

HOUSING ELEMENT SUPPORT DOCUMENT

Data, Inventory & Analysis

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A. Introduction

The purpose of the Housing Element is to establish a frame of reference for public policies that will guide Clay County's efforts to provide its citizens with safe, affordable housing. Clay County's resident population is projected to continue to grow by 43% over the next planning period (through the year 2040) and this Element is concerned with providing adequate and affordable housing to a wide range of people with varying income levels and special housing needs. Clay County will continue to encourage development of additional dwelling units by both the public and private sector. The Housing Element is intended to protect and reinvigorate the existing housing stock, in addition to addressing the needs of those residents whose housing needs are not being met by the private sector. The Housing Element, through an analysis of existing conditions and trends, guides the County in its efforts to provide safe, affordable housing for the future residents of Clay County.

Housing demand is a function of three primary forces: population growth, internal shifting of current residents from house to house, and replacement of dwelling units removed from the available housing stock by demolition or conversion to other land uses. Availability of jobs and a good quality of life attract new residents to the Jacksonville metropolitan region. Clay County constitutes a relatively small portion of the regional economy and housing market. Portions of Clay County serve as bedroom communities to the City of Jacksonville with excellent vehicular access to employment centers, goods and services, recreation and entertainment venues. The County is also home to many active duty service members who are stationed at Jacksonville Naval Air Station and Naval Station Mayport. As the national and regional economies continue to improve, the need for workforce housing in certain areas of Clay County will continue to increase in the coming years. "Workforce" refers to households earning less than 120% of the Area Median Income. Only by addressing proper planning now can future residents be assured of proper housing.

Chapter 163.3177(f), Florida Statutes specifies the Housing Element must address the following:

- The provision of housing for all current and anticipated future residents of the County;
- The elimination of substandard dwelling conditions;
- The structural and aesthetic improvement of existing housing;
- The provision of adequate sites for future housing (including workforce housing);
- Housing for very low-income, low-income, moderate-income families, mobile homes, and group home and foster care facilities, with supporting infrastructure and public facilities;
- Provision for relocation housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement;
- The formulation of housing implementation programs;
- The creation or preservation of workforce housing to minimize the need for additional local services and avoid the concentration of workforce dwelling units only in specific areas of the County;
- Energy efficiency in the design and construction of new housing; and
- Use of renewable energy resources.

Most of the information in this Support Document was collected by using the data provided by the Florida Housing Data Clearinghouse which was founded in 2000 to provide public access to data on Florida's housing needs and supply, subsidized rental housing, and household demographics. Sources of the data available from FHDC include the U.S. Census, other federal population and housing surveys, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture Rural Housing Service, Florida Housing Finance Corporation, local housing finance authorities, public housing agencies, the Florida Association of Realtors, the Florida Department of Revenue, the Florida Agency for Workforce Innovation, and the Bureau of Economic and Business Research at the University of Florida.

B. Existing Regulatory and Funding Framework

Federal

There are a number of subsidized housing programs at the federal level funded through the U.S. Department of Housing and Urban Development (“HUD”). Major programs include conventional public housing programs, Section 8, Section 202, Section 312, Section 221d3, and Section 236. Some of these programs are not currently being funded for new construction; however, dwelling units constructed or rehabilitated through these programs in the past continues to serve existing occupants and new low-income households when vacancies occur. Federal government housing assistance has been aimed in large part toward the elderly with moderate incomes, so that they can afford good housing through direct rental assistance.

The Community Development Block Grant Program is a federal program that provides funding for housing and community development. In 1974, Congress created the program by passing the Housing and Community Development Act, Title I. The three national objectives of the program are to benefit low and moderate-income persons; prevent or eliminate slum or blight; and address urgent community development needs.

The HOME Investment Partnerships Program provides formula grants to states and localities that communities use – often in partnership with local nonprofit groups – to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits. Locally, the Jacksonville-Duval, Clay Counties Continuum of Care Program provides funding to provide permanent housing, transitional housing, supportive services, and, in some cases, homelessness.

