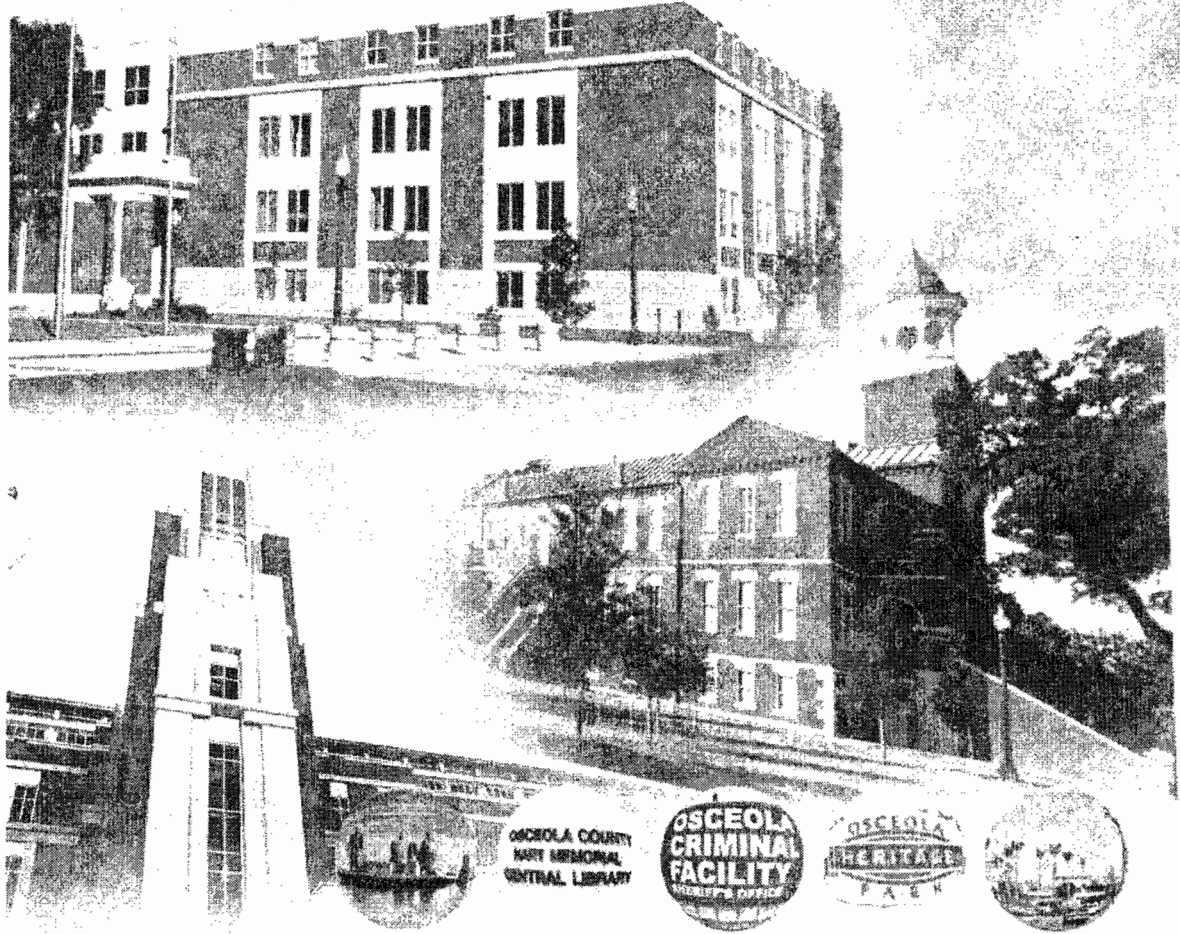


Osceola County Comprehensive Plan

Housing Element Data & Analysis

HOUSING ELEMENT

DATA & ANALYSIS



OSCEOLA COUNTY COMPREHENSIVE PLAN 2025

Prepared By:

Osceola County Planning Department
1 Courthouse Square
Kissimmee, FL 34741

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CHAPTER THREE

HOUSING

(Section 163.3177(6)(k), F.S., and Rule 9J-5.010, F.A.C)

A. INTRODUCTION

1. Purpose of the Element

The formal purpose of the Housing Element is to quantify the housing needs of Osceola County; identify any deficiencies in housing supply; point out any areas of significant housing blight (sub-standard conditions); and develop plans, programs and policies which will provide solutions for existing or projected deficits in the supply, or quality, of housing. In more general terms, the purpose of this Element is to address an issue most basic to the quality of life in Osceola County, i.e. adequate and affordable housing. As the County continues to grow, provisions must be made to assure appropriate housing for the wide array of income levels and specialized housing needs. In order to describe the County's housing stock pursuant to 9J-5, the Element provides information on Osceola County's housing characteristics, including housing-stock inventory, housing tenure, and housing affordability. Pursuant to 9J-5, the Element also addresses the need for housing by analyzing characteristics of County households and projecting housing needs based on future population trends, household size and income ranges. This analysis is useful in defining whether housing affordability is a problem in the County. The Element takes into account the Housing Goals and Policies of the State Comprehensive Plan and the Regional Policy Plan and proposes Goals, Objectives and Policies designed to work toward compliance with such parameters. While the private-sector housing industry provides the County's housing stock, the governmental-sector (County) is responsible for implementing the overall regulatory framework within which the private sector must operate. This Element contains goals, objectives and policies that facilitate the provision of adequate and affordable housing for all Osceola County residents.

2. Growth Trends

According to the Census Bureau, Osceola County had 172,493 residents in 2000, 104,605 of whom lived in the unincorporated area of the County. The majority of the County's growth occurred between 1980 and 1990 when it increased by approximately 118% (from 49,287 residents to 107,728 residents). In 1990, the population growth began to slow and increased by 60% from 1990 to 2000. The population of the unincorporated area followed the growth trends of the County as a whole. Between 1980 and 1990, the population living within unincorporated Osceola County increased by 147 percent. Between 1990 and 2000, the population increased by 63 percent. The State of Florida experienced the largest increase in population between 1970 and 1980, when the population increased by 44 percent. Table 3-1 shows population figures for the County, unincorporated area and the State for the last 40 years, and also includes population projections. The University of Florida's Bureau of Economic and Business Research (BEBR) "High" range population projections indicate a population of 240,700 for the year 2005, 304,400 for 2010,

372,900 for 2015, 446,800 for 2020, and 525,100 for 2025 (see Table 3-2, Florida Population Studies, Vol. 37, No. 2, Bull. 138, February 2004). Hence, the anticipated growth over the 20-year planning horizon (2005-2025) is 284,400 persons. The following sections will analyze how this tremendous growth has impacted the provision of housing, and what can be expected in the next twenty years.

B. HOUSING INVENTORY

As previously stated, the initial step in this Element is to provide a description of the housing in Osceola 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 source for this information was the 2000 U.S. Census, the Bureau of Economic and Business Research (BEBR), and the Shimberg Center for Affordable Housing.

1. Existing Housing Characteristics

a. Dwelling-Unit Types

Table 3-4 characterizes year-round housing in Osceola County by type according to the 1990 & 2000 U.S. Census and the Affordable Housing Needs Assessment (AHNA) of the Shimberg Center for Affordable Housing. In 1990 approximately 59% of all housing units were located in the unincorporated portion of the County, with the remaining percent situated in the cities of Kissimmee and St. Cloud. Of all the units in Osceola County in 1990, almost 53% were single-family, about 21% were multi-family, and approximately 20% were mobile homes. The largest overall proportion of the latter type of dwelling was to be found in the unincorporated County, while most of the multi family dwellings were within the Cities of Kissimmee and St. Cloud, a trend that has continued until today. In 1990 the number of single-family dwellings was dominated by the unincorporated county at 61.4 percent, while the City of Kissimmee contained 23.7 percent, and the City of St. Cloud ranked last with only 15.3 percent of the single family dwelling units in the County.

Table 3-3 shows that in 2000, the overall proportion of all dwelling units located in the urbanizing portion of the unincorporated County had increased slightly to 61 percent. Most multi-family dwelling construction continues to occur in the cities of St. Cloud and Kissimmee. Most single-family development was taking place in the unincorporated County, resulting in its rise in relative share from 61 percent to 66 percent. Surprisingly, the relative proportion of mobile homes within the entire County, including the Cities, actually declined from 20 percent to 15 percent. Also noteworthy is the overall decrease in the proportion of multi-family housing in the unincorporated County, from about 32 percent in 1990 to about 26 percent in 2000. In all, the total unincorporated County housing stock increased by about 15,645 units or 55 percent from 1990 to 2000. The housing

stock within the entire County including, the two cities, increased by 24,334 units or 55 percent over the ten-year period.

b. Age of Housing Stock

The County housing stock is predominantly of recent construction. The County has been experiencing a significant amount of new housing construction since the seventies. The trend in new housing construction between 1970 and 1980 was, on average, 1,044 units per year. Housing unit construction averaged approximately 2,279 units per year between 1980 and 1990, and 3,031 between 1990 and 2000.

