28	0.4	35	0.3	133	1.6%	152	1.3%
\$300,000 to \$399,999	13	0.2	15	0.1	68	0.8%	81	0.7%
\$400,000 to \$499,999	0	0	0	0	15	0.2%	22	0.2%
\$500,000 or more	0	0	0	0	18	0.2%	18	0.2%
<b>Total Owner-Occupied</b>	<b>7,550</b>	100	<b>10,379</b>	100	<b>8,551</b>	100%	<b>11,325</b>	100%
<b>Median Value</b>			<b>\$49,400</b>				<b>\$68,500</b>	

Source: Value of Owner-Occupied Units, 2000, Shimberg 2010

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

Monthly Cost	Unincorporated		County	
	Units*	%	Units*	%
<b>With Mortgage:</b>				
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
<b>Total with Mortgage</b>	<b>4,718</b>	<b>100.00</b>	<b>6,189</b>	<b>100.00</b>
Median Owner Cost			\$686	
Median as % of HH Income			18.9	
<b>Not Mortgaged:</b>				
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
<b>Total not Mortgaged</b>	<b>3,833</b>	<b>100.00</b>	<b>5,136</b>	<b>100.00</b>
Median Owner Cost			\$209	
Median as % of HH Income			10.0	
<b>Total Owner-Occupied</b>	<b>8,551</b>		<b>11,325</b>	

\* Specified Units (The U.S. Census excludes single family houses on 10 acres or more from the count of specified units).

Source: FHDC, July 2005.

**Table C- 9: Cost Burden: 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
<b>Total Units</b>	<b>11,325</b>	<b>100.0</b>	<b>8,551</b>	<b>100.0</b>	<b>5,508</b>	<b>100.0</b>	<b>3,195</b>	<b>100.0</b>
Total cost burden 30% or more	2,129	18.8	1,450	17.0	1,834	33.3	947	29.6

**Note:** The U.S. Census excludes single family houses on 10 acres or more from the count of specified units.

**Source:** FHDC, July 2005.

**Table C- 10: Projected Cost Burden Table: Unincorporated County 2005-2025**

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

Income Range	2000		2007		2010		2015		2020		2025		2030	
	HH	%	HH	%	HH	%	HH	%	HH	%	HH	%	HH	%
< 30%	16,879	76.5%	17,970	76.5%	18,375	76.5%	19,350	76.6%	20,418	76.7%	21,569	76.7%	22,573	77%
30.01-50%	2,815	12.8%	2,996	12.8%	3,060	12.7%	3,204	12.7%	3,358	12.6%	3,518	12.5%	3,668	12%
> 50%	2,366	10.7%	2,523	10.7%	2,579	10.7%	2,717	10.8%	2,861	10.7%	3,018	10.7%	3,155	11%
Total HH	22,060	100.0%	23,489	100.0%	24,014	100.0%	25,271	100.0%	26,637	100.0%	28,105	100.0%	29,396	100%
Total Paying > 30%	5,181	23.5%	5,519	23.5%	5,639	23.5%	5,921	23.4%	6,219	23.3%	6,536	23.3%	6,823	23%

Source: Shimberg, 2010



Table C- 11: Housing Units Deficiencies: 2000

	County		Unincorporated	
	Units	%	Units	%
Lacking Complete Plumbing	148	0.4	130	0.5
Lacking Complete Kitchens	126	0.4	109	0.4
No Fuel Used	171	0.6	157	0.7
<b>Overcrowded Occupied</b>	1,329	4.8	970	3.3

Overcrowded = 1.01 or more persons per room.

