



The Affordable
Housing Study
Commission

FINAL REPORT

2001

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THE AFFORDABLE HOUSING STUDY COMMISSION

FINAL REPORT 2001

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JULY 2001



THE AFFORDABLE HOUSING STUDY COMMISSION

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The Honorable Tom Feeney, Speaker
Florida House of Representatives
420 Capitol
Tallahassee, Florida 32399-1300

Dear Governor Bush, President McKay, and Speaker Feeney:

On behalf of the Affordable Housing Study Commission, I am pleased to submit our final report for 2001, which fulfills the requirements of section 420.609, Florida Statutes. The report includes the Commission's recommendations to improve the delivery of Florida's affordable housing programs.

Over the last one and one-half years, the Commission examined how Florida can meet its statutory housing goal, found in Section 420.0003(1), *Florida Statutes*, that by the year 2010, Florida will ensure that each resident has access to safe, decent and affordable housing. We did this by comparing the need for such housing with the number of affordable units projected to be built through 2010. As the report illustrates, the need is astounding and cannot be met by current programs alone.

The Commission believes that, overall, Florida is doing an excellent job of managing the funds it has to develop affordable housing. Funding for the state's affordable housing programs is unparalleled nationwide, with \$185 million in Sadowski Act funds appropriated during the 2001 legislative session in addition to increased authority provided to support housing provided through the Affordable Housing Guarantee Program.

In order to meet the 2010 goal, new sources of funding, particularly from the private sector, are essential to increase the state's affordable housing stock. Additional business and financial institution involvement in affordable housing is an important strategy that Florida has not fully encouraged, but is essential to meet the state's 2010 goal. In tandem, the Commission believes that Florida must do a better job of making housing programs accessible to all providers, both non-profit and for-profit. Developing strengthened partnerships with all facets of the private sector will do the most to increase the state's capacity to provide affordable housing into the future.

To move Florida in the direction of meeting the 2010 goal, the Commission submits this report and recommendations. We believe that if these are implemented at all levels of government and in the private sector, Florida will substantially increase the amount of affordable housing available to its lowest income residents.

Speaking for all members of the Commission, I extend our appreciation for the opportunity to serve the citizens of Florida.

Sincerely,

Kristen K. Packard
Chair

July 15, 2001

The Affordable Housing Study Commission **2000-2001 MEMBERSHIP**

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*The commission extends its appreciation
to Susan Parks for her assistance and
dedication over this time.*

MISSION STATEMENT of the Affordable Housing Study Commission



The Affordable Housing Study Commission recommends improvements to public policy to stimulate community development and revitalization and to promote the production, preservation and maintenance of safe, decent and affordable housing for all Floridians.

STRATEGIES FOR ACCOMPLISHING THE MISSION:

The Affordable Housing Study Commission implements its mission through the following strategies:

- encouraging public-private partnerships and governmental coordination;
- identifying opportunities to streamline state, regional and local regulations affecting the affordability of housing;
- advocating development strategies which comprehensively address the housing, economic and social needs of individuals;
- advocating the provision of increased technical and financial resources;
- promoting research on affordable housing issues; and
- educating the public and government officials to understand and appreciate the benefits of affordable housing.

Executive Summary

By 2010, an estimated 1.61 million low-income homeowners and renters will be paying too much for their housing. In addition, over 650,000 housing units affordable to low-income Floridians will be over 50 years old, suggesting an extreme number of units will require rehabilitation or replacement.

When the Commission looked at the capacity of federal, state and local housing programs to meet this housing need, we found that there are encouraging signs that Congress realizes the continued need to provide incentives to develop such housing (specifically, the increase in the bond cap and housing credit allocation during 2001). On the other hand, there is also a slow drain of federal resources to public housing and Section 8 vouchers, both which support a large portion of the housing stock affordable to the very lowest income Floridians.

At the state level, the 2001 Legislature supported affordable housing by continuing full funding of the Sadowski Act and increasing the capacity of the Affordable Housing Guarantee Program to support more affordable developments. These actions will assist the state toward meeting the housing need of all Floridians by 2010, the goal found in section 420.0003, *Florida Statutes*.



Even so, when the Commission compared the housing need with the units projected to be built under federal, state and local housing programs through this decade, Florida is left with an astounding need for affordable, decent housing. The Commission projected the cost of meeting this housing need, considering investments from both the public and private sectors. This was done at the county, regional and state level making extremely general assumptions. The resulting costs are also huge.

Even with a dedicated source of state revenue in place, Florida may not reach its 2010 goal. However,

the Commission believes the goal should continue to stand as it is, a showcase of its importance to ensure that all Floridians have the basic comfort and security needed to participate and excel in their communities.

We realize that housing programs alone cannot meet this goal. The wages of Florida's lowest income residents do not allow them to afford even reasonably priced housing in their communities. Whether through living wage programs or other business development, economic strategies must be implemented to complement housing programs.

The Commission believes that Florida must place a new emphasis on involving the private sector in developing affordable housing. From increased investment from financial institutions and employers, to more flexible programs for builders, Florida's best chance of leveraging its housing dollars will come from new and enhanced relationships with all parts of the private sector.

The Commission's 2000-01 recommendations are mostly in the form of "best management practices." These are strategies being implemented in Florida communities or other states that provide the best ideas for bringing more affordable housing to Florida. The full report includes case studies of programs that illustrate these ideas.

Recommendations

IMPORTANCE OF THE U.S. CENSUS

- To acquire an accurate assessment of housing need, the public and private sectors should work in conjunction with the federal government during Census years to carry out an intensive publicity campaign encouraging households to fill out their Census forms.

LOCAL INCLUSIONARY HOUSING AND LINKAGE FEE ORDINANCES

- Local governments should consider adopting land use ordinances, such as inclusionary housing and linkage fees, to strengthen the community's capacity to provide affordable housing.

ADDRESSING SUBSTANDARD HOUSING

- In order to eliminate substandard housing and life safety issues, local governments should implement fee-based periodic inspection programs to address code violations of single- and multifamily rental units.

FINDING OTHER STATE FUNDS TO WORK FOR AFFORDABLE HOUSING

- The Florida Housing Finance Corporation should develop and administer a single family mortgage loan program financed by the state pension fund and targeted to lower income homeowners.

USE OF TANF FUNDS FOR HOUSING

- In setting procedures for the Individual Development Account program funded with TANF, Workforce Florida, Inc. should require the inclusion of a financial and economic literacy component.
- The Florida Housing Finance Corporation should continue to provide a point incentive in its competitive rental applications to developers who elect to provide a down payment assistance program for tenants.
- Local SHIP administrators should consider developing an IDA program by bringing in funds from such sources as financial institutions, employers and the local government in order to offer assistance to those seeking homeownership.

THE AFFORDABLE HOUSING STUDY COMMISSION'S 2001-02 AGENDA

The Commission's year 2001-02 agenda will include the following topics:

Design Excellence in Affordable Housing. How can design be used to make affordable housing truly enticing to local governments? What more can Florida do in the design arena to bolster public and private support for affordable housing?

Funding Infrastructure to Support Affordable Housing. In 1998, the Florida Legislature gave the Florida Housing Finance Corporation the authority to provide for the development of infrastructure improvements and rehabilitation related to affordable housing. Over the next year, the Commission intends to develop a recommendation to implement and fund Florida Housing's authority to provide for infrastructure.

Developing a Standard Affordable Loan Product that Can Be Used by Local Governments. The Commission wants to create a standard loan product that is flexible enough to be used by most local governments using the SHIP program, and that can easily be resold on the secondary market in order to allow local governments to increase the number of loans made to homebuyers.

- The Florida Legislature should restore funding for the "Temporary Financial Assistance for Homeless Families" Program at a minimum of \$5 million annually.
- The Florida Legislature should appropriate TANF funds for short term (120 days or less) tenant based assistance and/or the state's "maintenance of effort" matching funds for longer term tenant based rental assistance.
- Because the purpose of TANF funds is to supplement state funds, the Florida Legislature should not supplant general revenue funded programs with TANF funds.

ALTERNATIVE MODELS THAT PROMOTE PERPETUAL AFFORDABILITY

- The state and local governments should recognize the importance of community land trusts and support their efforts to provide affordable housing in perpetuity.

COMBATING NIMBYISM

- Where the proper land use classification and zoning are already in place, affordable housing developments should not be penalized for a lack of local government support in the selection process for government funding.
- Working together, the Florida Housing Finance Corporation and the Department of Community Affairs should fund the creation and ongoing implementation of a NIMBY education strategy.

COMMUNITY REINVESTMENT

- A nonprofit, statewide community organization should provide education, training and advocacy on community reinvestment efforts in Florida.

INSURANCE REINVESTMENT

- The Governor and Insurance Commissioner, working with housing and community development advocates, should solicit the largest insurance companies doing business in the state to create a California IMPACT-type organization to do business in Florida by 2003. Should a voluntary program not be created by 2003, the Florida Legislature should enact insurance reinvestment legislation.

EMPLOYER ASSISTED HOUSING

- The Florida Housing Finance Corporation should develop an employer assisted housing program similar to those in the States of Maryland or New Jersey, and include a marketing campaign to promote participation by Florida's employers.
- Local SHIP administrators should consider promoting employer assisted housing programs for purchase of a home or rehabilitation of an existing home. SHIP funds could be used to match employer contributions.



Introduction



In 1999 the Affordable Housing Study Commission examined Florida's progress in meeting its affordable housing needs. The Commission found a gap between the need for such housing and its availability for all people. As a result of that finding, the Commission decided to study the feasibility of meeting Florida's housing goal found in s. 420.0003, *Florida Statutes*, to ensure that all Floridians have access to decent, affordable housing by the Year 2010.

During 2000 and early 2001, the Commission looked at renter and owner housing need by county, and made general estimations of the total costs of providing this housing to Florida households. Within this unmet need there are households with special needs, including elders, and meeting these housing needs will require further analysis. We also wanted to evaluate the status of households living in mobile homes, but information on these units is currently limited. At the same time, the Commission examined whether current programs and incentives were working well to deliver housing expeditiously. Housing delivery by both the public and private sectors was evaluated.

After gathering this information, the Commission evaluated which additional strategies could assist Florida in meeting its 2010 goal. This report summarizes the Commission's needs assessment and provides recommendations to enhance Florida's affordable housing delivery system.

ASSESSMENT OF FLORIDA'S AFFORDABLE HOUSING NEED

In 1998 there were over six million households in Florida, and almost 69 percent of these owned their own homes. In that year there were 2.02 million low- and very low-income households in the state. These are families or individuals with incomes between 0 and 80 percent of the median income in the areas where they live (the state median in 1998 was \$34,730). The Commission concentrated its study on meeting the housing needs of these households.



more than 30 percent of its income on rent or mortgage payments.

The second measure is the structural condition of available housing. Instead of using the Census figures for substandard housing, which are now eleven years old,¹ the Commission measured housing condition using a substitute measure of age. That is, we

approximated the number of units that are 50+ years old being lived in by households in the 0 to 80 percent area median income range.

We decided these homes might have the most likelihood of not being well cared for, only because lower income households tend to have less money to put into repairs and upkeep.

The Commission also projected these needs out to the year 2010. Table 1 shows the summary of Florida's affordable housing need through 2010. The table shows the total number of low-income owners and renters, and how many of these households are estimated to be paying too much for their housing or to be living in substandard conditions.

Table 1. Florida's Affordable Housing Need, Projected for 2010

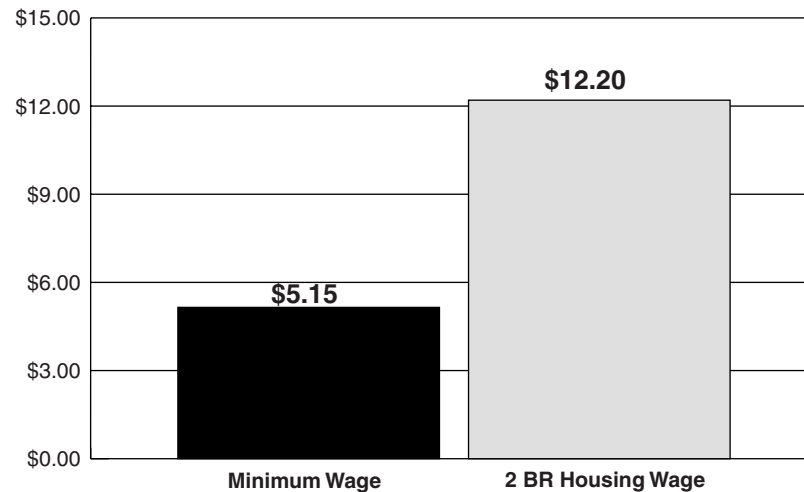
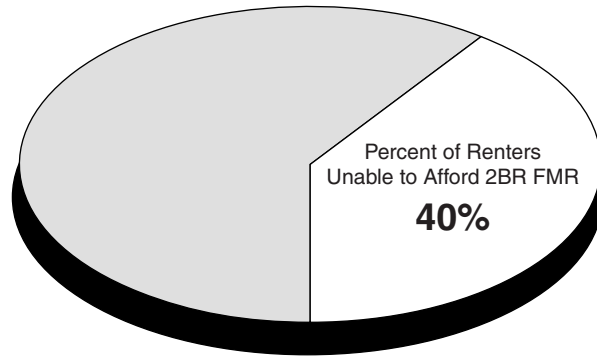
OWNERS	0-30% AMI	31-50% AMI	51-80% AMI	Total	RENTERS	0-30% AMI	31-50% AMI	51-80% AMI	Total
# Households	445,010	465,643	778,250	1,688,903	# Households	410,022	320,969	450,162	1,181,153
# Cost Burdened Households	292,226	207,493	258,007	757,726	# Cost Burdened Households	326,925	270,275	255,773	852,973
# Single Family Units >50 Years Old	47,994	48,982	80,757	177,733	# Single Family Units >50 Years Old	40,509	31,489	44,415	116,413
					# Multifamily Units >50 Years Old	132,398	100,206	139,491	372,095

Source: Taken from Housing Need by County, developed by the Affordable Housing Study Commission, 2000, from data provided by the Shimberg Center.

The Housing Wage in Florida is \$12.20

This is the amount a worker would have to earn per hour in order to be able to work 40 hours per week and afford a two bedroom unit at the state's Fair Market Rent.

This is 237% of the present minimum wage of \$5.15 per hour.



In Florida, the Fair Market Rent for a two bedroom unit was \$634 per month in 2000. A minimum wage earner earning \$5.15 per hour could afford a monthly rent of less than \$268. This minimum wage worker would have had to work 95 hours per week to afford the two bedroom unit at Fair Market Rent. Appendix 1 provides housing wage information for all of Florida's counties.

— from Out of Reach 2000, prepared by the National Low Income Housing Coalition

By 2010, the number of low-income households will have grown to almost 2.87 million, with an estimated 1.61 million of these renters and owners paying too much for their housing. In addition, over 650,000 housing units affordable to low-income Floridians will be over 50 years old. This suggests an extreme number of units will require rehabilitation or replacement. Appendix 2 provides information for each of Florida's 67 counties.

This picture of need does not count Florida's overcrowding problem, which is defined to exist if more than 1.01 persons per room live in a housing unit. Because the 1990 Census numbers are so outdated now, the Commission decided to wait until the 2000 data are available next year to determine the size of this problem.

RECOMMENDATION:

To acquire an accurate assessment of housing need, the public and private sectors should work in conjunction with the federal government during Census years to carry out an intensive publicity campaign encouraging households to fill out their Census forms.

ASSESSMENT OF FLORIDA'S HOUSING DELIVERY SYSTEM

The Commission reviewed Florida's housing delivery system, which includes all of the entities that are involved in housing production. Both the public and private sectors were part of the review. We also looked at any trends to determine whether the system as a whole would be able to meet the state's housing need through 2010.

FEDERAL HOUSING PROGRAM TRENDS

Over the past two decades, the federal government has spurred increased involvement in affordable development by the private sector (both for profit and nonprofit) and has relied more on housing vouchers to meet increased demand. With the advent of decreased support for public housing and the creation of the HOPE VI program, public housing authorities, once thought of mainly as property managers, have begun to shift their focus to a broader scope of activities including development with other program funds in conjunction with the private sector.

The HOPE VI program has been oriented to revitalizing neighborhoods and rebuilding public housing, usually in lower concentrations, which has meant the loss of units. The positive side of this is housing on a more human scale, but the down side is the loss of units usually available to households with extremely low incomes. However, vouchers are used



to manage this loss. This trend will continue in coming years.

In addition, a number of units have been lost when Section 8 properties with expiring contracts converted to market rate units. Properties remaining in the Section 8 program are now on shorter contracts, which means that conversions will continue through 2010. At the end of the decade many of these properties will be thirty or more years old and in need of rehabilitation.

While taking these trends into consideration, most of the federal housing development programs are predicted to see little change over this decade. However, if preservation of funds for maintaining public housing and Section 8 vouchers slowly decreases, this will mean a slow drain of units from Florida's total affordable stock.

Beneficial changes have just been made to the private activity bond cap and housing credit programs. Congress just increased housing credits from \$1.25 to \$1.75 per capita over the next two years, which means approximately \$9 million more in credits each year, allowing the state to fund approximately 1,900 more rental units annually. The bond allocation was increased by 50 percent over two years, which could allow as many as 3,500 additional single- and multi-family units to be funded each year throughout the state. Current discussions at the federal level also include the creation of a tax credit for single family housing and the creation of a National Affordable Housing Trust Fund, which would support mainly rental housing for households in the 0-30 percent area median income category. These are two extremely important opportunities that could enhance Florida's capacity to develop affordable housing.

STATE PROGRAM TRENDS

Based on state revenue projections through the Sadowski Act, funding of state programs is projected to slowly increase over this decade.

The major concern is rental housing units with "land use restriction agreements" that are expiring during this time. These agreements state how long a unit must be kept affordable to lower income house-

holds. Most rental units built over the last few years have 50 year agreements, but in earlier years, agreements were for shorter periods of time. Many of these agreements will begin expiring during this decade, affecting over 17,000 units.² This does not mean these units necessarily will be lost, but many will require additional public financing if they are to remain affordable.

At no time in Florida have land use standards around the state strongly encouraged the development of affordable housing. While the Development of Regional Impact program includes a housing component, relatively few units have come out of this program. Past Commission recommendations to treat affordable housing as infrastructure that must be in place at the time of other development have not been implemented.

LOCAL PROGRAM TRENDS

The 1990s saw the implementation of the State Housing Initiatives Partnership, or SHIP program. Under this program, all counties and over 40 cities receive funds to operate local housing programs. While admired throughout the U.S., the SHIP program still does not address the entire housing need of any area. SHIP funding is expected to increase slowly over the decade.

Many local governments also implement other housing programs, including federal funding that goes directly to the larger entitlement communities. Only two local governments have adopted inclusionary housing ordinances, and under one of these programs, no units have yet been built.

A SUMMARY OF THE PROPOSED NATIONAL AFFORDABLE HOUSING TRUST FUND

A National Affordable Housing Trust Fund has been proposed that would serve as a source of revenue for the production of new and preservation or rehabilitation of existing affordable housing. An initial goal for the fund is to produce, rehabilitate, and preserve 1.5 million housing units by 2010.

Source of Funds. Under current proposals, the national trust fund would be initially capitalized with excess FHA and Ginnie Mae revenues, although this would not be enough funding to meet the above goal.

Targeted Households. The Trust Fund would support mainly rental housing—the production of new housing, preservation of existing federally assisted housing, and rehabilitation of existing private market affordable housing. Between 15 and 25 percent of funds could be used for homeownership activities, so long as very low- and extremely low-income people are served.

The Trust Fund is intended to expand the supply of housing and would not be used to supplant existing resources. At least 75 percent of Trust Fund dollars would be used for housing that is affordable for extremely low-income households (that is, those with incomes under 30 percent of area median income). The rest of the funds would be targeted to very low-income families, those with incomes under 50 percent of area median income.

Allocation of Funds. Current proposals call for 90 percent of the funds to be distributed by formula allocation developed by HUD based on distribution in proportion to the need for the eligible housing. The remaining 10 percent of the funds would be distributed through a national competition for activities pursuing innovative approaches to the construction, rehabilitation or preservation of rental housing for extremely low-income households.

Matching Funds. States, localities and nonprofits receiving Trust Fund assistance would match the funds in the following manner: if any of those entities uses state, local or private revenue for the match, they would receive two Trust Fund dollars for each match dollar provided. If these entities use locally controlled federal dollars (that is, HOME, CDBG, private activity bonds, TANF funds, project based assistance or other funds) for the match, they would receive one Trust Fund dollar for each dollar of match provided.

Mixed Income. New housing production under the program would be carried out to ensure that extremely low-income households are not segregated from other income groups. The proposal calls for Trust Fund dollars to be utilized in conjunction with other funds to complete the financing for new multifamily housing developments, with the Trust Fund dollars supporting the construction of those units for extremely low-income households.

Source: www.nhtf.org/

THE PRIVATE SECTOR

A portion of affordable housing is added to Florida's housing stock by private developers using private funds. The majority of new affordable housing, particularly housing for low- and very low-income households, is created by private and public developers using public funds such as tax credits, SHIP, and other programs. This does not include manufactured housing, which made up 16.3 percent of new housing starts in 1998 and is generally affordable to lower income households.³

We also know that a portion of the existing housing stock becomes more affordable as it ages. It is clear that both the private and public sector's commitment to increasing the supply of affordable housing must increase, as well as efforts to improve the earning

capacity of Florida's residents, if Florida is to meet its year 2010 affordable housing goal.

Some financial institutions are willing to invest in community development, including affordable housing. The federal Community Reinvestment Act requires federally chartered banks to do this, but the Commission knows of few other financial businesses willing to do much in this area because of the lower rate of return generally associated with this type of investment. Insurance companies are of particular concern in this regard, because they have millions of dollars to invest and are becoming more actively involved in the home mortgage industry. This industry ranks third behind commercial banking and pension funds in dollars controlled and invested.⁴

Another source of investment is employers. Employer assisted housing programs are gaining favor throughout the country, but this strategy has so far been limited in Florida.

THE PROJECTED NUMBER OF HOUSING UNITS THAT WILL BE BUILT AND PRESERVED THROUGH 2010

Based on the above evaluation of public and private sector programs, the Commission estimated the number of affordable housing units that will be produced or preserved through 2010. The results of these projections are found in Table 2. Through 2010, the Commission estimates that almost one million additional households will have access to newly constructed or existing rehabilitated units. Based on past program decisions, households in the 51-80

Table 2. Projected Additional Assistance from Federal, State and Local Programs, 1998-2010

OWNERS	0-30% AMI	31-50% AMI	51-80% AMI	Total	RENTERS	0-30% AMI	31-50% AMI	51-80% AMI	Total
New Units	624	13,160	17,550	31,334	New Units	2,016	114,121	176,735	292,872
Rehab Units*	7,417	44,281	17,224	70,522	Rehab Units*	0	45,650	28,224	73,874
Assisted Units	7,548	77,085	153,889	238,522	Assisted Units**	6,032	10,693	6,032	141,356
Local Entitlement Program Units***	—	—	—	227,097	Local Entitlement Program Units***	—	—	—	128,973
Increased Federal Funding****	—	—	—	12,285	Increased Federal Funding****	—	—	—	36,315
Expiring State Funded Units				N/A	Expiring State Funded Units				(17,000)
(Duplication)*****	0	(49,557)	(64,139)	(113,696)	(Duplication)*****	0	(64,750)	(93,474)	(158,224)
TOTAL	15,589	84,969	124,524	466,064	TOTAL	8,048	105,714	117,517	498,166

Notes:
 The data for this table were derived from projected units/vouchers to be built or preserved through 2010 with federal, state and local programs.
 * Some units counted as new really are rehab units, but could not easily be culled from the totals. The rehab total includes 1,600 owner units that could not be categorized by income.
 ** The renter total includes 118,599 vouchers/certificates that are not broken down by income category.
 *** HUD provides data on total units provided through local entitlement funds, but does not break down this information by income category or indicate whether the units are new or rehabilitated.
 **** Refers to the 50 cent per capita increase in housing credits and the 25% increase to the private activity bond cap.
 ***** Many housing units are built with funding from more than one program, and these numbers have been adjusted to ensure that units are not over-counted.



THE GAP BETWEEN FLORIDA'S HOUSING NEED AND ITS CAPACITY TO MEET THE NEED

percent income range (that is, the highest range of the low-income category) will be the most likely to be served. This is due in part to the higher subsidy amount generally needed for the lowest income households, which means fewer households served. Florida's past program and policy decisions have tended to focus on the higher end households in the low-income category because this group is easier and not as costly to serve.

With the affordable housing need estimated and projections made on how many new households can be served through 2010, the question is, how well will Florida meet the need over this period? To answer this question, the Commission compared the housing need to housing production to see if any need is left over. This analysis did not take into consideration that at least some affordable units will be built without public subsidy. However, there is no reasonable way to count these units at this time.

Table 3 shows that when the comparisons are completed, at the end of 2010 Florida still will be left with quite a need for affordable, decent housing. Almost 340,00 affordable homeowner units and close to 400,000 affordable rental units will be needed. Furthermore, the Commission projects that approximately 580,000 units will be in poor condition and in need of rehabilitation or demolition. This number is expected to grow as Florida's housing stock ages.

Table 3. Will Projected Assistance from All Housing Programs Meet Floridians' Needs in 2010?

OWNERS	0-1	31-50% AMI	51-80% AMI	Total	RENTERS	0-30% AMI	31-50% AMI	51-80% AMI	Total
Total Affordable Need*	292,226	207,493	258,007	757,726	Total Affordable Need*	326,925	270,275	255,773	852,973
minus New & Assisted Units**	(8,172)	(59,120)	(112,204)	(179,496)	minus New & Assisted Units**	(8,048)	(82,889)	(103,405)	(295,941)
minus Entitlement Prog Units***	—	—	—	(227,097)	minus Entitlement Prog Units***	—	—	—	(128,973)
minus Units/Incr Federal Funding	—	—	—	(12,285)	minus Units/Incr Federal Funding	—	—	—	(36,315)
Total Affordable Need Left	284,054	148,373	145,803	338,848	Total Affordable Need Left	318,877	187,386	152,368	391,744
Total Substandard/Rehab Need	47,994	48,982	80,757	177,733	Total Substandard/Rehab Need	172,907	131,695	183,906	488,508
minus Rehab Units**	(7,417)	(25,849)	(12,320)	(43,986)	minus Rehab Units**	0	(22,825)	(14,112)	(36,937)
Total Substd/Rehab Need Left	40,577	23,133	68,437	133,747	Total Substd/Rehab Need Left	172,907	108,870	169,794	451,571

Notes:

* Taken from Housing Need by County, developed by the Affordable Housing Study Commission, 2000, from data provided by the Shimberg Center.

** Double counted units have been taken into consideration. The renter total includes an additional 118,599 vouchers/certificates that are not broken down by income category, and the projected 17,000 state funded units lost to expiring land use restriction agreements.

*** HUD provides data on total units provided through local entitlement funds, but does not break down this information by income category or indicate whether the units are new or rehabilitated.

WHAT WOULD IT TAKE TO MEET FLORIDA'S 2010 HOUSING NEED?

The Commission projected the cost of meeting the housing need of all lower income households, with the goal to keep this housing affordable and decent. This was done for each county in Florida, providing both homeowner and rental opportunities. In order to carry out this exercise in a timely fashion, the Commission made some general assumptions across the state. For instance we assumed that every county would have the

same few set of programs or responses in place, which we know is not true. We also assumed that loan amounts for various programs would be the same or similar across counties, with a small variability in some cases.

The Commission wanted to see what both public and private sector outlays would have to be under

these very simple scenarios. The results are staggering, although not surprising for those who work in the housing delivery system.

Appendix 2 includes worksheets on every county. The Commission wanted to estimate what capacity in addition to its current programs each county would need to meet its housing need. However, this proved unworkable, so the total dollar outlay for each county does not consider existing housing programs. The county worksheets were totaled for the state, and the overall results are shown below in Table 4.

Table 4. Estimated Costs to Meet the Affordable Housing Need in Florida through 2010

	HOUSING NEED						Total Need (by 2010)	ESTIMATED COSTS	
	0-30% AMI		31-50% AMI		51-80% AMI			Total Public Outlay (\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010			
FLORIDA									
OWNERS (4,139,971 Total)^c									
#Households ^d	347,100	97,910	362,801	102,842	606,578	171,672	1,688,903		
#Cost Burdened Households ^e	232,175	60,051	164,790	42,703	204,544	53,463	757,725		
Mortgage Purchase Loans Needed ^f	232,175	60,051	164,790	42,703	204,544	53,463	757,725	4,330,837,406	70,015,204,730
#SF Units > 50 Years Old ^g	16,043	31,951	16,215	32,767	26,727	54,030	177,733		
Moderate Rehab Loans Needed ^h	11,230	22,366	11,351	22,937	18,709	37,821	124,413	1,568,062,780	—
Substantial Rehab Loans Needed ^h	4,813	9,585	4,865	9,830	8,018	16,209	53,320	1,866,201,259	—
RENTERS (1,870,683 Total)^c									
#Households ^d	355,165	54,857	279,275	41,694	397,736	52,426	1,181,153		
#Cost Burdened Households ^e	289,301	37,624	237,476	32,799	224,894	30,879	852,973		
Rental Assistance Needed ⁱ	216,976	28,218	118,738	16,399	—	—	380,331	13,680,841,059	—
New Affordable Rental Units Needed ^j	72,325	9,406	118,738	16,399	224,894	30,879	472,642	26,448,364,714	8,942,227,447
# Units > 50 Years Old ^{g,k}	77,235	95,672	58,580	73,116	81,330	102,576	488,508		
Moderate Rehab Loans Needed ^l	46,341	57,403	35,148	43,869	48,798	61,545	293,105	7,204,139,777	—
Substantial Rehab Loans Needed ^m	30,894	38,269	23,432	29,246	32,532	41,030	195,403	7,807,889,728	—
TOTAL FUNDING NEEDED								\$62,906,336,722	\$78,957,432,177

Note: See Appendix 2 for worksheets on each county and assumptions/notes on how data were calculated for this table.

WHAT CHANGES COULD BE MADE TO INCREASE AFFORDABLE HOUSING IN FLORIDA?

Overall, the total amount of public and private investment required to meet Florida's need for affordable, decent housing is astounding. It is clear from this simple exercise that the Commission cannot merely recommend changes to housing programs to make them more efficient. Nor is there an unused pot of public sector dollars solely available for affordable housing. Florida may need to revamp some of its programs to address changing needs, but these types of changes will not add the number of units into the system of the magnitude that this report shows are needed. Furthermore, as the state begins to take on the challenge of housing its extremely low-income residents, the unit price tag will be higher, and therefore fewer overall units will be built.

CHANGES TO PUBLIC SECTOR PROGRAMS

The Commission recommends a variety of changes in public sector programs, which if implemented, could slowly change the affordable housing landscape in Florida. The ideas outlined in this report are examples of the best practices in use today in Florida and around the country. Many of these tools are for local governments and can be modified to fit a community's needs.

While not included as recommendations in this report, there are additional improvements and enhancements to existing state and local programs that also could be implemented. These include: expedited and streamlined permitting for affordable housing



developments by all regulatory agencies, streamlined application processing for the disbursement of funds, and the removal of restrictions on the profitability status of housing providers by allowing the provider most capable of producing affordable housing in a cost effective and efficient manner to be awarded funding.

RECOMMENDATIONS FOR INCREASED PRIVATE SECTOR INVOLVEMENT

The private sector is the engine driving the development of affordable housing in Florida. With limits on the size of public sector programs, the Commission

supports increased private involvement in Florida's housing delivery system. In order to maintain Florida's leadership position in the delivery of affordable housing, additional incentives and programs by and for both private and public sectors must be developed to increase production and gain value for Florida's residents. A number of the following strategies focus on this goal.

LOCAL ADOPTION OF INCLUSIONARY HOUSING AND LINKAGE FEE ORDINANCES

Florida's 1985 Growth Management Act requires every local government in the state to adopt a housing element that addresses adequate and affordable housing for all of its current and future anticipated populations. Local governments must ensure that adequate sites are available for affordable housing, including housing for those with special needs.

While local governments are not expected to build affordable housing, they are required to assist the private sector to do so. To that end, local governments provide local government contributions to developers seeking state and federal funds, waive or pay impact fees when possible, expedite permitting for affordable housing, and sometimes adopt regulatory incentives such as linkage fees or inclusionary zoning ordinances. The Legislature showed its support for these types of ordinances this year when it enacted a Commission recommendation to revise sections 125.0103 and 166.043, *Florida Statutes*, to expressly permit local adoption of land use mechanisms to increase the supply of affordable housing.