The Housing Credit program provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for the acquisition and substantial rehabilitation, substantial rehabilitation, or new construction of low and very low income rental dwelling units. Eligible development types and corresponding credit rates include: new construction, 9%; substantial rehabilitation, 9%; acquisition, 4%; and federally subsidized, 4%. A Housing Credit allocation to a development can be used for ten consecutive years once the development is placed in service. Qualifying buildings include garden, high-rise, townhouses, duplexes/quads, single-family or mid-rise with elevator. Ineligible development types include hospitals,

sanitariums, nursing homes, retirement homes, trailer parks, and life care facilities. This program can be used in conjunction with HOME, the State Apartment Incentive Loan program, the Predevelopment Loan program, or the Multifamily Mortgage Revenue Bonds program. Each development must set aside a minimum percentage of the total units for eligible low or very low-income residents for the duration of the compliance period, which is a minimum of thirty years with the option to convert to market rates after the fourteenth year. At least 20% of the dwelling units must be set aside for households earning 50% or less of the Area Median Income (“**AMI**”) or 40% of the units must be set aside for households earning 60% or less of the AMI. Housing need is assessed annually based on current statewide market studies and public input, and funds are distributed annually to meet the need and demand for targeted housing in large, medium, and small-sized counties throughout Florida. Additionally, housing credits are sometimes reserved for affordable housing that addresses specific geographic or demographic needs, including the elderly, farmworkers and commercial fishing workers, urban infill, the Florida Keys, Front Porch Florida communities, or developments funded through the U.S. Department of Agriculture Rural Development.

State of Florida

The Florida Housing Finance Corporation offers financing for developers who reserve a certain percentage of their housing developments for households with low and moderate incomes. The most used state programs in the development of multi-family affordable housing are the State Apartment Incentive Loan (“**SAIL**”), the Housing Credits Program, and the Multi-family Bond Program.

The Florida Housing Finance Corporation administers the State Housing Initiatives Partnership (“**SHIP**”) Program which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to serve very low-, low- and moderate-income families. Funding for this program was established by the passage of the 1992 William E. Sadowski Affordable Housing Act. These funds are derived from the collection of documentary stamp tax revenues, which are deposited into the Local Government Housing Trust Fund. Total actual disbursements are dependent upon these documentary stamp collections. SHIP funds are distributed each month on a population-based formula to all sixty-seven counties and fifty-three Community Development Block Grant entitlement cities in Florida. The minimum allocation is \$350,000 and in order to participate, local governments must establish a local housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend the land development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources in order to reduce housing costs; and ensure that rent or mortgage payments do not exceed 30% of the Area Median Income (“**AMI**”), unless authorized by the mortgage lender.

SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. SHIP funds may be used to assist dwelling units that meet the standards of Chapter 553, Florida Statutes.

A minimum of 65% of the funds must be spent on eligible homeownership activities; a minimum of 75% of funds must be spent on eligible construction activities; at least 30% of the funds must be reserved for very low-income households (up to 50% of AMI); an additional 30% may be reserved for low-income households (up to 80% of AMI); and the remaining funds may be

reserved for moderate-income households (up to 120% of AMI). It is important to note that no more than 5% of SHIP funds may be used for administrative expenses. However, if a local government makes a finding of need by resolution, a local government may use up to 10% for administrative expenses.

Local Administration

Clay County recognizes the need to provide opportunities for lower income residents to obtain housing. Emergency rental assistance can help those who require immediate aid to prevent homelessness, while long-term assistance can help those lower income residents who may have special needs and are unable to attain housing on their own. Assistance to qualified home buyers, such as down payment assistance, is also available. Administration of the various housing assistance programs available has been assigned to Clay County Housing Finance Authority (“CCHFA”) and Clay County SHIP Office.