According to the 2000 Census, housing units built between 1990 and 2000 comprise approximately 42 percent of the County's total housing stock (45 percent for the unincorporated area). At the other end of the spectrum, units built prior to 1960 (40 years and older) constitute 12.1 percent in the County and 7.95 percent in the unincorporated area. Table 3-3 shows the age of housing units in the unincorporated area and the County as a whole.

c. Housing Tenure

This category describes the types of occupancy of dwelling units within the County. Table 3-4 provides 1990 and 2000 Census data on the tenure of housing in the County and unincorporated area. The vast majority of the units in the County in 1990 were used as year round units (82 percent in the County, 76 percent in the unincorporated area). Of the unincorporated area's 9,223 occupied housing units, sixty-eight (68) percent were owner-occupied; and thirty-two (32) percent were renter-occupied (66 and 34 for the entire County, respectively).

At the time of the 1990 U.S. Census, about twenty-four (24) percent of the units within the unincorporated area were found to be vacant. This figure was higher than the County as a whole, where eighteen (18) percent of the housing units were vacant.

There were 2,957 vacant units in the unincorporated area in 1990. Of those vacant units, fourteen (14) percent were for rent, eight (8) percent for sale, seven (7) percent were rented/sold but not occupied, sixty-four (64) percent were seasonal units, including migrant worker housing. The percentage of seasonal units in the County was slightly lower than in the unincorporated area (45 percent).

According to the 2000 Census, the number of dwelling units for the entire County totaled 72,293, eighty-four percent (60,977) of which are occupied units. The dwelling units in the unincorporated area totaled 44,049, eighty-two percent (36,140) of which are occupied units. The percentage of vacant units in the unincorporated area has decreased by approximately six (6) percent to 17.6%, in 2000, from 24.3% in 1990. The same is true for the percentage of renter-occupied

units, which decreased by ten (10) percentage points to 22.3 %, in 2000, from 32 %, in 1990. The percentage of seasonal units has remained the same.

d. Housing Cost

A key factor in whether housing needs are met in Osceola County is a determination of the price of housing. This subsection describes the price of housing for the renter and owner-occupied housing markets. Table 3-6 contains information on rental-unit costs in the County and the unincorporated area.

The median gross rent for renter-occupied units in Osceola County was \$526 in 1990. The median gross rents in Kissimmee and St. Cloud were \$531 and \$546, respectively. Approximately 3.4 percent of rental units in the County 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. Table 3-6 also presents the median gross rent for renter-occupied units in Osceola County for 2000, based on 2000 U.S. Census data, which is \$714. The median gross rents in Kissimmee and St. Cloud were \$709 and \$654, respectively.

Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels. Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The median contract rent for the County as reported by the 2000 U.S. Census is \$610. This indicates that expenses relating to rentals, above contract rent, were approximately \$100 per month. As mentioned above, this figure would include services and utilities not included in the rental price of the unit, such as electricity and insurance.

Table 3-7 shows owner-occupied housing units by home value in 2000 for both the unincorporated area and the County as a whole. The distribution of housing values in the County shows that housing values in the Cities and the unincorporated area are very similar. The housing stock can accommodate different income needs and provide housing for numerous family income groups. The median value of owner-occupied housing in 2000 was \$99,300, as reported by the U.S. Census.

Approximately eighteen (18) percent of owner-occupied housing countywide was not mortgaged, according to the 2000 Census. The median owner costs for countywide, non-mortgaged units were \$277 per month and mortgaged homes were \$954. This information is presented in Table 3- 8.

e. Cost to Income Ratio

The Florida Department of Community Affairs (DCA) estimates that a family is paying too high a percentage of their income for housing if the cost to income ratio is greater than thirty (30) percent. The market for owned housing is self-regulating, meaning lenders are hesitant to risk a mortgage loan on households whose income is too low to afford housing costs that exceed thirty (30) percent of their income. Rental housing, however, does not have this regulating feature, and a percentage of families, usually those with low to moderate income levels, must spend a greater than acceptable share of their income on housing. Households are defined as very low, low, and moderate income based on thresholds tied to the median income of a county or metropolitan statistical area. These thresholds are 50, 80, and 120 percent of the County's median income, respectively. According to the 2000 US Census, the median household income in Osceola County was \$38,214 in 2000. In Kissimmee, the median household income was \$33,949 and in St. Cloud it was \$36,467.

Income and tenure data for 2002-2025 are presented in Table 3-9 and related Cost Burden Data is presented in Table 3-18. Approximately twenty seven (27.5) percent of unincorporated households paid more than thirty (30) percent of their income on housing in 2002. These figures are slightly lower than the County as a whole where twenty-nine (29) percent of County households were paying more than thirty (30) percent of their incomes on housing.

2. Housing Conditions

An important indication of housing needs in Osceola County is the condition of existing housing. Table 3-10 indicates general housing conditions in the unincorporated County in 2000.

a. Physical Conditions

The County has actively pursued the rehabilitation of deteriorating structures in the County. The Goals, Objectives and Policies of this Element require that through coordination with other local governments and agencies, the County will conduct a Countywide Survey of Housing and Neighborhood Conditions. This survey will be conducted to identify and prioritize areas with a concentration of substandard housing in need of rehabilitation assistance. Once the Housing and Neighborhood Condition Survey data are completed, the County will need to review the affordable housing figures and amend this Element to reflect more accurate information on availability of affordable housing in the County. The following terms and definitions shall be used in the survey:

(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 sighted on a housing unit, the unit should be observed for major defects. One major defect takes the house out of the sound category.

(2) "Deteriorating" Housing:

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

(3) "Dilapidated" Housing:

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

The 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 3- 10, which shows these statistics for the County and the unincorporated area, indicates that the interior quality indicators of the unincorporated area are better than in the County as a whole.

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 3-10 shows that approximately 2,392 dwelling units, or 6.6 percent of the homes in unincorporated Osceola County were considered to be overcrowded, compared to approximately 7.8 percent in the County as a whole.

3. Public Housing Programs

The Housing Office, operating under the Human Services Department, administers several programs that assist with the provision of affordable housing to low-income residents. The programs are as follows:

a. Community Development Block Grant Program (CDBG)

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 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

In 2003 Osceola County was awarded CDBG funds to provide water and sewer lines in two neighborhoods, Crawford Street and Marydia.

b. State Housing Initiatives Partnership (SHIP) Program

The William E. Sadowski Affordable Housing Act, passed by the Florida Legislature in 1993, authorized the State Housing Initiatives Partnership (SHIP)

program. 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.

Chapter 9J-5.010 requires an inventory of public housing programs in Osceola County.

Table 3-11 shows a list of all the subsidized rental housing projects within Osceola County, the type of subsidy they are receiving and the number of units.

4. Group Housing

Also required by rule 9J-5.010 of the Florida Administrative Code is an inventory of Osceola County group housing. 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 3- 12 provides a listing of Group Homes, Foster-Care Facilities, nursing homes and Adult Congregate Living Facilities (ACLF) in Osceola County in 2000. Currently, the County has one Family Group Home, the Help Now Abuse Center. This facility, with a bed capacity of 8, provides emergency shelter for abused spouses and their children. There are also a total of 13 Foster Family Group Homes, with a total bed capacity of 51. The largest of these is the Osceola Children's Home with 20 beds. Osceola County's Community Nursing Home Facilities have a total bed capacity of 560, with Kissimmee Good Samaritan Nursing Center being the largest, with 170 beds. The County has 11 ACLF's, with a total bed capacity of 270.

The County recognizes the importance of providing group homes and will need to address the location and placement of these facilities. Group homes will be carefully regulated in the Land Development Code to address land use compatibility and consistency issues.

5. Mobile Homes

Osceola County's dwelling unit inventory contains a large number of mobile homes. Many of these are situated in mobile-home parks, which are located mainly in the urban area of the County, including a fair number in the two Cities. Countywide there are currently 65 mobile home parks and with well over 8,000 spaces. The largest of these is Sherwood Forest Mobile Home and RV Park with 1,333 spaces, followed by Secret Lake with 675. Many of these parks are located along major arterials, such as U.S. 17-92 and U.S. 192. See Table 3-13 for the 2001 Mobile Home / Recreational Vehicle Parks Inventory.

Mobile Home subdivisions offer an inexpensive way for an individual or family to own a piece of property in a community zoned for residential mobile homes. There are currently 28 mobile home subdivisions in the County, with a total of 3,067 lots. The largest of these is Kissimmee View, Unit B, containing a total of 357 lots. See Table 3- 14.

There are also some existing mobile homes and manufactured homes located in the rural areas of the County, outside of subdivisions and parks. Concentrations of these units are in 2 and 5-acre zoning districts and are located in Narcoossee and St. Cloud Manor.

The County recognizes the importance of housing alternatives to meet the housing needs of different types of households. As such, mobile home communities can help support the heterogeneous environment beneficial to the County as a whole; however, Section 8 and SHIP will not currently support mobile homes.