Inclusionary Housing. "Inclusionary zoning" is a misnomer; it is a land use ordinance that assists a local government in meeting its legal responsibilities under the housing element. It requires developers of multiple market rate units, say 25, 50, or 100, to include some percentage of affordable, lower-cost units, usually from five to twenty percent, within their



developments. In this way, local governments may ensure that the private sector does not use all the developable residential land only for middle- and upper-income housing.

Although inclusionary land use ordinances have at least two concurrent objectives—to increase the supply of affordable housing and to create socioeconomically integrated communities—additional smart growth benefits also accrue. Housing choices are increased, as is diversity in community schools and the amount of affordable housing co-located with suburban employment opportunities, creating a jobs-housing balance and reducing transportation burdens.

In addition, every local government receiving federal dollars, such as Community Development Block Grant funds, has a legal obligation to affirmatively further fair housing within its jurisdiction.

In the **Development of Regional Impact** process (Chapter 380, *Florida Statutes*), Florida law requires that large commercial developments ensure affordable housing for the employees they generate when the community lacks adequate affordable housing for those workers. This statute operates as a combination linkage fee and inclusionary housing ordinance. Unfortunately, the statute has been largely ineffective at producing affordable housing. A local inclusionary housing ordinance can change that. The inclusionary housing ordinance could be drafted to apply to both commercial and residential developments, and could make irrelevant the time consuming, costly, and arduous process of Developments of Regional Impact. The inclusionary housing ordinance is a land development regulation that requires no expensive studies from the developers and can be easily and equitably applied in a routine fashion.

Inclusionary housing is the optimum way for local governments to further fair housing. Inclusionary housing policies provide a meaningful move forward for low-income families that might otherwise be lost in the concentration of poverty that results from exclusionary zoning and land use practices.

An inclusionary land use ordinance will likely vary a great deal from one jurisdiction to another. Some

may apply throughout an entire jurisdiction, others only in high-income areas of a county or city. Some may insist that the affordable units be built on site, while others may allow the developer to build the units nearby, or even to opt out entirely with an in-lieu payment to a housing trust fund. These are just a few of the options that render each ordinance unique.

There are, however, some elements that all inclusionary land use ordinances are likely to share, including:

- A threshold number of market rate units that activates the inclusionary requirement for a corresponding percentage of affordable units;
- A requirement that the affordable units are comparable in quality and aesthetics to the market rate units, so that even if they are smaller or of a different type, they will blend into the community;
- Incentives to assist the private sector in providing the affordable units, such as density bonuses, financial subsidy for construction, or down payment assistance to the affordable homebuyer;
- A provision for payment in-lieu when the nature of the development (for example, a development of exclusively half-million dollar homes) makes it infeasible to include affordable units; and
- A housing trust fund as the depository for the payments in-lieu, and a mechanism for using those dollars to provide affordable housing within the community.

The best known inclusionary land use ordinance is in Montgomery County, Maryland; it has been in effect for over twenty years. A number of inclusionary land use ordinances can also be found in California and throughout the northeast. A handful of

local governments from South Florida to the Panhandle are in the process of developing and adopting inclusionary land use ordinances. The city of Tallahassee was the maverick in this effort and is presently working to improve the effectiveness of its ordinance.

A model inclusionary housing ordinance can be found in Appendix 3. It is only a starting place, and must be modified to conform to a local government's needs.

Linkage Fees. A linkage fee ordinance can be used as a complement to an inclusionary housing ordinance. Linkage fees are a way for local governments to collect monies from non-residential developments and/or market rate residential developments to be placed in a housing trust fund for others to use in building affordable housing.

Linkage fees are a recognition that commercial, industrial, and upper end residential construction all increase the need for employment of low wage workers who will be in need of affordable housing within the community. The development of land for employment-generating activities creates the need for housing those employees. Even residential development creates the need for jobs, such as housekeeping and lawn maintenance. Both nonresidential development and market rate housing development take up land that might otherwise be used to provide affordable housing. The linkage fee is not a tax; it is a regulatory fee akin to an impact fee.

How Linkage Fees Are Calculated. Generally, a linkage fee is collected as a certain monetary amount multiplied by the square footage permitted. For

example, the fee might be \$3.00 per square foot of nonresidential construction. The amount a local government charges per square foot in its linkage ordinance is best determined by a local or regional economic and demographic study that takes into account the local market conditions. The calculation can be rather complicated. A sample fee equation is as follows:

$$\text{Fee} = \frac{\text{Employees}}{\text{Unit of Development}} \times \text{Cost}$$

Employees per unit of development is the number of targeted employees per some measure of development, probably 1,000 square feet.

Cost is the economic cost of providing a new housing unit; that is, the cost of production less the present value which could be supported by the income of a low- or moderate-income household.

Winter Park, Florida, has successfully adopted a linkage fee ordinance. Appendix 4 offers a model linkage fee ordinance based on Winter Park's that can be a starting point for local governments in developing their own ordinance.

RECOMMENDATION: Local governments should consider adopting land use ordinances, such as inclusionary housing and linkage fees, to strengthen the community's capacity to provide affordable housing.

ADDRESSING SUBSTANDARD HOUSING AT THE LOCAL LEVEL

An essential part of any housing strategy must be preserving existing housing, infrastructure and communities themselves. Decent, affordable housing is but one aspect of a community, and by itself cannot ensure the vitality of an area. As this Commission has pointed out in the past, living in decent housing provides security, comfort and a safe environment, essential components for children and adults alike. At the community level, the condition of housing affects property values, crime and economic vitality, to name a few impacts.

The Commission believes that a strong local code enforcement program, ideally partnered with funding for rehabilitation, is the most important tool local governments have to protect this precious resource. A pro-active approach to code enforcement will include regular inspection of rental properties, which are the most likely to be in need of rehabilitation.

South Daytona requires owners of residential properties of 1-3 units to purchase occupational licenses for each unit. The yearly \$50 license fee pays for an annual inspection that is based on the standard housing code. Violations must be repaired quickly, and if not paid, a lien is placed on the property. Very few violations end up going to the code enforcement board in this city.

This type of program would work well with a rehabilitation program aimed at property owners of single family housing for low-income tenants. This



tool costs more on the front end to implement, but by attending to housing in the early stages of deterioration, over time the local government will save money and, more importantly, preserve neighborhoods.

Another important program worth highlighting is the Habitat for Humanity International's 21st Century

Challenge, a strategy implemented at the local level with assistance by Habitat for Humanity to wipe out substandard housing. This program encourages private sector involvement and would be a strong addition to a community code enforcement effort.

RECOMMENDATION: In order to eliminate substandard housing and life safety issues, local governments should implement fee-based periodic inspection programs to address code violations of single- and multifamily rental units.

Comments:

Such a program should not be applied to units already receiving subsidies and subject to regular monitoring for housing quality.

Ideally, a code enforcement program should be matched with a local program that provides funds for small repairs and moderate rehabilitation.

Anecdotal evidence shows that the problem of deterioration tends to be especially problematic with smaller multifamily complexes and single family units.

Local governments might choose to consider inspecting units that receive superior ratings less often than other units, for instance, once every 3-4 years.

HABITAT FOR HUMANITY'S 21ST CENTURY CHALLENGE

Eliminating substandard housing in the 21st century. . .

Habitat for Humanity International has challenged communities to eliminate substandard housing in their area and to set a date to meet this challenge. Interested local groups work with Habitat for Humanity's staff to:

- Determine the amount of substandard housing in the community;
- Organize a local initiative;
- Set a realistic date (no more than 20 years away) for solving the problem;
- Involve the community in the effort;
- Develop a work plan and budget; and
- Develop the resources—money, people, goods and services—to accomplish the goal.

Habitat helps these local initiatives build a strong collaborative effort from the whole community, including churches, civic clubs, businesses and individuals. This is the key to a successful effort. In addition, Habitat and other national housing providers will provide further resources.

For more information, contact Clive Rainey, 21st Century Challenge Director, at 912.924.6935, est. 2424, or by e-mail at crainey@hfhi.org.

SOUTH DAYTONA'S RENTAL INSPECTION PROGRAM

The City of South Daytona has a population of 13,300 people, and approximately 7,000 housing units in the city. The City's "Rental Housing Occupational License Ordinance" covers residential properties of 1-3 units (including condominiums that are rented). Licenses must be purchased for each unit, and an annual \$50 fee pays for inspection of a unit. In its ordinance language, the City writes:

" . . .in analyzing the incidence of code violations at residential properties, the City has determined that there exist concentrations of such violations in certain residential neighborhoods where there is a high percentage of single-family type rental properties; and the City has also determined that the proportion of code violations attributable to single-family properties is disproportionately higher than the proportion attributable to owner-occupied single-family properties. . ."

Each rental housing unit is supposed to be inspected annually using a checklist that covers sanitary facilities, heating, windows, overcrowding, electric outlets, general repair of the interior, and exterior conditions, including care of the yard. If the inspection turns up any violations, the property owner must repair them within a reasonable time (75 days) in order to get his or her license. If repairs are not made, the violations are sent to the Code Enforcement Board, and the owner is fined. If the owner still refuses to comply, a lien is placed on the property. Violations are placed into public record, assuring that a title search will show them in the event that a property is put up for sale. Only 1-2 percent of the cases go to the Code Enforcement Board.

John Schoch, South Daytona's Community Development Director, says that there are about 450 units in the program (apartments are not included). He indicates that, while there have been some complaints about the program, overall the program is popular, because it has shown results.

ENDNOTES

- ¹ Year 2000 Census housing data will become available in mid-2002.
- ² Based on evaluation of compliance data from the Florida Housing Finance Corporation, 1999.
- ³ Florida Manufactured Housing Association, 1999.
- ⁴ American Council of Life Insurance. 1995 Life Insurance Fact Book.

FINDING OTHER STATE FUNDS TO WORK FOR AFFORDABLE HOUSING

In an effort to create additional sources of funding to assist lower income Floridians to obtain affordable owner housing, the Commission looked to the state employees pension fund. This \$100 billion fund is managed by the State Board of Administration. General investment criteria require investments with relatively low risk with a rate of return on investment of 4.3 percent or better.

The Commission believes that a housing mortgage program can be developed that would be a low risk investment vehicle for the pension fund. While social investment criteria are not a factor in the management of the state pension fund, the Commission believes that this criterion could be served in addition to the fund's more important objectives of low risk and reasonable return.

The program to be funded would be developed and administered by the Florida Housing Finance Corporation, already demonstrably successful in the delivery of single- and multifamily bonds for many years. An initial investment by the pension fund would fund a single family, first mortgage program. While modeled after the existing state bond program, this would *not* be a bond program.



The existing bond program targets first time homebuyers, but this new program would target low-income people who are already homeowners in addition to first-timers. Why should Florida fund a new home program targeted to those who are already homeowners? The reason is that there are many lower income residents who may own their own homes but need to move. Examples include displaced homemakers, homeowners who may have parents to care for and require a larger home, or older residents who may wish to purchase a smaller home. These are all people whose homes may not provide the equity necessary to move, and may not have adequate savings for a downpayment.

Through the pension fund, the state would own the portfolio as a long term investment. This would allow the state to have a program that would not require the strict requirements of the bond program, such as the recapture provisions, but still implement a program that is low risk. The loans would be underwritten to Fannie Mae standards.

The pension fund would receive principle and interest payments on the mortgage notes over the long term. Assuming the program is successful, over time the fund would be increased to allow more participation in the program.

The Florida Housing Finance Corporation would administer this program much like the single family bond program, providing opportunities through banks and mortgage companies in all 67 counties for low-income residents to obtain mortgage loans.

Recommendation:

The Florida Housing Finance Corporation should develop and administer a single family mortgage loan program financed by the state pension fund and targeted to lower income homeowners.



PENNSYLVANIA STATE TREASURER'S HOME BUYER PROGRAM

Under the "Hafer Home Buyer Program," funds held by State Treasurer and Pennsylvania Housing Finance Agency board member Barbara Hafer are used to provide 30-year, below market rate mortgages for eligible homebuyers throughout Pennsylvania. Those eligible include first time buyers, single parents, active duty military personnel, military veterans, members of the armed forces reserves and national guard, persons with disabilities, and those who have family members with disabilities living with them. Borrowers qualify for reduced mortgage insurance and title insurance rates. Note that these households do not have to be in the first time buyer category. This program's expands the Pennsylvania Housing Finance Agency's below market rate financing to middle-income families. The Agency also administers a more traditional single family mortgage revenue bond program for lower income, first time buyers.

The program is being administered for the Treasurer by the Pennsylvania Housing Finance Agency. The State Treasurer purchased a \$100 million note from the Agency, the proceeds of which are used to finance mortgage loans. The Agency underwrites the loans through Fannie Mae's Desktop Underwriter through a contract with a private underwriter. The Agency then swaps the mortgages for Fannie Mae guaranteed mortgage pass-through certificates.

Homebuyer loans are handled by more than 80 local lending institutions across the state who participate in the Agency's bond program. A private sector underwriting firm provides homebuyer education to qualifying applicants at no charge.

The Commission does not support the idea of targeting middle-income households. This program is noteworthy for its use of state treasury dollars in a manner that provides an acceptable level of protection to the State of Pennsylvania. This successful program has been in place since 1990.

Source: 15 December 2000 Descriptive Memorandum of the Fourth Hafer Homebuyer Program and the Agency's website: phfa.org

USE OF TANF FUNDS FOR HOUSING

The TANF, or Temporary Aid for Needy Families, Program is a federal block grant provided to states to assist families who are transitioning from welfare to work. Through this program, Florida receives about \$640 million each year. These funds may be used for housing activities, but assistance may not be provided for more than 120 consecutive days, or it will be considered as ongoing assistance, which counts against a family's five-year federal lifetime benefit. This does not matter if the family is already receiving TANF assistance for other purposes. Housing benefits of less than 120 days can be provided for such things as rental assistance, downpayment assistance, arrear payments, mortgage foreclosure and eviction prevention, even in large payments.

In order for a state to receive TANF funds, federal law requires a specified amount of "maintenance of effort" funds to be spent on benefits and services for needy families each year, but the use of these funds is not time limited. Many existing state programs fall into the maintenance of effort category.

Florida does not currently fund any housing assistance program, although last year \$5 million was appropriated to fund temporary financial assistance for homeless families. That program was very successful, serving more than 4,500 homeless adults and 6,000 homeless children who moved out of



shelters and makeshift housing into more permanent housing.¹ The 2001 Legislature chose not to fund this program in the next fiscal year.

The Commission believes there are three important ways that TANF funds can be used to assist Floridians' with their housing need: continued funding of the homeless assistance program, development and funding of individual development accounts, and use of the state's maintenance of effort matching funds for long term rental assistance.

This year the Legislature passed a Senate Bill 350, providing for the establishment of individual development accounts (IDAs). These accounts can provide lower income families an opportunity to accumulate assets and save money, and may be used to buy a first home, start a small business, or pay for post secondary education. As the individual puts his or her own savings into the account, these are matched with private or public sector funds at a set ratio.

Other states have a variety of IDA approaches in place. Arkansas' program matches individual savings at a rate of \$3 for every \$1 saved²; other states provide a 1:1 match up to a stated ceiling. Florida's recent legislation calls for the State TANF Plan to be amended to provide for the use of TANF funds for these accounts. Workforce Florida, Inc. is required to establish policies to identify the match ratio for TANF funds. The Legislature did not appropriate specific TANF funding for IDAs, but simply authorized the regional boards to use unspent TANF money as they choose. As a result, Florida should consider other IDA financing mechanisms, including tax credits to individuals and businesses that contribute to an IDA, and employer match programs.

The bill also calls for Regional Workforce boards or other designated community based organizations to serve as intermediaries between the individuals with accounts and the financial institutions holding the accounts. Economic and financial literacy education is mentioned in the bill, but is not required as part of an IDA program. However, the Commission believes that this type of training is an essential component of success for any IDA program.

SOUTH CAROLINA'S IDA ECONOMIC EDUCATION PROGRAM

The economic literacy program focuses on helping participants develop three core skills—

- **Accessing essential information.** Provision of information resources and record keeping tips, and development of participants' research skills;
- **Making financial decisions.** Assistance with distinguishing needs from wants, calculation of net worth, creation of a household budget and implementation of a saving/spending plan; and
- **Assisting financial decisions.** Assistance with assessing costs and benefits of decisions and determining how a budget or spending plan should be adjusted.

Economic literacy sessions incorporate the above skills and teach specific content including:

- An orientation to IDAs and assets, how to open savings accounts, assessment of personal financial knowledge and the importance of budgeting;
- Budget implementation;
- The role of credit and its maintenance and repair;
- Understanding and selecting the right banking services; and
- Consumer rights and responsibilities, and the impacts of life events on personal finances.

RECOMMENDATIONS:

- In setting procedures for the IDA program funded with TANF, Workforce Florida, Inc. should require the inclusion of a financial and economic literacy component.
- The Florida Housing Finance Corporation should continue to provide a point incentive in its competitive rental applications to developers who elect to provide a down payment assistance program.

Comment:

By inclusion of such a program, the residents of state funded rental communities are provided an opportunity to earn down payment assistance equal to five percent of their rental payments. The structure of Florida Housing's point system ensures that this down payment assistance program is included in every state-funded rental development.

- Local SHIP administrators should consider developing an IDA program by bringing in funds from such sources as financial institutions, employers and the local government in order to offer assistance to those seeking homeownership.

Comment:

Local IDA programs should include a financial and economic and literacy component.

- The Florida Legislature should restore funding for the "Temporary Financial Assistance for Homeless Families" Program at a minimum of \$5 million annually.
- The Florida Legislature should appropriate TANF funds for short term (120 days or less) tenant based assistance and/or the state's "maintenance of effort" matching funds for longer term tenant based rental assistance.
- Because the purpose of TANF funds is to supplement state funds, the Florida Legislature should not supplant general revenue funded programs with TANF funds.

END NOTES

¹ Florida Coalition for the Homeless, Program Status Report, January 2001.

² Angela Duran, *Policy Points*, vol. 5, 13 April 1999, published by Good Faith Fund, Pine Bluff AR.

ENCOURAGING ALTERNATIVE HOUSING MODELS THAT PROMOTE PERPETUAL AFFORDABILITY

Today the state's housing programs are generally so competitive that developers are willing to commit to keep their housing affordable for lower income residents up to fifty years. However, there are models of alternative housing that may be used to promote perpetual affordability. In *housing cooperatives* each member owns a share of the cooperative corporation and leases her or his unit from that corporation. *Limited equity co-ops* can be an effective means of maintaining affordability, as they limit the price of resale units to ensure long term moderation in price. However, deed restrictions usually can be reversed, allowing the co-op to charge full market value.

Mutual housing associations are organized along the same principles as cooperative housing, but with formalized input from the larger community and a mandate to produce more cooperative housing. *Community land trusts* are local nonprofit organizations established to hold land for the benefit of a community and individuals within the community. In these communities deed restrictions are permanent. It is this latter model that the Commission finds most compelling.

A common goal of most community land trusts is to provide and preserve affordable housing on land that is owned by the trusts. These land trusts treat



land and buildings differently—land is held permanently, never sold, so that it can always be used in the community's best interest. The land beneath the homes is leased to the homeowners through a long term, usually 99-year, renewable lease. Buildings on community land trust land, however, may be owned by the residents. They can even sell the homes and receive equity, but the land remains owned by the trust in perpetuity. With the price of land taken out of the equation, housing remains affordable.

According to the Institute for Community Economics, at last count there were over 100 community land trusts in the country. The fastest growing region for new development is the West, with 21 community land trusts starting, continuing, or completing the organizational development phase in 1998.

Many communities receive technical and financial assistance from organizations like the Institute for Community Economics. As a certified community development financial institution, the Institute received \$1.125 million in 1979 from the U.S. Department of the Treasury to support its Revolving Loan Fund. Since then the Institute has loaned out more than \$34 million, representing over 370 loans to community land trusts and other community based organizations engaged in permanently affordable, resident owned or controlled housing and other economic development projects.

RECOMMENDATION: The state and local governments should recognize the importance of community land trusts and support their efforts to provide affordable housing in perpetuity.

A SNAPSHOT: COMMUNITY LAND TRUSTS AROUND THE COUNTRY*

KEY WEST, FLORIDA

The Bahama Conch Community Land Trust had its genesis in the Bahama Village Redevelopment Plan adopted by Key West in 1995. Bahama Village, parts of which are in the Key West National Historic District, is the traditional home of many of the city's Bahamian African American descendants. In recent years, the tiny, quaint, older cottages in the neighborhood began to be bought by those wanting vacation homes in the area, and gentrification came to Bahama Village, slowly pushing out long time residents.

As the first community land trust in Florida, Bahama Conch faces a neighborhood with a declining building stock and lower household incomes. This organization's mission is preservation—historic, cultural and architectural—for the neighborhood residents. In June 2001, the Key West City Commission approved \$2.5 million to purchase, build and rehabilitate properties in the Village.

BURLINGTON, VERMONT

The Burlington Community Land Trust was established in 1984 with active support from city government to produce and preserve permanently affordable housing for local residents. Today it is one of the largest and most influential community land trusts. The organization's holdings have grown to include nearly 500 units of housing, including single family homes, housing cooperatives, condominiums, and varied rental options.

The Burlington Community Land Trust makes available grants averaging \$15,000 to reduce the price of a home selected by an income eligible buyer in Chittenden County. First time homebuyers may be eligible for a special mortgage rate from the Vermont Housing Finance Agency which can start as low as 5.6 percent. When a home is resold, the homeowner is guaranteed all of his or her equity plus 25 percent of the appreciated value of the home. Essentially, in exchange for buying a home at an affordable price, the home is also sold at an affordable price. In so doing, homes are kept permanently affordable for future generations.

COLORADO SPRINGS, COLORADO

Since 1990, there has been an income gain of 42 percent in the city, while the median single family home sales price has increased by 109 percent. The lack of affordable housing has provided the incentive for the creation of the Rocky Mountain Community Land Trust. The goal of this nonprofit is to provide homeownership opportunities for low- and moderate-income families.

The Land Trust offers a 99-year lease (with the option for another 99 years) to potential homebuyers, but retains the title to a portion of land which is then contributed towards the sale of the home. A contribution of \$25,000 from the Trust to the homebuyer generates monthly cash savings of \$195. If invested, these savings can grow to \$200,000 over 30 years at 6 percent, which provides opportunities for education, retirement, or future home purchases. When the homeowner sells the property, it is first offered to the Land Trust to ensure that it remains affordable. The sale provides the homeowner with a return on equity, major improvements, and a share of the appreciation in the value of the home.

ALBUQUERQUE, NEW MEXICO

In the 1980s, residents of Albuquerque's Sawmill neighborhood were concerned that affordable housing was becoming scarce for their families due to gentrification. To address these challenges, the residents negotiated with the City and in 1997, the City approved a Memorandum of Understanding with the Sawmill Advisory Council to prepare a master plan for the redevelopment of the neighborhood. The master plan's goals were to:

- Develop permanent, affordable, mixed-income housing and commercial/industrial space that creates jobs and provides needed services for the neighborhood; and
- Develop the community through creation of a community land trust, a public plaza, and a neighborhood park and trail system.

To finance the purchase of the land for the land trust, the City established the Sawmill project as a Metropolitan Redevelopment Area by producing a Sector Development Plan. The City then purchased 27 acres for the project with the Metropolitan Redevelopment Fund, which is financed through tax increment financing. To make sure that this development continues to serve lower income residents of the community, the land will be held permanently by the Sawmill Community Land Trust.

Twelve single family homes and a landscaped community plaza have been com-

pleted. The new homes are designed to blend with the 1920s bungalow style homes that are prevalent in the area.

PORTLAND, OREGON

Since 1990, the median price of a single family home in Portland has increased more than two times the median wage. An urban growth boundary established more than 20 years ago has successfully limited sprawl, but increased the value of the land inside that boundary. The high cost of land and housing has created increasingly gentrified neighborhoods, effectively pricing people with lower incomes out of the market.

In 1999, a coalition of city staffers, neighborhood activists and residents created a citywide community land trust. This community support helped convince the City Commission to approve the creation of the land trust and issue a \$100,000 grant for operating support. In addition, the U.S. Department of Housing and Urban Development has provided technical assistance, funding and guidance to develop the community land trust's governing structure, strengthen its organizational capacity, and develop a homeownership program. The community land trust has sponsored several urban infill projects.

DURHAM, NORTH CAROLINA

The Durham Community Land Trust was organized in 1987 by residents of Durham's West End neighborhood, a predominantly low-income

community adjacent to the campus of Duke University. Residents were fed up with abandoned houses and wanted to see an improvement in their neighborhood. The organization's primary goals are to:

- Create physical improvements in the neighborhood through housing rehabilitation and construction;
- Provide homeownership opportunities for low-income families; and
- Partner with community residents to create tangible improvements in the neighborhood.

The Land Trust targets families in the 60 percent or less median income range for the Raleigh-Durham area. The organization uses a lease-purchase program to make homeownership possible for these families and keeps those homes affordable for future families. More than 90 units of affordable housing have been developed throughout Southwest Central Durham. In recent years, financing has come from a growing number of sources, including the Federal Home Loan Bank, municipal bonds and Duke University. Project subsidies and operating support have come from the City and the North Carolina Community Development Initiative.

* Information was obtained from promotional materials and/or staff interviews with each community land trust.





COMBATING THE NIMBY SYNDROME

The NIMBY, or “Not-In-My-Back-Yard,” Syndrome is public opposition to proposals for unpopular projects being sited in or near a neighborhood. NIMBYism may occur on a variety of projects, including housing that is affordable to low- and moderate-income families. NIMBYism occurs because people are fearful of change that may result in their neighborhoods because of the new housing. Fears often center on the “different” group of people who will be living there, with concerns focusing on lowered property values, crime, drugs and physical deterioration.

NIMBYism is a major barrier to the placement of affordable housing in communities where it is needed most—close to employment opportunities and services such as day care and public transportation. Put simply, NIMBYism is an impediment to fair housing.

In 1997, the Commission sponsored production of an educational video showing what communities can expect from today’s affordable housing developments. Almost one thousand copies of the video have been distributed throughout Florida since then. The Commission also recommended that the Florida Statutes be revised to incorporate a new legal remedy to fight NIMBYism. This recommendation was

finally implemented in 1999 when the Florida Legislature adopted revisions to Florida’s Fair Housing Act, Chapter 760, Part II, *Florida Statutes*, to prohibit discrimination in land use decisions and permitting of development based on its source of financing.

Even with this law in place, local governments contribute to NIMBYism when they do not provide the local government contribution required of a developer in order to get funding from some state housing programs. Originally thought to be a useful way to leverage state dollars and show a local government’s support for a particular development, the local contribution requirement has proved to be an insurmountable barrier to affordable housing in communities where such housing is unwanted.

A final 1997 Commission recommendation was for the state to implement an ongoing NIMBY education strategy. This has not been accomplished. The Commission believes that this idea is extremely important to ensure that all communities are willing to work hard to support the development of affordable housing.

RECOMMENDATIONS

- Where the proper land use classification and zoning are already in place, affordable housing developments should not be penalized for a lack of local government support in the selection process for government funding.
- Working together, the Florida Housing Finance Corporation and the Department of Community Affairs should fund the creation and ongoing implementation of a NIMBY education strategy.

Comments:

The NIMBY strategy should include a public awareness campaign at the local level.

Ongoing education should be targeted to both public officials and the community at large.

Staff at both the Corporation and the Department should be trained and regularly re-trained to understand the NIMBY syndrome and what state resources are available to combat local NIMBY problems.

PROVIDING COMMUNITY REINVESTMENT EDUCATION, ADVOCACY AND TRAINING



Based on the Commission's work in 1999, we believe that the biggest source of capital for housing can come from financial institutions, including lending institutions, insurance companies and their affiliates. The Commission favors a non-regulatory approach to gaining these institutions' involvement. However, we believe that the level of funding needed and the probable lack of interest on the part of financial institutions will warrant the adoption of state community reinvestment laws in the long run.

Some states and cities in the U.S. have organizations to educate local governments and organizations and work with banks to strengthen their community

reinvestment involvement. Examples include Boston's Community Investment Coalition, The Woodstock Institute in Chicago, the Community Reinvestment Association of North Carolina, and the California Organized Investment Network.

RECOMMENDATION:

A nonprofit, statewide community organization should provide education, training and advocacy on community reinvestment efforts in Florida.

A MODEL COMMUNITY REINVESTMENT COALITION FOR FLORIDA

The Florida Community Reinvestment Coalition would be a nonprofit membership corporation dedicated to changing the philosophy and practices of financial institutions in Florida to fully meet the credit needs of low-income and minority communities.

The Coalition would carry this mission out by:

- **Institutional Advocacy** – working with financial institutions to ensure that they are providing financial assistance and services to meet the credit needs of all Floridians;
- **Capacity Building** – developing a network of community lenders and community-based organizations to have the skills needed to work with banks to implement effective community reinvestment strategies; and
- **Research** – data collection, analysis and information to ensure that the public is aware of banks' community reinvestment obligations and efforts in fulfilling these obligations.

The most important measure of success will be an increased level of lending and credit commitments in Florida by financial institutions and getting these dollars into communities. See the Commission's 1999 report for details.

CREATING AN INSURANCE REINVESTMENT PROGRAM

The best model of insurance reinvestment currently is California's IMPACT Community Capital, an insurance reinvestment organization. As a for profit corporation in California owned by ten insurance companies, IMPACT does community reinvesting by financing projects including affordable housing, job creation, and small business development. IMPACT began operating in 1999.

How IMPACT started. The insurance industry was opposed to a state mandate being proposed in the California state legislature in the mid-1990s. These ten companies decided to respond with a serious voluntary effort that would demonstrate the sincerity of their intentions and convince the legislature to abandon the mandate proposal.

As an investment guideline, IMPACT adopted concepts similar to the federal Community Reinvestment Act. However, there is a significant difference between the community lending business of banks and the community investing activities of insurance companies. Banks are in the business of "point of sale" lending and investing on an individual basis. Insurance companies do not do this. Thus the job was to find an appropriate venue to involve insurance in community development.

The ten member insurance companies represent approximately one-third of the premium dollars

written in California. They are: Allstate, Consec, Farmers, Pacific Life, PMI Mortgage, SAFECO, State Farm, Teachers, 21st Century, and Zenith.

Based on IMPACT's investment focus, the company seeks to acquire pools of loans, whether single- or multifamily. Then the company structures financing, goes to a rating agency and gets investment grade rated through the securitization process (singly these loans are not investment grade, but pooled they are). Thus IMPACT has created a capital markets approach for community financing, giving the insurance companies a more palatable way to invest.

IMPACT's portfolio. IMPACT has a total of \$600 million to invest now, with about half of that invested in early 2001. About 80 percent of IMPACT's current investments are rated as investment grade. For these investments, investors (i.e., the member insurance companies) purchase their prorated shares (based on their ownership of IMPACT) and IMPACT owns the unrated part of the investment. Funds enabling IMPACT to purchase and hold the unrated portion of a pool also are supplied by the investors, but they do not hold this part on their own books.

IMPACT is not a lender, but an investor. Lending consortia are a prime source of investment for IMPACT. These consortia have a finite source of eligible loan pools; they have little or no access to

capital markets, so IMPACT replenishes their capital. Commercial banks can be another source of investment, because many have ceased to be portfolio lenders. IMPACT wants to create financing opportunities for under-served niches currently not supported by capital markets. In addition, IMPACT is thinking about creating a standardized program with an umbrella of nonprofit community development organizations.

Creating a similar organization in Florida. IMPACT has no plans to expand its operations outside of California. Florida can hope the insurance industry will create such an organization to do business in the state, or it can invite and work with the companies to create a Florida insurance reinvestment entity. The Commission believes this is such an important source of financing for affordable housing and other community development needs, that the state should mandate community reinvestment if the companies are uninterested in a Florida presence.

RECOMMENDATION:

The Governor and Insurance Commissioner, working with housing and community development advocates, should solicit the largest insurance companies doing business in the state to create a California IMPACT-type organization to do business in Florida by 2003. Should a voluntary program not be created by 2003, the Florida Legislature should enact insurance reinvestment legislation.



EMPLOYER ASSISTED HOUSING

In tourist communities and other areas with rising land and housing prices, housing is limited or unavailable for those in lower paying jobs. Consequently, some communities and businesses are creating a linkage between housing and jobs.

Beginning in the 1980s, employers began to offer housing assistance to their workers as an employee benefit. Since then, employer assisted housing has grown in scope and popularity across the nation. Employers' motivations to offer housing benefits to non-management workers extend well beyond recruitment, retention, and productivity issues. Employers find that they can make and save money on housing benefits. For example, employers can make money by purchasing housing bonds which make it feasible for their workers to achieve homeownership via below-market loans. Employers offering mortgage guarantees to lower or eliminate downpayment requirements for those workers purchasing homes near their work not only enhance productivity, they may achieve appreciation in those property values. Some employers are involved in redevelopment efforts in the surrounding neighborhoods in addition to promoting these areas to their employees.