The CCHFA manages locally available federal and state monetary resources devoted to addressing affordable housing. Funding sources can include the federal Low Income Housing Tax Credits and grants from HUD, the SHIP program, and the SAIL program. SHIP funds have been appropriated for several sub-programs or strategies. SHIP funds provide Clay County with a dedicated source of revenue, which must be used exclusively for affordable housing programs. The CCHFA provides construction loans with favorable terms to developers who in turn construct affordable for-sale housing. Such loans are typically financed through the sale of 30-year tax-free bonds. The SHIP program offers three main types of assistance for low- and moderate-income households in Clay County:

- Down payment assistance for first time homebuyers,
- Home repair assistance, and
- Partnerships with non-profit housing providers for elderly and special needs housing.

Clay County SHIP has successfully upgraded the quality of living standards by providing safe, decent, improved and affordable housing for the county's elderly, special needs, and income eligible families. Homes purchased with SHIP assistance cannot exceed \$180,000 in purchase price, a price that is becoming increasingly rare in Clay County. The Clay County SHIP program is further constrained by funding levels; the program is funded at the state level and funding levels have been cut, with more cuts projected in the future.

Eligibility for SHIP and HOME assistance is open to all households whose incomes are certified to be within the very low, low, and moderate-income categories established annually HUD. These are adjusted for household size and published annually.

The Comprehensive Plan currently allows for density bonuses that are tied to affordable housing using a Weighted Point System under Housing Element Policy 1.3.6. However, Future Land Use Element Policy 1.8.5 restricts the maximum allowable density under this bonus program to Traditional Neighborhood Development within lands designated on the Future Land Use Map as either Urban Core or Urban Fringe, or property rezoned to Planned Unit Development pursuant to criteria contained in the same Policy. This policy could potentially limit development of affordable units.

Non-profit housing providers can be a valuable way of providing affordable housing. Currently, Clay County Habitat for Humanity (“CCHH”) is the only non-profit housing provider that is active in Clay County. CCHH relies on volunteer labor and donation of materials for the construction of

homes. Homes are sold to qualified very-low and low-income homebuyers with no-interest financing.