It is necessary to provide guidelines for the development of these communities and require responsible ownership standards for development and upkeep. Careful placement of mobile home communities within the County's Urban Growth Boundary as well as recommendations for the community's internal development can result in mobile home communities being an important and vibrant element of the overall housing mix.

6. Historically-Significant Housing

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level of historical or scientific importance, but usually are at least fifty years old and are adequately located and documented. These sites represent the known physical remains of Florida's prehistoric and historic cultural heritage. Currently, Osceola County does not contain any historically significant housing listed on the Federal Historical Register or in the Florida Master Site File. However, the Osceola County Historical Society does recognize two home sites as being historically significant. These sites are Captain Johnson's House, located on Vernon Avenue, in the City of Kissimmee and the Hamilton Disston Sugar Plantation, near the City of St. Cloud. The Johnson House is significant because Captain Johnson was known as the most skillful steamboat pilot on the inland waterways. The Disston Plantation is significant because it was an integral part of the establishment of the City of St. Cloud. There are no buildings left standing at this site,

except for a converted dwelling located adjacent to the St. Cloud Canal. A figure showing Historically Significant locations is found in the Future Land Use Element.

7. Housing Construction Activity

Table 3-5 shows the housing construction activity in the County since 1990. Between 1990 and 2000, 24,334 dwelling units (including mobile homes) were constructed or placed Countywide. In the unincorporated County only, there were 15,645 dwelling units constructed or placed. Table 3-5 reflects the housing construction activity by type, including single family detached, single family attached, duplex, multi-family, mobile homes, boats, recreational vehicles, etc.

8. Migratory Housing

Because agricultural activities in Osceola County are limited to citrus, sod production and cattle-ranching, it is believed that migratory housing is minimal in number and extent, or non-existent.

C. HOUSING ANALYSIS

This section provides a housing analysis for the County based upon the data provided in the inventory. This information is summarized before beginning the analysis.

1. Summary of Housing Inventory

The preceding pages of the Housing Element Data and Analysis reflect the existing housing situation in unincorporated Osceola County. This information can be summarized as follows:

- Single-family detached remains the dominant type of housing, growing from 59% of the total in 1990 to 68% in 2000.
- In 1990 mobile homes constituted 29% of the total housing inventory. By 2000 the proportion of mobile home housing dropped by 21%.
- Multi-family was 12% of the stock in 1990 then decreased to 9% in 2000.
- The housing stock is very young with 92% built since 1970.
- Owner-occupancy accounted for 68% of the occupied total in 1990 and 78% in 2000.
- The County is not an “entitlement” recipient of CDBG funds.
- The County is an “entitlement” recipient of State Housing Initiative Partnership (SHIP) funds.

- The County has a noticeable amount of group housing beds.
- The County is under contract with HUD to provide 193 Section 8 choice vouchers.
- The County administers vouchers from other housing agencies.

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 2000 United States Census and the Shimberg Center for Affordable Housing. Shimberg Center models were calibrated with the BEBR High range population projections and are consistent with the other components of the Comprehensive Policy Plan.

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, County and private property owners, housing policies, and strategies duly adopted by the County.

2. Household Characteristics

In order to plan adequately for future housing demand and County service needs, population and housing projections have been developed. 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 factors in determining the housing need of the population. The smaller the household, the smaller the size of a dwelling unit is necessary to house a family in a comfortable, 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 Osceola County was slightly larger than in the whole County (2.81 vs. 2.75) and the State (2.55). There has been a trend toward the reduction of household size in the U.S. and Florida since the 1960's. Household size projections prepared by the Shimberg Center for Affordable Housing reflect this trend. However, the opposite has been observed in Osceola County. As the Hispanic population continues to grow in the County, the household size is expected to increase. Hispanic families typically have larger

households.

Table 3-16 shows projected households by size from 2005 to 2025. This table shows that the most predominant countywide household size in 2002 was 1-2 persons per household, with approximately 52 percent of the total. Households with 3 to 4 persons accounted for 35 percent and households with 5 or more persons accounted for 13 percent.

The projections prepared by Shimberg, shown in Table 3-16, indicate that unincorporated portions of the County can expect to have 72,506 households by 2010 and 139,631 households by the year 2025.

b. Population by Age

In order to project the type of housing needed through the year 2025, County age projections were calculated. The age of the County residents is an important factor because it influences the type of housing necessary to house different individual lifestyles and family life cycles. Elderly households require different housing than younger households. Families desire larger dwelling units with adequate storage, and placed in areas accessible to schools and recreation areas. Also, age reflects levels of lifetime income cycles, i.e., dissaving, saving, and retirement. These income periods, correlated with age, provide insight into the cost demand of new housing.

Table 3-15 presents the expected age changes of the population as projected by the Shimberg Center for Affordable Housing. The projections show an increase in the 45 to 64 age groups. The younger groups (15 to 44) are expected to experience a slight proportional decrease, especially the 35 to 44 age group. The older groups will experience a slight increase, especially the 55-64 groups. The median age in the County was 34.6 in 2000, compared to 38.7 in the State. The 45 to 64 age group is anticipated to be the most influential in future County growth. Most new housing is expected to cater to the needs of those families looking for owner-occupied, single-family detached units of the three-bedroom/two-bathroom type.

c. Households by Income

One of the most influential variables that affect housing type and community trends is the income of an area's households. Income impacts "housing affordability", which in turn impacts housing cost, housing type and size, lot size, and neighborhood composition. Based on standard criteria for various public assistance programs, households were divided into five income groups:

Extremely Low Income – less than 30 percent of median income.

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

Low Income - 50 to 80 percent of median income.

Moderate Income - 80 to 120 percent of median income.

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

Table 3-17 lists the 2000 countywide household income, by income range. The 2000 median household income was \$38,214. Approximately 58.38 percent of County households were within the moderate to high-income categories combined. Within the very low and low-income ranges, there were 19.41 and 22.21 percent, respectively.

3. Projected Housing Needs

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

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

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

a. Housing Tenure, Type and Cost

According to the Shimberg Center for Affordable Housing, there were 41,830 households in 2002 in the unincorporated portion of the County. It is estimated that there will be 72,506 households by 2010. Shimberg models estimate that by 2010 there will actually be demand for approximately 77,216 housing units. The Shimberg Center uses a vacancy rate of 8.6% for unincorporated Osceola County, based on the 2000 vacancy rate reported by the Census Bureau. Shimberg models

further specify the housing needs by single and multi family ownership. Table 3-21 shows the projected demand for housing by building type.

The Shimberg Center looks at the distribution of households by income range, the supply of housing by cost, and affordability to prepare projections of surplus and deficit of affordable housing. Affordable units are those with a cost lower than 30% of the household's gross income. Tables 3-19 and 3-20 show the figures for renter and owner-occupied housing. Tables 3-21 and 3-22 show the deficit/surplus of affordable units by income range and occupancy. It can be observed from Table 3-20 that owner-occupied households are expected to make up a slightly larger share of total households over the forecast horizon extending to year 2025

b. Housing for Special Populations

Table 3-23 shows the projected demand of housing by age category. These figures indicate that there will be a need for approximately 23,770 housing units in 2010 and 66,251 housing units in 2025, designed with certain features that the elderly population (aged 65+) will require. These units are typically smaller, barrier free and easily accessible.

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

Separate estimates for rural and farm worker households were not made, but were combined with seasonal unit projections (see Future Land Use Element-Population Report). The rural and farm worker population in the County accounted for only 2.6 percent of those employed in 1990, and 1.25 percent of the total population of the County. Therefore, their housing needs are not expected to impact the housing market.

There are no specific areas in the County targeted for the provision of housing for the very low, low, and moderate-income households. However, Federal programs that offer rental subsidy, such as Section 8, allow the applicants to choose the location of their homes. The County will also continue to provide a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes.

c. Group Homes

Based on the fact that the percentage of the elderly population is expected to remain constant in the next few years, it can be assumed that the market will continue providing additional group home facilities for the elderly. Any new

facilities should be of small scale if possible, and should be located in close proximity to bus routes, neighborhood shopping areas, and other essential personal service uses. The facilities should have a residential character as opposed to an institutional look and scale. Group homes for the disabled should follow the same location guidelines. The Land Development Code will need to include placement requirements for Group Homes, consistent with State law.

d. Dwelling Unit Demolitions and Conversions

The County has an active and effective code enforcement system that has helped maintain a sound condition for the older housing stock. Nonetheless, units do fall into disrepair and neglect for many reasons, including lack of economic incentives for maintenance. For planning purposes, it is anticipated that two (2) percent of units 50 years old and older will become substandard each year. Five (5) percent of these substandard units may at that time be categorized as deteriorated.

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

4. Land Requirements and Availability for Projected Housing Needs

Based on the figures provided by the Shimberg Center for Affordable Housing, a total of 139,631 dwelling units will be needed to serve the unincorporated population of Osceola County by the year 2025. Of those 139,631 units, 112,537 will be owner occupied and 27,094 will be renter occupied (see Table 3-16).