Employer assisted housing programs can take many forms but essentially are an employer-provided

benefit that helps employees become homeowners. Each program is different, customized to meet the needs and circumstances of the employer, but most programs fall into one of two categories. Demand programs enhance the affordability of existing housing, enabling employees to obtain housing already available on the market. Supply programs add affordable units to a regional housing market through development of owner and rental units, and limited equity housing. These programs result in a developer (nonprofit or for profit) being able to build or rehabilitate units at a reduced cost.

Examples of Demand Housing Programs

- Group mortgage origination plans
- Closing cost assistance programs
- Mortgage guarantees
- Group mortgage insurance
- Downpayment loans
- Mortgage buydown programs
- Purchase of mortgage backed securities

Examples of Supply Housing Programs

- Housing site subsidies
- Construction financing
- Cash
- Purchase guarantees

Some states and cities offer incentives for employers to get involved in such programs.

RECOMMENDATIONS:

- The Florida Housing Finance Corporation should develop an employer assisted housing program similar to those in the States of Maryland or New Jersey, and include a marketing campaign to promote participation by Florida's employers.

Comment:

Such a program should be especially targeted to areas in the state where lower income employees are having difficulties finding housing near their employment.

- Local SHIP administrators should consider promoting employer assisted housing programs for purchase of a home or rehabilitation of an existing home. SHIP funds could be used to match employer contributions.

Comment:

Use the Catalyst Program to educate local governments about how to implement this type of program.

EMPLOYER ASSISTED HOUSING¹

1. ST. LOUIS, MO: BJC HEALTH SYSTEMS AND WASHINGTON UNIVERSITY

Both the hospital and the university provide down payment and closing cost assistance for their employees. These programs promote homeownership in targeted geographic areas.

2. PHILADELPHIA: THE UNIVERSITY OF PENNSYLVANIA

The University of Pennsylvania has developed a three-part program with down payment assistance, mortgage guarantees, and home improvement components for employees who are purchasing or already own homes in West Philadelphia. This type of program generally requires some type of financial incentive to offset the risk associated with living in a less desirable neighborhood and often encourages moderate-income families to relocate to these neighborhoods.

3. KALAMAZOO, MI

The City of Kalamazoo includes a home improvement loan component in its employer assisted housing program.

4. WASHINGTON, D.C.: HOWARD UNIVERSITY

Howard University's sizable employer assisted housing program encourages employees to purchase homes in neighboring LeDroit Park. In addition to providing financial assistance for home buyers, Howard University partners with Fannie Mae, the Fannie Mae Foundation, and others to rehabilitate older homes and build new ones in the neighborhood.

5. CHICAGO: THE METROPOLITAN PLANNING COUNCIL

The Metropolitan Planning Council promotes employer assisted housing programs to companies located in counties surrounding Chicago as a strategy to address that region's jobs-housing imbalance. Employer assisted housing is used to supplement employees' income so they can afford to purchase a home closer to their place of work outside the central city. Some companies in high cost suburban areas see employer assisted housing as one way to distinguish themselves from other employers that are competing for new hires.

6. SANTA BARBARA, CA: THE COASTAL HOUSING PARTNERSHIP OF SANTA BARBARA

The Coastal Housing Partnership of Santa Barbara collaborates with local financial institutions to provide special mortgage financing for participating employers. Homebuyers can receive generous discounts on home inspections, escrow and lender fees, as well as credits from the real estate broker when utilizing the services of the companies that participate in the Homebuyer's Assistance Program.²

7. MINNESOTA: THE GREATER MINNESOTA HOUSING FUND

This statewide housing intermediary encourages employers to assist their employees in overcoming cost barriers to homeownership by matching the employee's contribution to a "homeownership payroll savings plan." For example, an employee who saves \$2,000 from his or her earnings will receive matching grants of \$2,000 each from the employer and GMHF, providing the family with \$6,000 toward the downpayment and closing costs of a home. Through this program, employers have supported the conversion of more than 150 units to affordable housing.³

8. STATE OF MARYLAND: THE “LIVE NEAR YOUR WORK” PROGRAM AND 5% INTEREST RATE MORTGAGES FOR TEACHERS

In 1997, the State of Maryland launched the “Live Near Your Work” statewide program as one of a series of smart growth policy initiatives. The state, municipality and employer provide a total of \$3,000 for an employee who purchases a home in a designated geographic area close to their place of work. The program simultaneously seeks to redirect growth to areas with existing infrastructure, revitalize disinvested neighborhoods, and reduce employee commutes. In Baltimore, the state’s largest metropolitan area, 20 employers have joined the program and more than 200 households have purchased homes thus far. The State of Maryland also has a statewide employer assisted housing program for teachers that offers home mortgages at a five percent interest rate for home purchases within designated smart growth communities.

9. MILWAUKEE: THE “WALK-TO-WORK” PROGRAM

The CDBG/HOME programs are used to fund Milwaukee’s Walk-to-Work Home Buying Program. With this initiative, employers subsidize the home buying costs of employees who purchase homes in the same neighborhood as their place of work.

10. SAN FRANCISCO/SANTA CLARA: RENTAL HOUSING FOR TEACHERS

In overheated housing markets such as San Francisco and San Jose, school districts are planning to build affordable rental housing for teachers.

11. JACKSONVILLE: THE ALLIANCE COMMUNITY PROGRAM

Jacksonville has been chosen by Freddie Mac to be one of eight cities nationally participating in its Alliance Community program. The program includes an employer assisted housing program. The City is working with the Chamber of Commerce and major employers to design programs that encourage increased homeownership among employees through counseling and downpayment assistance. Assistance will be available in priority planning districts close to employers’ offices. The Alliance’s first employer assisted housing program is through Shands Jacksonville Hospital, which provides \$5,000 down payment assistance, matched by the City, to locate in the Springfield area.

12. NEW JERSEY: THE HOPE PROGRAM⁴

The New Jersey Housing and Mortgage Finance Agency began a homebuyers program in 1989 called HOPE (Homeownership Opportuni-

ties for Performing Employees). HOPE is an employer guaranteed loan program that offers no downpayment, below-market, fixed rate mortgages to eligible employees without private mortgage insurance. HOPE allows up to 100 percent financing to eligible borrowers. From five to ten employers participate in the program each year. They must guarantee 20 percent of the employees’ loan for the first five years, and if the employee leaves the company, are required to maintain the guarantee for two years after that date, but for no more than five years total if the loan is current. Certain geographic areas are targeted through this program.

ENDNOTES

- ¹ Summarized from “Reinventing the Company Town: Employer-Assisted Housing in the 21st Century” by Stephanie Jennings, from *Housing Facts & Findings*, Summer 2000. Two exceptions noted.
- ² From the Coastal Housing Partnership of Santa Barbara website: www.coastalhousing.org.
- ³ From the Greater Minnesota Housing Fund website: www.gmhf.com.
- ⁴ See the NJHMFA website for more information: www.state.nj.us/dca/hmfa



ANOTHER STRATEGY FLORIDA MAY CONSIDER TO MEET ITS HOUSING NEED

The Commission's evaluation has shown that the level of funding needed to provide affordable, decent housing to all Floridians is extraordinary. Realistically, this need will not be completely met by improving housing programs. Even if more private funding is brought to the table, it will be difficult to rise to the level of need.

How then does Florida close the gap between the numbers of families that need more decent, affordable housing and making more of this housing available? The answer lies in strategies outside of the housing arena. The most important reason that households do not live in acceptable housing is that they simply cannot afford it. The significant number of service-related jobs in this state means that many working Floridians make relatively low wages, and even two-earner households may have affordability problems.

The Commission believes that anyone who works full time should be able to afford decent housing. A possible tool to combat this problem is to pay workers a "living wage," that is, a wage that is measured by some as the hourly take-home set above the poverty line for a family of four. That is about \$3.00 above the federal hourly minimum wage of \$5.15, and as indicated earlier in this report, does not even equal Florida's "housing wage," which was \$12.20 last year.

A move to increase wages would allow lower income families to better afford their housing. On the other hand, the ramifications of an increase in wages are unknown.

A living wage survey was conducted by the University of New Hampshire Survey Center for the Employment Policies Institute in early 2000. The Center surveyed 336 U.S. labor economists on the subject of a national living wage. The survey found that more than 75 percent of labor economists believe that employers would hire better skilled applicants under a national living wage. On the other hand, over 75 percent also said that such a wage would mean employment losses. Forty-three percent of these economists said that a national policy ultimately would increase poverty, 31 percent said poverty rates would be reduced, and 26 percent said that such a policy would not impact poverty rates.¹ Thus conclusions are mixed as to how successful the living wage concept is and can be.

On the other hand, many groups are advocating for this change, at either a local, state or national level. Responsible Wealth, a national nonprofit dedicated to issues of income and wealth inequality in the U.S., has released a report that profiles businesses that have made a choice to pay living wages. The report

discusses the research on business benefits of higher wages, which include lower worker turnover and absenteeism, reduced training costs, higher morale and productivity.²

LIVING WAGE ORDINANCES

Many communities have adopted some type of living wage ordinance. These fall into several categories:

- Public contracts with private service providers, requiring these providers to pay a living wage (specified in the ordinance) to their employees; and
- Tax assistance, economic development funds, or other state aids going only to corporations paying a living wage.

Baltimore now requires companies with city service contracts to pay \$6.50 per hour as a result of a living wage ordinance passed in 1994. A recent study in Baltimore found that administrative costs to taxpayers were "minimal. . . about 17 cents per taxpayer annually" and that no contractors had reduced their number of employees as a result of the ordinance.³ Since 1994, 51 cities, counties, and school districts have passed similar versions of living wage ordinances.

The City Councils of both St. Paul and Minneapolis passed laws demanding that companies that get over \$100,000 in subsidies pay their employees at least \$8.25 per hour. The Minneapolis ordinance also extends to companies which receive contracts from the City. Santa Clara County, California requires manufacturing firms which get tax abatements from the County to pay at least \$10 per hour to all permanent employees, and to provide them with health insurance.

Recently, the Santa Cruz City Council tentatively approved the nation's most generous minimum wage, \$11 per hour with health benefits or \$12 per hour without. The living wage ordinance covers full time workers employed by the City or for profit companies that have contracts with the City.

LIVING WAGES ESTABLISHED BY THE PRIVATE SECTOR

Some private companies are also deciding to institute living wages for their employees. A Florida business that recently reported establishing a living wage is Holland & Knight, one of the nation's largest law firms. As noted above, other companies are coming to this decision for a variety of reasons.

MIAMI-DADE COUNTY'S LIVING WAGE ORDINANCE

In 1999, Miami-Dade County established a living wage requirement for county employees and those employers having county service contracts. The county requires a service contractor who is paid in whole or part from one or more of the County's revenue funds, directly or indirectly, to pay a living wage of no less than \$8.56 per hour with health benefits as described in the ordinance, or otherwise \$9.81 per hour.

The ordinance also requires the county to set an example in this regard by paying a phased-in living wage beginning in the county's 2000-01 budget year. The living wage will be increased incrementally until it is finally implemented in 2002-03, and requires health benefits like those required of service contractors—at least \$1.25 per hour towards the provision of health care benefits for employees and their dependents—or payment of a higher hourly wage.

The living wage will be annually indexed to inflation as defined by the Consumer Price Index as applied to Miami-Dade County.

Service contractors must certify to the County that they are paying a living wage to

all employees before payment is made on a contract. The ordinance requires a copy of the living wage rate to be prominently posted in English, Spanish and Creole by the employer at the work site. In addition, service contractors also are required to inform subcontractors of the living wage requirement.

The ordinance also provides procedures for compliance and enforcement, including a requirement that service contractors regularly submit certain payroll records to the county.

The ordinance required the county commission to establish a fifteen member Living Wage Advisory Board to review the effectiveness of the ordinance, review certifications submitted by service contractors, review complaints filed by employees and to make recommendations mayor and county commission regarding these matters.

Source: Text of this ordinance located at: www.co.miami-dade.fl.us/govaction/matter.asp?matter=991160

For additional information interested persons should contact Selena Williams, coordinator of Miami-Dade County's Living Wage Advisory Board at 954.375.3859.

SANTA MONICA'S LIVING WAGE ORDINANCE

In June 2001, the Santa Monica City Council approved an enhanced living wage ordinance applying a \$10.50 per hour minimum wage requirement to certain employers in the city's coastal zone and extended downtown core, including city employees and city service contractors. Businesses will start paying employees at the new compensation rate starting July 2002.

Principal aspects of the ordinance are:

- The threshold for covered businesses will be \$5 million in annual gross receipts, with certain economic hardship exemptions;
- The health benefits payment was set at \$1.75 per hour for year one, \$2.50 per hour for year two (for employers not otherwise providing health benefits);
- An annual escalator clause was added, to be based on previous calendar year's Consumer Price Index; and
- Prohibitions were enacted against retaliation for an employee's exercise of rights under the ordinance.



ENDNOTES

- ¹ The Survey Center, University of New Hampshire, *The Living Wage: Survey of Economists*, August 2000.
- ² Responsible Wealth, *Choosing the High Road: Businesses that Pay a Living Wage and Prosper*, 2000.
- ³ Robert Pollin, et. al., *Economic Analysis of Santa Monica Living Wage Proposal*, August 2000

Source: pen.ci.santa-monica.ca.us/cm/news/wrap/

HOLLAND AND KNIGHT'S LIVING WAGE

In October 2000, the law firm of Holland and Knight began paying its more than 200 U.S. employees a minimum of \$12 per hour. Employees in offices that are located in higher cost cities such as Boston will get even higher minimum hourly wages. Employees in the Tampa were making \$7.70 per hour before the increase.

The St. Petersburg Times estimated that this increase would cost the firm about \$1 million in the first year. The firm indicated that it was making this change because it could afford to do this, and its employees would be in better positions to pay for child care, transportation and other basic services. As with other businesses which have increased minimum wages, Holland and Knight hopes this will increase employee loyalty, tenure and the quality of the firm's workforce. Additional changes include improved medical benefits and profit-sharing.

Summarized from an article in the St. Petersburg Times, 4 October 2000, "Law firm's new hourly minimum wage: \$12" by Scott Banancik.

Conclusion

Section 420.0003(1), *Florida Statutes*, states that by the year 2010, all Floridians shall have access to safe, decent, affordable housing. As its work topic for over a year, the Affordable Housing Study Commission analyzed the state's progress in meeting that statutory goal.

When the Commission compared the housing need with the units projected to be built under federal, state and local housing programs through this decade, we found that Florida is left with an astounding need for affordable, decent housing. Even as the only state with a dedicated source of revenue in place for affordable housing, Florida may not reach its 2010 goal.

Housing is a basic part of the foundation that ensures that all Floridians have the basic comfort and security needed to participate and excel in their communities. Therefore, an expanded effort which includes increased participation by the private sector is needed. The Commission believes that the 2010 goal should be kept in place so its importance will remain in the forefront of funding and policy decisions.

By the year 2010, an estimated 1.61 million low-income homeowners and renters will be paying too much for their housing. In addition, close to 670,000



housing units affordable to low-income Floridians will be over 50 years old, suggesting an extreme number of units will require rehabilitation or replacement.

When the Commission looked at the capacity of existing federal, state and local housing programs to meet this housing need, we found that there are some encouraging signs that Congress realizes the continued need to provide incentives to develop such housing (specifically, the increase in the bond cap and housing credit allocation). On the other hand, there is also a slow drain of federal resources which currently support a large portion of housing stock affordable to low-income residents (specifically, decreasing support for public housing and Section 8 vouchers).

At the state level, the 2001 Legislature has supported affordable housing through its continued full funding of the Sadowski Act and increasing the capacity of the Affordable Housing Guarantee Program to support more affordable developments. These actions will assist the state toward meeting the housing need of all Floridians by 2010.

We realize that housing programs alone cannot meet this goal. The wages of Florida's lowest income residents do not allow them to afford even reasonably priced housing in their communities. Whether through living wage programs or other business development, economic strategies must be implemented to complement housing programs.

There must be continued vigilance toward ensuring that state funding for housing programs remains strong and federal programs do not drain away housing for the state's very poorest households. In addition, Florida must place a new emphasis on involving the private sector in developing affordable housing. From increased investment from financial institutions and employers, to more flexible programs for developers, Florida's best chance of leveraging its housing dollars in the future will come from new and enhanced relationships with all parts of the private sector.

The Commission's 2001-02 Agenda

The Affordable Housing Study Commission recommends improvements to public policy that will stimulate and promote community revitalization and affordable housing production. In accordance with this mission, the Commission's year 2001-02 agenda will include the following topics.

DESIGN EXCELLENCE IN AFFORDABLE HOUSING

Florida's housing programs call for affordable housing to be designed with amenities and landscaping features that will allow these units to be compatible with other developments in a community. Additional requirements include concerns for proximity to schools and jobs. But are Florida's standards for good design in affordable housing enough? Will today's affordable developments stand the test of time, even with capital reserves in place? How can design be used to make affordable housing truly enticing to local governments? What more can Florida do in the design arena to bolster public and private support for affordable housing?

FUNDING INFRASTRUCTURE TO SUPPORT AFFORDABLE HOUSING

Infrastructure in its various forms—roads, sewers, potable water, and the like—are components of the development process. Without infrastructure, no development is complete, and Florida's stand on this



point is clear—depending on the type of infrastructure, it must be in place to support a development concurrent with or soon after that development receives its certificate of occupancy (Section 163.3180(2), *Florida Statutes*).

This also applies to affordable housing developments. As with any development, infrastructure costs increase the total cost of development, and there are scant resources to assist with these costs. The lack of infrastructure in rural areas and outmoded, dilapidated infrastructure in urban areas are regularly cited as impediments to developing affordable housing.

In 1998, the Florida Legislature gave the Florida Housing Finance Corporation the authority to “provide for the development of infrastructure improvements and rehabilitation primarily in connection with residential housing consistent with the applicable local government comprehensive plan” (Section

420.507(36), *Florida Statutes*). However, this authority has not been funded. Over the next year, the Commission intends to develop a recommendation to implement and fund Florida Housing's authority to provide for infrastructure.

DEVELOPING A STANDARD AFFORDABLE LOAN PRODUCT THAT CAN BE USED BY LOCAL GOVERNMENTS

Local governments use much of their housing dollars for homeownership, specifically for downpayment and closing cost assistance. Even if it is a loan that is paid back on a monthly basis, it takes years, if not decades, for the money to be paid back to local governments. A solution is treat these loans as lenders do with their loans. Lenders make loans, and then almost immediately sell the loans to Fannie Mae and the secondary market. With this strategy, local governments could get back the money more quickly and immediately use it for other homebuyers. Currently, this strategy is not available to local governments.

The Commission wants to create a standard loan product that is flexible enough to be used by most local governments using the SHIP program, and that can easily be resold on the secondary market in order to allow local governments to increase the number of loans made to homebuyers.

APPENDIX 1: The Wages Needed to Afford Housing in Florida, 2000

Thanks to the National Low Income Housing Coalition for permission to reprint this table.

	FAMILY AMI	Max Affordable Monthly Housing Cost by % of Family AMI			ESTIMATED RENTER AMI	Maximum Affordable Housing Cost	FMR BY NUMBER OF BEDROOMS			INCOME NEEDED TO AFFORD FMR (Assumes 30% of income is applied to housing costs)								
		Annual	30%	50%			80%	Annual	Per Month	One	Two	Three	Amount			Percent of Family AMI		
													1 BR	2 BR	3 BR	1 BR	2 BR	3 BR
FLORIDA	\$49,491	\$371	\$619	\$990	\$31,724	\$793	\$517	\$634	\$851	\$20,676	\$25,371	\$34,041	42%	51%	69%			
METROPOLITAN STATISTICAL AREA																		
Daytona Beach	\$44,341	\$333	\$554	\$887	\$28,978	\$724	\$464	\$593	\$787	\$18,560	\$23,720	\$31,480	42%	53%	71%			
Fort Lauderdale	\$55,832	\$419	\$698	\$1,117	\$36,098	\$902	\$580	\$718	\$999	\$23,200	\$28,720	\$39,960	42%	51%	72%			
Fort Myers-Cape Coral	\$48,956	\$367	\$612	\$979	\$34,976	\$874	\$490	\$591	\$826	\$19,600	\$23,640	\$33,040	40%	48%	67%			
Fort Pierce-Port Lucie	\$51,793	\$388	\$647	\$1,036	\$36,335	\$908	\$519	\$672	\$874	\$20,760	\$26,880	\$34,960	40%	52%	67%			
Fort Walton Beach	\$49,380	\$370	\$617	\$988	\$30,193	\$755	\$451	\$512	\$694	\$18,040	\$20,480	\$27,760	37%	41%	56%			
Gainesville	\$46,794	\$351	\$585	\$936	\$21,589	\$540	\$451	\$548	\$751	\$18,040	\$21,920	\$30,040	39%	47%	64%			
Jacksonville	\$54,139	\$406	\$677	\$1,083	\$32,912	\$823	\$530	\$638	\$843	\$21,200	\$25,520	\$33,720	39%	47%	62%			
Lakeland-Winter Haven	\$44,740	\$336	\$559	\$895	\$27,324	\$683	\$433	\$490	\$607	\$17,320	\$19,600	\$24,280	39%	44%	54%			
Melbourne-Titusville-Palm Bay	\$51,141	\$384	\$639	\$1,023	\$31,957	\$799	\$463	\$579	\$775	\$18,520	\$23,160	\$31,000	36%	45%	61%			
Miami	\$45,040	\$338	\$563	\$901	\$27,362	\$684	\$579	\$722	\$991	\$23,160	\$28,880	\$39,640	51%	64%	88%			
Naples	\$59,100	\$443	\$739	\$1,182	\$39,836	\$996	\$622	\$749	\$1,041	\$24,880	\$29,960	\$41,640	42%	51%	70%			
Ocala	\$39,433	\$296	\$493	\$789	\$27,564	\$689	\$451	\$512	\$672	\$18,040	\$20,480	\$26,880	46%	52%	68%			
Orlando	\$51,147	\$384	\$639	\$1,023	\$33,495	\$837	\$582	\$694	\$911	\$23,280	\$27,760	\$36,440	46%	54%	71%			
Panama City	\$45,031	\$338	\$563	\$901	\$28,118	\$703	\$451	\$512	\$653	\$18,040	\$20,480	\$26,120	40%	45%	58%			
Pensacola	\$43,312	\$325	\$541	\$866	\$25,953	\$649	\$451	\$512	\$684	\$18,040	\$20,480	\$27,360	42%	47%	63%			
Punta Gorda	\$42,804	\$321	\$535	\$856	\$33,718	\$843	\$474	\$631	\$875	\$18,960	\$25,240	\$35,000	44%	59%	82%			
Sarasota-Bradenton	\$49,463	\$371	\$618	\$989	\$33,224	\$831	\$526	\$669	\$860	\$21,040	\$26,760	\$34,400	43%	54%	70%			
Tampa-St. Petersburg-Clearwater	\$49,479	\$371	\$618	\$990	\$30,445	\$761	\$524	\$649	\$862	\$20,960	\$25,960	\$34,480	42%	52%	70%			
Tallahassee	\$52,934	\$397	\$662	\$1,059	\$25,666	\$642	\$468	\$616	\$805	\$18,720	\$24,640	\$32,200	35%	47%	61%			
West Palm Beach-Boca Raton	\$57,618	\$432	\$720	\$1,152	\$37,478	\$937	\$591	\$731	\$971	\$23,640	\$29,240	\$38,840	41%	51%	67%			
COMBINED NON-METRO AREAS																		
Florida	\$39,482	\$296	\$494	\$790	\$25,762	\$2,147	\$463	\$548	\$699	\$18,536	\$21,937	\$27,976	49%	58%	73%			
COUNTIES																		
Alachua County	\$46,794	\$351	\$585	\$936	\$21,589	\$540	\$451	\$548	\$751	\$18,040	\$21,920	\$30,040	39%	47%	64%			
Baker County	\$41,775	\$313	\$522	\$836	\$22,729	\$568	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	41%	46%	57%			
Bay County	\$45,031	\$338	\$563	\$901	\$28,118	\$703	\$451	\$512	\$653	\$18,040	\$20,480	\$26,120	40%	45%	58%			
Bradford County	\$43,230	\$324	\$540	\$865	\$22,724	\$568	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	39%	45%	55%			
Brevard County	\$51,141	\$384	\$639	\$1,023	\$31,957	\$799	\$463	\$579	\$775	\$18,520	\$23,160	\$31,000	36%	45%	61%			
Broward County	\$55,832	\$419	\$698	\$1,117	\$36,098	\$902	\$580	\$718	\$999	\$23,200	\$28,720	\$39,960	42%	51%	72%			
Calhoun County	\$33,808	\$254	\$423	\$676	\$17,927	\$448	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	50%	57%	71%			
Charlotte County	\$42,804	\$321	\$535	\$856	\$33,718	\$843	\$474	\$631	\$875	\$18,960	\$25,240	\$35,000	44%	59%	82%			
Citrus County	\$40,526	\$304	\$507	\$811	\$28,547	\$714	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	42%	47%	59%			
Clay County	\$54,139	\$406	\$677	\$1,083	\$33,054	\$826	\$530	\$638	\$843	\$21,200	\$25,520	\$33,720	39%	47%	62%			
Collier County	\$59,100	\$443	\$739	\$1,182	\$39,836	\$996	\$622	\$749	\$1,041	\$24,880	\$29,960	\$41,640	42%	51%	70%			
Columbia County	\$40,238	\$302	\$503	\$805	\$21,644	\$541	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	42%	48%	59%			
Dade County	\$45,040	\$338	\$563	\$901	\$27,362	\$684	\$579	\$722	\$991	\$23,160	\$28,880	\$39,640	51%	64%	88%			
DeSoto County	\$38,599	\$289	\$482	\$772	\$27,533	\$688	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	44%	50%	62%			
Dixie County	\$26,832	\$201	\$335	\$537	\$15,975	\$399	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	63%	72%	89%			
Duval County	\$54,139	\$406	\$677	\$1,083	\$32,603	\$815	\$530	\$638	\$843	\$21,200	\$25,520	\$33,720	39%	47%	62%			
Escambia County	\$43,312	\$325	\$541	\$866	\$25,934	\$648	\$451	\$512	\$684	\$18,040	\$20,480	\$27,360	42%	47%	63%			
Flagler County	\$44,341	\$333	\$554	\$887	\$34,806	\$870	\$464	\$593	\$787	\$18,560	\$23,720	\$31,480	42%	53%	71%			
Franklin County	\$32,041	\$240	\$401	\$641	\$22,481	\$562	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	53%	60%	75%			
Gadsden County	\$52,934	\$397	\$662	\$1,059	\$27,637	\$691	\$468	\$616	\$805	\$18,720	\$24,640	\$32,200	35%	47%	61%			

Maximum Affordable Housing Cost represents the generally accepted standard of spending not more than 30% of income on housing units.

AMI=Area Median Income (HUD,2000)

% of Estimated Renter Median Income Needed to Afford			Estimated % of Renters Unable to Afford FMR			HOUSING WAGE							Work Hours/week Necessary at Minimum Wage to Afford			
						HOURLY WAGE NEEDED TO AFFORD (@ 40 hrs/week)			% change in 2BR Housing Wage, 1999-2000	As % of Minimum Wage (\$5.15/hr)						
1 BR	2 BR	3 BR	1 BR	2 BR	3 BR	1 BR FMR	2 BR FMR	3 BR FMR			1 BR FMR	2 BR FMR	3 BR FMR	1 BR FMR	2 BR FMR	3 BR FMR
65%	80%	107%	33%	40%	54%	\$9.94	\$12.20	\$16.37	0.96%	193%	237%	318%	77	95	127	FLORIDA
METRO. STATISTICAL AREA																
64%	82%	109%	33%	40%	54%	\$8.92	\$11.40	\$15.13	2.23%	173%	221%	294%	69	89	118	Daytona Beach
64%	80%	111%	33%	40%	55%	\$11.15	\$13.81	\$19.21	2.81%	217%	268%	373%	87	107	149	Fort Lauderdale
56%	68%	94%	28%	34%	47%	\$9.42	\$11.37	\$15.88	2.16%	183%	221%	308%	73	88	123	Fort Myers-Cape Coral
57%	74%	96%	28%	38%	47%	\$9.98	\$12.92	\$16.81	2.27%	194%	251%	326%	78	100	131	Fort Pierce-Port Lucie
60%	68%	92%	30%	34%	46%	\$8.67	\$9.85	\$13.35	2.30%	168%	191%	259%	67	76	104	Fort Walton Beach
84%	102%	139%	42%	50%	66%	\$8.67	\$10.54	\$14.44	2.17%	168%	205%	280%	67	82	112	Gainesville
64%	78%	102%	33%	38%	50%	\$10.19	\$12.27	\$16.21	10.83%	198%	238%	315%	79	95	126	Jacksonville
63%	72%	89%	32%	36%	44%	\$8.33	\$9.42	\$11.67	2.26%	162%	183%	227%	65	73	91	Lakeland-Winter Haven
58%	72%	97%	29%	36%	48%	\$8.90	\$11.13	\$14.90	2.29%	173%	216%	289%	69	86	116	Melbourne-Titusville-Palm Bay
85%	106%	145%	43%	52%	69%	\$11.13	\$13.88	\$19.06	2.77%	216%	270%	370%	86	108	148	Miami
62%	75%	105%	32%	38%	52%	\$11.96	\$14.40	\$20.02	2.25%	232%	280%	389%	93	112	155	Naples
65%	74%	98%	33%	38%	48%	\$8.67	\$9.85	\$12.92	2.30%	168%	191%	251%	67	76	100	Ocala
70%	83%	109%	35%	42%	54%	\$11.19	\$13.35	\$17.52	2.29%	217%	259%	340%	87	104	136	Orlando
64%	73%	93%	33%	36%	46%	\$8.67	\$9.85	\$12.56	2.30%	168%	191%	244%	67	76	98	Panama City
70%	79%	105%	35%	39%	52%	\$8.67	\$9.85	\$13.15	2.30%	168%	191%	255%	67	76	102	Pensacola
56%	75%	104%	28%	38%	52%	\$9.12	\$12.13	\$16.83	2.35%	177%	236%	327%	71	94	131	Punta Gorda
63%	81%	104%	32%	40%	52%	\$10.12	\$12.87	\$16.54	2.22%	196%	250%	321%	79	100	128	Sarasota-Bradenton
69%	85%	113%	34%	43%	56%	\$10.08	\$12.48	\$16.58	10.02%	196%	242%	322%	78	97	129	Tampa-St. Pete-Clearwater
73%	96%	125%	36%	47%	62%	\$9.00	\$11.85	\$15.48	2.08%	175%	230%	301%	70	92	120	Tallahassee
63%	78%	104%	32%	39%	52%	\$11.37	\$14.06	\$18.67	2.19%	221%	273%	363%	88	109	145	West Palm Beach-Boca Raton
COMBINED NONMETRO AREAS																
72%	85%	109%	36%	43%	54%	\$8.91	\$10.55	\$13.45	1.01%	173%	205%	261%	69	82	104	FLORIDA
COUNTIES																
84%	102%	139%	42%	50%	66%	\$8.67	\$10.54	\$14.44	2.19%	168%	205%	280%	67	82	112	Alachua County
75%	85%	105%	38%	43%	52%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Baker County
64%	73%	93%	33%	36%	46%	\$8.67	\$9.85	\$12.56	2.34%	168%	191%	244%	67	76	98	Bay County
75%	85%	105%	38%	43%	52%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Bradford County
58%	72%	97%	29%	36%	48%	\$8.90	\$11.13	\$14.90	2.25%	173%	216%	289%	69	86	116	Brevard County
64%	80%	111%	33%	40%	55%	\$11.15	\$13.81	\$19.21	2.79%	217%	268%	373%	87	107	149	Broward County
95%	107%	133%	47%	54%	64%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Calhoun County
56%	75%	104%	28%	38%	52%	\$9.12	\$12.13	\$16.83	2.38%	177%	236%	327%	71	94	131	Charlotte County
60%	67%	84%	30%	34%	42%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Citrus County
64%	77%	102%	33%	38%	50%	\$10.19	\$12.27	\$16.21	10.82%	198%	238%	315%	79	95	126	Clay County
62%	75%	105%	32%	38%	52%	\$11.96	\$14.40	\$20.02	2.27%	232%	280%	389%	93	112	155	Collier County
79%	89%	110%	39%	44%	54%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Columbia County
85%	106%	145%	43%	52%	69%	\$11.13	\$13.88	\$19.06	2.77%	216%	270%	370%	86	108	148	Dade County
62%	70%	87%	32%	35%	44%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	DeSoto County
106%	120%	149%	52%	58%	70%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Dixie County
65%	78%	103%	33%	39%	52%	\$10.19	\$12.27	\$16.21	10.82%	198%	238%	315%	79	95	126	Duval County
70%	79%	105%	35%	39%	52%	\$8.67	\$9.85	\$13.15	2.34%	168%	191%	255%	67	76	102	Escambia County
53%	68%	90%	27%	34%	46%	\$8.92	\$11.40	\$15.13	2.19%	173%	221%	294%	69	89	118	Flagler County
76%	86%	106%	38%	43%	52%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Franklin County
68%	89%	117%	34%	44%	57%	\$9.00	\$11.85	\$15.48	2.14%	175%	230%	301%	70	92	120	Gadsden County