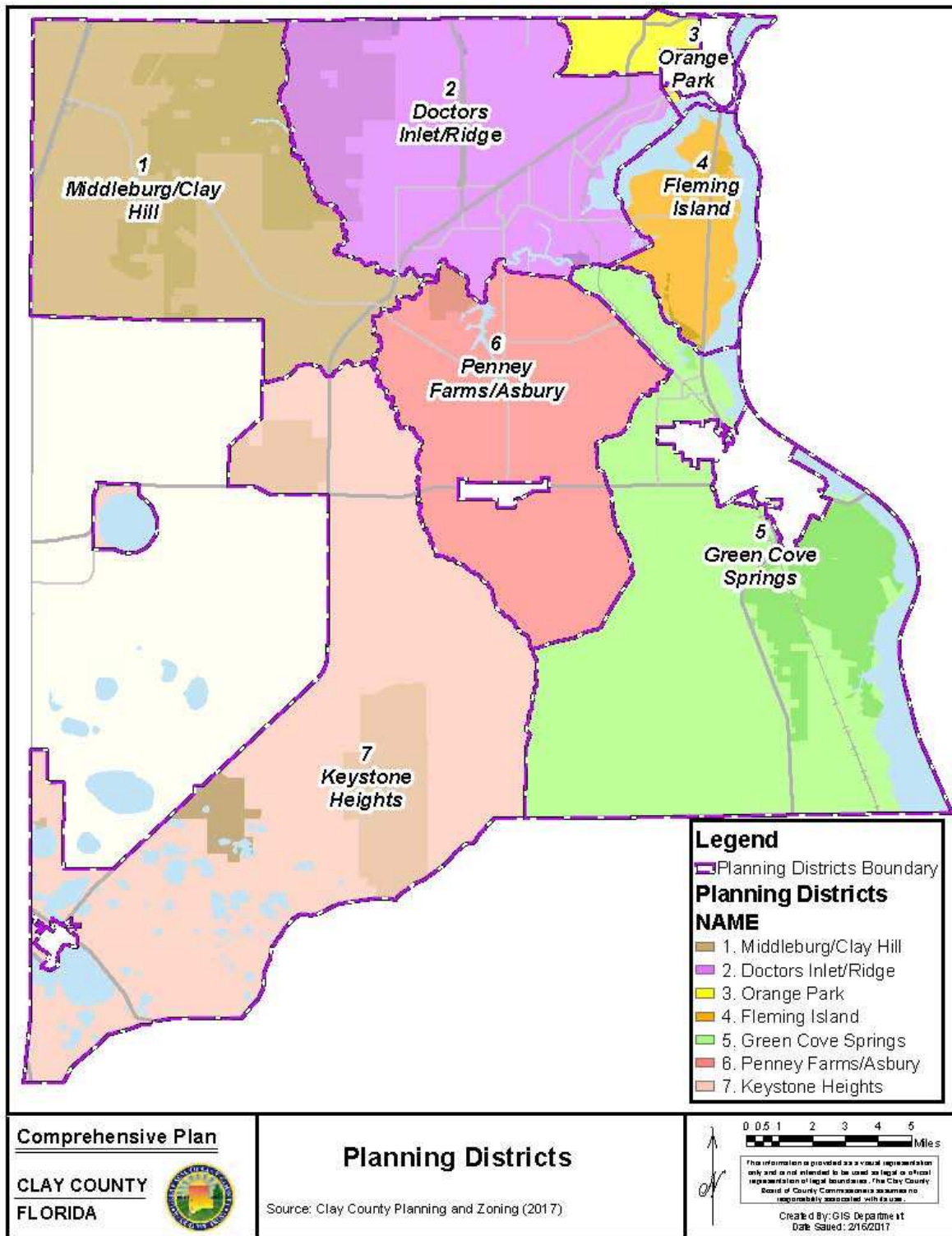
C. Overview of Housing Stock

This data and analysis provides information on Clay County’s housing characteristics. The primary data sources for this information were the Florida Housing Data Clearinghouse, Shimberg Center for Housing Studies, the United States Census Bureau, and the American Community Survey (“ACS”) 2011-2015. This section focuses on the composition of housing, vacancy rates, housing tenure, age of the housing stock, value of owner-occupied dwelling units, housing costs, and rental costs. It is important to note that the four incorporated municipalities within Clay County (Green Cove Springs, Orange Park, Penney Farms, and Keystone Heights) have developed their own housing elements within their respective comprehensive plans that supplement and support the County’s initiatives. Where available, Census Tract level data is utilized to divide data among the County’s seven (7) Planning Districts, depicted on the next page, and then exclude the aforementioned municipalities yielding the total unincorporated portion of the County.

| Planning District | Green Cove Springs | Middleburg/ Clay Hill | Keystone Heights | Orange Park | Penney Farms/ Lake Asbury | Fleming Island | Doctors Inlet/ Ridgewood |
|-------------------|--------------------|-----------------------|------------------|-------------|---------------------------|----------------|--------------------------|
| | Census Tract | 31300 | 30102 | 31101 | 30301 | 31200 | 30701 |
| | 31400 | 30103 | 31104 | 30303 | | 30702 | 30302 |
| | 31500 | 30104 | 31105 | 30304 | | 30703 | 30203 |
| | | | 31106 | 30400 | | | 30801 |
| | | | 31108 | 30500 | | | 30802 |
| | | | | 30600 | | | 30902 |
| | | | | | | | 30903 |
| | | | | | | | 30904 |

Housing Units

According to the 2010 Census-based ACS there are an estimated 68,866 year-round dwelling units in unincorporated Clay County. Single-family detached homes are the predominant housing type in the County accounting for nearly three quarters of the total housing stock. It should be noted, however, that over the past decade the County’s mix of housing types has greatly improved as the proportion of single-family detached dwellings units has decreased from 88% to 71%.