As described in the Future Land Use Element Data and Analysis, there are 239,257 acres in the County's Urban Growth Boundary (UGB). The area within the UGB is where the majority of new residential development in the County will take place through the year 2025. Within the UGB approximately 146,560 acres account for developed, pre-existing land uses and water bodies. Of the remaining 92,697 acres, there are approximately 26,228 acres of undevelopable wetlands. Therefore, there are 66,469 acres of developable land in the UGB that can accommodate new growth and the projected housing population.

5. 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.

Due to the relatively undeveloped nature of the unincorporated area, land supply is generally not a constraint in the housing market. With the exception of sewer, adequate facilities and services are also not a constraint to housing development. Water and garbage collection are provided by the County and are operated as enterprise funds in which the rates charged are expected to cover operations, maintenance, and expansion. Schools are funded from dedicated ad valorem taxes and state and federal funds. The County's rate of growth, so far, has not strained the system's ability to serve the population, although the experiences of Orange and Seminole Counties indicate that could change with a sudden acceleration of growth. Law enforcement is funded from a variety of sources and is adequate. Energy (gas and electricity) are both publicly and privately provided and are operated as enterprise funds.

Some problems, though not unique to Osceola, exist with adequate transportation service and facilities. Population as well as traffic growth has increased beyond the public's general willingness to pay. State and Federal funds and gasoline taxes provide some relief, and the County also charges an impact fee.

At this point, growth is most significantly affected by the ability to provide central sewer service (wastewater). The County government does not provide sewer services; so new development must utilize sewer service from other providers, septic tanks or provide a privately-operated package system. The septic tank requirement effectively limits density to lots of 1/2-acre or larger. Should the County begin to provide public sewer services, and it is expected that the package systems would be acquired and incorporated into the system where feasible and appropriate. Until then, new package systems should be designed in anticipation of becoming part of the public system. It should also be noted that the Future Land Use Element generally prohibits extension of water and wastewater services outside of the designated Urban Growth Boundary.

Public financial assistance to developers, renters, and buyers has declined drastically since 1980, especially at the Federal level. Some new incentives have been established, but any major initiation or resumption of housing programs is still in the proposal stage.

Land development regulations are not perceived to be a constraint in the housing market. In fact, higher densities and allowance of mobile homes by the County is often resisted by the contingency as deleterious to property values. As the County's administration of the land and housing development process has, of necessity, become more sophisticated, new techniques are being combined and a more knowledgeable awareness of regulatory effects on housing is being gained. Many recommended improvements are described in the next section.

There are no public housing programs, or any governmental organizations that directly provide housing in unincorporated Osceola County. This plan also does not contemplate the direct provision of housing by a public entity. Thus, all of the housing in unincorporated Osceola County will be provided by private sector entities, either for

profit or non-profit. To be sure, some of the new housing built to meet growth needs will have public assistance to make it affordable to some households. In addition, existing housing will play an important role in meeting affordability needs. Finally, mobile homes are a substantial segment of the Osceola housing market, and their relative low cost will be critical to meeting the housing demand. Whether the entire demand will be met will depend on the number and type of assistance programs available from Federal, State, and Local governments and the extent to which the county or housing providers use them.

a. Financing

Private sector housing delivery is divided into two parts, owner-occupied and rental. The delivery of financing for owned housing is based solely on affordability. As discussed earlier in this Element, affordable housing costs are calculated to be thirty (30) percent of gross income. Monthly payments for owner-occupied are based on two factors: mortgage rates and the price of the housing unit. Forecasting future trends of these two factors is difficult and highly unpredictable. Mortgage rates are dependent on national economic conditions and not local factors. Housing prices are dependent on the inflation rate for housing, and local supply and demand forces. Financing for housing has been extremely good in the past few years. Mortgage interest rates have gone below six (6) percent, the lowest level in the last decade. The rates, however, are starting to go up again. The County may need to consider requiring developers to provide a certain percentage of affordable units within their developments as a requirement for development approvals. An alternative to the requirement could also be a contribution to an affordable housing fund that can be used for housing/rental assistance to lower income households. The County should also look into the programs offered through the State for capital improvements, rehabilitation or down payment/rental assistance, and make those programs available to County residents.

b. Regulatory and Administrative Process

The process of housing development includes several players, including 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 start instituting several actions to address affordable housing.

The first step involves conducting a thorough review of the Land Development Code as it relates to housing affordability. Areas to address include:

- Expediting the permitting process for affordable housing projects
- Applicable impact fee incentives
- Establish density bonuses for the provision of affordable units
- Special provision for reservation of infrastructure capacity for concurrency
- Establish certain zoning waivers such as parking, landscaping and setbacks
- Modify street right-of-way requirements
- Provision of grants and other financial incentives

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 and impact fees and establish reductions or waivers for affordable housing projects.

c. Infill Housing Development

Traditionally, infill housing occurred in areas that were close to residential "buildout" 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. Most of the vacant lands in Osceola County are located in large tracts. However, there are still a few vacant lots within the older subdivisions. It is important for the County to develop strategies and programs that encourage the infill of these vacant residential parcels with new housing compatible with the established neighborhoods.

d. Mobile and Modular Homes

Mobile and Modular homes were rarely allowed or encouraged in areas well suited for residential development. However, as the cost of single-family dwellings has gone beyond the reach of many households, communities have

started to change their local decision making process regarding the location of mobile homes. Rule 9J-5 requires that policies be developed which ensure adequate sites for mobile homes. These requirements will also alter local governments' traditional decision-making process regarding mobile and modular homes. In consideration of these factors the following general criteria have been provided for the designation of future mobile home or manufactured home developments.

- Modular and Mobile home parks should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity.
- They should be in areas accessible to arterial and collector roads;
- They should also 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;
- They should be located within reasonable proximity to community facilities.

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

In addition to these general provisions, the issue of improving existing substandard mobile home development should be addressed. These areas should be upgraded to modern mobile or manufactured home planning and design requirements.

e. Infrastructure Requirements

The infrastructure needed to support housing for low and moderate-income households is the same as 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.

One consideration is the cost and methods for funding these improvements. New development is required to make dedications of land and site related improvements and to contribute to the larger system capacity increases. The County also requires payment of impact fees to cover the cost of needed improvements. Once the property is developed and sold, the new landowners are

required to pay periodic assessments to fund operations and capital improvements.

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

Table 3-1: Population

Year	Unincorporated County	Net Change	Percent Change	Countywide	Net Change	Percent Change	Florida	Change	County to State
1960	7,831	--	--	19,029	--	--	4,951,560	--	0.4
1965	9,621	1,790	--	21,300	2,271	--	5,961,600	20.4	--
1970	13,107	3,486	44.5	25,267	3,967	20.8	6,789,443	13.9	0.4
1975	18,475	5,368	41.0	36,668	11,401	45.1	8,618,500	26.9	0.4
1980	25,960	7,485	40.5	49,287	12,619	34.4	9,746,324	13.1	0.5
1985	44,254	18,294	70.5	77,374	28,087	57.0	11,322,300	16.2	0.7
1990	64,224	19,970	45.1	107,728	30,354	39.2	12,938,071	14.3	0.8
1995	90,919	26,695	41.6	140,775	33,047	30.7	14,336,174	10.8	1.0
2000	104,605	13,686	51.3	172,493	31,718	96.0	15,982,378	11.5	1.1
1960-1970		5,276	67.4		6,238	32.8		37.1	
1970-1980		12,853	98.1		24,020	95.1		43.6	
1980-1990		38,264	147.4		58,441	118.6		32.7	
1990-2000		40,381	62.9		64,765	60.1		23.5	
Total Change		96,774	1,235.8		153,464	806.5	11,030,818	222.8	
Average Annual Change		2419.4	30.89		3836.6	20.16	275,770.5	5.57	

(1) Unincorporated area figures = difference between County and Cities

(2) Countywide figures for 1960 to 2000 taken from "Special Population Report", Number 5, April 2001, prepared after 2000 Census; City figures from Census website (not adjusted to reflect 2000 actual count).

Source: University of Florida, Bureau of Business and Economic Research, US Census Bureau, City of Kissimmee Future Land Use Element, City of St. Cloud Comprehensive Plan, Osceola County, and Land Design Innovations, Inc., December 2001.

Table 3-2: County Population Projections

Year	BEBR High Range
2000	172,493
2005	240,700
2010	304,400
2015	372,900
2020	446,800
2025	525,100
2005-2025 growth	284,400

Source: Bureau of Economics and Business Research (BEBR) University of Florida, Florida Population Studies, Vol. 37, No. 2, Bull. 138, February 2004

Table 3-3: Age of Housing Stock

Year Housing Built	Unincorporated County		Countywide	
	Units	%	Units	%
1999 to March 2000	2,252	5.12	4,295	5.9
1995 to 1998	8,424	19.14	12,180	16.8
1990 to 1994	9,144	20.78	13,836	19.1
1980 to 1989	15,184	34.50	22,790	31.5
1970 to 1979	5,502	12.50	10,442	14.4
1960 to 1969	1,769	4.02	3,604	5.0
1940 to 1959	1,462	3.32	3,473	4.8
1939 and Earlier	269	0.61	1,673	2.3
Total	44,006	100.00	72,293	100

Source: Summary File 3 (SF3), 2000 Census and Building Permit Statistical Data, U.S. Census Bureau.