FMR=Fair Market Rent (HUD, 2001)

APPENDIX 1 (Continued)

	FAMILY AMI	Max Affordable Monthly Housing Cost by % of Family AMI			ESTIMATED RENTER AMI	Maximum Affordable Housing Cost	FMR BY NUMBER OF BEDROOMS			INCOME NEEDED TO AFFORD FMR <i>(Assumes 30% of income is applied to housing costs)</i>								
		Annual	30%	50%			80%	Annual	Per Month	One	Two	Three	Amount			Percent of Family AMI		
													1 BR	2 BR	3 BR	1 BR	2 BR	3 BR
Gilchrist County	\$33,946	\$255	\$424	\$679	\$20,084	\$502	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	50%	57%	70%			
Glades County	\$35,260	\$264	\$441	\$705	\$23,208	\$580	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	48%	55%	68%			
Gulf County	\$40,907	\$307	\$511	\$818	\$20,686	\$517	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	42%	47%	58%			
Hamilton County	\$31,042	\$233	\$388	\$621	\$13,712	\$343	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	55%	62%	77%			
Hardee County	\$41,619	\$312	\$520	\$832	\$26,343	\$659	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	41%	46%	57%			
Hendry County	\$34,438	\$258	\$430	\$689	\$23,158	\$579	\$425	\$495	\$621	\$17,000	\$19,800	\$24,840	49%	57%	72%			
Hernando County	\$49,479	\$371	\$618	\$990	\$33,610	\$840	\$524	\$649	\$862	\$20,960	\$25,960	\$34,480	42%	52%	70%			
Highlands County	\$33,300	\$250	\$416	\$666	\$22,619	\$565	\$425	\$481	\$599	\$17,000	\$19,240	\$23,960	51%	58%	72%			
Hillsborough County	\$49,479	\$371	\$618	\$990	\$29,813	\$745	\$524	\$649	\$862	\$20,960	\$25,960	\$34,480	42%	52%	70%			
Holmes County	\$33,247	\$249	\$416	\$665	\$16,709	\$418	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	51%	58%	72%			
Indian River County	\$48,308	\$362	\$604	\$966	\$31,944	\$799	\$486	\$625	\$782	\$19,440	\$25,000	\$31,280	40%	52%	65%			
Jackson County	\$35,924	\$269	\$449	\$718	\$17,928	\$448	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	47%	54%	66%			
Jefferson County	\$38,527	\$289	\$482	\$771	\$22,078	\$552	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	44%	50%	62%			
Lafayette County	\$36,323	\$272	\$454	\$726	\$24,892	\$622	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	47%	53%	66%			
Lake County	\$51,147	\$384	\$639	\$1,023	\$35,136	\$878	\$582	\$694	\$911	\$23,280	\$27,760	\$36,440	46%	54%	71%			
Lee County	\$48,956	\$367	\$612	\$979	\$34,976	\$874	\$490	\$591	\$826	\$19,600	\$23,640	\$33,040	40%	48%	67%			
Leon County	\$52,934	\$397	\$662	\$1,059	\$25,465	\$637	\$468	\$616	\$805	\$18,720	\$24,640	\$32,200	35%	47%	61%			
Levy County	\$33,439	\$251	\$418	\$669	\$19,124	\$478	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	51%	58%	71%			
Liberty County	\$40,821	\$306	\$510	\$816	\$21,187	\$530	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	42%	47%	58%			
Madison County	\$30,600	\$230	\$383	\$612	\$14,782	\$370	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	56%	63%	78%			
Manatee County	\$49,463	\$371	\$618	\$989	\$33,941	\$849	\$526	\$669	\$860	\$21,040	\$26,760	\$34,400	43%	54%	70%			
Marion County	\$39,433	\$296	\$493	\$789	\$27,564	\$689	\$451	\$512	\$672	\$18,040	\$20,480	\$26,880	46%	52%	68%			
Martin County	\$51,793	\$388	\$647	\$1,036	\$34,046	\$851	\$519	\$672	\$874	\$20,760	\$26,880	\$34,960	40%	52%	67%			
Monroe County	\$49,602	\$372	\$620	\$992	\$35,050	\$876	\$628	\$807	\$1,112	\$25,120	\$32,280	\$44,480	51%	65%	90%			
Nassau County	\$54,139	\$406	\$677	\$1,083	\$31,806	\$795	\$530	\$638	\$843	\$21,200	\$25,520	\$33,720	39%	47%	62%			
Okaloosa County	\$49,380	\$370	\$617	\$988	\$30,193	\$755	\$451	\$512	\$694	\$18,040	\$20,480	\$27,760	37%	41%	56%			
Okeechobee County	\$33,838	\$254	\$423	\$677	\$25,730	\$643	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	50%	57%	71%			
Orange County	\$51,147	\$384	\$639	\$1,023	\$33,403	\$835	\$582	\$694	\$911	\$23,280	\$27,760	\$36,440	46%	54%	71%			
Osceola County	\$51,147	\$384	\$639	\$1,023	\$37,454	\$936	\$582	\$694	\$911	\$23,280	\$27,760	\$36,440	46%	54%	71%			
Palm Beach County	\$57,618	\$432	\$720	\$1,152	\$37,478	\$937	\$591	\$731	\$971	\$23,640	\$29,240	\$38,840	41%	51%	67%			
Pasco County	\$49,479	\$371	\$618	\$990	\$32,981	\$825	\$524	\$649	\$862	\$20,960	\$25,960	\$34,480	42%	52%	70%			
Pinellas County	\$49,479	\$371	\$618	\$990	\$30,411	\$760	\$524	\$649	\$862	\$20,960	\$25,960	\$34,480	42%	52%	70%			
Polk County	\$44,740	\$336	\$559	\$895	\$28,168	\$704	\$433	\$490	\$607	\$17,320	\$19,600	\$24,280	39%	44%	54%			
Putnam County	\$34,819	\$261	\$435	\$696	\$20,106	\$503	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	49%	55%	69%			
Santa Rosa County	\$43,312	\$325	\$541	\$866	\$26,045	\$651	\$451	\$512	\$684	\$18,040	\$20,480	\$27,360	42%	47%	63%			
Sarasota County	\$49,463	\$371	\$618	\$989	\$32,587	\$815	\$526	\$669	\$860	\$21,040	\$26,760	\$34,400	43%	54%	70%			
Seminole County	\$51,147	\$384	\$639	\$1,023	\$31,638	\$791	\$582	\$694	\$911	\$23,280	\$27,760	\$36,440	46%	54%	71%			
St. Johns County	\$54,139	\$406	\$677	\$1,083	\$36,208	\$905	\$530	\$638	\$843	\$21,200	\$25,520	\$33,720	39%	47%	62%			
St. Lucie County	\$51,793	\$388	\$647	\$1,036	\$37,743	\$944	\$519	\$672	\$874	\$20,760	\$26,880	\$34,960	40%	52%	67%			
Sumter County	\$42,647	\$320	\$533	\$853	\$26,378	\$659	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	40%	45%	56%			
Suwannee County	\$34,653	\$260	\$433	\$693	\$18,005	\$450	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	49%	56%	69%			
Taylor County	\$35,810	\$269	\$448	\$716	\$19,113	\$478	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	47%	54%	67%			
Union County	\$42,995	\$322	\$537	\$860	\$21,768	\$544	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	40%	45%	56%			
Volusia County	\$44,341	\$333	\$554	\$887	\$28,600	\$715	\$464	\$593	\$787	\$18,560	\$23,720	\$31,480	42%	53%	71%			
Wakulla County	\$41,186	\$309	\$515	\$824	\$22,889	\$572	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	41%	47%	58%			
Walton County	\$43,409	\$326	\$543	\$868	\$28,967	\$724	\$425	\$481	\$619	\$17,000	\$19,240	\$24,760	39%	44%	57%			
Washington County	\$33,474	\$251	\$418	\$669	\$17,808	\$445	\$425	\$481	\$597	\$17,000	\$19,240	\$23,880	51%	57%	71%			

Maximum Affordable Housing Cost represents the generally accepted standard of spending not more than 30% of income on housing units.

AMI=Area Median Income (HUD,2001)

% of Estimated Renter Median Income Needed to Afford			Estimated % of Renters Unable to Afford FMR			HOUSING WAGE									Work Hours/week Necessary at Minimum Wage to Afford			
						HOURLY WAGE NEEDED TO AFFORD (@ 40 hrs/week)			% change in 2BR Housing Wage, 1999-2000	As % of Minimum Wage (\$5.15/hr)								
1 BR	2 BR	3 BR	1 BR	2 BR	3 BR	1 BR FMR	2 BR FMR	3 BR FMR			1 BR FMR	2 BR FMR	3 BR FMR	1 BR FMR	2 BR FMR	3 BR FMR		
85%	96%	119%	43%	47%	58%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Gilchrist County		
73%	83%	103%	36%	42%	52%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Glades County		
82%	93%	115%	42%	46%	57%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Gulf County		
124%	140%	174%	61%	67%	77%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Hamilton County		
65%	73%	91%	33%	36%	46%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Hardee County		
73%	86%	107%	36%	43%	54%	\$8.17	\$9.52	\$11.94	1.01%	159%	185%	232%	63	74	93	Hendry County		
62%	77%	103%	32%	38%	52%	\$10.08	\$12.48	\$16.58	10.02%	196%	242%	322%	78	97	129	Hernando County		
75%	85%	106%	38%	43%	52%	\$8.17	\$9.25	\$11.52	1.04%	159%	180%	224%	63	72	89	Highlands County		
70%	87%	116%	35%	44%	57%	\$10.08	\$12.48	\$16.58	10.02%	196%	242%	322%	78	97	129	Hillsborough County		
102%	115%	143%	50%	57%	67%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Holmes County		
61%	78%	98%	30%	39%	48%	\$9.35	\$12.02	\$15.04	0.96%	181%	233%	292%	73	93	117	Indian River County		
95%	107%	133%	47%	54%	64%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Jackson County		
77%	87%	108%	38%	44%	54%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Jefferson County		
68%	77%	96%	34%	38%	47%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Lafayette County		
66%	79%	104%	34%	40%	52%	\$11.19	\$13.35	\$17.52	2.33%	217%	259%	340%	87	104	136	Lake County		
56%	68%	94%	28%	34%	47%	\$9.42	\$11.37	\$15.88	2.20%	183%	221%	308%	73	88	123	Lee County		
74%	97%	126%	36%	48%	62%	\$9.00	\$11.85	\$15.48	2.11%	175%	230%	301%	70	92	120	Leon County		
89%	101%	125%	44%	50%	61%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Levy County		
80%	91%	113%	40%	46%	56%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Liberty County		
115%	130%	162%	57%	63%	73%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Madison County		
62%	79%	101%	32%	39%	50%	\$10.12	\$12.87	\$16.54	2.24%	196%	250%	321%	79	100	128	Manatee County		
65%	74%	98%	33%	38%	48%	\$8.67	\$9.85	\$12.92	2.34%	168%	191%	251%	67	76	100	Marion County		
61%	79%	103%	30%	39%	52%	\$9.98	\$12.92	\$16.81	2.23%	194%	251%	326%	78	100	131	Martin County		
72%	92%	127%	36%	46%	62%	\$12.08	\$15.52	\$21.38	0.99%	235%	301%	415%	94	121	166	Monroe County		
67%	80%	106%	34%	40%	52%	\$10.19	\$12.27	\$16.21	10.82%	198%	238%	315%	79	95	126	Nassau County		
60%	68%	92%	30%	34%	46%	\$8.67	\$9.85	\$13.35	2.34%	168%	191%	259%	67	76	104	Okaloosa County		
66%	75%	93%	34%	38%	46%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Okeechobee County		
70%	83%	109%	35%	42%	54%	\$11.19	\$13.35	\$17.52	2.33%	217%	259%	340%	87	104	136	Orange County		
62%	74%	97%	32%	38%	48%	\$11.19	\$13.35	\$17.52	2.33%	217%	259%	340%	87	104	136	Osceola County		
63%	78%	104%	32%	39%	52%	\$11.37	\$14.06	\$18.67	2.19%	221%	273%	363%	88	109	145	Palm Beach County		
64%	79%	105%	32%	39%	52%	\$10.08	\$12.48	\$16.58	10.02%	196%	242%	322%	78	97	129	Pasco County		
69%	85%	113%	35%	43%	56%	\$10.08	\$12.48	\$16.58	10.02%	196%	242%	322%	78	97	129	Pinellas County		
61%	70%	86%	32%	35%	44%	\$8.33	\$9.42	\$11.67	2.24%	162%	183%	227%	65	73	91	Polk County		
85%	96%	119%	43%	47%	57%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Putnam County		
69%	79%	105%	35%	39%	52%	\$8.67	\$9.85	\$13.15	2.34%	168%	191%	255%	67	76	102	Santa Rosa County		
65%	82%	106%	33%	42%	52%	\$10.12	\$12.87	\$16.54	2.24%	196%	250%	321%	79	100	128	Sarasota County		
74%	88%	115%	36%	44%	57%	\$11.19	\$13.35	\$17.52	2.33%	217%	259%	340%	87	104	136	Seminole County		
59%	70%	93%	30%	35%	46%	\$10.19	\$12.27	\$16.21	10.82%	198%	238%	315%	79	95	126	St. Johns County		
55%	71%	93%	28%	36%	46%	\$9.98	\$12.92	\$16.81	2.23%	194%	251%	326%	78	100	131	St. Lucie County		
64%	73%	91%	33%	36%	46%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Sumter County		
94%	107%	133%	47%	54%	64%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Suwannee County		
89%	101%	125%	44%	50%	61%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Taylor County		
78%	88%	110%	39%	44%	54%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Union County		
65%	83%	110%	33%	42%	54%	\$8.92	\$11.40	\$15.13	2.19%	173%	221%	294%	69	89	118	Volusia County		
74%	84%	104%	38%	43%	52%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Wakulla County		
59%	66%	85%	30%	34%	43%	\$8.17	\$9.25	\$11.90	1.04%	159%	180%	231%	63	72	92	Walton County		
95%	108%	134%	47%	54%	64%	\$8.17	\$9.25	\$11.48	1.04%	159%	180%	223%	63	72	89	Washington County		

FMR=Fair Market Rent (HUD, 2001)

APPENDIX 2

ESTIMATED COSTS TO MEET THE AFFORDABLE HOUSING NEED IN FLORIDA (BY COUNTY) THROUGH 2010

Housing need has been estimated for each county based on two factors: affordability (measured by “cost burden,” where a household pays over 30 percent of its income for housing); and the condition of housing, based on age (50 or more years old). Manufactured housing data were unavailable. Through a variety of methods, the Commission attempted to associate costs with the alleviation of these housing needs. The resulting estimates are a springboard from which local governments may begin to grasp the imminent housing need in their communities. As a result of the general assumptions made by the Commission, the cost figures in the table are not by any means definitive. Information on data sources is provided at the end of the table.

BROAD ASSUMPTIONS:

Static Population

The calculations assume that all households will not change their homeowner or renter status between 1998 and the year 2010. The Commission recognizes that this is not an accurate reflection of reality, as in the span of these years a certain number of renters will transition to homeownership and vice versa.

Limited Options

The table presents limited solutions to meet all of Florida’s housing need. For example, the table shows homeownership as the only solution for cost burdened owner occupied households. The Commission recognizes that homeownership is generally not the optimal solution for lowest income households, but this was a simple exercise to begin defining costs for each county.

Duplication of Housing Need

The Commission understands that households living in substandard conditions are sometimes cost burdened as well. However, in this exercise, cost-burdened, substandard households are counted separately for each condition. Cost burden totals and substandard housing totals should not be added together, as this may over-estimate the total problem.

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
WEST FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
BAY											
OWNERS (39,026 Total) ^c											
# Households ^d	3,681	1,227	3,458	1,017	5,254	1,469	16,106				
# Cost Burdened Households ^e	2,449	646	1,567	413	1,409	371	6,855				
Mortgage Purchase Loans Needed ^f	2,449	646	1,567	413	1,409	371	6,855	86,700	5,202	35,657,565	576,463,974
# SF Units >50 Years Old ^g	302	358	283	318	430	474	2,166				
Moderate Rehab Loans Needed ^h	211	251	198	223	301	331	1,516	12,000	12,000	18,191,162	0
Substantial Rehab Loans Needed ^h	90	108	85	96	129	142	650	35,000	35,000	22,738,953	0
RENTERS (18,504 Total) ^c											
# Households ^d	3,527	551	2,738	404	3,978	575	11,773				
# Cost Burdened Households ^e	3,188	400	2,133	267	1,049	132	7,168				
Rental Assistance Needed ⁱ	2,391	300	1,066	134	0	0	3,891	350	35,000	136,173,915	0
New Affordable Rental Units Needed ^j	797	100	1,066	134	1,049	132	3,277	72,000	69,120	226,526,391	9,438,600
# Units >50 Years Old ^{g,k}	382	498	296	382	431	552	2,541				
Moderate Rehab Loans Needed ^l	229	299	178	229	258	331	1,525	25,000	25,000	38,117,411	0
Substantial Rehab Loans Needed ^m	153	199	119	153	172	221	1,016	40,000	40,000	40,658,572	0
TOTAL FUNDING NEEDED										\$518,063,970	\$585,902,574
ESCAMBIA											
OWNERS (74,150 Total) ^c											
# Households ^d	6,703	1,725	6,382	1,568	9,714	2,069	28,161				
# Cost Burdened Households ^e	3,996	814	2,443	498	3,023	616	11,390				
Mortgage Purchase Loans Needed ^f	3,996	814	2,443	498	3,023	616	11,390	84,000	5,040	57,405,600	928,057,200
# SF Units >50 Years Old ^g	754	1,181	718	1,108	1,093	1,613	6,467				
Moderate Rehab Loans Needed ^h	528	827	503	775	765	1,129	4,527	12,000	12,000	54,325,053	0
Substantial Rehab Loans Needed ^h	226	354	215	332	328	484	1,940	35,000	35,000	67,906,316	0
RENTERS (38,459 Total) ^c											
# Households ^d	8,468	1,227	6,080	817	7,605	819	25,016				
# Cost Burdened Households ^e	7,291	860	4,816	569	3,023	558	17,117				
Rental Assistance Needed ⁱ	5,468	645	2,408	285	0	0	8,806	350	35,000	308,201,250	0
New Affordable Rental Units Needed ^j	1,823	215	2,408	285	3,023	558	8,311	72,000	69,120	574,473,600	23,936,400
# Units >50 Years Old ^{g,k}	1,620	1,570	1,163	1,106	1,455	1,317	8,232				
Moderate Rehab Loans Needed ^l	972	942	698	664	873	790	4,939	25,000	25,000	123,473,966	0
Substantial Rehab Loans Needed ^m	648	628	465	443	582	527	3,293	40,000	40,000	131,705,563	0
TOTAL FUNDING NEEDED										\$1,317,491,347	\$951,993,600
OKALOOSA											
OWNERS (42,195 Total) ^c											
# Households ^d	2,489	877	2,652	1,030	5,991	1,902	14,941				
# Cost Burdened Households ^e	1,978	603	1,085	331	2,237	682	6,916				
Mortgage Purchase Loans Needed ^f	1,978	603	1,085	331	2,237	682	6,916	97,000	5,820	40,249,190	650,695,241
# SF Units >50 Years Old ^g	71	232	75	255	170	539	1,342				
Moderate Rehab Loans Needed ^h	49	162	53	179	119	377	939	12,000	12,000	11,270,942	0
Substantial Rehab Loans Needed ^h	21	69	23	77	51	162	403	35,000	35,000	14,088,678	0
RENTERS (23,813 Total) ^c											
# Households ^d	3,665	997	3,600	797	6,406	1,057	16,522				
# Cost Burdened Households ^e	3,224	605	3,156	592	2,530	475	10,581				
Rental Assistance Needed ⁱ	2,418	454	1,578	296	0	0	4,745	350	35,000	166,089,116	0
New Affordable Rental Units Needed ^j	806	151	1,578	296	2,530	475	5,836	72,000	69,120	403,373,813	16,807,242
# Units >50 Years Old ^{g,k}	157	699	154	654	274	1,097	3,035				
Moderate Rehab Loans Needed ^l	94	420	93	392	165	658	1,821	25,000	25,000	45,529,432	0
Substantial Rehab Loans Needed ^m	63	280	62	261	110	439	1,214	40,000	40,000	48,564,728	0
TOTAL FUNDING NEEDED										\$729,165,900	\$667,502,483

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
WEST FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
SANTA ROSA											
OWNERS (31,324 Total) ᶜ											
# Households ᵈ	3,033	1,752	2,777	1,380	4,845	2,206	15,993				
# Cost Burdened Households ᵉ	1,845	788	1,038	443	1,319	563	5,996				
<i>Mortgage Purchase Loans Needed</i> ᶠ	1,845	788	1,038	443	1,319	563	5,996	98,900	5,934	35,581,139	575,228,409
# SF Units >50 Years Old ᵍ	251	666	230	567	401	950	3,065				
<i>Moderate Rehab Loans Needed</i> ᵇ	176	466	161	397	281	665	2,145	12,000	12,000	25,743,429	0
<i>Substantial Rehab Loans Needed</i> ᵇ	75	200	69	170	120	285	919	35,000	35,000	32,179,286	0
RENTERS (9,319 Total) ᶜ											
# Households ᵈ	1,973	673	1,383	456	2,057	500	7,042				
# Cost Burdened Households ᵉ	1,946	516	1,112	295	722	191	4,783				
<i>Rental Assistance Needed</i> ᶠ	1,460	387	556	147	0	0	2,550	350	35,000	89,250,956	0
<i>New Affordable Rental Units Needed</i> ᶠ	487	129	556	147	722	191	2,233	72,000	69,120	154,315,686	6,429,820
# Units >50 Years Old ᵍ,ᵏ	763	1,118	535	772	796	1,022	5,007				
<i>Moderate Rehab Loans Needed</i> ᶠ	458	671	321	463	478	613	3,004	25,000	25,000	75,101,773	0
<i>Substantial Rehab Loans Needed</i> ᵇ	305	447	214	309	318	409	2,003	40,000	40,000	80,108,558	0
TOTAL FUNDING NEEDED										\$492,280,826	\$581,658,229
HOLMES											
OWNERS (5,412 Total) ᶜ											
# Households ᵈ	567	122	568	115	852	173	2,397				
# Cost Burdened Households ᵉ	253	44	159	28	208	36	728				
<i>Mortgage Purchase Loans Needed</i> ᶠ	253	44	159	28	208	36	728	40,000	2,400	1,746,338	28,232,465
# SF Units >50 Years Old ᵍ	0	0	0	0	0	0	0				
<i>Moderate Rehab Loans Needed</i> ᵇ	0	0	0	0	0	0	0	12,000	12,000	0	0
<i>Substantial Rehab Loans Needed</i> ᵇ	0	0	0	0	0	0	0	35,000	35,000	0	0
RENTERS (1,227 Total) ᶜ											
# Households ᵈ	293	32	157	22	248	20	772				
# Cost Burdened Households ᵉ	132	14	112	12	135	14	419				
<i>Rental Assistance Needed</i> ᶠ	99	10	56	6	0	0	171	250	25,000	4,278,320	0
<i>New Affordable Rental Units Needed</i> ᶠ	33	3	56	6	135	14	248	76,000	53,960	13,360,188	5,456,978
# Units >50 Years Old ᵍ,ᵏ	0	0	0	0	0	0	0				
<i>Moderate Rehab Loans Needed</i> ᶠ	0	0	0	0	0	0	0	25,000	25,000	0	0
<i>Substantial Rehab Loans Needed</i> ᵇ	0	0	0	0	0	0	0	40,000	40,000	0	0
TOTAL FUNDING NEEDED										\$19,384,846	\$33,689,443
WALTON											
OWNERS (12,538 Total) ᶜ											
# Households ᵈ	1,605	869	1,278	652	1,851	892	7,147				
# Cost Burdened Households ᵉ	472	211	193	86	515	230	1,707				
<i>Mortgage Purchase Loans Needed</i> ᶠ	472	211	193	86	515	230	1,707	106,000	6,360	10,858,777	175,550,235
# SF Units >50 Years Old ᵍ	46	76	37	58	53	82	353				
<i>Moderate Rehab Loans Needed</i> ᵇ	32	53	26	41	37	57	247	12,000	12,000	2,965,824	0
<i>Substantial Rehab Loans Needed</i> ᵇ	14	23	11	18	16	25	106	35,000	35,000	3,707,280	0
RENTERS (3,094 Total) ᶜ											
# Households ᵈ	679	206	505	144	516	109	2,159				
# Cost Burdened Households ᵉ	273	71	329	85	408	106	1,273				
<i>Rental Assistance Needed</i> ᶠ	205	53	164	43	0	0	465	250	25,000	11,630,839	0
<i>New Affordable Rental Units Needed</i> ᶠ	68	18	164	43	408	106	807	76,000	53,960	43,570,042	17,796,214
# Units >50 Years Old ᵍ,ᵏ	68	99	50	72	51	66	406				
<i>Moderate Rehab Loans Needed</i> ᶠ	41	59	30	43	31	40	243	25,000	25,000	6,083,120	0
<i>Substantial Rehab Loans Needed</i> ᵇ	27	39	20	29	21	26	162	40,000	40,000	6,488,662	0
TOTAL FUNDING NEEDED										\$85,304,544	\$193,346,449

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
WEST FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
WASHINGTON											
OWNERS (6,269 Total) ^c											
# Households ^d	596	136	635	168	1,122	300	2,957				
# Cost Burdened Households ^e	301	73	202	49	226	55	904				
Mortgage Purchase Loans Needed ^f	301	73	202	49	226	55	904	48,500	2,910	2,631,665	42,545,254
# SF Units >50 Years Old ^g	57	29	60	34	107	60	346				
Moderate Rehab Loans Needed ^h	40	20	42	23	75	42	242	12,000	12,000	2,903,232	0
Substantial Rehab Loans Needed ^h	17	9	18	10	32	18	104	35,000	35,000	3,629,040	0
RENTERS (1,428 Total) ^c											
# Households ^d	328	68	221	43	328	72	1,060				
# Cost Burdened Households ^e	164	30	143	26	152	27	543				
Rental Assistance Needed ⁱ	123	22	72	13	0	0	230	250	25,000	5,755,527	0
New Affordable Rental Units Needed ^j	41	7	72	13	152	27	312	76,000	53,960	16,851,775	6,883,119
# Units >50 Years Old ^{g,k}	54	38	36	25	54	39	245				
Moderate Rehab Loans Needed ^l	32	23	22	15	32	23	147	25,000	25,000	3,676,243	0
Substantial Rehab Loans Needed ^m	22	15	15	10	22	15	98	40,000	40,000	3,921,325	0
TOTAL FUNDING NEEDED										\$39,368,806	\$49,428,374
WEST FLORIDA REGIONAL PLANNING COUNCIL TOTALSⁿ											
OWNERS (210,914 Total) ^c											
# Households ^d	18,674	6,708	17,750	5,930	29,629	9,011	87,702				
# Cost Burdened Households ^e	11,293	3,179	6,686	1,848	8,936	2,554	34,496				
Mortgage Purchase Loans Needed ^f	11,293	3,179	6,686	1,848	8,936	2,554	34,496			184,130,275	2,976,772,779
# SF Units >50 Years Old ^g	1,481	3,874	1,404	2,340	2,255	3,717	15,071				
Moderate Rehab Loans Needed ^h	1,037	2,712	983	1,638	1,578	2,602	10,550			190,501,415	0
Substantial Rehab Loans Needed ^h	444	1,162	421	702	676	1,115	4,521			144,249,553	0
RENTERS (95,884 Total) ^c											
# Households ^d	18,933	3,754	14,684	2,683	21,138	3,152	64,344				
# Cost Burdened Households ^e	16,218	2,495	11,800	1,847	8,019	1,504	41,883				
Rental Assistance Needed ⁱ	12,164	1,871	5,900	923	0	0	20,858			413,178,673	0
New Affordable Rental Units Needed ^j	4,055	624	5,900	923	8,019	1,504	21,024			1,166,199,143	0
# Units >50 Years Old ^{g,k}	3,044	4,022	2,236	3,010	3,061	4,092	19,465				
Moderate Rehab Loans Needed ^l	1,826	2,413	1,341	1,806	1,837	2,455	11,679			168,507,979	0
Substantial Rehab Loans Needed ^m	1,218	1,609	894	1,204	1,224	1,637	7,786			303,215,810	0
TOTAL FUNDING NEEDED										\$2,569,982,848	\$2,976,772,779
APALACHEE REGIONAL PLANNING COUNCIL COUNTIES											
LEON											
OWNERS (53,512 Total) ^c											
# Households ^d	3,611	1,385	2,939	1,100	5,841	1,897	16,773				
# Cost Burdened Households ^e	2,755	843	1,400	429	2,514	770	8,711				
Mortgage Purchase Loans Needed ^f	2,755	843	1,400	429	2,514	770	8,711	97,000	5,820	50,698,020	819,617,990
# SF Units >50 Years Old ^g	198	382	162	308	321	578	1,948				
Moderate Rehab Loans Needed ^h	139	267	113	215	225	404	1,364	12,000	12,000	16,366,995	0
Substantial Rehab Loans Needed ^h	60	115	48	92	96	173	585	35,000	35,000	20,458,744	0
RENTERS (37,985 Total) ^c											
# Households ^d	10,643	2,659	6,367	1,574	7,528	1,827	30,598				
# Cost Burdened Households ^e	9,080	2,211	4,847	1,181	3,706	903	21,928				
Rental Assistance Needed ⁱ	6,810	1,658	2,424	591	0	0	11,482	450	45,000	516,701,250	0
New Affordable Rental Units Needed ^j	2,270	553	2,424	591	3,706	903	10,446	72,000	69,120	722,010,240	30,083,760
# Units >50 Years Old ^{g,k}	1,084	1,408	649	839	767	986	5,732				
Moderate Rehab Loans Needed ^l	651	845	389	503	460	591	3,439	25,000	25,000	85,984,282	0
Substantial Rehab Loans Needed ^m	434	563	259	336	307	394	2,293	40,000	40,000	91,716,568	0
TOTAL FUNDING NEEDED										\$1,503,936,099	\$849,701,750