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Table 1 – Dwelling Units by Type

| Planning District | Total Units | Single-Family Detached | | Mobile Homes, RVs, Vans, etc. | | Single-Family Attached and Multi-Family | |
|------------------------------------|---------------|------------------------|---------|-------------------------------|---------|---|---------|
| | | Units | Percent | Units | Percent | Units | Percent |
| Middleburg / Clay Hill | 6,849 | 2,753 | 40.2% | 3,986 | 58.2% | 110 | 1.6% |
| Doctors Inlet / Ridgewood | 26,947 | 21,647 | 80.3% | 1,440 | 5.3% | 3,860 | 14.3% |
| Orange Park | 7,011 | 4,382 | 62.5% | 26 | 0.4% | 2,603 | 37.1% |
| Fleming Island | 12,566 | 9,870 | 78.5% | 136 | 1.1% | 2,560 | 20.4% |
| Green Cove Springs | 3,151 | 1,885 | 59.8% | 852 | 27.0% | 414 | 13.1% |
| Penney Farms / Lake Asbury | 5,253 | 4,279 | 81.5% | 588 | 11.2% | 386 | 7.4% |
| Keystone Heights | 7,089 | 4,034 | 56.9% | 2,882 | 40.7% | 173 | 2.4% |
| Total Unincorporated County | 68,866 | 48,850 | - | 9,910 | - | 10,106 | - |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

The largest number of single-family detached dwelling units continues to be located within the Doctors Inlet/Ridgewood Planning District. The largest number of single-family attached and multi-family dwelling units is also concentrated in the Doctors Inlet/Ridgewood Planning District. These conditions are indicative of strong development trends and population growth in this Planning District due to its close proximity to employment opportunities and regional transportation linkages that provide greater access to employment. The Middleburg/Clay Hill and Keystone Heights Planning Districts continue to contain the largest number of mobile homes with most of those dwellings scattered over a broad geographic area rather than in mobile home parks.

Housing Occupancy and Tenure

Of the 68,866 year-round dwelling units identified by the U.S. Census Bureau, 62,077 were occupied; this results in a 90% occupancy rate for the County. **Table 2** presents the most recent estimates of dwelling units by tenure by Planning District. The most recent vacancy rates for the County range from 3.9% to 18% with the average County vacancy rate of 10.8%. With the exception of the Penney Farms/Lake Asbury Planning District, the vacancy rate increased throughout unincorporated Clay County since 2007, doubling in some cases.

The highest percentage of vacant dwelling units continues to be found in the Keystone Heights Planning District, but there are surprising increases in both the Middleburg/Clay Hill and Green Cove Springs Planning Districts. Also, the Doctors Inlet/Ridgewood Planning District’s increase from 3.7% in 2007 to 8.4% in 2015 while not as large a vacancy rate as others, is dramatic given that district historically has the tightest housing market caused by high demand, constrained production, or a combination of the two. The proportion of dwelling units occupied by owners versus renters has remained practically the same since 2007.

Table 2 – Housing Occupancy and Tenure

| Planning District | Dwelling Units | Occupied Units | Owner-Occupied Units | Renter-Occupied Units | Vacant Units | Percentage Vacant | |
|------------------------------------|----------------|----------------|----------------------|-----------------------|--------------|-------------------|-------|
| | | | | | | 2015 | 2007 |
| Middleburg / Clay Hill | 6,849 | 5,930 | 4,392 | 1,538 | 919 | 13.4% | 6.7% |
| Doctors Inlet / Ridgewood | 26,947 | 24,672 | 19,316 | 5,356 | 2,275 | 8.4% | 3.7% |
| Orange Park | 7,011 | 6,320 | 3,262 | 3,058 | 691 | 9.9% | 5.2% |
| Fleming Island | 12,566 | 11,587 | 9,032 | 2,555 | 979 | 7.8% | 4.4% |
| Green Cove Springs | 3,151 | 2,707 | 1,967 | 740 | 444 | 14.1% | 8.5% |
| Penney Farms / Lake Asbury | 5,253 | 5,046 | 4,345 | 701 | 207 | 3.9% | 4.9% |
| Keystone Heights | 7,089 | 5,815 | 4,910 | 905 | 1,274 | 18.0% | 15.7% |
| Total Unincorporated County | 68,866 | 62,077 | 47,224 | 14,853 | 6,789 | - | - |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

The Doctors Inlet/Ridgewood Planning District continues to have the highest percentage of vacant units. This area also has the largest number of year round dwelling units, serving as the major population center for Clay County.