Source: Housing Condition Characteristics, Shimberg 2010

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
<b>Elderly Assisted Living</b>										
Barry Manor	1000 Husson Ave	Palatka	32177	76	75	14	61	N/A	N/A	N/A
Cherry Tree I	206 Zeagler Dr	Palatka	32177	34	34	N/A	24	10	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 Ave	Palatka	32177	120	120	N/A	60	60	N/A	N/A
St Johns River Apts	3421 St. Johns Ave.	Palatka	32077	48	48	N/A	42	6	N/A	N/A
<b>Elderly &amp; Family Assisted Living</b>										
Lakeview Grove	701 Walnut St	Crescent City	32112	36	36	N/A	32	4	N/A	N/A
Westwood Village	156 Westwood Dr	Interlachen	32148	29	29	N/A	24	5	N/A	N/A
Cherry Tree II	208 Zeagler Dr	Palatka	32177	36	36	N/A	28	8	N/A	N/A
Sugar Mill Woods	570 3rd Ave	Welaka	32193	30	30	N/A	26	4	N/A	N/A
<b>Family Assisted Living</b>										
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	36	36	N/A	12	20	4	N/A
Smith Thomas Inc.	849 Bay Ln	Crescent City	32112	52	52	N/A	N/A	24	20	8
Westwood - Interlachen	156 Westwood Dr	Interlachen	32148	12	12	N/A	N/A	12	N/A	N/A
Sandhill Forest	209 Richardson Ln	Melrose	32666	32	32	N/A	8	20	4	N/A
Sandhill Forest II	135 Richardson Ln	Melrose	32666	16	16	N/A	N/A	N/A	N/A	N/A
Carriage Gate of Palatka	6501 St. Johns Ave	Palatka	32177	48	48	N/A	16	32	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 Dr	Palatka	32177	60	60	N/A	4	24	32	N/A

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Mellon Manor Apartments	3701 St Johns Ave	Palatka	32177	50	40	N/A	9	22	9	N/A
Woodland Point Apartments	6710 St. Johns Ave	Palatka	32177	120	120	N/A	N/A	56	56	8
<b>Disability Housing</b>										
Association of Res. Care of Putnam Co.	1015 S 10th St	Palatka	32177	12	12	12	12	N/A	N/A	N/A
Progressive Housing	2201 Husson Ave	Palatka	32177	25	24	24	N/A	24	N/A	N/A

**Sources:** Assisted Housing Inventory, Shimberg, March 2010.

Table C-13: Mobile Home/ Recreational Vehicle Parks

Property Name	Property Project Number	Street Address	City	County	State	Zip Code	Lots
Ryan's Trailer Park	PR7270	161 Carter Road	Palatka	Putnam	FL	32177	19
Welaka Lodge	PRMY001962	1001 Front Street	Welaka	Putnam	FL	32193	16
Rivercrest Trailer Park	PRMY001987	102 Elsie Dr	Palatka	Putnam	FL	32131	25
Marc's Villa	PRMY002047	500 Hwy 17 South	Palatka	Putnam	FL		24
Bainbridge Road MHP	PRMY002182	3429 Bainbridge Rd	Palatka	Putnam	FL		25
Westover MHP	PRMY002412	2218 Westover Dr	Palatka	Putnam	FL	32177	25
Crocodile Haven MHP	PRMY002502	315 Silver Lake Rd.	Palatka	Putnam	FL	32177	13
Tall Timbers Mobile Home Park	PRMY002550	1143 S Hwy 17	Satsuma	Putnam	FL	32189	16
Jan's Modular Estate	PRMY002832	521 San Mateo Road	San Mateo	Putnam	FL	32187	24
Alhambra Mh Community	PRMY003072	3801 St Johns Ave	Palatka	Putnam	FL		70
Babbitt Mobile Home Park	PRMY003484	115 Ferry Road	Georgetown	Putnam	FL	32139	12
Port Buena Vista Mobile Home Comm.	PRMY003515	332 St Johns Ave	Palatka	Putnam	FL	32177	16
Silver Lake Oaks Mobile Home Village	PRMZ000935	7017 Silver Lake Drive	Palatka	Putnam	FL	32177	52
Villa Farms	PRMZ000993	7300 Crill Ave	Palatka	Putnam	FL	32177	64
Lake Crescent MHP	PRMZ001615	1110 North Summit Street	Crescent City	Putnam	FL	33112	32
Bass Capital Adult MHP	PRMZ002198	2809 Hwy 17 South	Crescent City	Putnam	FL	32112	47
River Villas Manufactured Home Pk	PRMZ003438	239 Buffalo Bluff Road	Satsuma	Putnam	FL	32189	66
<b>Totals</b>							<b>546</b>

Source: Florida Department of Business and Professional Regulation, Shimberg 2010

**Table C- 14: Housing of Historical Significance**

<b>SITE NUMBER</b>	<b>SITE NAME</b>	<b>LOCATION</b>	<b>CURRENT USE</b>
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 March, 2010.