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
APALACHEE REGIONAL PLANNING COUNCIL COUNTIES											
CALHOUN											
OWNERS (3,865 Total) ^c											
# Households ^d	493	171	464	171	487	172	1,958				
# Cost Burdened Households ^e	267	81	128	39	114	35	664				
<i>Mortgage Purchase Loans Needed</i> ^f	267	81	128	39	114	35	664	48,250	2,895	1,922,569	31,081,535
# SF Units >50 Years Old ^g	39	37	37	36	39	36	223				
<i>Moderate Rehab Loans Needed</i> ^h	27	26	26	25	27	26	156	12,000	12,000	1,875,803	0
<i>Substantial Rehab Loans Needed</i> ^h	12	11	11	11	12	11	67	35,000	35,000	2,344,754	0
RENTERS (950 Total) ^c											
# Households ^d	210	40	153	29	147	30	609				
# Cost Burdened Households ^e	192	36	103	19	70	13	433				
<i>Rental Assistance Needed</i> ⁱ	144	27	52	10	0	0	232	250	25,000	5,802,799	0
<i>New Affordable Rental Units Needed</i> ^j	48	9	52	10	70	13	201	76,000	53,960	10,866,224	4,438,317
# Units >50 Years Old ^{g,k}	21	18	15	13	14	13	94				
<i>Moderate Rehab Loans Needed</i> ^l	12	11	9	8	9	8	57	25,000	25,000	1,415,002	0
<i>Substantial Rehab Loans Needed</i> ^m	8	7	6	5	6	5	38	40,000	40,000	1,509,335	0
TOTAL FUNDING NEEDED										\$25,736,485	\$35,519,852
FRANKLIN											
OWNERS (3,781 Total) ^c											
# Households ^d	385	94	472	176	558	221	1,906				
# Cost Burdened Households ^e	248	82	123	41	116	39	649				
<i>Mortgage Purchase Loans Needed</i> ^f	248	82	123	41	116	39	649	106,000	6,360	4,127,930	66,734,862
# SF Units >50 Years Old ^g	38	20	47	32	56	39	232				
<i>Moderate Rehab Loans Needed</i> ^h	27	14	33	22	39	27	162	12,000	12,000	1,948,606	0
<i>Substantial Rehab Loans Needed</i> ^h	12	6	14	10	17	12	70	35,000	35,000	2,435,758	0
RENTERS (803 Total) ^c											
# Households ^d	185	41	126	15	132	12	511				
# Cost Burdened Households ^e	151	15	89	9	66	7	336				
<i>Rental Assistance Needed</i> ⁱ	113	12	44	5	0	0	173	250	25,000	4,334,738	0
<i>New Affordable Rental Units Needed</i> ^j	38	4	44	5	66	7	163	76,000	53,960	8,775,344	3,584,295
# Units >50 Years Old ^{g,k}	105	92	72	51	75	51	445				
<i>Moderate Rehab Loans Needed</i> ^l	63	55	43	31	45	30	267	25,000	25,000	6,681,522	0
<i>Substantial Rehab Loans Needed</i> ^m	42	37	29	21	30	20	178	40,000	40,000	7,126,957	0
TOTAL FUNDING NEEDED										\$35,430,855	\$70,319,158
GADSDEN											
OWNERS (12,729 Total) ^c											
# Households ^d	1,394	592	1,209	485	1,681	556	5,917				
# Cost Burdened Households ^e	919	300	441	144	388	127	2,320				
<i>Mortgage Purchase Loans Needed</i> ^f	919	300	441	144	388	127	2,320	70,000	4,200	9,742,091	157,497,132
# SF Units >50 Years Old ^g	118	136	102	114	142	143	756				
<i>Moderate Rehab Loans Needed</i> ^h	83	95	72	80	100	100	529	12,000	12,000	6,348,093	0
<i>Substantial Rehab Loans Needed</i> ^h	35	41	31	34	43	43	227	35,000	35,000	7,935,116	0
RENTERS (3,967 Total) ^c											
# Households ^d	1,024	252	529	124	814	137	2,880				
# Cost Burdened Households ^e	831	157	424	80	301	57	1,849				
<i>Rental Assistance Needed</i> ⁱ	624	118	212	40	0	0	993	250	25,000	24,826,544	0
<i>New Affordable Rental Units Needed</i> ^j	208	39	212	40	301	57	856	76,000	53,960	46,197,262	18,869,304
# Units >50 Years Old ^{g,k}	98	119	50	60	78	84	488				
<i>Moderate Rehab Loans Needed</i> ^l	59	71	30	36	47	50	293	25,000	25,000	7,321,249	0
<i>Substantial Rehab Loans Needed</i> ^m	39	47	20	24	31	33	195	40,000	40,000	7,809,332	0
TOTAL FUNDING NEEDED										\$110,179,686	\$176,366,436

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
APALACHEE REGIONAL PLANNING COUNCIL COUNTIES											
GULF											
OWNERS (3,998 Total) ᶜ											
# Households ᵈ	445	116	467	126	521	96	1,771				
# Cost Burdened Households ᵉ	334	68	106	22	134	27	692				
<i>Mortgage Purchase Loans Needed</i> ᶠ	334	68	106	22	134	27	692	80,900	4,854	3,360,074	54,321,189
# SF Units >50 Years Old ᵍ	0	0	0	0	0	0	0				
<i>Moderate Rehab Loans Needed</i> ᵇ	0	0	0	0	0	0	0	12,000	12,000	0	0
<i>Substantial Rehab Loans Needed</i> ᵇ	0	0	0	0	0	0	0	35,000	35,000	0	0
RENTERS (1,058 Total) ᶜ											
# Households ᵈ	199	18	189	16	154	4	580				
# Cost Burdened Households ᵉ	253	26	112	12	59	6	468				
<i>Rental Assistance Needed</i> ᶦ	190	20	56	6	0	0	271	250	25,000	6,774,960	0
<i>New Affordable Rental Units Needed</i> ᶦ	63	7	56	6	59	6	197	76,000	53,960	10,612,242	4,334,578
# Units >50 Years Old ᵍ,ᵏ	0	0	0	0	0	0	0				
<i>Moderate Rehab Loans Needed</i> ᶠ	0	0	0	0	0	0	0	25,000	25,000	0	0
<i>Substantial Rehab Loans Needed</i> ᵇ	0	0	0	0	0	0	0	40,000	40,000	0	0
TOTAL FUNDING NEEDED										\$20,747,275	\$58,655,767
JACKSON											
OWNERS (13,306 Total) ᶜ											
# Households ᵈ	1,532	375	1,420	333	1,692	458	5,810				
# Cost Burdened Households ᵉ	958	214	408	91	446	100	2,217				
<i>Mortgage Purchase Loans Needed</i> ᶠ	958	214	408	91	446	100	2,217	58,000	3,480	7,716,458	124,749,398
# SF Units >50 Years Old ᵍ	113	169	105	154	125	193	858				
<i>Moderate Rehab Loans Needed</i> ᵇ	79	118	73	108	88	135	601	12,000	12,000	7,210,297	0
<i>Substantial Rehab Loans Needed</i> ᵇ	34	51	31	46	38	58	258	35,000	35,000	9,012,871	0
RENTERS (3,891 Total) ᶜ											
# Households ᵈ	926	45	660	74	743	70	2,518				
# Cost Burdened Households ᵉ	810	71	420	37	289	25	1,653				
<i>Rental Assistance Needed</i> ᶦ	608	53	210	18	0	0	890	250	25,000	22,245,182	0
<i>New Affordable Rental Units Needed</i> ᶦ	203	18	210	18	289	25	763	76,000	53,960	41,178,866	16,819,537
# Units >50 Years Old ᵍ,ᵏ	84	121	60	95	68	104	532				
<i>Moderate Rehab Loans Needed</i> ᶠ	50	73	36	57	41	63	319	25,000	25,000	7,983,215	0
<i>Substantial Rehab Loans Needed</i> ᵇ	34	48	24	38	27	42	213	40,000	40,000	8,515,430	0
TOTAL FUNDING NEEDED										\$103,862,318	\$141,568,935
JEFFERSON											
OWNERS (3,799 Total) ᶜ											
# Households ᵈ	467	142	341	94	386	122	1,552				
# Cost Burdened Households ᵉ	161	39	101	25	127	31	484				
<i>Mortgage Purchase Loans Needed</i> ᶠ	161	39	101	25	127	31	484	55,500	3,330	1,611,051	26,045,319
# SF Units >50 Years Old ᵍ	21	30	16	21	18	25	130				
<i>Moderate Rehab Loans Needed</i> ᵇ	15	21	11	15	12	18	91	12,000	12,000	1,092,381	0
<i>Substantial Rehab Loans Needed</i> ᵇ	6	9	5	6	5	8	39	35,000	35,000	1,365,476	0
RENTERS (1,110 Total) ᶜ											
# Households ᵈ	307	49	135	22	243	34	790				
# Cost Burdened Households ᵉ	206	32	142	22	128	20	549				
<i>Rental Assistance Needed</i> ᶦ	155	24	71	11	0	0	260	250	25,000	6,505,583	0
<i>New Affordable Rental Units Needed</i> ᶦ	52	8	71	11	128	20	288	76,000	53,960	15,565,357	6,357,681
# Units >50 Years Old ᵍ,ᵏ	27	28	12	12	21	21	122				
<i>Moderate Rehab Loans Needed</i> ᶠ	16	17	7	7	13	13	73	25,000	25,000	1,829,171	0
<i>Substantial Rehab Loans Needed</i> ᵇ	11	11	5	5	9	9	49	40,000	40,000	1,951,116	0
TOTAL FUNDING NEEDED										\$29,920,134	\$32,403,000

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
APALACHEE REGIONAL PLANNING COUNCIL COUNTIES											
LIBERTY											
OWNERS (1,957 Total) ^c											
# Households ^d	164	93	164	88	359	161	1,029				
# Cost Burdened Households ^e	164	68	57	23	62	26	399				
<i>Mortgage Purchase Loans Needed</i> ^f	164	68	57	23	62	26	399	35,500	2,130	850,718	13,753,270
# SF Units >50 Years Old ^g	12	13	12	13	25	25	100				
<i>Moderate Rehab Loans Needed</i> ^h	8	9	8	9	18	18	70	12,000	12,000	843,582	0
<i>Substantial Rehab Loans Needed</i> ^h	3	4	3	4	8	8	30	35,000	35,000	1,054,478	0
RENTERS (449 Total) ^c											
# Households ^d	131	41	85	21	66	15	359				
# Cost Burdened Households ^e	108	30	52	14	22	6	231				
<i>Rental Assistance Needed</i> ⁱ	81	22	26	7	0	0	136	250	25,000	3,406,304	0
<i>New Affordable Rental Units Needed</i> ^j	27	7	26	7	22	6	95	76,000	53,960	5,137,381	2,098,367
# Units >50 Years Old ^{g,k}	19	19	13	11	10	8	81				
<i>Moderate Rehab Loans Needed</i> ^l	12	12	8	7	6	5	48	25,000	25,000	1,209,485	0
<i>Substantial Rehab Loans Needed</i> ^m	8	8	5	4	4	3	32	40,000	40,000	1,290,118	0
TOTAL FUNDING NEEDED										\$13,792,066	\$15,851,637
WAKULLA											
OWNERS (6,171 Total) ^c											
# Households ^d	628	347	686	329	885	431	3,306				
# Cost Burdened Households ^e	296	128	156	67	265	114	1,027				
<i>Mortgage Purchase Loans Needed</i> ^f	296	128	156	67	265	114	1,027	88,000	5,280	5,420,779	87,635,920
# SF Units >50 Years Old ^g	12	47	13	48	16	63	199				
<i>Moderate Rehab Loans Needed</i> ^h	8	33	9	34	12	44	139	12,000	12,000	1,668,994	0
<i>Substantial Rehab Loans Needed</i> ^h	4	14	4	14	5	19	60	35,000	35,000	2,086,242	0
RENTERS (1,122 Total) ^c											
# Households ^d	263	89	238	86	245	100	1,021				
# Cost Burdened Households ^e	248	80	146	47	118	38	677				
<i>Rental Assistance Needed</i> ⁱ	186	60	73	24	0	0	343	350	35,000	11,997,394	0
<i>New Affordable Rental Units Needed</i> ^j	62	20	73	24	118	38	334	76,000	53,960	18,048,041	7,371,735
# Units >50 Years Old ^{g,k}	13	49	12	45	12	48	179				
<i>Moderate Rehab Loans Needed</i> ^l	8	29	7	27	7	29	108	25,000	25,000	2,689,575	0
<i>Substantial Rehab Loans Needed</i> ^m	5	19	5	18	5	19	72	40,000	40,000	2,868,879	0
TOTAL FUNDING NEEDED										\$44,779,903	\$95,007,655
APALACHEE REGIONAL PLANNING COUNCIL TOTALSⁿ											
OWNERS (103,118 Total) ^c											
# Households ^d	9,119	3,315	8,162	2,902	12,410	4,114	40,022				
# Cost Burdened Households ^e	6,102	1,823	2,921	881	4,168	1,268	17,163				
<i>Mortgage Purchase Loans Needed</i> ^f	6,102	1,823	2,921	881	4,168	1,268	17,163			85,449,688	1,381,436,616
# SF Units >50 Years Old ^g	552	833	493	725	742	1,102	4,447				
<i>Moderate Rehab Loans Needed</i> ^h	386	583	345	508	520	772	3,113			37,354,751	0
<i>Substantial Rehab Loans Needed</i> ^h	166	250	148	218	223	331	1,334			46,693,438	0
RENTERS (51,335 Total) ^c											
# Households ^d	13,888	3,234	8,482	1,961	10,072	2,229	39,866				
# Cost Burdened Households ^e	11,879	2,658	6,334	1,421	4,757	4,487	31,537				
<i>Rental Assistance Needed</i> ⁱ	8,909	1,994	3,167	711	0	0	14,781			602,594,753	0
<i>New Affordable Rental Units Needed</i> ^j	2,970	665	3,167	711	4,757	4,487	16,756			878,390,956	93,957,574
# Units >50 Years Old ^{g,k}	1,451	1,853	882	1,128	1,045	1,315	7,674				
<i>Moderate Rehab Loans Needed</i> ^l	871	1,112	529	677	627	789	4,605			115,113,501	0
<i>Substantial Rehab Loans Needed</i> ^m	580	741	353	451	418	526	3,070			122,787,734	0
TOTAL FUNDING NEEDED										\$1,888,384,821	\$1,475,394,190

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
ALACHUA											
OWNERS (45,453 Total) ^c											
# Households ^d	3,025	849	2,757	721	4,994	1,218	13,564				
# Cost Burdened Households ^e	1,726	384	1,430	318	1,965	437	6,260				
Mortgage Purchase Loans Needed ^f	1,726	384	1,430	318	1,965	437	6,260	96,000	5,760	36,057,600	582,931,200
# SF Units >50 Years Old ^g	104	292	95	261	171	464	1,388				
Moderate Rehab Loans Needed ^h	73	205	66	183	120	325	971	12,000	12,000	11,655,044	0
Substantial Rehab Loans Needed ^h	31	88	28	78	51	139	416	35,000	35,000	14,568,805	0
RENTERS (37,885 Total) ^c											
# Households ^d	10,377	1,995	6,591	1,262	7,040	1,195	28,460				
# Cost Burdened Households ^e	8,688	1,537	5,840	1,033	4,006	709	21,813				
Rental Assistance Needed ⁱ	6,516	1,153	2,920	517	0	0	11,105	350	35,000	388,683,750	0
New Affordable Rental Units Needed ^j	2,172	384	2,920	517	4,006	709	10,708	72,000	69,120	740,119,680	30,838,320
# Units >50 Years Old ^{g,k}	879	1,517	558	962	596	998	5,510				
Moderate Rehab Loans Needed ^l	527	910	335	577	358	599	3,306	25,000	25,000	82,656,455	0
Substantial Rehab Loans Needed ^m	351	607	223	385	238	399	2,204	40,000	40,000	88,166,885	0
TOTAL FUNDING NEEDED										\$1,361,908,219	\$613,769,520
BRADFORD											
OWNERS (6,517 Total) ^c											
# Households ^d	867	230	693	169	860	154	2,973				
# Cost Burdened Households ^e	572	107	257	48	239	45	1,267				
Mortgage Purchase Loans Needed ^f	572	107	257	48	239	45	1,267	62,250	3,735	4,731,365	76,490,407
# SF Units >50 Years Old ^g	82	90	66	69	82	77	466				
Moderate Rehab Loans Needed ^h	58	63	46	49	57	54	326	12,000	12,000	3,917,020	0
Substantial Rehab Loans Needed ^h	25	27	20	21	24	23	140	35,000	35,000	4,896,275	0
RENTERS (1,769 Total) ^c											
# Households ^d	303	27	301	23	333	9	996				
# Cost Burdened Households ^e	484	36	165	12	99	7	803				
Rental Assistance Needed ⁱ	363	27	82	6	0	0	478	350	35,000	16,746,346	0
New Affordable Rental Units Needed ^j	121	9	82	6	99	7	325	76,000	53,960	17,515,533	7,154,232
# Units >50 Years Old ^{g,k}	58	48	58	47	64	47	321				
Moderate Rehab Loans Needed ^l	35	29	35	28	38	28	193	25,000	25,000	4,821,611	0
Substantial Rehab Loans Needed ^m	23	19	23	19	26	19	129	40,000	40,000	5,143,052	0
TOTAL FUNDING NEEDED										\$57,771,203	\$83,644,639
COLUMBIA											
OWNERS (15,085 Total) ^c											
# Households ^d	1,695	622	1,228	526	2,303	943	7,317				
# Cost Burdened Households ^e	1,151	389	645	218	563	190	3,156				
Mortgage Purchase Loans Needed ^f	1,151	389	645	218	563	190	3,156	67,500	4,050	12,779,882	206,608,092
# SF Units >50 Years Old ^g	106	102	77	81	144	147	657				
Moderate Rehab Loans Needed ^h	74	71	54	56	101	103	460	12,000	12,000	5,517,813	0
Substantial Rehab Loans Needed ^h	32	31	23	24	43	44	197	35,000	35,000	6,897,266	0
RENTERS (4,863 Total) ^c											
# Households ^d	1,054	269	811	171	1,033	179	3,517				
# Cost Burdened Households ^e	1,160	222	511	98	328	63	2,382				
Rental Assistance Needed ⁱ	870	167	256	49	0	0	1,341	350	35,000	46,929,953	0
New Affordable Rental Units Needed ^j	290	56	256	49	328	63	1,041	76,000	53,960	56,185,456	22,948,989
# Units >50 Years Old ^{g,k}	77	74	59	53	76	63	401				
Moderate Rehab Loans Needed ^l	46	44	36	32	45	38	241	25,000	25,000	6,017,277	0
Substantial Rehab Loans Needed ^m	31	30	24	21	30	25	160	40,000	40,000	6,418,428	0
TOTAL FUNDING NEEDED										\$140,746,074	\$229,557,082

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
DIXIE											
OWNERS (4,444 Total)^c											
# Households ^d	534	216	461	171	686	254	2,322				
# Cost Burdened Households ^e	224	78	178	62	163	57	762				
Mortgage Purchase Loans Needed ^f	224	78	178	62	163	57	762	39,650	2,379	1,813,926	29,325,134
# SF Units >50 Years Old ^g	6	9	6	8	8	11	48				
Moderate Rehab Loans Needed ^h	5	6	4	5	6	8	34	12,000	12,000	407,023	0
Substantial Rehab Loans Needed ^h	2	3	2	2	3	3	15	35,000	35,000	508,779	0
RENTERS (877 Total)^c											
# Households ^d	159	38	119	31	184	49	580				
# Cost Burdened Households ^e	125	26	123	25	74	15	388				
Rental Assistance Needed ⁱ	93	19	61	13	0	0	187	250	25,000	4,672,307	0
New Affordable Rental Units Needed ⁱ	31	6	61	13	74	15	201	76,000	53,960	10,857,729	4,434,847
# Units >50 Years Old ^{g,k}	6	8	4	6	7	10	41				
Moderate Rehab Loans Needed ^l	3	5	3	4	4	6	24	25,000	25,000	608,236	0
Substantial Rehab Loans Needed ^m	2	3	2	2	3	4	16	40,000	40,000	648,785	0
TOTAL FUNDING NEEDED										\$19,516,785	\$33,759,981
GILCHRIST											
OWNERS (3,866 Total)^c											
# Households ^d	381	187	373	163	669	286	2,059				
# Cost Burdened Households ^e	282	121	158	68	152	65	847				
Mortgage Purchase Loans Needed ^f	282	121	158	68	152	65	847	59,250	3,555	3,009,946	48,660,790
# SF Units >50 Years Old ^g	14	7	14	6	25	11	78				
Moderate Rehab Loans Needed ^h	10	5	10	4	17	8	55	12,000	12,000	656,216	0
Substantial Rehab Loans Needed ^h	4	2	4	2	7	3	23	35,000	35,000	820,270	0
RENTERS (638 Total)^c											
# Households ^d	161	54	135	43	94	25	512				
# Cost Burdened Households ^e	141	45	72	23	47	15	342				
Rental Assistance Needed ⁱ	105	34	36	11	0	0	187	250	25,000	4,664,205	0
New Affordable Rental Units Needed ⁱ	35	11	36	11	47	15	156	76,000	53,960	8,401,294	3,431,514
# Units >50 Years Old ^{g,k}	21	7	17	5	12	3	65				
Moderate Rehab Loans Needed ^l	12	4	10	3	7	2	39	25,000	25,000	979,160	0
Substantial Rehab Loans Needed ^m	8	3	7	2	5	1	26	40,000	40,000	1,044,437	0
TOTAL FUNDING NEEDED										\$19,575,527	\$52,092,304
HAMILTON											
OWNERS (3,554 Total)^c											
# Households ^d	355	156	348	152	549	250	1,810				
# Cost Burdened Households ^e	226	86	143	54	137	52	698				
Mortgage Purchase Loans Needed ^f	226	86	143	54	137	52	698	53,000	3,180	2,218,208	35,861,035
# SF Units >50 Years Old ^g	34	22	33	22	52	35	198				
Moderate Rehab Loans Needed ^h	24	16	23	15	36	25	139	12,000	12,000	1,663,306	0
Substantial Rehab Loans Needed ^h	10	7	10	7	16	11	59	35,000	35,000	2,079,133	0
RENTERS (1,062 Total)^c											
# Households ^d	377	64	129	34	184	56	844				
# Cost Burdened Households ^e	202	45	126	28	89	20	510				
Rental Assistance Needed ⁱ	151	34	63	14	0	0	262	250	25,000	6,546,763	0
New Affordable Rental Units Needed ⁱ	50	11	63	14	89	20	248	76,000	53,960	13,366,922	5,459,729
# Units >50 Years Old ^{g,k}	41	21	14	9	20	14	119				
Moderate Rehab Loans Needed ^l	25	13	8	5	12	8	71	25,000	25,000	1,786,310	0
Substantial Rehab Loans Needed ^m	16	9	6	4	8	6	48	40,000	40,000	1,905,397	0
TOTAL FUNDING NEEDED										\$29,566,039	\$41,320,764

	HOUSING NEED						ESTIMATED COSTS				
	0-30% AMI		31-50% AMI		51-80% AMI		Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)	
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					Total Need (by 2010)
NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
LAFAYETTE											
OWNERS (1,869 Total)^c											
# Households ^d	276	122	204	99	223	72	996				
# Cost Burdened Households ^e	136	52	78	30	72	28	396				
Mortgage Purchase Loans Needed ^f	136	52	78	30	72	28	396	41,250	2,475	981,049	15,860,285
# SF Units >50 Years Old ^g	20	9	15	8	16	6	73				
Moderate Rehab Loans Needed ^h	14	7	10	5	11	4	51	12,000	12,000	614,833	0
Substantial Rehab Loans Needed ^h	6	3	4	2	5	2	22	35,000	35,000	768,541	0
RENTERS (436 Total)^c											
# Households ^d	70	7	62	16	124	36	315				
# Cost Burdened Households ^e	99	26	47	12	32	8	224				
Rental Assistance Needed ⁱ	74	19	23	6	0	0	123	250	25,000	3,068,303	0
New Affordable Rental Units Needed ^l	25	6	23	6	32	8	101	76,000	53,960	5,447,868	2,225,186
# Units >50 Years Old ^{g,k}	16	2	14	4	28	9	72				
Moderate Rehab Loans Needed ^l	9	1	8	2	17	6	43	25,000	25,000	1,086,253	0
Substantial Rehab Loans Needed ^m	6	1	6	2	11	4	29	40,000	40,000	1,158,670	0
TOTAL FUNDING NEEDED											
										\$13,125,516	\$18,085,471
MADISON											
OWNERS (4,901 Total)^c											
# Households ^d	517	94	482	79	633	109	1,914				
# Cost Burdened Households ^e	298	58	204	39	182	35	816				
Mortgage Purchase Loans Needed ^f	298	58	204	39	182	35	816	51,450	3,087	2,519,693	40,735,038
# SF Units >50 Years Old ^g	11	6	10	5	14	7	53				
Moderate Rehab Loans Needed ^h	8	4	7	4	9	5	37	12,000	12,000	447,132	0
Substantial Rehab Loans Needed ^h	3	2	3	2	4	2	16	35,000	35,000	558,915	0
RENTERS (1,508 Total)^c											
# Households ^d	425	40	191	14	273	33	976				
# Cost Burdened Households ^e	279	31	182	20	128	14	654				
Rental Assistance Needed ⁱ	209	23	91	10	0	0	333	250	25,000	8,334,668	0
New Affordable Rental Units Needed ^l	70	8	91	10	128	14	321	76,000	53,960	17,298,576	7,065,615
# Units >50 Years Old ^{g,k}	11	6	5	3	7	4	36				
Moderate Rehab Loans Needed ^l	7	4	3	2	4	2	22	25,000	25,000	545,146	0
Substantial Rehab Loans Needed ^m	5	2	2	1	3	2	15	40,000	40,000	581,489	0
TOTAL FUNDING NEEDED											
										\$30,285,618	\$47,800,653
SUWANNEE											
OWNERS (10,521 Total)^c											
# Households ^d	1,054	440	986	418	1,543	577	5,018				
# Cost Burdened Households ^e	698	246	451	159	401	141	2,096				
Mortgage Purchase Loans Needed ^f	698	246	451	159	401	141	2,096	55,000	3,300	6,918,364	111,846,880
# SF Units >50 Years Old ^g	35	27	33	26	51	37	208				
Moderate Rehab Loans Needed ^h	24	19	23	18	36	26	145	12,000	12,000	1,744,359	0
Substantial Rehab Loans Needed ^h	10	8	10	8	15	11	62	35,000	35,000	2,180,448	0
RENTERS (2,562 Total)^c											
# Households ^d	598	155	443	115	544	150	2,005				
# Cost Burdened Households ^e	505	123	298	73	221	54	1,274				
Rental Assistance Needed ⁱ	379	92	149	36	0	0	657	250	25,000	16,416,107	0
New Affordable Rental Units Needed ^l	126	31	149	36	221	54	617	76,000	53,960	33,309,421	13,605,256
# Units >50 Years Old ^{g,k}	29	21	21	15	26	19	132				
Moderate Rehab Loans Needed ^l	17	12	13	9	16	12	79	25,000	25,000	1,972,653	0
Substantial Rehab Loans Needed ^m	12	8	9	6	10	8	53	40,000	40,000	2,104,164	0
TOTAL FUNDING NEEDED											
										\$64,645,516	\$125,452,137

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
TAYLOR											
OWNERS (5,636 Total) ^c											
# Households ^d	607	124	688	162	853	150	2,584				
# Cost Burdened Households ^e	414	58	241	34	219	31	997				
Mortgage Purchase Loans Needed ^f	414	58	241	34	219	31	997	40,000	2,400	2,393,393	38,693,191
# SF Units >50 Years Old ^g	24	39	27	46	34	53	224				
Moderate Rehab Loans Needed ^h	17	27	19	32	24	37	157	12,000	12,000	1,882,504	0
Substantial Rehab Loans Needed ^h	7	12	8	14	10	16	67	35,000	35,000	2,353,131	0
RENTERS (1,458 Total) ^c											
# Households ^d	372	19	267	24	191	-9	864				
# Cost Burdened Households ^e	338	4	159	2	99	1	603				
Rental Assistance Needed ⁱ	254	3	80	1	0	0	337	250	25,000	8,426,813	0
New Affordable Rental Units Needed ^j	85	1	80	1	99	1	266	76,000	53,960	14,360,385	5,865,509
# Units >50 Years Old ^{g,k}	48	67	35	51	25	29	256				
Moderate Rehab Loans Needed ^l	29	40	21	31	15	17	154	25,000	25,000	3,838,005	0
Substantial Rehab Loans Needed ^m	19	27	14	21	10	12	102	40,000	40,000	4,093,872	0
TOTAL FUNDING NEEDED										\$37,348,104	\$44,558,701
UNION											
OWNERS (2,598 Total) ^c											
# Households ^d	214	113	231	128	387	190	1,263				
# Cost Burdened Households ^e	205	88	111	48	92	40	583				
Mortgage Purchase Loans Needed ^f	205	88	111	48	92	40	583	46,000	2,760	1,610,006	26,028,435
# SF Units >50 Years Old ^g	4	11	5	12	8	19	59				
Moderate Rehab Loans Needed ^h	3	8	3	8	6	13	41	12,000	12,000	495,027	0
Substantial Rehab Loans Needed ^h	1	3	1	4	2	6	18	35,000	35,000	618,784	0
RENTERS (993 Total) ^c											
# Households ^d	219	63	103	19	168	15	587				
# Cost Burdened Households ^e	247	49	99	20	67	13	496				
Rental Assistance Needed ⁱ	186	37	50	10	0	0	282	350	35,000	9,871,328	0
New Affordable Rental Units Needed ^j	62	12	50	10	67	13	214	76,000	53,960	11,532,223	4,710,345
# Units >50 Years Old ^{g,k}	8	13	4	6	6	8	44				
Moderate Rehab Loans Needed ^l	5	8	2	3	4	5	26	25,000	25,000	658,355	0
Substantial Rehab Loans Needed ^m	3	5	1	2	2	3	18	40,000	40,000	702,245	0
TOTAL FUNDING NEEDED										\$25,487,967	\$30,738,780
NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL TOTALS ⁿ											
OWNERS (104,444 Total) ^c											
# Households ^d	9,525	3,153	8,451	2,788	13,700	4,203	41,820				
# Cost Burdened Households ^e	5,931	1,668	3,895	1,079	4,185	1,121	17,879				
Mortgage Purchase Loans Needed ^f	5,931	1,668	3,895	1,079	4,185	1,121	17,879	75,033,432	1,213,040,487		
# SF Units >50 Years Old ^g	441	615	379	544	605	868	3,452				
Moderate Rehab Loans Needed ^h	309	431	266	381	423	608	2,417	29,000,277	0		
Substantial Rehab Loans Needed ^h	132	185	114	163	181	260	1,036	36,250,346	0		
RENTERS (54,051 Total) ^c											
# Households ^d	14,115	2,731	9,152	1,752	10,168	1,738	39,656				
# Cost Burdened Households ^e	12,268	2,143	7,622	1,346	5,190	920	29,489				
Rental Assistance Needed ⁱ	9,201	1,607	3,811	673	0	0	15,292	514,360,542	0		
New Affordable Rental Units Needed ^j	3,067	536	3,811	673	5,190	920	14,197	928,395,087	107,739,543		
# Units >50 Years Old ^{g,k}	1,193	1,785	789	1,162	866	1,204	6,998				
Moderate Rehab Loans Needed ^l	716	1,071	474	697	519	722	4,199	104,969,460	0		
Substantial Rehab Loans Needed ^m	477	714	316	465	346	482	2,799	111,967,424	0		
TOTAL FUNDING NEEDED										\$1,799,976,568	\$1,320,780,030

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
NORTH FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
DUVAL											
OWNERS (185,069 Total) ^c											
# Households ^d	15,828	3,876	13,948	3,206	23,343	4,816	65,017				
# Cost Burdened Households ^e	10,016	1,924	5,234	1,005	7,953	1,528	27,660				
<i>Mortgage Purchase Loans Needed</i> ^f	10,016	1,924	5,234	1,005	7,953	1,528	27,660	94,500	5,670	156,831,926	2,535,449,465
# SF Units >50 Years Old ^g	2,269	3,043	1,999	2,625	3,346	4,246	17,528				
<i>Moderate Rehab Loans Needed</i> ^h	1,588	2,130	1,400	1,838	2,342	2,972	12,270	12,000	12,000	147,238,524	0
<i>Substantial Rehab Loans Needed</i> ^h	681	913	600	788	1,004	1,274	5,259	35,000	35,000	184,048,155	0
RENTERS (106,799 Total) ^c											
# Households ^d	21,955	3,619	16,127	2,331	24,337	2,763	71,132				
# Cost Burdened Households ^e	15,990	1,959	12,828	1,572	9,823	1,204	43,376				
<i>Rental Assistance Needed</i> ⁱ	11,993	1,469	6,414	786	0	0	20,662	350	35,000	723,180,487	0
<i>New Affordable Rental Units Needed</i> ^j	3,998	490	6,414	786	9,823	1,204	22,714	77,000	48,510	1,101,856,699	647,122,188
# Units >50 Years Old ^{g,k}	2,313	2,262	1,699	1,603	2,564	2,284	12,724				
<i>Moderate Rehab Loans Needed</i> ^l	1,388	1,357	1,019	962	1,538	1,370	7,634	25,000	25,000	190,858,057	0
<i>Substantial Rehab Loans Needed</i> ^m	925	905	680	641	1,026	914	5,090	40,000	40,000	203,581,928	0
TOTAL FUNDING NEEDED										\$2,707,595,776	\$3,182,571,653
CLAY											
OWNERS (36,345 Total) ^c											
# Households ^d	2,460	1,446	3,089	1,764	5,592	2,490	16,841				
# Cost Burdened Households ^e	1,713	689	1,341	539	1,716	690	6,689				
<i>Mortgage Purchase Loans Needed</i> ^f	1,713	689	1,341	539	1,716	690	6,689	99,700	5,982	40,011,346	646,850,094
# SF Units >50 Years Old ^g	35	104	44	129	80	208	601				
<i>Moderate Rehab Loans Needed</i> ^h	25	73	31	90	56	146	421	12,000	12,000	5,047,629	0
<i>Substantial Rehab Loans Needed</i> ^h	11	31	13	39	24	62	180	35,000	35,000	6,309,536	0
RENTERS (11,827 Total) ^c											
# Households ^d	1,708	512	2,079	687	3,266	756	9,008				
# Cost Burdened Households ^e	1,958	497	1,549	393	731	185	5,314				
<i>Rental Assistance Needed</i> ⁱ	1,469	372	775	196	0	0	2,812	450	45,000	126,551,975	0
<i>New Affordable Rental Units Needed</i> ^j	490	124	775	196	731	185	2,502	72,000	69,120	172,908,175	7,204,507
# Units >50 Years Old ^{g,k}	31	53	38	67	59	93	340				
<i>Moderate Rehab Loans Needed</i> ^l	19	32	23	40	36	56	204	25,000	25,000	5,103,495	0
<i>Substantial Rehab Loans Needed</i> ^m	12	21	15	27	24	37	136	40,000	40,000	5,443,728	0
TOTAL FUNDING NEEDED										\$361,375,885	\$654,054,602
PUTNAM											
OWNERS (22,459 Total) ^c											
# Households ^d	2,207	495	2,438	550	3,548	731	9,969				
# Cost Burdened Households ^e	960	187	671	130	877	170	2,996				
<i>Mortgage Purchase Loans Needed</i> ^f	960	187	671	130	877	170	2,996	59,000	3,540	10,604,968	171,446,977
# SF Units >50 Years Old ^g	170	196	188	217	274	307	1,353				
<i>Moderate Rehab Loans Needed</i> ^h	119	137	132	152	192	215	947	12,000	12,000	11,365,092	0
<i>Substantial Rehab Loans Needed</i> ^h	51	59	56	65	82	92	406	35,000	35,000	14,206,365	0
RENTERS (5,606 Total) ^c											
# Households ^d	1,304	97	845	74	1,083	105	3,508				
# Cost Burdened Households ^e	531	44	453	38	658	55	1,778				
<i>Rental Assistance Needed</i> ⁱ	399	33	226	19	0	0	677	350	35,000	23,684,663	0
<i>New Affordable Rental Units Needed</i> ^j	133	11	226	19	658	55	1,101	76,000	53,960	59,420,490	24,270,341
# Units >50 Years Old ^{g,k}	259	202	168	134	215	176	1,153				
<i>Moderate Rehab Loans Needed</i> ^l	155	121	101	81	129	105	692	25,000	25,000	17,297,968	0
<i>Substantial Rehab Loans Needed</i> ^m	103	81	67	54	86	70	461	40,000	40,000	18,451,166	0
TOTAL FUNDING NEEDED										\$155,030,711	\$195,717,318