Table 3-4: Housing Units by Tenure, 1990 & 2000

	1990				2000			
	Unincorporated		Countywide		Unincorporated		Countywide	
	Units	%	Units	%	Units	%	Units	%
Total Dwelling Units	12,180	100.00	47,959	100.00	44,049	100.00	72,293	100.00
Total Occupied Units	9,223	75.72	39,150	81.63	36,140	82.04	60,977	84.35
Total Owner Occupied Units	6,244	67.70	25,730	65.72	28,082	77.70	41,305	67.74
Total Renter Occupied Units	2,979	32.30	13,420	34.28	8,058	22.30	19,672	32.26
Total Vacant Units	2,957	24.28	8,809	18.37	7,909	17.96	11,316	15.65
Vacant – For Rent	403	13.63	2,248	25.52	1,325	16.75	2,429	21.47
Vacant – For Sale Only	239	8.08	916	10.40	631	7.98	958	8.47
Rented/Sold, Not Occupied	197	6.66	870	9.88	383	4.84	561	4.96
Seasonal, Recreational, Occasional Use	1,875	63.41	3,982	45.20	5,045	63.79	6,599	58.32
For Migrant Workers	15	0.51	16	0.18	8	0.10	8	0.07
Other Vacant	228	7.71	777	8.82	517	6.54	761	6.72

Source: 1990 and 2000 Census, STF1A, U.S. Census Bureau

Table 3-5: Housing Units by Type, 1990 & 2000

Type of Unit	1990				2000			
	Unincorporated		Countywide		Unincorporated		Countywide	
	Units	%	Units	%	Units	%	Units	%
Single Family Detached	15,616	55.06	25,432	53.03	28,736	65.30	43,368	60.00
Single Family Attached	979	3.45	1,865	3.89	1,551	3.52	2,972	4.10
Duplex	231	0.81	1,023	2.13	438	1.00	1,424	2.00
Multi-Family	3,270	11.53	10,065	20.99	3,427	7.79	13,053	18.00
Mobile Homes	8265	29.14	9,574	19.96	9,367	21.29	10,989	15.2
Boat, RV, van, etc.	--	--	--	--	487	1.10	487	0.70
Total	28,361	100	47,959	100	44,006	100	72,293	100

Note: Figures are not provided for Boat, RV, van, etc. in the 1990 Census.

Source: 1990 & 2000 U.S. Census Bureau.

Table 3-6: Comparison of Monthly Gross Rent, 2000

Monthly Gross Rent	Unincorporated County			Countywide		
	1990 Units*	%	2000 Units**	1990 Units*	%	2000 Units**
Less than \$100	28	0.49	6	52	0.39	30
100-\$149	52	0.91	15	126	0.95	82
150-\$199	46	0.81	25	104	0.78	148
\$200-\$249	83	1.46	31	266	2.00	99
\$250-\$299	198	3.48	114	442	3.33	177
\$300-\$349	324	5.69	161	591	4.45	344
\$350-\$399	305	5.35	233	668	5.03	435
\$400-\$449	510	8.95	191	1,240	9.33	454
\$450-\$499	623	10.94	359	1,758	13.23	783
\$500-\$549	887	15.57	442	2,226	16.76	1,191
\$550-\$599	535	9.39	378	1,623	12.22	1,295
\$600-\$649	365	6.41	1130	1,054	7.93	1,527
\$650-\$699	320	5.62	582	807	6.07	2,284
\$700-\$749	401	7.04	653	676	5.09	2181
\$750-\$999	661	11.60	2711	1,079	8.12	6,297
\$1,000 or more	96	1.69	325	115	0.87	1591
No Cash Rent	262	4.60	725	457	3.44	725
Total Rental Units	5,696	100.00	8,081	13,284	100.00	19,643
Median Gross Rent				\$526		\$714
Median as % of Household Income				27.80%		28.8%

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

Source: 1990 & 2000 U.S. Census, STF1A and STF3A.

Table 3-7: Value of Owner-Occupied Housing, 2000

Specified Value	Unincorporated County		Countywide	
	2000 Units*	%	2000 Units*	%
Less than \$15,000	1,053	3.74	1,466	3.55
\$15,000-\$19,999	362	1.29	483	1.17
\$20,000-\$24,999	315	1.12	429	1.04
\$25,000-\$29,999	349	1.24	469	1.14
\$30,000-\$34,999	425	1.51	540	1.31
\$35,000-\$39,999	516	1.83	644	1.56
\$40,000-\$49,999	1,065	3.79	1,444	3.5
\$50,000-\$59,999	1,451	5.16	2,188	5.3
\$60,000-\$69,999	1,689	6.00	2,735	6.62
\$70,000-\$79,999	2,467	8.77	4,091	9.9
\$80,000-\$89,999	2,952	10.49	4,946	11.97
\$90,000-\$99,999	2,939	10.45	4,835	11.7
\$100,000-\$124,999	4,098	14.57	6,951	16.82
\$125,000-\$149,999	3,069	10.91	4,155	10.06
\$150,000-\$174,999	1,665	5.92	1,904	4.61
\$175,000-\$199,999	1,005	3.57	1,155	2.8
\$200,000-\$249,000	1,110	3.95	1,214	2.94
\$250,000-\$299,999	589	2.09	623	1.51
\$300,000-\$399,999	449	1.6	474	1.15
\$400,000-\$499,999	198	0.7	198	0.48
\$500,000-\$749,999	111	0.39	111	0.27
\$750,000-\$999,999	142	0.5	149	0.36
\$1,000,000 or more	111	0.39	111	0.27
Totals	28,130	100	41,315	100
Median Value	n/a		\$99,300	

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

Source: 2000 U.S. Census Bureau.

Table 3-8: Comparison of Monthly Cost of Owner-Occupied Housing, 2000

	Unincorporated		Countywide	
	Units*	%	Units*	%
With Mortgage:				
Less than \$200	8	0.05	8	0.03
\$200-\$299	42	0.25	51	0.20
\$300-\$399	178	1.04	301	1.16
\$400-\$499	401	2.35	732	2.81
\$500-\$599	750	4.39	1296	4.98
\$600-\$699	1186	6.95	2046	7.86
\$700-\$799	1,876	10.99	3151	12.10
\$800-\$899	2278	13.34	3567	13.69
\$900-\$999	2301	13.48	3492	13.41
\$1,000 or more	8,056	47.18	11,403	43.78
Totals with Mortgage	17,076	100	26,047	100
Median	n/a		\$954	
Median as % of HH Income	n/a		23.8%	
Not Mortgaged:				
Less than \$100	27	0.70	68	1.14
\$100-\$149	146	3.77	358	5.99
\$150-\$199	367	9.47	743	12.44
\$200-\$249	610	15.74	1176	19.68
\$250-\$299	988	25.49	1175	19.67
\$300-\$349	651	16.80	969	16.22
\$350-\$399	393	10.14	580	9.71
\$400 or more	694	17.91	906	15.16
Totals not Mortgaged	3,876	100	5,975	100
Median	n/a		\$277	
Median as % of HH Income	n/a		11.5%	
Total Owner-Occupied	24,828		37,997	

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

Source: 2000 Census, SF3, U.S. Census Bureau

Table 3-9: Household Income by Tenure and Cost Burden Table, 2002-2025
Countywide - Number of Households (HH)

HH Income	Tenure	2002	2005	2010	2015	2020	2025
<20%	Owner	1,627	2,179	2,934	3,827	4,908	6,083
	Renter	1,558	1,936	2,447	3,015	3,628	4,292
<20% Total		3,185	4,115	5,381	6,842	8,536	10,375
20-29.9%	Owner	1,739	2,260	3,082	4,185	5,621	7,448
	Renter	962	1,214	1,552	1,938	2,395	2,975
20-29.9% Total		2,701	3,474	4,634	6,123	8,016	10,423
30-39.9%	Owner	2,014	2,624	3,559	4,770	6,272	8,055
	Renter	1,614	1,994	2,521	3,101	3,728	4,402
30-39.9% Total		3,628	4,618	6,080	7,871	10,000	12,457
40-49.9%	Owner	2,497	3,244	4,390	5,830	7,513	9,289
	Renter	2,038	2,519	3,164	3,842	4,579	5,363
40-49.9% Total		4,535	5,763	7,554	9,672	12,092	14,652
50-59.9%	Owner	3,060	3,958	5,351	7,117	9,176	11,406
	Renter	2,019	2,517	3,184	3,894	4,648	5,369
50-59.9% Total		5,079	6,475	8,535	11,011	13,824	16,775
60-79.9%	Owner	6,792	8,796	11,773	15,378	19,471	23,643
	Renter	3,545	4,242	5,198	6,169	7,144	8,164
60-79.9% Total		10,337	13,038	16,971	21,547	26,615	31,807
80-119.9%	Owner	11,701	14,958	19,516	24,603	30,252	36,312
	Renter	5,673	6,923	8,580	10,275	12,061	13,998
80-119.9% Total		17,374	21,881	28,096	34,878	42,313	50,310
120 + %	Owner	17,265	22,166	28,489	34,796	41,289	47,653
	Renter	4,094	5,001	6,179	7,341	8,465	9,493
120 + % Total		21,359	27,167	34,668	42,137	49,754	57,146
Countywide Total:		68,198	86,531	111,919	140,081	171,150	203,945