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

County (Uninc.)	SF	MF*	MH	DEMO./ ANNEX.	Total New Units
2005	251	-	393	202	847
2006	305	-	450	392	1148
2007	310	-	390	309	1009
2008	114	-	261	277	652
2009	68	-	169	220	457
2010*	10	-	27	25	62
<b>Total</b>	<b>1,058</b>	<b>0</b>	<b>1,690</b>	<b>1,425</b>	<b>4,175</b>
<b>Annual Average 2005-2010</b>	211.6	0.4	338.0	285	835

\* Through February 2010.

**Note:**

SF = Single Family  
MF = Multi-family  
MH = Mobile Home

**Sources:** Multi-family figures from Florida Housing Data Clearinghouse. Other figures from Putnam County, March 2010

**Table C- 16: Persons Per Household: 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
<b>Tot. HH</b>	<b>25,070</b>	<b>100.00</b>	<b>27,839</b>	<b>100.00</b>	<b>19,252</b>	<b>100.00</b>	<b>22,042</b>	<b>100.00</b>

Source: Census 2000, July 2005, updates not available.

**Table C- 17: Projected Household Composition: 2005-2015**

	2002		2005		2010		2015	
	HHs	%	HHs	%	HHs	%	HHs	%
<b>OWNERS</b>								
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
<b>TOTAL OWNERS</b>	<b>19,695</b>	<b>85.5</b>	<b>20,773</b>	<b>85.7</b>	<b>21,968</b>	<b>86.4</b>	<b>21,935</b>	<b>86.1</b>
<b>RENTERS</b>								
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
<b>TOTAL RENTERS</b>	<b>3,341</b>	<b>14.5</b>	<b>3,460</b>	<b>14.3</b>	<b>3,460</b>	<b>13.6</b>	<b>3,537</b>	<b>13.9</b>
<b>TOTAL HOUSEHOLDS</b>	<b>23,036</b>		<b>24,233</b>		<b>25,428</b>		<b>25,472</b>	

Source: FHDC, July 2005, updates not available.



Table C- 18: Projected Population By Age: Unincorporated County, 2000-2015

Age Range	2000		2007		2010		2015		2020		2025		2030	
	Persons	%	Persons	%	Persons	%	Persons	%	Persons	%	Persons	%	Persons	%
0-14	10,884	19.7%	10,922	18.8%	10,802	18.3%	10,911	17.9%	11,038	17.5%	11,053	17.1%	11,039	16.6%
15-24	6,325	11.4%	7,218	12.4%	7,228	12.2%	7,129	11.7%	7,050	11.2%	7,250	11.2%	7,502	11.3%
25-34	5,485	9.9%	5,664	9.7%	5,952	10.1%	6,575	10.8%	6,707	10.7%	6,561	10.1%	6,537	9.8%
35-44	7,742	14.0%	6,588	11.3%	6,078	10.3%	5,961	9.8%	6,400	10.2%	6,961	10.7%	7,117	10.7%
45-54	7,795	14.1%	8,528	14.6%	8,617	14.6%	7,850	12.9%	7,034	11.2%	6,892	10.6%	7,365	11.1%
55-64	6,852	12.4%	8,101	13.9%	8,647	14.6%	9,437	15.5%	9,749	15.5%	9,028	13.9%	8,205	12.3%
65-74	6,240	11.3%	6,320	10.9%	6,533	11.1%	7,663	12.5%	8,780	13.9%	9,665	14.9%	10,079	15.2%
75+	4,008	7.2%	4,893	8.4%	5,176	8.8%	5,547	9.1%	6,197	9.8%	7,352	11.4%	8,639	13.0%
<b>Total Population</b>	55,331	100.0%	58,234	100.0%	59,033	100.0%	61,073	100.0%	62,955	100.0%	64,762	100.0%	66,483	100.0%

Source: Population Projection by Age, Putnam Unincorporated, Shimberg 2010

Table C-19: Household Income: Unincorporated County 2000 & 2002

Unincorporated Income Range	2000		2007		2010		2015		2020		2025		2030	
	HH	%	HH	%	HH	%	HH	%	HH	%	HH	%	HH	%
< 30%	2,919	13.2%	3,115	13.3%	3,184	13.3%	3,342	13.2%	3,504	13.2%	3,683	13.1%	3,840	13.1%
30.1-50%	2,585	11.7%	2,765	11.8%	2,838	11.8%	3,025	12.0%	3,230	12.1%	3,458	12.3%	3,656	12.4%
50.1-80%	4,036	18.3%	4,319	18.4%	4,431	18.5%	4,718	18.7%	5,035	18.9%	5,381	19.1%	5,683	19.3%
80.01-120%	4,041	18.3%	4,308	18.3%	4,409	18.4%	4,643	18.4%	4,894	18.4%	5,163	18.4%	5,401	18.4%
> 120.1%	8,479	38.4%	8,982	38.2%	9,152	38.1%	9,543	37.8%	9,974	37.4%	10,420	37.1%	10,816	36.8%
Total	22,060	100.0%	23,489	100.0%	24,014	100.0%	25,271	100.0%	26,637	100.0%	28,105	100.0%	29,396	100.0%