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
NORTH FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
ST. JOHNS											
OWNERS (32,481 Total)^c											
# Households ^d	3,077	1,450	2,764	1,246	4,919	2,156	15,612				
# Cost Burdened Households ^e	2,096	884	1,330	561	1,228	518	6,615				
Mortgage Purchase Loans Needed ^f	2,096	884	1,330	561	1,228	518	6,615	106,000	6,360	42,072,242	680,167,904
# SF Units >50 Years Old ^g	73	193	66	170	117	299	918				
Moderate Rehab Loans Needed ^h	51	135	46	119	82	209	642	12,000	12,000	7,709,247	0
Substantial Rehab Loans Needed ^h	22	58	20	51	35	90	275	35,000	35,000	9,636,559	0
RENTERS (12,764 Total)^c											
# Households ^d	2,054	676	1,851	555	2,897	886	8,919				
# Cost Burdened Households ^e	1,859	562	1,652	499	1,081	326	5,979				
Rental Assistance Needed ⁱ	1,394	421	826	250	0	0	2,891	450	45,000	130,111,602	0
New Affordable Rental Units Needed ^j	465	140	826	250	1,081	326	3,088	72,000	69,120	213,436,252	8,893,177
# Units >50 Years Old ^{g,k}	43	92	38	80	60	127	440				
Moderate Rehab Loans Needed ^l	26	55	23	48	36	76	264	25,000	25,000	6,606,758	0
Substantial Rehab Loans Needed ^m	17	37	15	32	24	51	176	40,000	40,000	7,047,208	0
TOTAL FUNDING NEEDED										\$416,619,868	\$689,061,082
BAKER											
OWNERS (5,429 Total)^c											
# Households ^d	542	189	483	158	662	165	2,199				
# Cost Burdened Households ^e	191	48	137	35	207	53	671				
Mortgage Purchase Loans Needed ^f	191	48	137	35	207	53	671	77,000	4,620	3,100,679	50,127,648
# SF Units >50 Years Old ^g	31	28	28	25	38	29	179				
Moderate Rehab Loans Needed ^h	22	20	19	17	27	21	126	12,000	12,000	1,507,633	0
Substantial Rehab Loans Needed ^h	9	9	8	7	11	9	54	35,000	35,000	1,884,541	0
RENTERS (1,370 Total)^c											
# Households ^d	449	100	211	39	261	34	1,094				
# Cost Burdened Households ^e	148	25	136	23	165	28	525				
Rental Assistance Needed ⁱ	111	19	68	11	0	0	209	350	35,000	7,323,167	0
New Affordable Rental Units Needed ^j	37	6	68	11	165	28	315	76,000	53,960	17,017,536	6,950,825
# Units >50 Years Old ^{g,k}	26	24	12	11	15	12	100				
Moderate Rehab Loans Needed ^l	15	15	7	6	9	7	60	25,000	25,000	1,493,564	0
Substantial Rehab Loans Needed ^m	10	10	5	4	6	5	40	40,000	40,000	1,593,134	0
TOTAL FUNDING NEEDED										\$33,920,255	\$57,078,473
FLAGLER											
OWNERS (14,462 Total)^c											
# Households ^d	1,133	696	1,182	748	2,836	1,912	8,507				
# Cost Burdened Households ^e	911	542	564	336	564	336	3,253				
Mortgage Purchase Loans Needed ^f	911	542	564	336	564	336	3,253	92,000	5,520	17,956,394	290,295,041
# SF Units >50 Years Old ^g	12	21	13	22	31	56	155				
Moderate Rehab Loans Needed ^h	9	15	9	16	21	39	108	12,000	12,000	1,300,596	0
Substantial Rehab Loans Needed ^h	4	6	4	7	9	17	46	35,000	35,000	1,625,745	0
RENTERS (4,096 Total)^c											
# Households ^d	687	344	528	280	843	356	3,038				
# Cost Burdened Households ^e	570	255	532	238	347	156	2,097				
Rental Assistance Needed ⁱ	427	191	266	119	0	0	1,003	350	35,000	35,120,688	0
New Affordable Rental Units Needed ^j	142	64	266	119	347	156	1,094	76,000	53,960	59,027,770	24,109,934
# Units >50 Years Old ^{g,k}	25	40	19	32	30	45	190				
Moderate Rehab Loans Needed ^l	15	24	11	19	18	27	114	25,000	25,000	2,848,679	0
Substantial Rehab Loans Needed ^m	10	16	8	13	12	18	76	40,000	40,000	3,038,591	0
TOTAL FUNDING NEEDED										\$120,918,464	\$314,404,975

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
NORTH FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
NASSAU											
OWNERS (16,444 Total)^c											
# Households ^d	1,788	886	1,485	673	2,610	880	8,322				
# Cost Burdened Households ^e	700	243	471	164	665	231	2,473				
Mortgage Purchase Loans Needed ^f	700	243	471	164	665	231	2,473	106,000	6,360	15,726,187	254,240,027
# SF Units >50 Years Old ^g	93	116	77	91	135	137	650				
Moderate Rehab Loans Needed ^h	65	81	54	64	95	96	455	12,000	12,000	5,459,066	0
Substantial Rehab Loans Needed ^h	28	35	23	27	41	41	195	35,000	35,000	6,823,833	0
RENTERS (4,218 Total)^c											
# Households ^d	1,029	379	592	173	834	133	3,140				
# Cost Burdened Households ^e	552	133	621	149	285	69	1,809				
Rental Assistance Needed ⁱ	414	100	310	75	0	0	899	450	45,000	40,456,558	0
New Affordable Rental Units Needed ^j	138	33	310	75	285	69	910	76,000	53,960	49,118,445	20,062,464
# Units >50 Years Old ^{g,k}	125	148	72	76	101	86	607				
Moderate Rehab Loans Needed ^l	75	89	43	46	61	52	364	25,000	25,000	9,110,612	0
Substantial Rehab Loans Needed ^m	50	59	29	30	40	34	243	40,000	40,000	9,717,986	0
TOTAL FUNDING NEEDED										\$136,412,688	\$274,302,491
NORTH FLORIDA REGIONAL PLANNING COUNCIL TOTALS^N											
OWNERS (312,869 Total)^c											
# Households ^d	27,035	9,038	25,389	8,345	43,510	13,150	126,467				
# Cost Burdened Households ^e	16,586	4,516	9,749	2,770	13,209	3,525	50,356				
Mortgage Purchase Loans Needed ^f	16,586	4,516	9,749	2,770	13,209	3,525	50,356			286,303,742	4,628,577,157
# SF Units >50 Years Old ^g	2,684	3,702	2,415	3,280	4,021	5,282	21,384				
Moderate Rehab Loans Needed ^h	1,879	2,592	1,691	2,296	2,815	3,697	14,969			179,627,788	0
Substantial Rehab Loans Needed ^h	805	1,111	725	984	1,206	1,585	6,415			224,534,735	0
RENTERS (146,680 Total)^c											
# Households ^d	29,186	5,727	22,233	4,139	33,521	5,033	99,839				
# Cost Burdened Households ^e	21,610	3,474	17,771	2,912	13,090	2,022	60,879				
Rental Assistance Needed ⁱ	16,207	2,606	8,886	1,456	0	0	29,154			1,086,429,141	0
New Affordable Rental Units Needed ^j	5,402	869	8,886	1,456	13,090	2,022	31,724			1,672,785,368	738,613,436
# Units >50 Years Old ^{g,k}	2,820	2,820	2,045	2,003	3,044	2,822	15,555				
Moderate Rehab Loans Needed ^l	1,692	1,692	1,227	1,202	1,826	1,693	9,333			233,319,133	0
Substantial Rehab Loans Needed ^m	1,128	1,128	818	801	1,218	1,129	6,222			248,873,742	0
TOTAL FUNDING NEEDED										\$3,931,873,647	\$5,367,190,593
WITHLACOOCHEE REGIONAL PLANNING COUNCIL COUNTIES											
CITRUS											
OWNERS (41,987 Total)^c											
# Households ^d	3,520	1,191	4,347	1,430	7,418	2,421	20,327				
# Cost Burdened Households ^e	2,302	735	1,549	494	2,052	655	7,787				
Mortgage Purchase Loans Needed ^f	2,302	735	1,549	494	2,052	655	7,787	64,000	3,840	29,902,043	483,416,364
# SF Units >50 Years Old ^g	43	80	53	98	90	166	529				
Moderate Rehab Loans Needed ^h	30	56	37	68	63	116	370	12,000	12,000	4,445,584	0
Substantial Rehab Loans Needed ^h	13	24	16	29	27	50	159	35,000	35,000	5,556,980	0
RENTERS (7,974 Total)^c											
# Households ^d	1,134	248	1,254	287	1,749	427	5,099				
# Cost Burdened Households ^e	1,051	209	938	187	1,041	207	3,633				
Rental Assistance Needed ⁱ	788	157	469	93	0	0	1,507	250	25,000	37,681,926	0
New Affordable Rental Units Needed ^j	263	52	469	93	1,041	207	2,125	72,000	69,120	146,899,762	6,120,823
# Units >50 Years Old ^{g,k}	26	49	29	55	40	79	277				
Moderate Rehab Loans Needed ^l	15	30	17	33	24	47	166	25,000	25,000	4,159,618	0
Substantial Rehab Loans Needed ^m	10	20	11	22	16	31	111	40,000	40,000	4,436,926	0
TOTAL FUNDING NEEDED										\$233,082,839	\$489,537,187

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
WITHLACOOCHEE REGIONAL PLANNING COUNCIL COUNTIES											
HERNANDO											
OWNERS (45,099 Total) ᶜ											
# Households ᵈ	3,311	1,295	4,302	1,654	8,544	3,198	22,304				
# Cost Burdened Households ᵉ	1,794	651	1,304	473	2,751	998	7,970				
<i>Mortgage Purchase Loans Needed</i> ᶠ	1,794	651	1,304	473	2,751	998	7,970	70,000	4,200	33,475,046	541,179,904
# SF Units >50 Years Old ᵍ	18	60	23	78	47	153	379				
<i>Moderate Rehab Loans Needed</i> ᵃ	13	42	16	54	33	107	265	12,000	12,000	3,182,306	0
<i>Substantial Rehab Loans Needed</i> ᵃ	5	18	7	23	14	46	114	35,000	35,000	3,977,882	0
RENTERS (7,982 Total) ᶜ											
# Households ᵈ	1,289	370	1,307	396	1,507	393	5,262				
# Cost Burdened Households ᵉ	1,025	266	1,067	276	1,331	345	4,310				
<i>Rental Assistance Needed</i> ᶠ	769	199	533	138	0	0	1,640	250	25,000	40,991,144	0
<i>New Affordable Rental Units Needed</i> ᶠ	256	66	533	138	1,331	345	2,670	72,000	69,120	184,583,216	7,690,967
# Units >50 Years Old ᵍ,ᵏ	15	50	15	52	17	57	206				
<i>Moderate Rehab Loans Needed</i> ᶠ	9	30	9	31	10	34	124	25,000	25,000	3,088,732	0
<i>Substantial Rehab Loans Needed</i> ᵃ	6	20	6	21	7	23	82	40,000	40,000	3,294,648	0
TOTAL FUNDING NEEDED										\$272,592,973	\$548,870,871
MARION											
OWNERS (78,175 Total) ᶜ											
# Households ᵈ	7,199	3,017	7,989	3,380	13,028	5,150	39,763				
# Cost Burdened Households ᵉ	4,051	1,460	3,376	1,217	3,235	1,166	14,504				
<i>Mortgage Purchase Loans Needed</i> ᶠ	4,051	1,460	3,376	1,217	3,235	1,166	14,504	77,400	4,644	67,357,635	1,088,948,438
# SF Units >50 Years Old ᵍ	222	281	246	313	401	492	1,955				
<i>Moderate Rehab Loans Needed</i> ᵃ	155	196	172	219	281	345	1,368	12,000	12,000	16,419,701	0
<i>Substantial Rehab Loans Needed</i> ᵃ	67	84	74	94	120	148	586	35,000	35,000	20,524,626	0
RENTERS (22,394 Total) ᶜ											
# Households ᵈ	3,719	868	3,354	827	4,404	956	14,128				
# Cost Burdened Households ᵉ	2,980	598	2,721	546	2,656	533	10,035				
<i>Rental Assistance Needed</i> ᶠ	2,235	449	1,361	273	0	0	4,318	350	35,000	151,119,567	0
<i>New Affordable Rental Units Needed</i> ᶠ	745	150	1,361	273	2,656	533	5,717	72,000	69,120	395,185,558	16,466,065
# Units >50 Years Old ᵍ,ᵏ	278	229	251	212	329	264	1,564				
<i>Moderate Rehab Loans Needed</i> ᶠ	167	138	151	127	198	158	938	25,000	25,000	23,454,048	0
<i>Substantial Rehab Loans Needed</i> ᵃ	111	92	100	85	132	106	625	40,000	40,000	25,017,652	0
TOTAL FUNDING NEEDED										\$699,078,789	\$1,105,414,503
LEVY											
OWNERS (11,016 Total) ᶜ											
# Households ᵈ	1,156	499	1,265	504	1,812	740	5,976				
# Cost Burdened Households ᵉ	538	187	364	127	488	170	1,874				
<i>Mortgage Purchase Loans Needed</i> ᶠ	538	187	364	127	488	170	1,874	55,000	3,300	6,183,353	99,964,205
# SF Units >50 Years Old ᵍ	37	41	40	43	58	63	282				
<i>Moderate Rehab Loans Needed</i> ᵃ	26	29	28	30	40	44	197	12,000	12,000	2,369,268	0
<i>Substantial Rehab Loans Needed</i> ᵃ	11	12	12	13	17	19	85	35,000	35,000	2,961,585	0
RENTERS (2,187 Total) ᶜ											
# Households ᵈ	477	119	424	118	410	68	1,616				
# Cost Burdened Households ᵉ	245	43	240	42	296	52	918				
<i>Rental Assistance Needed</i> ᶠ	184	33	120	21	0	0	357	250	25,000	8,930,229	0
<i>New Affordable Rental Units Needed</i> ᶠ	61	11	120	21	296	52	561	76,000	53,960	30,287,250	12,370,849
# Units >50 Years Old ᵍ,ᵏ	36	40	32	37	31	30	206				
<i>Moderate Rehab Loans Needed</i> ᶠ	21	24	19	22	18	18	123	25,000	25,000	3,085,921	0
<i>Substantial Rehab Loans Needed</i> ᵃ	14	16	13	15	12	12	82	40,000	40,000	3,291,649	0
TOTAL FUNDING NEEDED										\$57,109,256	\$112,335,054

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)ᶜ	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
WITHLACOOCHEE REGIONAL PLANNING COUNCIL COUNTIES											
OKEECHOBEE											
OWNERS (8,955 Total) ᶜ											
# Households ᵈ	968	268	937	295	1,594	428	4,490				
# Cost Burdened Households ᵉ	395	96	335	82	350	85	1,343				
Mortgage Purchase Loans Needed ᶠ	395	96	335	82	350	85	1,343	67,150	4,029	5,412,239	87,497,870
# SF Units >50 Years Old ᵍ	26	29	25	29	43	47	199				
Moderate Rehab Loans Needed ᵃ	18	20	18	21	30	33	139	12,000	12,000	1,669,930	0
Substantial Rehab Loans Needed ᵃ	8	9	8	9	13	14	60	35,000	35,000	2,087,412	0
RENTERS (3,019 Total) ᶜ											
# Households ᵈ	496	111	310	54	608	101	1,680				
# Cost Burdened Households ᵉ	308	44	230	33	372	53	1,039				
Rental Assistance Needed ᵃ	231	33	115	16	0	0	395	250	25,000	9,873,456	0
New Affordable Rental Units Needed ᵃ	77	11	115	16	372	53	645	76,000	53,960	34,779,415	14,205,676
# Units >50 Years Old ᵍ,ᵏ	22	27	14	16	27	31	137				
Moderate Rehab Loans Needed ᵃ	13	16	8	10	16	18	82	25,000	25,000	2,058,197	0
Substantial Rehab Loans Needed ᵃ	9	11	6	6	11	12	55	40,000	40,000	2,195,410	0
TOTAL FUNDING NEEDED										\$58,076,058	\$101,703,546
SUMTER											
OWNERS (14,330 Total) ᶜ											
# Households ᵈ	1,592	827	1,440	714	2,258	1,146	7,977				
# Cost Burdened Households ᵉ	727	336	476	220	633	292	2,684				
Mortgage Purchase Loans Needed ᶠ	727	336	476	220	633	292	2,684	106,000	6,360	17,069,633	275,959,061
# SF Units >50 Years Old ᵍ	76	61	69	54	108	86	453				
Moderate Rehab Loans Needed ᵃ	53	43	48	38	75	60	317	12,000	12,000	3,802,855	0
Substantial Rehab Loans Needed ᵃ	23	18	21	16	32	26	136	35,000	35,000	4,753,568	0
RENTERS (3,215 Total) ᶜ											
# Households ᵈ	650	200	421	152	736	253	2,412				
# Cost Burdened Households ᵉ	364	117	370	119	424	137	1,531				
Rental Assistance Needed ᵃ	273	88	185	60	0	0	606	250	25,000	15,137,731	0
New Affordable Rental Units Needed ᵃ	91	29	185	60	424	137	926	76,000	53,960	49,963,835	20,407,764
# Units >50 Years Old ᵍ,ᵏ	68	42	44	30	77	51	314				
Moderate Rehab Loans Needed ᵃ	41	25	27	18	46	31	189	25,000	25,000	4,715,788	0
Substantial Rehab Loans Needed ᵃ	27	17	18	12	31	21	126	40,000	40,000	5,030,174	0
TOTAL FUNDING NEEDED										\$100,473,585	\$296,366,824
WITHLACOOCHEE REGIONAL PLANNING COUNCIL TOTALS ᵃ											
OWNERS (199,562 Total) ᶜ											
# Households ᵈ	17,746	7,097	20,280	7,977	34,654	13,083	100,837				
# Cost Burdened Households ᵉ	9,807	3,464	7,404	2,612	9,509	3,366	36,162				
Mortgage Purchase Loans Needed ᶠ	9,807	3,464	7,404	2,612	9,509	3,366	36,162			159,399,949	2,576,965,842
# SF Units >50 Years Old ᵍ	421	552	456	614	746	1,752	4,543				
Moderate Rehab Loans Needed ᵃ	295	386	320	430	522	1,227	3,180			31,889,643	0
Substantial Rehab Loans Needed ᵃ	126	166	137	184	224	526	1,363			39,862,054	0
RENTERS (46,681 Total) ᶜ											
# Households ᵈ	7,765	1,916	7,070	1,834	9,414	2,198	30,197				
# Cost Burdened Households ᵉ	5,973	1,277	5,565	1,203	6,121	1,327	21,467				
Rental Assistance Needed ᵃ	4,480	958	2,783	602	0	0	8,822			263,734,053	0
New Affordable Rental Units Needed ᵃ	1,493	319	2,783	602	6,121	1,327	12,645			841,699,036	77,262,145
# Units >50 Years Old ᵍ,ᵏ	445	439	384	402	522	512	2,704				
Moderate Rehab Loans Needed ᵃ	267	263	231	241	313	307	1,622			40,562,305	0
Substantial Rehab Loans Needed ᵃ	178	176	154	161	209	205	1,082			43,266,458	0
TOTAL FUNDING NEEDED										\$1,420,413,499	\$2,654,227,986

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
EAST CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
ORANGE											
OWNERS (192,461 Total) ᶜ											
# Households ᵈ	13,445	5,936	14,438	6,072	26,124	10,300	76,315				
# Cost Burdened Households ᵉ	8,724	3,099	8,080	2,870	10,314	3,663	36,751				
<i>Mortgage Purchase Loans Needed</i> ᶠ	8,724	3,099	8,080	2,870	10,314	3,663	36,751	95,820	5,749	211,287,252	3,415,810,574
# SF Units >50 Years Old ᵍ	496	1,936	533	2,041	964	3,607	9,578				
<i>Moderate Rehab Loans Needed</i> ᵇ	347	1,355	373	1,429	675	2,525	6,704	12,000	12,000	80,451,874	0
<i>Substantial Rehab Loans Needed</i> ᵇ	149	581	160	612	289	1,082	2,873	35,000	35,000	100,564,843	0
RENTERS (123,109 Total) ᶜ											
# Households ᵈ	19,531	5,769	18,019	4,680	30,060	6,359	84,418				
# Cost Burdened Households ᵉ	15,230	3,490	18,012	4,127	16,765	3,841	61,464				
<i>Rental Assistance Needed</i> ᶦ	11,422	2,617	9,006	2,063	0	0	25,109	350	35,000	878,806,328	0
<i>New Affordable Rental Units Needed</i> ᶦ	3,807	872	9,006	2,063	16,765	3,841	36,355	77,000	48,510	1,763,597,690	1,035,763,723
# Units >50 Years Old ᵍ,ᵏ	1,776	4,278	1,638	3,793	2,733	5,981	20,198				
<i>Moderate Rehab Loans Needed</i> ᶦ	1,065	2,567	983	2,276	1,640	3,588	12,119	25,000	25,000	302,962,663	0
<i>Substantial Rehab Loans Needed</i> ᵇ	710	1,711	655	1,517	1,093	2,392	8,079	40,000	40,000	323,160,174	0
TOTAL FUNDING NEEDED										\$3,660,830,825	\$4,451,574,296
BREVARD											
OWNERS (135,872 Total) ᶜ											
# Households ᵈ	10,271	3,466	12,601	4,238	21,173	6,646	58,395				
# Cost Burdened Households ᵉ	7,365	2,083	6,190	1,750	6,697	1,894	25,979				
<i>Mortgage Purchase Loans Needed</i> ᶠ	7,365	2,083	6,190	1,750	6,697	1,894	25,979	86,500	5,190	134,830,201	2,179,754,910
# SF Units >50 Years Old ᵍ	139	984	171	1,206	287	1,988	4,776				
<i>Moderate Rehab Loans Needed</i> ᵇ	98	689	120	844	201	1,392	3,343	12,000	12,000	40,117,016	0
<i>Substantial Rehab Loans Needed</i> ᵇ	42	295	51	362	86	596	1,433	35,000	35,000	50,146,270	0
RENTERS (55,750 Total) ᶜ											
# Households ᵈ	10,353	2,123	8,285	1,456	12,441	1,909	36,567				
# Cost Burdened Households ᵉ	8,771	1,447	6,554	1,081	5,558	917	24,329				
<i>Rental Assistance Needed</i> ᶦ	6,578	1,086	3,277	541	0	0	11,481	350	35,000	401,848,021	0
<i>New Affordable Rental Units Needed</i> ᶦ	2,193	362	3,277	541	5,558	917	12,848	72,000	69,120	888,042,953	37,001,790
# Units >50 Years Old ᵍ,ᵏ	1,492	3,023	1,194	2,331	1,792	3,400	13,232				
<i>Moderate Rehab Loans Needed</i> ᶦ	895	1,814	716	1,399	1,075	2,040	7,939	25,000	25,000	198,483,706	0
<i>Substantial Rehab Loans Needed</i> ᵇ	597	1,209	477	932	717	1,360	5,293	40,000	40,000	211,715,953	0
TOTAL FUNDING NEEDED										\$1,925,184,119	\$2,216,756,699
OSCEOLA											
OWNERS (36,807 Total) ᶜ											
# Households ᵈ	2,567	1,387	3,184	1,703	5,962	3,046	17,849				
# Cost Burdened Households ᵉ	1,592	765	1,533	737	2,582	1,241	8,449				
<i>Mortgage Purchase Loans Needed</i> ᶠ	1,592	765	1,533	737	2,582	1,241	8,449	95,820	5,749	48,574,249	785,283,692
# SF Units >50 Years Old ᵍ	87	94	108	116	203	211	821				
<i>Moderate Rehab Loans Needed</i> ᵇ	61	66	76	81	142	148	575	12,000	12,000	6,899,371	0
<i>Substantial Rehab Loans Needed</i> ᵇ	26	28	33	35	61	63	246	35,000	35,000	8,624,213	0
RENTERS (18,116 Total) ᶜ											
# Households ᵈ	2,134	935	2,526	988	3,956	1,324	11,863				
# Cost Burdened Households ᵉ	1,909	677	2,358	835	2,682	950	9,412				
<i>Rental Assistance Needed</i> ᶦ	1,432	507	1,179	418	0	0	3,536	350	35,000	123,762,238	0
<i>New Affordable Rental Units Needed</i> ᶦ	477	169	1,179	418	2,682	950	5,876	72,000	69,120	406,137,504	16,922,396
# Units >50 Years Old ᵍ,ᵏ	230	216	272	239	427	342	1,726				
<i>Moderate Rehab Loans Needed</i> ᶦ	138	130	163	143	256	205	1,035	25,000	25,000	25,886,025	0
<i>Substantial Rehab Loans Needed</i> ᵇ	92	87	109	96	171	137	690	40,000	40,000	27,611,760	0
TOTAL FUNDING NEEDED										\$647,495,360	\$802,206,088

	HOUSING NEED						ESTIMATED COSTS				
	0-30% AMI		31-50% AMI		51-80% AMI		Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)ᶜ	Total Public Outlay(\$)	Total Private Outlay (\$)	
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					Total Need (by 2010)
EAST CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
SEMINOLE											
OWNERS (91,823 Total) ᶜ											
# Households ᵈ	6,521	2,601	7,043	3,074	12,878	5,076	37,193				
# Cost Burdened Households ᵉ	4,212	1,474	3,686	1,290	5,321	1,863	17,845				
Mortgage Purchase Loans Needed ᶠ	4,212	1,474	3,686	1,290	5,321	1,863	17,845	95,820	5,749	102,594,874	
# SF Units >50 Years Old ᵍ	122	261	132	292	241	512	1,560				
Moderate Rehab Loans Needed ᵇ	86	182	92	205	169	358	1,092	12,000	12,000	13,106,354	
Substantial Rehab Loans Needed ᵇ	37	78	40	88	72	154	468	35,000	35,000	16,382,943	
RENTERS (41,578 Total) ᶜ											
# Households ᵈ	6,445	1,949	6,465	1,702	10,461	2,101	29,123				
# Cost Burdened Households ᵉ	5,186	1,147	5,483	1,213	4,691	1,038	18,759				
Rental Assistance Needed ᶠ	3,890	861	2,742	607	0	0	8,099	450	45,000	364,434,780	
New Affordable Rental Units Needed ᶠ	1,297	287	2,742	607	4,691	1,038	10,660	72,000	69,120	736,832,993	
# Units >50 Years Old ᵍ,ᵏ	448	744	450	710	728	1,056	4,137				
Moderate Rehab Loans Needed ᶠ	269	446	270	426	437	634	2,482	25,000	25,000	62,048,817	
Substantial Rehab Loans Needed ᵇ	179	298	180	284	291	423	1,655	40,000	40,000	66,185,405	
TOTAL FUNDING NEEDED										\$1,361,586,166	\$1,689,318,510
VOLUSIA											
OWNERS (129,056 Total) ᶜ											
# Households ᵈ	10,700	2,762	11,500	2,695	20,406	5,004	53,067				
# Cost Burdened Households ᵉ	6,802	1,693	5,732	1,427	6,544	1,629	23,828				
Mortgage Purchase Loans Needed ᶠ	6,802	1,693	5,732	1,427	6,544	1,629	23,828	75,500	4,530	107,939,952	
# SF Units >50 Years Old ᵍ	670	1,210	721	1,262	1,279	2,271	7,413				
Moderate Rehab Loans Needed ᵇ	469	847	504	884	895	1,589	5,189	12,000	12,000	62,265,299	
Substantial Rehab Loans Needed ᵇ	201	363	216	379	384	681	2,224	35,000	35,000	77,831,624	
RENTERS (47,390 Total) ᶜ											
# Households ᵈ	8,571	1,155	7,463	910	9,666	1,204	28,969				
# Cost Burdened Households ᵉ	7,217	849	5,726	673	6,312	742	21,519				
Rental Assistance Needed ᶠ	5,413	636	2,863	337	0	0	9,249	350	35,000	323,700,831	
New Affordable Rental Units Needed ᶠ	1,804	212	2,863	337	6,312	742	12,270	72,000	69,120	848,107,741	
# Units >50 Years Old ᵍ,ᵏ	2,207	1,366	1,922	1,154	2,489	1,505	10,643				
Moderate Rehab Loans Needed ᶠ	1,324	820	1,153	693	1,493	903	6,386	25,000	25,000	159,640,075	
Substantial Rehab Loans Needed ᵇ	883	546	769	462	996	602	4,257	40,000	40,000	170,282,746	
TOTAL FUNDING NEEDED										\$1,749,768,269	\$1,780,367,049
EAST CENTRAL FLORIDA REGIONAL PLANNING COUNCIL TOTALS ᵇ											
OWNERS (586,019 Total) ᶜ											
# Households ᵈ	43,504	16,152	48,766	17,782	86,543	30,072	242,819				
# Cost Burdened Households ᵉ	28,695	9,114	25,220	8,074	31,458	10,290	112,851				
Mortgage Purchase Loans Needed ᶠ	28,695	9,114	25,220	8,074	31,458	10,290	112,851			605,226,528	
# SF Units >50 Years Old ᵍ	1,515	4,485	1,665	4,919	2,974	8,589	24,148				
Moderate Rehab Loans Needed ᵇ	1,061	3,140	1,165	3,443	2,082	6,013	16,903			202,839,914	
Substantial Rehab Loans Needed ᵇ	455	1,346	499	1,476	892	2,577	7,244			253,549,893	
RENTERS (285,943 Total) ᶜ											
# Households ᵈ	47,034	11,931	42,758	9,736	66,584	12,897	190,940				
# Cost Burdened Households ᵉ	38,314	7,609	38,132	7,930	36,009	7,489	135,483				
Rental Assistance Needed ᶠ	28,735	5,707	19,066	3,965	0	0	57,473			2,092,552,199	
New Affordable Rental Units Needed ᶠ	9,578	1,902	19,066	3,965	36,009	7,489	78,009			4,642,718,881	
# Units >50 Years Old ᵍ,ᵏ	6,153	9,627	5,476	8,227	8,169	12,283	49,935				
Moderate Rehab Loans Needed ᶠ	3,692	5,776	3,285	4,936	4,901	7,370	29,961			749,021,286	
Substantial Rehab Loans Needed ᵇ	2,461	3,851	2,190	3,291	3,267	4,913	19,974			798,956,038	
TOTAL FUNDING NEEDED										\$9,344,864,739	\$10,940,222,643