Continued on Next Page

Unincorporated – Number of Households (HH)

HH Income	Tenure	2002	2005	2010	2015	2020	2025
<20%	Owner	1,117	1,525	2,111	2,796	3,634	4,560
	Renter	668	858	1,132	1,451	1,804	2,211
<20% Total		1,785	2,383	3,243	4,247	5,438	6,771
20-29.9%	Owner	1,180	1,570	2,205	3,068	4,202	5,649
	Renter	479	623	829	1,073	1,377	1,785
20-29.9% Total		1,659	2,193	3,034	4,141	5,579	7,434
30-39.9%	Owner	1,382	1,837	2,560	3,502	4,682	6,079
	Renter	685	873	1,156	1,464	1,813	2,214
30-39.9% Total		2,067	2,710	3,716	4,966	6,495	8,293
40-49.9%	Owner	1,747	2,313	3,203	4,316	5,632	7,031
	Renter	901	1,153	1,511	1,889	2,319	2,814
40-49.9% Total		2,648	3,466	4,714	6,205	7,951	9,845
50-59.9%	Owner	2,122	2,800	3,882	5,252	6,869	8,624
	Renter	934	1,203	1,584	1,976	2,409	2,865
50-59.9% Total		3,056	4,003	5,466	7,228	9,278	11,489
60-79.9%	Owner	4,730	6,240	8,548	11,339	14,534	17,805
	Renter	1,510	1,864	2,376	2,881	3,398	3,976
60-79.9% Total		6,240	8,104	10,924	14,220	17,932	21,781
80-119.9%	Owner	8,159	10,608	14,116	18,053	22,455	27,223
	Renter	2,362	2,986	3,840	4,698	5,636	6,730
80-119.9% Total		10,521	13,594	17,956	22,751	28,091	33,953
120 + %	Owner	12,118	15,797	20,652	25,527	30,556	35,566
	Renter	1,736	2,187	2,801	3,386	3,955	4,499
120 + % Total		13,854	17,984	23,453	28,913	34,511	40,065
Unincorporated Total:		41,830	54,437	72,506	92,671	115,275	139,631

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

Source: 1990 Census; 1995-2025 Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005

Table 3-10: Comparison of Unincorporated Housing Conditions, 2000

Housing Issue	Unincorporated		Countywide	
	Units	%	Units	%
Lacking Complete Plumbing	291	0.36	418	0.60
Lacking Complete Kitchen	298	0.61	446	0.60
No Fuel Used	437	0.43	744	0.48
Boarded Up	19	0.07	38	0.08
Overcrowded	2,392	6.6	4,799	7.8
Source of Water:				
Public/private system	19,186	67.65	36,972	77.09
Well	402	1.42	10,830	22.58
Other Source	10	0.04	697	1.45
Sewage Disposal:				
Public system	18,688	65.89	33,359	69.56
Septic	867	3.06	13,903	28.99
Other	43	0.15	697	1.45

*NOTE: Overcrowded persons= 1.01 or more per room.
Source: 2000 Census (SF1 and SF3A).*

Table 3-11: Subsidized Housing, 2000

Name	Housing Program	Number of Units
Arrow Ridge	Bonds and Housing Credits	320
Breezewood Village I	Housing Credits and Section 515	86
Breezewood Village II	Housing Credits and Section 515	42
Cane Island Apartments	Bonds, Housing Credits and SAIL	279
Cobblestone	Bonds and Housing Credits	421
Crane's Cove	FDIC	10
Grande Court At Boggy Creek	Bonds and Housing Credits	376
Heatherwood	FDIC	67
Kensington Of Kissimmee	Bonds and Housing Credits	289
Kissimmee Court Apartments	HUD Multi-Family	85
Kissimmee Oak Leaf Landings	HUD Multi-Family and Housing Credits	70
Outrigger Village	HOME and Housing Credits	192
Pebble Creek	HOME	72
Ravenwood - Kissimmee	Housing Credits	185
Reef Club I	Housing Credits	280
Saint Cloud Village Apartments	Bonds and Housing Credits	208
Seabrook Towers	FDIC	14
Three Fountains	FDIC	192
Tierra Vista	Bonds and Housing Credits	152
Vinyard I	Bonds	200
Vinyard II	Bonds	200
Walden Park	Bonds, Guarantee HUD Risk Sharing and Housing Credits	300
Wellington Woods	Housing Credits and SAIL	360
Whistler's Park At Lakeside	HOME and Housing Credits	160
Willows Village I	Housing Credits	46
Willows Village II	Housing Credits	45
Woodside - Kissimmee	FDIC	208

Name	Housing Program	Number of Units
Orangewood Apts.	Section 515	104
Regatta Bay	Bonds	384
Crestwood	Housing Credits	216
Hickory Glen	Bonds and Housing Credits	34
Sawyer Estates	Housing Credits	192
Summer Cove Apartments	Bonds and Housing Credits	192
Tracey Manor	HOME	14
Breezewood Village I	Bonds and Housing Credits	320
Breezewood Village II	Housing Credits and Section 515	86
Cane Island Apartments	Housing Credits and Section 515	42
Cobblestone	Bonds, Housing Credits and SAIL	279
Crane's Cove	Bonds and Housing Credits	421
Grande Court At Boggy Creek	FDIC	10
Heatherwood	Bonds and Housing Credits	376
Kensington Of Kissimmee	FDIC	67
Kissimmee Court Apartments	Bonds and Housing Credits	289
Kissimmee Oak Leaf Landings	HUD Multi-Family	85
Outrigger Village	HOME	160
Pebble Creek	HOME and Housing Credits	192
Ravenwood - Kissimmee	HOME	72
Reef Club I	Housing Credits	185
Saint Cloud Village Apartments	Housing Credits	280
Seabrook Towers	Bonds and Housing Credits	208
Three Fountains	FDIC	14
Tierra Vista	FDIC	192
Vinyard I	Bonds and Housing Credits	152
Vinyard II	Bonds	200
Walden Park	Bonds	200

Name	Housing Program	Number of Units
Wellington Woods	Bonds, Guarantee HUD Risk Sharing and Housing Credits	300
Whistler's Park At Lakeside	Housing Credits and SAIL	360
Willows Village I	HOME and Housing Credits	160
Willows Village II	Housing Credits	46
Woodside - Kissimmee	Housing Credits	45
Orangewood Apts.	FDIC	208
Regatta Bay	Section 515	104
Crestwood	Bonds	384
Hickory Glen	Housing Credits	216
Sawyer Estates	HOME	50
Summer Cove Apartments	Housing Credits	192
Tracey Manor	Bonds and Housing Credits	192
Wellington Woods	HOME	14

Source: Osceola Housing Department; Shimberg Center for Affordable Housing

Table 3-12: Group Homes, Foster Care Facilities and Adult Living Facilities, 2000

	Capacity (Beds)	General Location
Family Group Homes		
Help Now Spouse Abuse Center	8	Emmett Street
Foster Family Group Homes		
Brunner	1	Emory Street
De Guzman	2	Aspenwood Circle
Eby	2	Kings Point Blvd.
Foster	3	Pansy Court
Hager	5	Single Creek Court
Kelso	1	Ponderosa
Lauppe	3	Ivy Drive
Opfer	2	Tennessee Avenue
Parker	4	North Lavon
Waycaster	2	Poinciana Circle
Williams	4	Lake Vista Drive
Willis	2	Marygon Street
Osceola Children's Home	36	Neptune Road
Community Nursing Homes		
John Milton Nursing Home	149	West Donegan Avenue
Kissimmee Good Samaritan Nursing Center	170	Aldersgate Drive
Kissimmee Health Care Center	50	Mitchell Street
St. Cloud Health Care Center	131	1301 Kansas Avenue
Southern Oaks	60	Kissimmee Park Road
Access Home Health	0	909 E. Oak St.
Donegan Health Care & Rehabilitation (f.k.a Beverly Health Care)	120	1120 W. Donegan Ave.
Good Samaritan Health Center	170	1500 Southgate Drive
Palms at Park Place	120	221 Park Place Boulevard
Oaks of Kissimmee	59	320 Mitchell St.
Osceola Health Care	120	4201 W. Nolte Rd.
Plantation Bay Rehab	120	401 Kissimmee Park Rd.
Southern Oaks Health Care Center	120	2355 Kissimmee Park Rd.
Avante	131	1301 Kansas Avenue
Tandem Healthcare	120	2511 N. John Young Pkwy.