Source: Household Demographic Data, Shimberg, 2010

Data for this graph came in the form of just total numbers. There was not a renter/owner breakdown. This graph should incorporate tables C-20 and C-21.

**Table C-20: Household Income by Tenure: Unincorporated County, 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
<b>Total</b>	<b>19,695</b>	<b>20,773</b>	<b>21,935</b>	<b>23,148</b>	<b>24,229</b>	<b>3,341</b>	<b>3,460</b>	<b>3,537</b>	<b>3,615</b>	<b>3,693</b>

Source: FHDC, July 2005.

**Table C-21: Estimated and Projected Demand of Housing Units by Tenure: Unincorporated County 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
<b>Total Occupied Units</b>	<b>22,391</b>	<b>23,036</b>	<b>24,233</b>	<b>25,472</b>	<b>26,763</b>	<b>27,922</b>	<b>645</b>	<b>1,842</b>	<b>3,081</b>	<b>4,372</b>	<b>5,531</b>

**Table C- 22: Projected Demand of Housing Units by Type: Unincorporated County, 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
<b>Total Demand</b>	<b>24,338</b>	<b>24,466</b>	<b>25,726</b>	<b>27,048</b>	<b>28,418</b>	<b>29,649</b>	<b>128</b>	<b>1,388</b>	<b>2,710</b>	<b>4,080</b>	<b>5,311</b>

Source: FHDC, July 2005.

**Table C- 23: Projected Demand for Housing By The Elderly (65+), 2002-2025**

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

<b>County</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>
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
<b>Total</b>	<b>8,589</b>	<b>8,936</b>	<b>9,638</b>	<b>10,839</b>	<b>12,302</b>	<b>14,049</b>

Source: FHDC, July 2005.

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

<b>Demand: Unaccompanied Migrant &amp; Seasonal Households</b>	<b>Supply: DOH-Permitted Camps</b>	<b>Need for Single Person Beds</b>	<b>Demand Accompanied Migrant &amp; Seasonal Households</b>	<b>Supply: Section 514/516 and FHFC-Assisted Family Units</b>	<b>Need for Family Units</b>
532	133	399	194	52	142

Source: FHDC, November 2005.

**Table C-25 Vacant Land Analysis: Unincorporated County**

Future Land Use Categories	Total FLUM Acreage	Available for Residential Development	Net for Residential	Densities	Expected Density (Units/Acre)	Potential Total Units
A1	50,382	85%	42,825	1 du/10 ac, up to 1 du/5 ac	0.2	8,565
A2	236,132	85%	200,712	1 du/20 ac, up to 1 du/10 ac	0.1	20,071
Rural Center	1,066	40%	426	1 du/ac up to 4 du/ac	4	1,705
Rural Residential	27,948	70%	19,564	1 du/5 ac, up to 1 du/ac	1	19,564
Urban Reserve	9,045	55%	4,975	1 du/ac, up to 4 du/ac	4	19,899
Urban Service	2,932	40%	1,173	1 du/ac, up to 9 du/ac	9	10,557
Residential Low Density	0	0%	0	1 du/ac, up to 3 du/ac	0	0
<b>RESID. TOTAL</b>	<b>327,505</b>	<b>N/A</b>	<b>269,675</b>	<b>N/A</b>	<b>N/A</b>	<b>80,361</b>

Source: Putnam County, 2010

Notes:

- 1) Column is based upon Future Land Use categories on the FLU Map.
- 2) This column is the total acreage per land use category
- 3) Percentage of total acreage expected to be developed with residential uses. The percentages are derived from the mix of uses for each land use category contained in Policy A.1.9.3.
- 4) Net residential acres resulting from total acreage in column 2 (x) percentage in column
- 5) Residential density ranges for each land use category.
- 6) Expected density = ratio of du/acre
- 7) Total units resulting from net residential acreage (x) expected density.