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
HIGHLANDS											
OWNERS (28,443 Total) ᶜ											
# Households ᵈ	2,388	727	2,860	824	4,764	1,348	12,911				
# Cost Burdened Households ᵉ	1,356	370	1,112	303	1,055	288	4,483				
<i>Mortgage Purchase Loans Needed</i> ᶠ	1,356	370	1,112	303	1,055	288	4,483	61,000	3,660	16,409,399	265,285,287
# SF Units >50 Years Old ᵍ	47	88	56	103	93	171	558				
<i>Moderate Rehab Loans Needed</i> ᵇ	33	62	39	72	65	120	391	12,000	12,000	4,686,813	0
<i>Substantial Rehab Loans Needed</i> ᵇ	14	26	17	31	28	51	167	35,000	35,000	5,858,517	0
RENTERS (7,259 Total) ᶜ											
# Households ᵈ	1,291	136	1,155	126	1,378	164	4,250				
# Cost Burdened Households ᵉ	1,009	130	800	103	761	98	2,902				
<i>Rental Assistance Needed</i> ᶠ	757	98	400	52	0	0	1,306	250	25,000	32,659,677	0
<i>New Affordable Rental Units Needed</i> ᶠ	252	33	400	52	761	98	1,596	72,000	69,120	110,318,700	4,596,613
# Units >50 Years Old ᵍ,ᵏ	225	155	201	140	240	171	1,132				
<i>Moderate Rehab Loans Needed</i> ᶠ	135	93	121	84	144	102	679	25,000	25,000	16,980,270	0
<i>Substantial Rehab Loans Needed</i> ᵇ	90	62	80	56	96	68	453	40,000	40,000	18,112,289	0
TOTAL FUNDING NEEDED										\$205,025,665	\$269,881,899
LAKE											
OWNERS (67,185 Total) ᶜ											
# Households ᵈ	5,203	1,988	6,736	2,755	11,226	4,560	32,468				
# Cost Burdened Households ᵉ	3,242	1,236	2,630	1,002	2,736	1,043	11,889				
<i>Mortgage Purchase Loans Needed</i> ᶠ	3,242	1,236	2,630	1,002	2,736	1,043	11,889	95,700	5,742	68,264,769	1,103,613,764
# SF Units >50 Years Old ᵍ	317	412	411	552	684	916	3,293				
<i>Moderate Rehab Loans Needed</i> ᵇ	222	288	287	386	479	641	2,305	12,000	12,000	27,658,084	0
<i>Substantial Rehab Loans Needed</i> ᵇ	95	124	123	166	205	275	988	35,000	35,000	34,572,605	0
RENTERS (16,578 Total) ᶜ											
# Households ᵈ	2,665	533	2,385	530	3,477	865	10,455				
# Cost Burdened Households ᵉ	2,396	520	1,617	351	1,609	349	6,842				
<i>Rental Assistance Needed</i> ᶠ	1,797	390	809	175	0	0	3,171	350	35,000	110,984,166	0
<i>New Affordable Rental Units Needed</i> ᶠ	599	130	809	175	1,609	349	3,671	72,000	69,120	253,772,153	10,573,840
# Units >50 Years Old ᵍ,ᵏ	510	453	456	422	665	642	3,149				
<i>Moderate Rehab Loans Needed</i> ᶠ	306	272	274	253	399	385	1,889	25,000	25,000	47,233,564	0
<i>Substantial Rehab Loans Needed</i> ᵇ	204	181	183	169	266	257	1,260	40,000	40,000	50,382,468	0
TOTAL FUNDING NEEDED										\$592,867,809	\$1,114,187,604
POLK											
OWNERS (133,042 Total) ᶜ											
# Households ᵈ	11,805	3,452	13,299	3,849	20,259	5,441	58,105				
# Cost Burdened Households ᵉ	6,709	1,604	4,923	1,177	5,551	1,327	21,292				
<i>Mortgage Purchase Loans Needed</i> ᶠ	6,709	1,604	4,923	1,177	5,551	1,327	21,292	78,000	4,680	99,646,952	1,610,959,058
# SF Units >50 Years Old ᵍ	1,036	1,341	1,167	1,505	1,777	2,226	9,051				
<i>Moderate Rehab Loans Needed</i> ᵇ	725	939	817	1,053	1,244	1,558	6,336	12,000	12,000	76,031,772	0
<i>Substantial Rehab Loans Needed</i> ᵇ	311	402	350	451	533	668	2,715	35,000	35,000	95,039,715	0
RENTERS (51,461 Total) ᶜ											
# Households ᵈ	9,345	1,713	8,070	1,317	10,650	1,422	32,517				
# Cost Burdened Households ᵉ	8,139	1,129	6,823	946	4,624	641	22,302				
<i>Rental Assistance Needed</i> ᶠ	6,104	846	3,412	473	0	0	10,835	350	35,000	379,222,984	0
<i>New Affordable Rental Units Needed</i> ᶠ	2,035	282	3,412	473	4,624	641	11,467	72,000	69,120	792,577,971	33,024,082
# Units >50 Years Old ᵍ,ᵏ	1,418	1,413	1,224	1,179	1,616	1,475	8,325				
<i>Moderate Rehab Loans Needed</i> ᶠ	851	848	735	707	969	885	4,995	25,000	25,000	124,873,480	0
<i>Substantial Rehab Loans Needed</i> ᵇ	567	565	490	472	646	590	3,330	40,000	40,000	133,198,379	0
TOTAL FUNDING NEEDED										\$1,700,591,254	\$1,643,983,140

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)ᶜ	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
CENTRAL FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
DE SOTO											
OWNERS (7,299 Total) ᶜ											
# Households ᵈ	609	182	670	151	1,298	336	3,246				
# Cost Burdened Households ᵉ	347	83	284	68	268	64	1,114				
Mortgage Purchase Loans Needed ᶠ	347	83	284	68	268	64	1,114	68,000	4,080	4,546,806	73,506,698
# SF Units >50 Years Old ᵍ	37	43	41	43	79	87	330				
Moderate Rehab Loans Needed ᵇ	26	30	29	30	55	61	231	12,000	12,000	2,768,640	0
Substantial Rehab Loans Needed ᵇ	11	13	12	13	24	26	99	35,000	35,000	3,460,800	0
RENTERS (2,478 Total) ᶜ											
# Households ᵈ	364	46	353	47	495	55	1,360				
# Cost Burdened Households ᵉ	344	35	264	27	269	27	966				
Rental Assistance Needed ᶦ	258	26	132	13	0	0	430	250	25,000	10,741,909	0
New Affordable Rental Units Needed ᶦ	86	9	132	13	269	27	536	76,000	53,960	28,924,217	11,814,117
# Units >50 Years Old ᵍ,ᵏ	43	52	42	51	59	69	317				
Moderate Rehab Loans Needed ᶠ	26	31	25	31	35	42	190	25,000	25,000	4,761,945	0
Substantial Rehab Loans Needed ᵇ	17	21	17	21	24	28	127	40,000	40,000	5,079,408	0
TOTAL FUNDING NEEDED										\$60,283,724	\$85,320,815
HARDEE											
OWNERS (5,395 Total) ᶜ											
# Households ᵈ	520	51	571	49	865	97	2,153				
# Cost Burdened Households ᵉ	273	23	203	17	208	18	742				
Mortgage Purchase Loans Needed ᶠ	273	23	203	17	208	18	742	47,050	2,823	2,094,458	33,860,403
# SF Units >50 Years Old ᵍ	47	50	51	54	78	85	364				
Moderate Rehab Loans Needed ᵇ	33	35	36	37	54	59	255	12,000	12,000	3,055,611	0
Substantial Rehab Loans Needed ᵇ	14	15	15	16	23	25	109	35,000	35,000	3,819,514	0
RENTERS (1,681 Total) ᶜ											
# Households ᵈ	327	25	269	4	367	13	1,005				
# Cost Burdened Households ᵉ	240	9	195	8	171	7	629				
Rental Assistance Needed ᶦ	180	7	97	4	0	0	288	250	25,000	7,208,046	0
New Affordable Rental Units Needed ᶦ	60	2	97	4	171	7	341	76,000	53,960	18,397,248	7,514,369
# Units >50 Years Old ᵍ,ᵏ	43	47	35	35	48	49	257				
Moderate Rehab Loans Needed ᶠ	26	28	21	21	29	29	154	25,000	25,000	3,855,499	0
Substantial Rehab Loans Needed ᵇ	17	19	14	14	19	20	103	40,000	40,000	4,112,532	0
TOTAL FUNDING NEEDED										\$42,542,909	\$41,374,772
CENTRAL FLORIDA REGIONAL PLANNING COUNCIL TOTALS ᵃ											
OWNERS (241,364 Total) ᶜ											
# Households ᵈ	20,525	6,400	24,136	7,628	38,412	11,782	108,883				
# Cost Burdened Households ᵉ	11,927	3,316	9,152	2,568	9,817	2,740	39,521				
Mortgage Purchase Loans Needed ᶠ	11,927	3,316	9,152	2,568	9,817	2,740	39,521			190,962,384	3,087,225,209
# SF Units >50 Years Old ᵍ	1,483	1,934	1,725	2,256	2,711	3,486	13,595				
Moderate Rehab Loans Needed ᵇ	1,038	1,354	1,207	1,579	1,898	2,440	9,517			114,200,920	0
Substantial Rehab Loans Needed ᵇ	445	580	517	677	813	1,046	4,079			142,751,151	0
RENTERS (79,457 Total) ᶜ											
# Households ᵈ	13,992	2,453	12,232	2,024	16,367	2,519	49,587				
# Cost Burdened Households ᵉ	12,128	1,823	9,699	1,435	7,434	1,123	33,641				
Rental Assistance Needed ᶦ	9,096	1,367	4,849	717	0	0	16,030			540,816,782	0
New Affordable Rental Units Needed ᶦ	3,032	456	4,849	717	7,434	1,123	17,611			1,203,990,290	67,523,020
# Units >50 Years Old ᵍ,ᵏ	2,239	2,121	1,959	1,826	2,628	2,406	13,180				
Moderate Rehab Loans Needed ᶠ	1,343	1,273	1,176	1,096	1,577	1,444	7,908			197,704,758	0
Substantial Rehab Loans Needed ᵇ	896	848	784	731	1,051	963	5,272			210,885,075	0
TOTAL FUNDING NEEDED										\$2,601,311,360	\$3,154,748,230

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
TAMPA BAY REGIONAL PLANNING COUNCIL COUNTIES											
HILLSBOROUGH											
OWNERS (244,014 Total) ᶜ											
# Households ᵈ	20,090	5,732	20,109	5,846	34,062	9,294	95,133				
# Cost Burdened Households ᵉ	13,307	3,163	8,544	2,031	11,503	2,734	41,281				
<i>Mortgage Purchase Loans Needed</i> ᶠ	13,307	3,163	8,544	2,031	11,503	2,734	41,281	105,900	6,354	262,299,695	4,240,511,740
# SF Units >50 Years Old ᵍ	1,619	2,572	1,621	2,592	2,746	4,293	15,444				
<i>Moderate Rehab Loans Needed</i> ᵇ	1,134	1,801	1,135	1,815	1,922	3,005	10,811	12,000	12,000	129,727,707	0
<i>Substantial Rehab Loans Needed</i> ᵇ	486	772	486	778	824	1,288	4,633	35,000	35,000	162,159,633	0
RENTERS (129,284 Total) ᶜ											
# Households ᵈ	25,480	3,679	19,700	2,638	28,039	3,303	82,839				
# Cost Burdened Households ᵉ	20,888	2,498	16,542	1,978	12,679	1,516	56,101				
<i>Rental Assistance Needed</i> ᶠ	15,666	1,873	8,271	989	0	0	26,799	350	35,000	937,968,736	0
<i>New Affordable Rental Units Needed</i> ᶠ	5,222	624	8,271	989	12,679	1,516	29,302	77,000	48,510	1,421,432,134	834,809,349
# Units >50 Years Old ᵍ,ᵏ	4,819	2,727	3,726	2,055	5,303	2,808	21,436				
<i>Moderate Rehab Loans Needed</i> ᶠ	2,891	1,636	2,235	1,233	3,182	1,685	12,862	25,000	25,000	321,545,519	0
<i>Substantial Rehab Loans Needed</i> ᵇ	1,927	1,091	1,490	822	2,121	1,123	8,575	40,000	40,000	342,981,887	0
TOTAL FUNDING NEEDED										\$3,578,115,310	\$5,075,321,089
PINELLAS											
OWNERS (280,409 Total) ᶜ											
# Households ᵈ	22,453	2,191	26,755	2,592	41,933	4,741	100,665				
# Cost Burdened Households ᵉ	15,168	1,691	11,943	1,331	12,242	1,364	43,740				
<i>Mortgage Purchase Loans Needed</i> ᶠ	15,168	1,691	11,943	1,331	12,242	1,364	43,740	93,800	5,628	246,168,901	3,979,730,558
# SF Units >50 Years Old ᵍ	1,250	3,995	1,489	4,756	2,334	7,599	21,421				
<i>Moderate Rehab Loans Needed</i> ᵇ	875	2,796	1,042	3,329	1,634	5,319	14,995	12,000	12,000	179,940,132	0
<i>Substantial Rehab Loans Needed</i> ᵇ	375	1,198	447	1,427	700	2,280	6,426	35,000	35,000	224,925,165	0
RENTERS (119,098 Total) ᶜ											
# Households ᵈ	20,001	1,053	18,390	639	25,274	729	66,086				
# Cost Burdened Households ᵉ	16,478	556	14,894	502	15,452	521	48,404				
<i>Rental Assistance Needed</i> ᶠ	12,359	417	7,447	251	0	0	20,474	350	35,000	716,591,935	0
<i>New Affordable Rental Units Needed</i> ᶠ	4,120	139	7,447	251	15,452	521	27,930	77,000	48,510	1,354,870,475	795,717,581
# Units >50 Years Old ᵍ,ᵏ	10,731	8,683	9,867	7,680	13,560	10,417	60,938				
<i>Moderate Rehab Loans Needed</i> ᶠ	6,439	5,210	5,920	4,608	8,136	6,250	36,563	25,000	25,000	914,074,531	0
<i>Substantial Rehab Loans Needed</i> ᵇ	4,293	3,473	3,947	3,072	5,424	4,167	24,375	40,000	40,000	975,012,833	0
TOTAL FUNDING NEEDED										\$4,611,583,970	\$4,775,448,139
MANATEE											
OWNERS (76,907 Total) ᶜ											
# Households ᵈ	6,422	1,643	7,313	1,966	12,524	3,400	33,268				
# Cost Burdened Households ᵉ	4,296	1,106	3,027	780	3,254	838	13,301				
<i>Mortgage Purchase Loans Needed</i> ᶠ	4,296	1,106	3,027	780	3,254	838	13,301	106,000	6,360	84,594,423	1,367,609,833
# SF Units >50 Years Old ᵍ	320	583	365	675	624	1,159	3,727				
<i>Moderate Rehab Loans Needed</i> ᵇ	224	408	255	472	437	812	2,609	12,000	12,000	31,305,647	0
<i>Substantial Rehab Loans Needed</i> ᵇ	96	175	109	202	187	348	1,118	35,000	35,000	39,132,059	0
RENTERS (30,425 Total) ᶜ											
# Households ᵈ	4,150	745	4,394	823	6,408	1,032	17,552				
# Cost Burdened Households ᵉ	3,427	580	3,663	620	4,820	816	13,927				
<i>Rental Assistance Needed</i> ᶠ	2,570	435	1,831	310	0	0	5,147	350	35,000	180,145,639	0
<i>New Affordable Rental Units Needed</i> ᶠ	857	145	1,831	310	4,820	816	8,780	72,000	69,120	606,853,231	25,285,551
# Units >50 Years Old ᵍ,ᵏ	495	747	524	800	765	1,123	4,454				
<i>Moderate Rehab Loans Needed</i> ᶠ	297	448	315	480	459	674	2,672	25,000	25,000	66,812,180	0
<i>Substantial Rehab Loans Needed</i> ᵇ	198	299	210	320	306	449	1,782	40,000	40,000	71,266,326	0
TOTAL FUNDING NEEDED										\$1,080,109,504	\$1,392,895,384

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$)ᵇ	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ᵃ	1998	1999-2010	1998	1999-2010					
TAMPA BAY REGIONAL PLANNING COUNCIL COUNTIES											
PASCO											
OWNERS (114,659 Total) ᶜ											
# Households ᵈ	9,308	2,137	11,936	2,625	20,076	4,492	50,574				
# Cost Burdened Households ᵉ	4,908	1,078	4,397	965	5,140	1,129	17,617				
Mortgage Purchase Loans Needed ᶠ	4,908	1,078	4,397	965	5,140	1,129	17,617	68,000	4,080	71,878,960	1,162,043,186
# SF Units >50 Years Old ᵍ	160	262	205	331	345	560	1,863				
Moderate Rehab Loans Needed ᵃ	112	183	144	232	242	392	1,304	12,000	12,000	15,648,747	0
Substantial Rehab Loans Needed ᵃ	48	78	62	99	104	168	559	35,000	35,000	19,560,934	0
RENTERS (26,194 Total) ᶜ											
# Households ᵈ	3,857	616	3,867	626	5,896	904	15,766				
# Cost Burdened Households ᵉ	3,168	467	3,218	475	4,535	669	12,531				
Rental Assistance Needed ᶦ	2,376	350	1,609	237	0	0	4,573	350	35,000	160,049,665	0
New Affordable Rental Units Needed ᶦ	792	117	1,609	237	4,535	669	7,959	72,000	69,120	550,099,185	22,920,799
# Units >50 Years Old ᵍ,ᵏ	173	255	174	256	265	386	1,508				
Moderate Rehab Loans Needed ᶦ	104	153	104	154	159	231	905	25,000	25,000	22,614,033	0
Substantial Rehab Loans Needed ᵃ	69	102	69	102	106	154	603	40,000	40,000	24,121,635	0
TOTAL FUNDING NEEDED										\$863,973,158	\$1,184,963,985
TAMPA BAY REGIONAL PLANNING COUNCIL TOTALS ᵃ											
OWNERS (715,989 Total) ᶜ											
# Households ᵈ	58,273	11,703	66,113	13,029	108,595	21,927	279,640				
# Cost Burdened Households ᵉ	37,679	7,037	27,912	5,107	32,140	6,065	115,939				
Mortgage Purchase Loans Needed ᶠ	37,679	7,037	27,912	5,107	32,140	6,065	115,939			664,941,978	10,749,895,317
# SF Units >50 Years Old ᵍ	3,349	7,412	3,680	8,355	6,049	13,611	42,455				
Moderate Rehab Loans Needed ᵃ	2,344	5,188	2,576	5,848	4,234	9,527	29,719			356,622,232	0
Substantial Rehab Loans Needed ᵃ	1,005	2,224	1,104	2,506	1,815	4,083	12,737			445,777,791	0
RENTERS (305,001 Total) ᶜ											
# Households ᵈ	53,488	6,093	46,351	4,726	65,617	5,968	182,243				
# Cost Burdened Households ᵉ	43,961	4,102	38,317	3,576	37,485	3,523	130,963				
Rental Assistance Needed ᶦ	32,971	3,076	19,158	1,788	0	0	56,993			1,994,755,974	0
New Affordable Rental Units Needed ᶦ	10,990	1,025	19,158	1,788	37,485	3,523	73,970			3,933,255,025	1,678,733,280
# Units >50 Years Old ᵍ,ᵏ	16,218	12,411	14,290	10,790	19,892	14,734	88,336				
Moderate Rehab Loans Needed ᶦ	9,731	7,447	8,574	6,474	11,935	8,840	53,002			1,325,046,263	0
Substantial Rehab Loans Needed ᵃ	6,487	4,964	5,716	4,316	7,957	5,894	35,335			1,413,382,680	0
TOTAL FUNDING NEEDED										\$10,133,781,943	\$12,428,628,597
SOUTHWEST FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
CHARLOTTE											
OWNERS (46,540 Total) ᶜ											
# Households ᵈ	3,465	1,169	4,339	1,326	8,279	2,745	21,323				
# Cost Burdened Households ᵉ	1,782	575	1,919	619	2,244	724	7,862				
Mortgage Purchase Loans Needed ᶠ	1,782	575	1,919	619	2,244	724	7,862	85,500	5,130	40,332,368	652,039,949
# SF Units >50 Years Old ᵍ	34	153	42	186	80	363	857				
Moderate Rehab Loans Needed ᵃ	23	107	29	130	56	254	600	12,000	12,000	7,196,942	0
Substantial Rehab Loans Needed ᵃ	10	46	13	56	24	109	257	35,000	35,000	8,996,177	0
RENTERS (12,110 Total) ᶜ											
# Households ᵈ	1,487	413	1,568	414	2,375	567	6,824				
# Cost Burdened Households ᵉ	1,007	231	1,152	265	1,776	409	4,839				
Rental Assistance Needed ᶦ	755	174	576	132	0	0	1,637	350	35,000	57,290,292	0
New Affordable Rental Units Needed ᶦ	252	58	576	132	1,776	409	3,203	72,000	69,120	221,361,463	9,223,394
# Units >50 Years Old ᵍ,ᵏ	74	276	79	288	119	424	1,260				
Moderate Rehab Loans Needed ᶦ	45	166	47	173	71	255	756	25,000	25,000	18,905,959	0
Substantial Rehab Loans Needed ᵃ	30	111	31	115	48	170	504	40,000	40,000	20,166,357	0
TOTAL FUNDING NEEDED										\$374,249,558	\$661,263,344

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
SOUTHWEST FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
COLLIER											
OWNERS (62,041 Total) ^c											
# Households ^d	4,538	2,327	5,712	2,967	10,266	5,094	30,904				
# Cost Burdened Households ^e	3,390	1,532	2,147	970	3,226	1,458	12,724				
<i>Mortgage Purchase Loans Needed</i> ^f	3,390	1,532	2,147	970	3,226	1,458	12,724	106,000	6,360	80,926,324	1,308,308,899
# SF Units >50 Years Old ^g	25	117	31	148	56	261	638				
<i>Moderate Rehab Loans Needed</i> ^h	17	82	22	103	39	182	446	12,000	12,000	5,356,990	0
<i>Substantial Rehab Loans Needed</i> ^h	7	35	9	44	17	78	191	35,000	35,000	6,696,238	0
RENTERS (24,666 Total) ^c											
# Households ^d	3,448	1,258	3,832	1,214	5,822	1,729	17,303				
# Cost Burdened Households ^e	3,203	1,018	2,756	876	2,818	895	11,566				
<i>Rental Assistance Needed</i> ⁱ	2,403	764	1,378	438	0	0	4,982	450	45,000	224,179,011	0
<i>New Affordable Rental Units Needed</i> ^j	801	255	1,378	438	2,818	895	6,584	72,000	69,120	455,095,692	18,962,320
# Units >50 Years Old ^{g,k}	53	188	59	199	90	297	885				
<i>Moderate Rehab Loans Needed</i> ^l	32	113	35	120	54	178	531	25,000	25,000	13,280,931	0
<i>Substantial Rehab Loans Needed</i> ^m	21	75	24	80	36	119	354	40,000	40,000	14,166,327	0
TOTAL FUNDING NEEDED										\$799,701,512	\$1,327,271,220
LEE											
OWNERS (126,189 Total) ^c											
# Households ^d	9,808	3,514	11,718	3,978	21,403	7,301	57,722				
# Cost Burdened Households ^e	6,426	2,100	4,621	1,510	6,168	2,015	22,840				
<i>Mortgage Purchase Loans Needed</i> ^f	6,426	2,100	4,621	1,510	6,168	2,015	22,840	106,000	6,360	145,263,548	2,348,427,360
# SF Units >50 Years Old ^g	155	415	185	486	338	889	2,467				
<i>Moderate Rehab Loans Needed</i> ^h	108	290	129	340	237	622	1,727	12,000	12,000	20,723,412	0
<i>Substantial Rehab Loans Needed</i> ^h	46	124	55	146	101	267	740	35,000	35,000	25,904,265	0
RENTERS (45,301 Total) ^c											
# Households ^d	6,030	1,205	6,282	1,352	10,255	2,034	27,158				
# Cost Burdened Households ^e	4,571	872	5,457	1,041	5,781	1,103	18,825				
<i>Rental Assistance Needed</i> ⁱ	3,428	654	2,728	521	0	0	7,331	350	35,000	256,592,225	0
<i>New Affordable Rental Units Needed</i> ^j	1,143	218	2,728	521	5,781	1,103	11,493	72,000	69,120	794,419,170	33,100,799
# Units >50 Years Old ^{g,k}	496	758	517	807	844	1,287	4,710				
<i>Moderate Rehab Loans Needed</i> ^l	298	455	310	484	507	772	2,826	25,000	25,000	70,643,215	0
<i>Substantial Rehab Loans Needed</i> ^m	199	303	207	323	338	515	1,884	40,000	40,000	75,352,763	0
TOTAL FUNDING NEEDED										\$1,388,898,597	\$2,381,528,158
SARASOTA											
OWNERS (112,167 Total) ^c											
# Households ^d	9,311	1,740	11,006	2,672	19,058	4,655	48,442				
# Cost Burdened Households ^e	5,578	1,291	4,806	1,112	5,612	1,298	19,696				
<i>Mortgage Purchase Loans Needed</i> ^f	5,578	1,291	4,806	1,112	5,612	1,298	19,696	105,500	6,330	124,675,912	2,015,593,912
# SF Units >50 Years Old ^g	100	114	118	147	205	254	939				
<i>Moderate Rehab Loans Needed</i> ^h	70	80	83	103	144	178	657	12,000	12,000	7,885,443	0
<i>Substantial Rehab Loans Needed</i> ^h	30	34	36	44	62	76	282	35,000	35,000	9,856,803	0
RENTERS (32,772 Total) ^c											
# Households ^d	4,405	615	4,659	553	7,558	815	18,605				
# Cost Burdened Households ^e	3,565	399	4,368	488	4,530	507	13,857				
<i>Rental Assistance Needed</i> ⁱ	2,674	299	2,184	244	0	0	5,401	350	35,000	189,037,065	0
<i>New Affordable Rental Units Needed</i> ^j	891	100	2,184	244	4,530	507	8,455	72,000	69,120	584,442,386	24,351,766
# Units >50 Years Old ^{g,k}	226	264	240	270	389	430	1,819				
<i>Moderate Rehab Loans Needed</i> ^l	136	159	144	162	233	258	1,092	25,000	25,000	27,290,471	0
<i>Substantial Rehab Loans Needed</i> ^m	91	106	96	108	155	172	728	40,000	40,000	29,109,836	0
TOTAL FUNDING NEEDED										\$972,297,915	\$2,039,945,679

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
SOUTHWEST FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
GLADES											
OWNERS (2,802 Total) ^c											
# Households ^d	244	84	299	92	471	129	1,319				
# Cost Burdened Households ^e	132	36	108	30	101	28	435				
Mortgage Purchase Loans Needed ^f	132	36	108	30	101	28	435	68,000	4,080	1,772,984	28,663,247
# SF Units >50 Years Old ^g	4	8	5	9	8	13	47				
Moderate Rehab Loans Needed ^h	3	5	4	6	6	9	33	12,000	12,000	393,655	0
Substantial Rehab Loans Needed ^h	1	2	2	3	2	4	14	35,000	35,000	492,068	0
RENTERS (762 Total) ^c											
# Households ^d	130	37	98	31	159	20	475				
# Cost Burdened Households ^e	106	22	79	17	85	18	327				
Rental Assistance Needed ⁱ	79	17	40	8	0	0	144	250	25,000	3,603,859	0
New Affordable Rental Units Needed ^j	26	6	40	8	85	18	183	76,000	53,960	9,858,804	4,026,835
# Units >50 Years Old ^{g,k}	10	12	8	9	12	11	63				
Moderate Rehab Loans Needed ^l	6	7	5	6	7	7	38	25,000	25,000	942,719	0
Substantial Rehab Loans Needed ^m	4	5	3	4	5	5	25	40,000	40,000	1,005,567	0
TOTAL FUNDING NEEDED										\$18,069,657	\$32,690,082
HENDRY											
OWNERS (7,131 Total) ^c											
# Households ^d	648	202	680	213	1,078	257	3,078				
# Cost Burdened Households ^e	431	98	277	63	248	56	1,174				
Mortgage Purchase Loans Needed ^f	431	98	277	63	248	56	1,174	59,000	3,540	4,156,173	67,191,466
# SF Units >50 Years Old ^g	19	22	20	23	32	32	149				
Moderate Rehab Loans Needed ^h	14	15	14	16	23	23	104	12,000	12,000	1,250,117	0
Substantial Rehab Loans Needed ^h	6	7	6	7	10	10	45	35,000	35,000	1,562,647	0
RENTERS (2,909 Total) ^c											
# Households ^d	520	103	399	70	624	104	1,820				
# Cost Burdened Households ^e	467	76	366	59	258	42	1,267				
Rental Assistance Needed ⁱ	350	57	183	30	0	0	620	350	35,000	21,690,985	0
New Affordable Rental Units Needed ^j	117	19	183	30	258	42	647	76,000	53,960	34,938,772	14,270,766
# Units >50 Years Old ^{g,k}	33	34	26	25	40	39	197				
Moderate Rehab Loans Needed ^l	20	20	15	15	24	23	118	25,000	25,000	2,950,112	0
Substantial Rehab Loans Needed ^m	13	14	10	10	16	16	79	40,000	40,000	3,146,786	0
TOTAL FUNDING NEEDED										\$69,695,593	\$81,462,232
SOUTHWEST FLORIDA REGIONAL PLANNING COUNCIL TOTALSⁿ											
OWNERS (356,870 Total) ^c											
# Households ^d	28,014	9,036	33,754	11,248	60,555	20,181	162,788				
# Cost Burdened Households ^e	17,740	5,632	13,878	4,304	17,599	5,580	64,731				
Mortgage Purchase Loans Needed ^f	17,740	5,632	13,878	4,304	17,599	5,580	64,731			397,127,309	6,420,224,834
# SF Units >50 Years Old ^g	337	827	402	998	720	1,813	5,096				
Moderate Rehab Loans Needed ^h	236	579	282	698	504	1,269	3,567			42,806,558	0
Substantial Rehab Loans Needed ^h	101	248	121	299	216	544	1,529			53,508,198	0
RENTERS (118,520 Total) ^c											
# Households ^d	16,020	3,631	16,838	3,634	26,793	5,269	72,185				
# Cost Burdened Households ^e	12,919	2,618	14,177	2,746	15,247	2,973	50,680				
Rental Assistance Needed ⁱ	9,689	1,964	7,088	1,373	0	0	20,115			752,393,436	0
New Affordable Rental Units Needed ^j	3,230	655	7,088	1,373	15,247	2,973	30,566			2,100,116,286	103,935,881
# Units >50 Years Old ^{g,k}	894	1,533	927	1,598	1,493	2,489	8,934				
Moderate Rehab Loans Needed ^l	536	920	556	959	896	1,493	5,361			134,013,408	0
Substantial Rehab Loans Needed ^m	357	613	371	639	597	995	3,574			142,947,635	0
TOTAL FUNDING NEEDED										\$3,622,912,832	\$6,524,160,715