Adult Congregate Living Facilities		
Addie's Rest Home	15	Verona Avenue
Donegan Square	16	1090 W. Donegan Avenue
Good Samaritan Manor	56	1500 Southgate Drive
Homestead Retirement Home	40	1117 Massachusetts Avenue
Hunter Arms Retirement Home	65	New York Avenue
Keller Manor	12	Neptune Road
Spring Brook Retirement Center	60	W. Verona Avenue

Sources: State of Florida Department of Health and Rehabilitative Services; Osceola County Housing Department

Table 3 - 13: Mobile Home/Recreational Vehicle Parks, 2001

Name	Location	Total Number RVs	Total Number MHs
Aloha RV Park	4648 S. Orange Blossom Trail Kissimmee, FL 34746	112	
American Adventure World	8550 W. Irlo Bronson Memorial Hwy. Kissimmee, FL 34747	675	
Barlow manor Trailer Park	503 Brown Chapel Rd St. Cloud, FL 34769		6
Bermuda Mobile Home Park	2528 N. Bermuda Avenue Kissimmee, FL 34741		23
Campbell Mobile Home Park	1981 Ham Brown Road St. Cloud, FL 34769		8
Camptown & Sandalwood	5150 Boggy Creek Road St. Cloud, FL 34769	457	130
Canoe Creek Campground	4101 Canoe Creek Road St. Cloud, FL 34772	170	2
Colonial Mobile Home Park	5595 East Irlo Bronson Memorial Highway St. Cloud, FL 34771		68
Crosby Mobile Home Park	955 Kenansville Road Kenansville, FL		8
Cypress Cove Mobile Home and RV Park	4425 South Pleasant Hill Road Kissimmee, FL 34746	127	271
East Lake Fish Camp	3705 Big Bass Road Kissimmee, FL 34744	243	20
El Tonteria	1520 Parsons Road Kissimmee, FL 34744		40
Frank & Mary Lou's	3475 Oak Drive Kissimmee, FL 34744		8

Name	Location	Total Number RVs	Total Number MHs
Friendly Village	2550 East Irlo Bronson Memorial Highway Kissimmee, FL 34744		8
G & H Mobile Home Park	1501 G&H Drive Kissimmee, FL 34744		34
Gator RV Resort	5755 East Irlo Bronson Memorial Highway St. Cloud, FL 34769	110	2
Good Samaritan	1550 Aldersgate Drive Kissimmee, FL 34746		469
Great Oaks Campground	4440 Yowell Road Kissimmee, FL 34746	196	
Harbor Oaks Marina	3605 Marsh Road Kissimmee, FL 34746	8	
Highlands Mobile Home Park	401 West Donegan Avenue Kissimmee, FL 34741		57
Hilliard's Lake Marina	25 South Canoe Creek Road Kenansville, FL 34741	4	8
Jackson Square Mobile Home Park	205 West Donegan Avenue Kissimmee, FL 34741		61
Jade Isle Trailer Park	325 Rosendale Avenue St. Cloud, FL 34769		101
Johnson Rainbow Trailer Park	5515 South Orange Blossom Trail Intercession City, FL 33848	5	8
King's Mobile Home Park	2410 Old Vineland Road Kissimmee, FL 34746		25
Kissimmee Campground	3643 Alligator Lane Kissimmee, FL 34746	52	50
Kissimmee Park Resort (Lake Toho Resort)	4715 Kissimmee Park Road Kissimmee, FL 34772	69	10
Lake Cypress	3301 Lake Cypress Road Kenansville, FL 34739	51	1
Lake Marian Paradise	901 Arnold Road Kenansville, FL 34739	42	69
Lake Runnymede Mobile Home Park	1300 Hasker Circle St. Cloud, FL 34769		74
Lakeview Trailer Terrace	6070 East Irlo Bronson Memorial Highway St. Cloud, FL 34771		24
Lamplighter	4391 West Vine Street Kissimmee, FL 34746	10	38
Merry D Sanctuary	4261 Pleasant Hill Road Kissimmee, FL 34746	60	2
Mill Creek RV/Mobile Home Park	2775 North Michigan Avenue Kissimmee, FL 34744	183	35

Name	Location	Total Number RVs	Total Number MHs
Miller's Lakeside	5696 South Orange Blossom Trail Intercession City, FL 33848		8
Mockingbird Mobile Home Park	2385 East Vineland Road Kissimmee, FL 34746		4
Moon's Mobile Home Park	2477 N. Beaumont Avenue Kissimmee, FL 34741		10
Orange Grove Campground	2425 Old Vineland Road Kissimmee, FL 34741	190	
Osceola Mobile Home Park	2660 North Orange Blossom Trail Kissimmee, FL 34741		64
Paradise RV Resort	725 South Old Lake Wilson Road Kissimmee, FL 34747	95	3
Pine Lake Mobile Home Park	4845 S. Orange Blossom Trail Kissimmee, FL 34758		13
Pleasant Hill Mobile Home Park	2100 Pleasant Hill Road Kissimmee, FL 34746		106
Ponderosa RV Park	1983 Boggy Creek Road Kissimmee, FL 34744	180	
Port-O-Call RV Resort	5195 West Irlo Bronson Memorial Highway Kissimmee, FL 34746	400	
Ramada Camp Inn	2855 Boggy Creek Road Kissimmee, FL 34744	99	
Richardson's Fish Camp	1550 Scotty's Road Kissimmee, FL 34746	16	6
Secret Lake RV Resort	8550 West Irlo Bronson Memorial Highway Kissimmee, FL 34747	675	
Shady Oaks Mobile Home Park	2400 Old Vineland Road Kissimmee, FL 34744		8
Sharp's Mobile Home Park	5620-1 Lake Lizzie Drive St. Cloud, FL 34771	89	
Shelter Cove	5777 Nova Road St. Cloud, FL 34769	163	
Sherwood Forest Mobile Home & RV Park	5300 West Irlo Bronson Memorial Highway Kissimmee, FL 34746	654	679
Siesta Largo Mobile Home Park	4750 Siesta Largo Drive		491
Southport Park	2001 Southport Road Kissimmee, FL 34746	53	
Sun Mobile Home Park	2548 Sunset Drive Kissimmee, FL 34741		43
Sundance Mobile Home Park	396 W. Jackson Street		36

Name	Location	Total Number RVs	Total Number MHs
The Tourist Court	6155 East Irlo Bronson Memorial Highway St. Cloud, FL 34769	8	1
Times Mobile Home Park	1330 Budinger St. Cloud, FL 34769		37
Tip Top Trailer Park	1605 Vintage Street Kissimmee, FL 34746		10
Tropical Palms Resort	2650 Holiday Trail Kissimmee, FL 34746	690	
Turnpike Mobile Home Park	2802 E. Irlo Bronson Memorial Highway Kissimmee, FL 34744		3
Twenty-One Palms	6951 Hwy 532 Davenport, FL 33837	68	
Whispering Pines Mobile Home Park	4658 Whispering Pines Blvd. Kissimmee, FL 34758		304
Williams Mobile Home Park	2725 Lake Vista Drive Kissimmee, FL 34743		8
Windsor Mobile Home Park	4630 S. Orange Blossom Trail Kissimmee, FL 34746		98
Wonderland Mobile Home Park	3777 S. Orange Blossom Trail Kissimmee, FL 34746		55

Source: Osceola County

Table 3-14: Mobile Home Subdivisions, 2001

Key Number	Name	Number of Lots
1	Ashton Courts	40
2	Central Acres, Unit I	81
3	Central Acres, Unit II	53
4	Country Cove Villas	69
5	Country Estates I	17
6	Country Estates II	27
7	Country Side	124
8	Crest Ridge Acres	14
9	Ingram Terrace	248
10	Kissimmee View, Unit B	357
11	Lake Marian Estates	14
12	Lake Marian Gardens	24
13	Lee Bell Park	96
14	Oak Forest, Unit II	13
15	Osceola Acres	91
16	The Palms	50
17	Pine Grove Park, Unit I	267
18	Streeter's Subdivision	14
19	Sunshine Mobile Estates	9
20	Top's Terrace	54
21	Tropical Park, Unit I	75
22	Tropical Park, Unit II	150
23	Tropical Park, Unit 3	74
24	Tropical Park, Unit IV	75
25	Twin Lakes Ranchettes	27
26	West Side Manor	37
27	Morningside Village, Unit I	95
28	Morningside Village, Unit II	54
TOTAL LOTS		3,067