Table 3 – Housing Occupancy

| Planning District | Occupied Units | Vacant Units | Homeowner Vacancy Rate | Rental Vacancy Rate |
|------------------------------------|----------------|--------------|------------------------|---------------------|
| Middleburg / Clay Hill | 5,930 | 919 | 2.4% | 1.4% |
| Doctors Inlet / Ridgewood | 24,672 | 2,275 | 1.3% | 8.4% |
| Orange Park | 6,320 | 691 | 2.1% | 6.9% |
| Fleming Island | 11,587 | 979 | 2.8% | 2.0% |
| Green Cove Springs | 2,707 | 444 | 4.6% | 2.9% |
| Penney Farms / Lake Asbury | 5,046 | 207 | 7.6% | 3.8% |
| Keystone Heights | 5,815 | 1,274 | 1.8% | 4.7% |
| Total Unincorporated County | 62,077 | 6,789 | 3.2% | 5.7% |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

Table 4 – Average Household Size

| Planning District | Persons per Household | | |
|------------------------------------|-----------------------|-----------------|-------------|
| | Owner-Occupied | Renter-Occupied | Combined |
| Middleburg / Clay Hill | 2.77 | 3.33 | 3.05 |
| Doctors Inlet / Ridgewood | 2.93 | 2.95 | 2.94 |
| Orange Park | 2.49 | 2.65 | 2.57 |
| Fleming Island | 2.91 | 3.36 | 3.14 |
| Green Cove Springs | 2.75 | 2.36 | 2.56 |
| Penney Farms / Lake Asbury | 2.76 | 2.25 | 2.51 |
| Keystone Heights | 2.62 | 2.59 | 2.61 |
| Total Unincorporated County | 2.75 | 2.78 | 2.77 |

Sources: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04 Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment – Quick Report

Table 5 – Age of Population

| Planning District | Under 5 Years | 5 to 19 Years | 20 to 44 Years | 45 to 64 Years | 65 years and over | Total |
|------------------------------------|---------------|---------------|----------------|----------------|-------------------|----------------|
| Middleburg / Clay Hill | 1,073 | 3,225 | 5,530 | 5,191 | 2,268 | 17,287 |
| Doctors Inlet / Ridgewood | 4,340 | 18,333 | 25,321 | 18,474 | 7,993 | 74,461 |
| Orange Park | 1,061 | 2,923 | 5,867 | 4,145 | 2,376 | 16,372 |
| Fleming Island | 1,608 | 8,917 | 9,416 | 10,460 | 4,532 | 34,933 |
| Green Cove Springs | 333 | 1,014 | 2,110 | 2,466 | 1,112 | 7,035 |
| Penney Farms / Lake Asbury | 728 | 2,809 | 4,120 | 4,242 | 2,011 | 13,910 |
| Keystone Heights | 837 | 2,495 | 3,913 | 5,069 | 2,857 | 15,171 |
| Total Unincorporated County | 9,980 | 39,716 | 56,277 | 50,047 | 23,149 | 179,169 |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, ACS Demographic and Housing Estimates, DP05

Age of Housing Stock

Table 6 indicates the age of the existing housing stock in unincorporated Clay County. About 91% of the housing stock has been built since 1970, the opening of the Buckman Bridge providing a direct connection between Clay County and the City of Jacksonville, sparking a rapid population growth in Clay County. The age of the housing stock is an important indicator of growth in the County and also has a direct impact on housing conditions as older homes generally require more maintenance. Based on the age of the housing stock, the County experienced a significant amount of housing growth in the past two decades, which started tapering off in the early part of this decade. In general, the vast majority of the County’s housing stock located outside the limits of its four municipalities was built between 2000 and 2009.