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
SOUTH FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
BROWARD											
OWNERS (425,998 Total) ^c											
# Households ^d	40,118	7,128	37,445	6,663	60,795	13,065	165,214				
# Cost Burdened Households ^e	32,086	7,278	20,703	4,696	25,553	5,796	96,112				
<i>Mortgage Purchase Loans Needed</i> ^f	32,086	7,278	20,703	4,696	25,553	5,796	96,112	106,000	6,360	611,269,584	9,882,191,603
# SF Units >50 Years Old ^g	44	433	41	404	67	679	1,669				
<i>Moderate Rehab Loans Needed</i> ^h	31	303	29	283	47	475	1,168	12,000	12,000	14,019,516	0
<i>Substantial Rehab Loans Needed</i> ^h	13	130	12	121	20	204	501	35,000	35,000	17,524,395	0
RENTERS (185,773 Total) ^c											
# Households ^d	30,433	4,092	25,356	2,878	39,524	4,079	106,362				
# Cost Burdened Households ^e	25,676	3,176	24,638	3,048	27,910	3,452	87,899				
<i>Rental Assistance Needed</i> ⁱ	19,257	2,382	12,319	1,524	0	0	35,481	450	45,000	1,596,666,891	0
<i>New Affordable Rental Units Needed</i> ^j	6,419	794	12,319	1,524	27,910	3,452	52,418	77,000	48,510	2,542,783,681	1,493,380,892
# Units >50 Years Old ^{g,k}	7,288	21,636	6,072	17,581	9,465	27,064	89,108				
<i>Moderate Rehab Loans Needed</i> ^l	4,373	12,982	3,643	10,549	5,679	16,238	53,465	25,000	25,000	1,336,612,701	0
<i>Substantial Rehab Loans Needed</i> ^m	2,915	8,654	2,429	7,033	3,786	10,826	35,643	40,000	40,000	1,425,720,215	0
TOTAL FUNDING NEEDED										\$7,544,596,984	\$11,375,572,495
DADE											
OWNERS (414,172 Total) ^c											
# Households ^d	31,330	5,900	28,428	5,299	46,753	9,312	127,022				
# Cost Burdened Households ^e	23,987	4,402	18,269	3,353	24,713	4,536	79,260				
<i>Mortgage Purchase Loans Needed</i> ^f	23,987	4,402	18,269	3,353	24,713	4,536	79,260	106,000	6,360	504,092,402	8,149,493,839
# SF Units >50 Years Old ^g	2,476	5,135	2,247	4,648	3,695	7,767	25,968				
<i>Moderate Rehab Loans Needed</i> ^h	1,733	3,595	1,573	3,254	2,586	5,437	18,177	12,000	12,000	218,127,781	0
<i>Substantial Rehab Loans Needed</i> ^h	743	1,541	674	1,394	1,108	2,330	7,790	35,000	35,000	272,659,727	0
RENTERS (329,000 Total) ^c											
# Households ^d	81,087	7,233	49,976	4,094	61,842	4,593	208,825				
# Cost Burdened Households ^e	64,113	5,327	41,773	3,471	42,622	3,542	160,848				
<i>Rental Assistance Needed</i> ⁱ	48,085	3,995	20,886	1,735	0	0	74,702	350	35,000	2,614,575,733	0
<i>New Affordable Rental Units Needed</i> ^j	16,028	1,332	20,886	1,735	42,622	3,542	86,146	77,000	48,510	4,178,923,170	2,454,288,211
# Units >50 Years Old ^{g,k}	26,687	24,911	16,448	15,140	20,353	18,459	121,998				
<i>Moderate Rehab Loans Needed</i> ^l	16,012	14,946	9,869	9,084	12,212	11,075	73,199	25,000	25,000	1,829,962,664	0
<i>Substantial Rehab Loans Needed</i> ^m	10,675	9,964	6,579	6,056	8,141	7,384	48,799	40,000	40,000	1,951,960,174	0
TOTAL FUNDING NEEDED										\$11,570,301,652	\$10,603,782,049
MONROE											
OWNERS (23,297 Total) ^c											
# Households ^d	2,086	389	2,081	446	3,377	608	8,987				
# Cost Burdened Households ^e	1,045	192	747	137	1,029	189	3,338				
<i>Mortgage Purchase Loans Needed</i> ^f	1,045	192	747	137	1,029	189	3,338	135,714	8,143	27,181,671	439,437,018
# SF Units >50 Years Old ^g	102	128	102	134	166	206	838				
<i>Moderate Rehab Loans Needed</i> ^h	72	90	72	93	116	144	587	12,000	12,000	7,040,453	0
<i>Substantial Rehab Loans Needed</i> ^h	31	39	31	40	50	62	251	35,000	35,000	8,800,566	0
RENTERS (13,752 Total) ^c											
# Households ^d	1,913	229	1,778	167	3,131	200	7,418				
# Cost Burdened Households ^e	1,319	86	1,462	96	1,782	116	4,862				
<i>Rental Assistance Needed</i> ⁱ	990	65	731	48	0	0	1,833	350	35,000	64,164,679	0
<i>New Affordable Rental Units Needed</i> ^j	330	22	731	48	1,782	116	3,029	76,000	53,960	163,445,072	66,759,255
# Units >50 Years Old ^{g,k}	508	450	472	398	832	659	3,319				
<i>Moderate Rehab Loans Needed</i> ^l	305	270	283	239	499	395	1,991	25,000	25,000	49,786,572	0
<i>Substantial Rehab Loans Needed</i> ^m	203	180	189	159	333	263	1,328	40,000	40,000	53,105,677	0
TOTAL FUNDING NEEDED										\$373,524,690	\$506,196,273

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
SOUTH FLORIDA REGIONAL PLANNING COUNCIL COUNTIES											
SOUTH FLORIDA REGIONAL PLANNING COUNCIL TOTALS^N											
OWNERS (863,467 Total) ^c											
# Households ^d	73,534	13,417	67,954	12,408	110,925	22,985	301,223				
# Cost Burdened Households ^e	57,118	11,872	39,719	8,186	51,295	10,520	178,709				
Mortgage Purchase Loans Needed ^f	57,118	11,872	39,719	8,186	51,295	10,520	178,709			1,142,543,657	18,471,122,460
# SF Units >50 Years Old ^g	2,623	5,696	2,390	5,186	3,928	8,652	28,475				
Moderate Rehab Loans Needed ^h	1,836	3,988	1,673	3,630	2,749	6,056	19,932			239,187,750	0
Substantial Rehab Loans Needed ^h	787	1,709	717	1,556	1,178	2,595	8,542			298,984,688	0
RENTERS (528,525 Total) ^c											
# Households ^d	113,433	11,554	77,110	7,139	104,497	8,872	322,605				
# Cost Burdened Households ^e	91,108	8,589	67,873	6,614	72,314	7,110	253,609				
Rental Assistance Needed ⁱ	68,331	6,442	33,937	3,307	0	0	112,017			4,275,407,304	0
New Affordable Rental Units Needed ^j	22,777	2,147	33,937	3,307	72,314	7,110	141,592			6,885,151,923	4,014,428,358
# Units >50 Years Old ^{g,k}	34,483	46,997	22,993	33,120	30,650	46,182	214,424				
Moderate Rehab Loans Needed ^l	20,690	28,198	13,796	19,872	18,390	27,709	128,654			3,216,361,937	0
Substantial Rehab Loans Needed ^m	13,793	18,799	9,197	13,248	12,260	18,473	85,770			3,430,786,066	0
TOTAL FUNDING NEEDED										\$19,488,423,326	\$22,485,550,817
TREASURE COAST REGIONAL PLANNING COUNCIL COUNTIES											
PALM BEACH											
OWNERS (316,901 Total) ^c											
# Households ^d	29,452	7,954	29,880	8,642	46,778	13,803	136,509				
# Cost Burdened Households ^e	21,419	5,900	13,750	3,787	16,566	4,563	65,985				
Mortgage Purchase Loans Needed ^f	21,419	5,900	13,750	3,787	16,566	4,563	65,985	106,000	6,360	419,663,493	6,784,559,797
# SF Units >50 Years Old ^g	731	2,043	742	2,115	1,161	3,331	10,122				
Moderate Rehab Loans Needed ^h	512	1,430	519	1,480	813	2,332	7,085	12,000	12,000	85,021,659	0
Substantial Rehab Loans Needed ^h	219	613	222	634	348	999	3,036	35,000	35,000	106,277,074	0
RENTERS (117,176 Total) ^c											
# Households ^d	20,416	3,611	16,729	3,043	25,027	4,087	72,913				
# Cost Burdened Households ^e	16,759	2,805	15,468	2,589	14,382	2,407	54,410				
Rental Assistance Needed ⁱ	12,569	2,104	7,734	1,295	0	0	23,702	350	35,000	829,553,881	0
New Affordable Rental Units Needed ^j	4,190	701	7,734	1,295	14,382	2,407	30,709	77,000	48,510	1,489,679,506	874,891,138
# Units >50 Years Old ^{g,k}	6,471	8,852	5,302	7,307	7,932	10,635	46,500				
Moderate Rehab Loans Needed ^l	3,882	5,311	3,181	4,384	4,759	6,381	27,900	25,000	25,000	697,493,076	0
Substantial Rehab Loans Needed ^m	2,588	3,541	2,121	2,923	3,173	4,254	18,600	40,000	40,000	743,992,615	0
TOTAL FUNDING NEEDED										\$4,371,681,303	\$7,659,450,935
INDIAN RIVER											
OWNERS (34,792 Total) ^c											
# Households ^d	3,300	1,007	3,286	1,040	5,901	1,888	16,422				
# Cost Burdened Households ^e	2,320	654	1,392	392	1,411	398	6,567				
Mortgage Purchase Loans Needed ^f	2,320	654	1,392	392	1,411	398	6,567	87,500	5,250	34,474,818	557,342,897
# SF Units >50 Years Old ^g	99	278	99	280	178	504	1,438				
Moderate Rehab Loans Needed ^h	70	194	69	196	124	353	1,007	12,000	12,000	12,081,062	0
Substantial Rehab Loans Needed ^h	30	83	30	84	53	151	431	35,000	35,000	15,101,327	0
RENTERS (10,932 Total) ^c											
# Households ^d	1,696	339	1,592	257	2,396	326	6,606				
# Cost Burdened Households ^e	1,588	275	1,227	212	1,150	199	4,652				
Rental Assistance Needed ⁱ	1,191	206	613	106	0	0	2,117	350	35,000	74,087,096	0
New Affordable Rental Units Needed ^j	397	69	613	106	1,150	199	2,535	72,000	69,120	175,214,627	7,300,609
# Units >50 Years Old ^{g,k}	261	614	245	550	369	801	2,839				
Moderate Rehab Loans Needed ^l	157	368	147	330	221	481	1,703	25,000	25,000	42,587,491	0
Substantial Rehab Loans Needed ^m	104	245	98	220	147	320	1,136	40,000	40,000	45,426,657	0
TOTAL FUNDING NEEDED										\$398,973,079	\$564,643,507

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
TREASURE COAST REGIONAL PLANNING COUNCIL COUNTIES											
MARTIN											
OWNERS (39,960 Total) ^c											
# Households ^d	4,029	1,344	3,867	1,263	6,081	1,871	18,455				
# Cost Burdened Households ^e	2,747	822	954	286	1,589	476	6,874				
Mortgage Purchase Loans Needed ^f	2,747	822	954	286	1,589	476	6,874	92,644	5,559	38,207,553	617,688,773
# SF Units >50 Years Old ^g	52	176	50	168	79	259	783				
Moderate Rehab Loans Needed ^h	37	123	35	117	55	181	548	12,000	12,000	6,578,495	0
Substantial Rehab Loans Needed ^h	16	53	15	50	24	78	235	35,000	35,000	8,223,119	0
RENTERS (11,518 Total) ^c											
# Households ^d	1,727	432	1,786	369	2,557	481	7,352				
# Cost Burdened Households ^e	1,514	293	1,629	315	1,467	284	5,502				
Rental Assistance Needed ⁱ	1,136	220	814	158	0	0	2,327	450	45,000	104,737,012	0
New Affordable Rental Units Needed ^l	379	73	814	158	1,467	284	3,174	72,000	69,120	219,417,858	9,142,411
# Units >50 Years Old ^{g,k}	84	266	87	262	124	368	1,190				
Moderate Rehab Loans Needed ^l	50	159	52	157	74	221	714	25,000	25,000	17,847,811	0
Substantial Rehab Loans Needed ^m	34	106	35	105	50	147	476	40,000	40,000	19,037,665	0
TOTAL FUNDING NEEDED										\$414,049,514	\$626,831,184
ST. LUCIE											
OWNERS (53,882 Total) ^c											
# Households ^d	4,370	1,586	5,013	1,860	8,885	3,602	25,316				
# Cost Burdened Households ^e	2,812	1,053	2,159	809	2,662	997	10,492				
Mortgage Purchase Loans Needed ^f	2,812	1,053	2,159	809	2,662	997	10,492	75,250	4,515	47,372,599	765,857,025
# SF Units >50 Years Old ^g	275	855	315	989	558	1,811	4,804				
Moderate Rehab Loans Needed ^h	192	599	221	692	391	1,268	3,363	12,000	12,000	40,350,314	0
Substantial Rehab Loans Needed ^h	82	257	95	297	168	543	1,441	35,000	35,000	50,437,893	0
RENTERS (19,020 Total) ^c											
# Households ^d	3,511	277	2,289	389	3,642	600	10,708				
# Cost Burdened Households ^e	3,110	582	1,892	354	2,071	388	8,397				
Rental Assistance Needed ⁱ	2,333	437	946	177	0	0	3,893	350	35,000	136,240,212	0
New Affordable Rental Units Needed ^l	778	146	946	177	2,071	388	4,504	72,000	69,120	311,350,728	12,972,947
# Units >50 Years Old ^{g,k}	1,479	2,332	964	1,730	1,534	2,733	10,773				
Moderate Rehab Loans Needed ^l	887	1,399	579	1,038	921	1,640	6,464	25,000	25,000	161,591,369	0
Substantial Rehab Loans Needed ^m	592	933	386	692	614	1,093	4,309	40,000	40,000	172,364,127	0
TOTAL FUNDING NEEDED										\$919,707,242	\$778,829,972
Treasure Coast Regional Planning Council Totalsⁿ											
OWNERS (445,535 Total) ^c											
# Households ^d	41,151	11,891	42,046	12,805	67,645	21,164	196,702				
# Cost Burdened Households ^e	29,297	8,429	18,255	5,274	22,229	6,434	89,917				
Mortgage Purchase Loans Needed ^f	29,297	8,429	18,255	5,274	22,229	6,434	89,917			539,718,463	8,725,448,492
# SF Units >50 Years Old ^g	1,157	3,352	1,206	3,551	1,976	5,905	17,147				
Moderate Rehab Loans Needed ^h	810	2,346	844	2,486	1,383	4,133	12,003			144,031,530	0
Substantial Rehab Loans Needed ^h	347	1,005	362	1,065	593	1,771	5,144			180,039,413	0
RENTERS (158,646 Total) ^c											
# Households ^d	27,350	4,659	22,396	4,058	33,622	5,494	97,579				
# Cost Burdened Households ^e	22,971	3,956	20,215	716	19,069	3,278	70,205				
Rental Assistance Needed ⁱ	17,228	2,967	10,108	358	0	0	30,661			1,144,618,202	0
New Affordable Rental Units Needed ^l	5,743	989	10,108	358	19,069	3,278	39,545			2,195,662,720	904,307,106
# Units >50 Years Old ^{g,k}	8,294	12,063	6,598	9,849	9,959	14,537	61,301				
Moderate Rehab Loans Needed ^l	4,977	7,238	3,959	5,909	5,975	8,722	36,781			919,519,747	0
Substantial Rehab Loans Needed ^m	3,318	4,825	2,639	3,940	3,984	5,815	24,521			980,821,064	0
TOTAL FUNDING NEEDED										\$6,104,411,139	\$9,629,755,598

	HOUSING NEED							ESTIMATED COSTS			
	0-30% AMI		31-50% AMI		51-80% AMI		Total Need (by 2010)	Average Cost Per Unit (\$) ^b	Average Public Share per unit (\$)	Total Public Outlay(\$)	Total Private Outlay (\$)
	1998	1999-2010 ^a	1998	1999-2010	1998	1999-2010					
FLORIDA TOTALS											
OWNERS (4,139,971 Total) ^c											
# Households ^d	347,100	97,910	362,801	102,842	606,578	171,672	1,688,903				
# Cost Burdened Households ^e	232,175	60,051	164,790	42,703	204,544	53,463	757,725				
Mortgage Purchase Loans Needed ^f	232,175	60,051	164,790	42,703	204,544	53,463	757,725			4,330,837,406	70,015,204,730
# SF Units >50 Years Old ^g	16,043	31,951	16,215	32,767	26,727	54,030	177,733				
Moderate Rehab Loans Needed ^h	11,230	22,366	11,351	22,937	18,709	37,821	124,413			1,568,062,780	0
Substantial Rehab Loans Needed ^h	4,813	9,585	4,865	9,830	8,018	16,209	53,320			1,866,201,259	0
RENTERS (1,870,683 Total) ^c											
# Households ^d	355,165	54,857	279,275	41,694	397,736	52,426	1,181,153				
# Cost Burdened Households ^e	289,301	37,624	237,476	32,799	224,894	30,879	852,973				
Rental Assistance Needed ⁱ	216,976	28,218	118,738	16,399	0	0	380,331			13,680,841,059	0
New Affordable Rental Units Needed ^j	72,325	9,406	118,738	16,399	224,894	30,879	472,642			26,448,364,714	8,942,227,447
# Units >50 Years Old ^{g,k}	77,235	95,672	58,580	73,116	81,330	102,576	488,508				
Moderate Rehab Loans Needed ^l	46,341	57,403	35,148	43,869	48,798	61,545	293,105			7,204,139,777	0
Substantial Rehab Loans Needed ^m	30,894	38,269	23,432	29,246	32,532	41,030	195,403			7,807,889,728	0
TOTAL FUNDING NEEDED										\$62,906,336,722	\$78,957,432,177

NOTES

- a Projected household growth between 1999 and 2010.
- b Estimated amount needed to fund one unit according to the corresponding strategy.
- c The total number of owner occupied households and the total number of rental households for each county are data from the 1998 Affordable Housing Needs Assessment conducted by the Shimberg Center for Affordable Housing.
- d These data are developed from U.S. Census data for 1980 and 1990 and the Bureau of Economic and Business Research's (BEBR) estimates of population. The data are then projected forward to get 2010 numbers.
- e The cost burden was calculated for households in each income range using updated 1998 household data from the Affordable Housing Needs Assessment and Public Use Microdata Sample (PUMS) data for each geographic area. PUMS data are small samples of actual housing unit costs, combined with the household income of families living in the units, which provide an accurate percentage of each family's income spent on housing.
- f Very general assumption that 100% of cost burdened owner-occupied households will be assisted through affordable mortgage loans. The **Average Cost Per Unit** is assumed to be the median sales price of single family homes sold within that county in 1998 (Source: State of Florida's Housing 2000, Exhibit 3.2, Shimberg Center). Where the median sales price in 1998 was higher than the upper sales limit allowed by the Florida Housing Finance Corporation's single family mortgage revenue bond program, the latter was assumed to be a closer approximation of the **Average Cost Per Unit**. The **Average Public Share Per Unit** (downpayment and closing costs) is assumed to be 6% of the cost of the unit. The **Total Private Outlay** includes a portion of closing costs paid by purchaser.
- g The number of single family (SF) units over 50 years old was calculated using data from 1995 local property files for single family units. Based on the property appraiser the percentage of total single family units with homestead exemptions for the county was used to determine the number of units over 50 years old which are owner-occupied. The remainder are assumed to be single family rental units. These single family owner and renter units have been apportioned by income level according to the percentage of the total county population represented in each income level. For instance, if 20% of the total population of Alachua County falls in the 0-30% of area median income owner category, we have assumed that 20% of the single family owner units greater than 50 years old are occupied by people earning 0-30% of area median income. For 2010, we distributed the number of single family units greater than 50 years old in the same manner, but using 2010 population projections based on U.S. Census and BEBR data. In order to do this, we assumed that the level of homestead exemption/ownership will remain the same in 2010.
- h Assumes that 100% of owner occupied single family units over 50 years old qualify for rehabilitation loans, and of these 70% require moderate rehabilitation and 30% require substantial rehabilitation. Assumptions about the cost to rehabilitate owner occupied SF Units are based on anecdotal information from local governments and are intended to be rough estimates only.

i Assumes that cost burdened rental households will be provided with either rental assistance or a newly constructed or rehabilitated rental unit in the following proportions:

- Very low-income: 75% rental assistance, 25% new units
- Low-income: 50% rental assistance, 50% new units
- Moderate-income: 0% rental assistance, 100% new units

Household rental assistance rates were calculated by gathering estimates from a sample of housing authorities across the state according to geographic location, county size, and median income. Rental assistance rates paid by housing authorities generally correlate to each county’s median income. 1998 median household income data were calculated using 1997 and 1998 national data from the U.S. Census Bureau. As such, one of three costs is assigned to each county’s **Average Cost Per Unit** for rental assistance based on that county’s estimated 1998 median household income:

1998 County Median Income*	Average Cost Per Unit
Less than \$29,500	\$250
\$29,500 - \$39,500	\$350
More than \$39,500	\$450

*The 1998 Median Income for the State of Florida was \$34,730

j The **Average Cost Per Unit** and **Public/Private Outlay** distribution was calculated by averaging the price per unit of the projects funded by the SAIL/HOME/Housing Credit Programs in the 2000 Combined Cycle. Although single family units are part of Florida’s rental inventory, this table only considers the estimated costs to construct multifamily units.

The **Average Public Share Per Unit** includes an assumed amount of local government contribution in addition to combined cycle funding of \$1million per project for large local governments (population over 500,000), \$750,000 per project for medium local governments (population between 100,000 and 500,000), and \$500,000 per project for small local governments (population less than 100,000).

k Using data from 1995 local property appraiser files for multifamily units, the number of multifamily units over 50 years old have been calculated for both 2000 and 2010. These multifamily units over 50 years old have been apportioned by income level according to the percentage of the total county population represented by each income level. For instance, if 20% of the total population of Alachua County falls in the 0-30% of area median income renter category, we have assumed that 20% of the multifamily units greater than 50 years old are occupied by people earning 0-30% of area median income.

l Assumes 100% of cost burdened rental units over 50 years old qualify for rehabilitation loans, and of these, 60% require moderate rehabilitation and 40% require substantial rehabilitation.

m Rehabilitation projects that cost more than 40% of the value of the dwelling unit are considered “substantial” (Section 420.0004, *Florida Statutes*).

n Regional totals simply sum each category of the counties located in that regional planning council district.

APPENDIX 3

MODEL INCLUSIONARY HOUSING ORDINANCE

The model inclusionary housing ordinance that follows is only a starting place. It must be modified to conform to your local government's needs.

AFFORDABLE HOUSING INCLUSIONARY ORDINANCE

AN ORDINANCE OF _____ COUNTY, FLORIDA,

ESTABLISHING THE COUNTY'S AFFORDABLE HOUSING INCLUSIONARY DEVELOPMENT ORDINANCE; DESCRIBING THE INTENT AND PURPOSE OF THE ORDINANCE; PROVIDING APPLICABILITY; PROVIDING PAYMENT IN LIEU OPTION, PROVIDING FOR EXEMPTIONS, PROVIDING FOR DEVELOPMENT INCENTIVES; PROVIDING FOR ADMINISTRATION; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF _____ COUNTY, FLORIDA:

SECTION I. CREATION

The _____ County Affordable Housing Inclusionary Development Ordinance is hereby created as follows:

SECTION II. PURPOSE AND INTENT

The purpose and intent of the Inclusionary Development Ordinance is as follows:

1. To implement the goals, policies, and objectives of the _____ Comprehensive Plan to increase the supply of housing that is available and affordable to very-low, low, and moderate income persons; and
2. To provide a range of housing opportunities for those who work in _____ County and who provide the community with essential services but may be unable to pay market rents or housing prices in the community; and
3. To ensure that affordable housing opportunities are available throughout the entire community; and
4. To ensure that such housing remains in the affordable housing stock; and
5. To mitigate the impacts of market-rate housing on the supply and cost of very-low, low and moderate income housing, due to the decreasing available supply of developable sites in _____ County and the upward pressure on the pricing of all housing in the county; and
6. To provide incentives to developers of residential developments providing inclusionary housing; and
7. To provide alternative methods for compliance with the intent of this Ordinance, including payment in lieu to a Housing Trust Fund.

SECTION III. DEFINITIONS

The following words and phrases, as used in this Section, have the following meanings:

1. Affordable Housing Units (*either refer to the definition in the local SHIP ordinance. or draft a definition such as*):

Affordable Units are housing for which monthly mortgage payments (including taxes and insurance), or monthly rents (including utilities), do not exceed thirty percent (30%) of that amount which represents the percentage of the median adjusted gross annual income for the households qualifying under the definitions of very-low, low, and moderate income persons, as provided by the U.S. Department of Housing and Urban Development data provided annually to _____ County by the Florida Housing Finance Corporation.

2. Developments of Regional Impact - as defined in Part II, Chapter 380.06, Florida Statutes

3. Eligible Households - *(you may want to redefine, or refer to the definition in the local SHIP ordinance)*
4. Inclusionary Housing Trust Fund - a trust fund established by _____ County to support the development and preservation of affordable housing *(you should establish a trust fund separate from the local SHIP trust fund)*

SECTION IV. APPLICABILITY

1. The provisions of this Section shall apply to all developments seeking subdivision approval, special permits with site plan review such as Developments of Regional Impact (DRIs) or Planned Unit Developments (PUDs) that propose to develop 50 or more dwelling units of new construction, (hereinafter sometimes referred to as Inclusionary Development). Developments shall not be segmented or phased in a manner to avoid compliance with these provisions.

For the purposes of this policy two or more developments shall be aggregated and considered as one development, if they are no more than 1/4 mile apart and any two of the following criteria are met:

- (i) There is a common interest in two or more developments.
- (ii) The developments will undergo improvements within the same five-year period.
- (iii) A master plan exists submitted to a governmental body addressing two or more of the developments.

2. Developments having more than 50 units, shall provide a minimum of fifteen percent (15%) of the total number of permitted dwelling units on-site as Affordable Units as follows: Ten percent (10%) of the Affordable Units shall be affordable to moderate income families (those earning less than 120% of area median income) and five percent (5%) of the Affordable Units shall be affordable to low income families (those earning less than 80% of the area median income). Where the application of this formula results in a fractional dwelling unit, that fractional unit shall be considered as one Affordable Unit.

3. All Affordable Housing Units shall remain affordable in perpetuity though the use of a deed restriction that shall be recorded in the public records of _____ County.

4. All Affordable Housing Units shall be initially and subsequently certified as to unit and income household eligibility by the _____ County Housing Office, based on the current SHIP income guidelines provided annually by the Florida Housing Finance Corporation; and, in the event of rental units, shall be monitored at least annually thereafter.

SECTION V. DEVELOPER INCENTIVES

1. All eligible households shall have the benefit of additional downpayment and closing cost assistance, provided specifically for housing produced pursuant to this inclusionary housing ordinance, within the _____ County SHIP Local Housing Assistance Plan;

2. All Inclusionary Developments providing inclusionary units shall have the benefit of a density bonus as provided pursuant to _____ Ordinance without further review or approval.

3. All Affordable Units constructed pursuant to this Ordinance shall have fees waived for building permits,....*(whatever fees the local government may be able to waive to provide further incentives to the developer)*

All PUD developments developed in accordance with this inclusionary housing ordinance shall have the benefit of PUD pre-application fee and PUD application fee waiver.

3. Residential development in census tracts where the median family income is equal to or less than the median family income for _____ County, except for Developments of Regional Impact. This Ordinance applies to Developments of Regional Impact having a residential component wherever located.

4. Nursing homes, assisted care living facilities, and retirement homes;

5. School dormitories; and

6. Mobile home and manufactured home parks and subdivisions.

SECTION VIII. ADMINISTRATION

The implementation of the Ordinance shall be administered by the Department of Community Development, (or whatever the appropriate local office, such as SHIP office is called in your area) or its successor in interest. Among other things, this Department shall be responsible for certifying the eligibility of applicants before certificates of occupancy or their equivalent are issued inclusionary units and for certifying eligibility of tenants for rental units. (In this Ordinance or in the ordinance establishing the Inclusionary Trust Fund you may want to provide that a certain portion of the funds may be used for administration).

SECTION IX. SEVERABILITY

If any work, phrase, clause, section or portion of this Ordinance shall be held invalid or unconstitutional by a court of competent jurisdiction, such portion or words shall be deemed as a separate, district and independent provision and such holding shall not affect the validity of the remaining portion of the Ordinance.

EFFECTIVE DATE

This Ordinance shall become effective according to law.

DULY PASSED AND ADOPTED THIS _____ DAY OF _____, 2001.

By: _____

Board of County Commissioners

ATTEST:

Clerk of the Circuit Court

BY: _____

APPROVED AS TO FORM

County Attorney

APPENDIX 4
MODEL LINKAGE FEE ORDINANCE

· AN ORDINANCE OF THE CITY/COUNTY OF _____, FLORIDA, TO ESTABLISH A LINKAGE FEE TO IN-
· CREASE THE SUPPLY OF AFFORDABLE HOUSING, PROVIDING FOR THE PURPOSE AND INTENT, PROVIDING
· DEFINITIONS, PROVIDING THE ESTABLISHMENT OF AN AFFORDABLE HOUSING LINKAGE FEE, PROVIDING
· FOR EXEMPTIONS, ESTABLISHING AN AFFORDABLE HOUSING TRUST FUND, PROVIDING FOR IMPLEMENTA-
· TION, AND PROVIDING AN EFFECTIVE DATE.

· BE IT ENACTED BY THE PEOPLE OF THE CITY/COUNTY OF _____

· **SECTION I. Creation**

· The Code of Ordinances of the City/County of _____ is hereby amended to adopt a linkage fee program to read as follows:

- 1. The City/County Commission of _____ has determined that the public health, safety and general welfare requires the
· implementation of an affordable housing program for the following purposes:
 - a. To implement the goals, policies and objectives of the _____ Comprehensive Plan,
 - b. To provide housing opportunities for lower income families in order to meet the existing and anticipated housing needs
· of such persons and to maintain a socio-economic mix in the community,
 - c. To satisfy the community's obligation to provide that a fair share of the community's housing production is affordable to
· lower income families,
 - d. To provide for a range of housing opportunities for those who work in _____ and who provide the community with
· essential services but cannot afford to live in the community,
 - e. To provide that developments which create additional affordable housing demand within _____ share in the
· responsibility to provide affordable housing.

· **SECTION II. Definitions**

· Affordable Housing. (A definition consistent with the definition in the local SHIP program may be appropriate)

· Residential Construction. Enclosed building and floor areas used for living and habitation including screened porches, recreation
· rooms, guest houses, but excluding garages, carports, open balconies, screen pool enclosures, cabanas, attics and storage sheds.

· Square Footage. Square footage shall be calculated in the same method as defined and utilized within the zoning code as
· calculated for floor area or floor area ratio.

· Non-residential Construction. Enclosed building and floor areas used for non-residential purposes, but excluding parking decks
· or garages, carports or covered parking, attics, external mechanical or storage buildings.

· **SECTION III. Affordable Housing Fee Established**

- 1. In order to implement an affordable housing program, an affordable housing fee is hereby established, to be paid at the time
· of the issuance of building permits, based on the following schedule:
 - a. For residential construction the fee shall be \$.50 per square foot of construction.
 - b. For non-residential construction, the fee shall be \$3.00 per square foot of construction.
- 2. The affordable housing fee shall be assessed for all new construction, building additions and on the renovation of existing

buildings and building space when the building permit value of the renovation or improvement exceeds fifty (50%) percent of the replacement cost of the building or building space at the time of the construction.

SECTION IV. Exemptions

1. The following buildings constructed within the City/County of _____ shall be exempt form the affordable housing fee:
 - a. Residential buildings constructed as part of the City’s affordable housing program.
 - b. Residential building projects which contain a set-aside of housing units(s) which qualify under the definition of affordable housing or residential units which are constructed such that they qualify as affordable housing, as defined herein.
 - c. Non-residential building construction that constitutes the exempt use of property for education, literary, scientific, religious, charitable or governmental use, as defined by Chapter 196, Florida Statutes, or that is used for such purposes by organizations which qualify for exemption from taxation under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended.
 - d. Nursing homes or assisted living facilities, but not including retirement homes.
2. Whenever questions arise as to the applicability of these exemptions, such interpretations may be requested from the City Commission by the City Manager or by the affected party.

SECTION V. Affordable Housing Linkage Fee Trust Fund

There is hereby established an Affordable Housing Linkage Fee Trust Fund. All fees collected under these ordinance provisions shall be deposited within this fund, and shall be expended only for those purposed budgeted and authorized by the City/County Commission.

SECTION VI. Affordable Housing Program Implementation

The City/County of _____ shall use the funds deposited within the Affordable Housing Linkage Fee Trust Fund for the following purposes:

(Put in eligible uses of funds or tie to an existing program)

SECTION VII. Reference in Building Code

Reference to the Affordable Housing Linkage Fee shall be included within the Building Code, Section____ Permits; schedule of permit fees.

SECTION VIII. Conflicts

All ordinances or portions of ordinances in conflict herewith shall be hereby repealed.

SECTION IX. Effective Date

This ordinance shall become effective on_____

ADOPTED at a meeting of the City/County Commission of _____, Florida _____ on this _____ day of _____ 2001.

Mayor/County Commission Chair

ATTEST:

City/County Clerk

THE AFFORDABLE HOUSING STUDY COMMISSION

**FINAL REPORT
2001**

2555 SHUMARD OAK BOULEVARD

TALLAHASSEE, FL 32399-2100

WWW.DCA.STATE.FL.US

JULY 2001