Source: Osceola County

Table 3-15: Total County Population by Age 2005-2025

Age	Total 1990	Total 2000	Total 2002	Total 2005	Total 2010	Total 2015	Total 2020	Total 2025
0-4	7,907	11,720	13,362	16,620	20,064	24,034	28,071	32,000
5-9	7,695	13,213	14,446	16,848	20,979	24,788	29,287	33,771
10-14	7,327	13,442	14,823	17,699	20,547	24,625	28,665	33,460
15-19	7,383	12,492	14,044	17,545	21,280	23,989	28,012	32,219
20-24	7,640	11,314	12,810	16,233	20,449	24,150	26,567	30,255
25-29	9,186	12,199	13,328	15,127	19,484	23,695	27,488	29,664
30-34	9,115	13,039	13,936	14,632	16,719	20,895	24,893	28,530
35-39	8,329	14,514	15,503	16,533	17,291	19,430	23,847	27,967
40-44	7,528	13,651	15,411	19,910	20,880	21,617	24,034	29,109
45-49	6,160	11,684	13,542	19,273	25,054	25,763	26,531	29,270
50-54	4,913	10,485	11,950	15,990	23,800	29,852	30,418	31,229
55-59	4,668	8,350	9,788	14,184	19,925	28,477	34,866	35,246
60-64	4,912	6,681	7,854	11,349	17,669	24,187	33,585	40,315
65-69	4,912	6,003	6,748	8,697	13,376	20,321	27,445	37,371
70-74	4,061	5,117	5,673	6,877	9,235	13,913	20,984	28,225
75+	5,992	8,589	9,764	13,180	17,648	23,164	32,106	46,467
Total	107,728	172,493	192,982	240,697	304,400	372,900	446,799	525,098

*Source: Shimberg Center for Affordable Housing Model Run with BEBR High Projections, 2005.
Osceola County Planning Department*

Table 3–16: Housing Composition, 2000-2025

Countywide Total Households (HH)

HH Size	Tenure	2002	2005	2010	2015	2020	2025
1-2	Owner	24,524	32,144	43,590	57,912	74,845	93,045
1-2	Renter	11,183	13,827	17,460	21,474	25,922	30,713
1-2 Total		35,707	45,971	61,050	79,386	100,767	123,758
3-4	Owner	16,143	20,419	25,882	31,107	36,291	41,493
3-4	Renter	7,500	9,070	11,134	13,115	15,003	16,853
3-4 Total		23,643	29,489	37,016	44,222	51,294	58,346
5+	Owner	6,028	7,622	9,622	11,487	13,366	15,351
5+	Renter	2,820	3,449	4,231	4,986	5,723	6,490
5+ Total		8,848	11,071	13,853	16,473	19,089	21,841
Countywide Total:		68,198	86,531	111,919	140,081	171,150	203,945

Unincorporated Total Households (HH)

HH Size	Tenure	2002	2005	2010	2015	2020	2025
1-2	Owner	16,974	22,707	31,565	42,627	55,834	70,135
	Renter	4,502	5,813	7,742	9,915	12,480	15,460
1-2 Total		21,476	28,520	39,307	52,542	68,314	85,595
3-4	Owner	11,267	14,452	18,619	22,650	26,652	30,704
	Renter	3,298	4,095	5,180	6,178	7,107	8,070
3-4 Total		14,565	18,547	23,799	28,828	33,759	38,774
5+	Owner	4,314	5,531	7,093	8,576	10,078	11,698
	Renter	1,475	1,839	2,307	2,725	3,124	3,564
5+ Total		5,789	7,370	9,400	11,301	13,202	15,262
Unincorporated Total:		41,830	54,437	72,506	92,671	115,275	139,631

*Source: Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005.
Osceola County Planning Department*

Table 3-17: Unincorporated Household Income, 2000

Household Income Range	Households	%
<20%	1,532	4.23
20-29.9%	1,429	3.95
30-39.9%	1,778	4.92
40-49.9%	2,282	6.31
50-59.9%	2,638	7.30
60-79.9%	5,390	14.91
80-119.9%	9,109	25.21
More than 119.9%	11,989	33.17
Total	36,147	100
Median Household Income Total: \$38,214		

Source: Shimberg Center for Affordable Housing (Version 5.2, 2003)

Table 3-18: Cost Burden

Countywide Total

Cost Burden	2002	2005	2010	2015	2020	2025
<30%	48,381	61,430	79,581	99,731	121,957	145,331
30-39%	8,392	10,531	13,461	16,662	20,143	23,861
40-49%	4,439	5,659	7,331	9,181	11,255	13,546
50+ %	6,986	8,911	11,546	14,507	17,795	21,207
Countywide Total	68,198	86,531	111,919	140,081	171,150	203,945

Unincorporated Total

Cost Burden	2002	2005	2010	2015	2020	2025
<30%	30,316	39,461	52,561	67,172	83,522	101,032
30-39%	4,876	6,278	8,284	10,490	12,934	15,616
40-49%	2,710	3,534	4,720	6,049	7,567	9,281
50+ %	3,928	5,164	6,941	8,960	11,252	13,702
Unincorporated Total	41,830	54,437	72,506	92,671	115,275	139,631

Source: Shimberg Center for Affordable Housing Model Run with BEBR High Projections, 2005

Table 3-19 Unincorporated County Household Income by Tenure, 2002-2025

Year:	Owner						Renter						Totals
	2002	2005	2010	2015	2020	2025	2002	2005	2010	2015	2020	2025	
<20%	1,117	1,525	2,111	2,796	3,634	4,560	668	858	1,132	1,451	1,804	2,211	23,867
20-29.9%	1,180	1,570	2,205	3,068	4,202	5,649	479	623	829	1,073	1,377	1,785	24,040
30-39.9%	1,382	1,837	2,560	3,502	4,682	6,079	685	873	1,156	1,464	1,813	2,214	28,247
40-49.9%	1,747	2,313	3,203	4,316	5,632	7,031	901	1,153	1,511	1,889	2,319	2,814	34,829
50-59.9%	2,122	2,800	3,882	5,252	6,869	8,624	934	1,203	1,584	1,976	2,409	2,865	40,520
60-79.9%	4,730	6,240	8,548	11,339	14,534	17,805	1,510	1,864	2,376	2,881	3,398	3,976	79,201
80-119.9%	8,159	10,608	14,116	18,053	22,455	27,223	2,362	2,986	3,840	4,698	5,636	6,730	126,866
More than 119.9%	12,118	15,797	20,652	25,527	30,556	35,566	1,736	2,187	2,801	3,386	3,955	4,499	158,780
Totals:	32,555	42,690	57,277	73,853	92,564	112,537	9,275	11,747	15,229	18,818	22,711	27,094	

Source: Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005.

Table 3–20: Projection of Households by Tenure

Countywide

Tenure	2002	2005	2010	2015	2020	2025
Owner	46,695	60,185	79,094	100,506	124,502	149,889
Renter	21,503	26,346	32,825	39,575	46,648	54,056
Countywide Total	68,198	86,531	111,919	140,081	171,150	203,945

Unincorporated

Tenure	2002	2005	2010	2015	2020	2025
Owner	32,555	42,690	57,277	73,853	92,564	112,537
Renter	9,275	11,747	15,229	18,818	22,711	27,094
Unincorporated Total	41,830	54,437	72,506	92,671	115,275	139,631

Source: Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005.

Table 3-21: Projected Demand for Housing by Building Type

Type:	2005		2010		2015		2020		2025	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
Countywide	74,215	17,932	96,595	22,582	121,474	27,685	149,011	33,225	178,220	38,929
Unincorporated	52,118	5,855	69,417	7,799	88,723	9,968	110,365	12,399	133,683	15,019
Demand Year:	2005		2010		2015		2020		2025	
Countywide	92,147		119,177		149,159		182,236		217,149	
Unincorporated	57,973		77,216		98,691		122,764		148,702	
Unincorporated Share of Total	63%		65%		66%		67%		68%	

Source: Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005.

Table 3-22: Projected Need for Housing by Building Type

Type:	2005		2010		2015		2020		2025	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
Countywide	15,323	3,379	37,703	8,029	62,582	13,132	90,119	18,672	119,328	24,376
Unincorporated	11,328	1,282	28,627	3,226	47,933	5,395	69,575	7,826	92,893	10,446
Demand Year:	2005		2010		2015		2020		2025	
Countywide	18,702		45,732		75,714		108,791		143,704	
Unincorporated	12,610		31,853		53,328		77,401		103,339	
Unincorporated Share of Total	67%		70%		70%		71%		72%	

Source: Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005.

Table 3-23: Projected Households by Age

Countywide

Age	2002	2005	2010	2015	2020	2025
15-24	3,468	4,328	5,325	6,150	6,989	7,938
25-34	11,866	12,917	15,686	19,308	22,691	25,212
35-54	29,859	37,972	46,041	51,148	55,452	62,151
55-64	9,908	14,343	21,097	29,547	38,407	42,393
65-74	7,445	9,335	13,551	20,503	28,992	39,284
75+	5,652	7,636	10,219	13,425	18,619	26,967
Total:	68,198	86,531	111,919	140,081	171,150	203,945

Unincorporated County

Age	2002	2005	2010	2015	2020	2025
15-24	1,418	1,797	2,248	2,575	2,905	3,394
25-34	6,177	6,918	8,704	10,801	12,742	14,114
35-54	18,830	24,257	29,832	33,577	36,705	41,750
55-64	6,702	9,904	14,971	21,127	27,603	30,533
65-74	5,001	6,426	9,632	14,931	21,551	29,377
75+	3,702	5,135	7,119	9,660	13,769	20,463
Total:	41,830	54,437	72,506	92,671	115,275	139,631

Source: Shimberg Center for Affordable Housing, Model Run with BEBR High Projections, 2005.