Housing constructed prior to 1940, a commonly used measure of distressed housing, represents slightly less than 1% of the current housing stock, thus unincorporated Clay County does not appear to have a significant proportion of distressed units based on this measure. In the past, the Green Cove Springs Planning District had by far and away the most distressed housing based on this measure. Currently, though, the Doctors Inlet/Ridgewood Planning District has the most, with the Green Cove Springs and Keystone Heights Planning Districts have nearly the same amount of distressed units.

Table 6 – Year Structure Built

| Year Built | Total Unincorporated County | Planning Districts | | | | | | |
|------------------|-----------------------------|-----------------------|--------------------------|--------------|----------------|--------------------|---------------------------|------------------|
| | | Middleburg/ Clay Hill | Doctors Inlet/ Ridgewood | Orange Park | Fleming Island | Green Cove Springs | Penney Farms/ Lake Asbury | Keystone Heights |
| 2014 and later | 119 | 0 | 119 | 0 | 0 | 0 | 0 | 0 |
| 2010-2013 | 1,275 | 14 | 788 | 7 | 121 | 50 | 253 | 42 |
| 2000-2009 | 22,294 | 1,244 | 10,145 | 344 | 5,712 | 831 | 2,465 | 1,553 |
| 1990-1999 | 14,951 | 1,963 | 4,579 | 1,006 | 4,022 | 668 | 839 | 1,874 |
| 1980-1989 | 15,177 | 2,007 | 6,047 | 2,424 | 2,133 | 384 | 696 | 1,486 |
| 1970-1979 | 8,675 | 1,106 | 3,619 | 1,570 | 312 | 401 | 725 | 942 |
| 1960-1969 | 3,648 | 237 | 1,021 | 1,259 | 237 | 298 | 162 | 434 |
| 1950-1959 | 1,583 | 165 | 285 | 278 | 0 | 259 | 0 | 576 |
| 1940-1949 | 536 | 104 | 100 | 92 | 29 | 131 | 25 | 55 |
| 1939 and earlier | 628 | 9 | 244 | 31 | 0 | 129 | 88 | 127 |
| Total | 68,866 | 6,849 | 26,947 | 7,011 | 12,566 | 3,151 | 5,253 | 7,089 |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

Deficient Housing Structures

Over 90% of the housing in unincorporated Clay County was built after 1970. Since less than 10% of the County’s housing stock was built before 1970, there are few age-related problems with the County’s housing stock. Also, residential construction during this period has complied with the Florida Building Code and the placement of new mobile home dwelling units in the County has been regulated. Construction for modular has complied with the U.S. Department of Housing and Urban Development’s standard for manufactured housing and the Florida Building Code. **Table 7** presents Census-based counts of dwelling units lacking complete plumbing and kitchen facilities and lacking telephone service. Housing with these characteristics is considered substandard.

The Fleming Island Planning District contains the largest number of units lacking complete facilities, while the Keystone Heights Planning District lacks the most plumbing facilities compared to the other districts. However, the absolute number of units in these two substandard conditions is fairly small (less than 1% of the occupied dwelling units) and it is not an issue of major concern in unincorporated Clay County.

Table 7 – Dwelling Units Lacking Complete Plumbing, Kitchen Facilities, and Telephone Service

| Planning District | Occupied Dwelling Units | Lacking Complete Plumbing Facilities | | Lacking Complete Kitchen Facilities | | No Telephone Service Available | |
|------------------------------------|-------------------------|--------------------------------------|---------|-------------------------------------|---------|--------------------------------|---------|
| | | Number | Percent | Number | Percent | Number | Percent |
| Middleburg / Clay Hill | 5,930 | 25 | 0.4% | 62 | 1.1% | 212 | 3.6% |
| Doctors Inlet / Ridgewood | 24,672 | 0 | 0.0% | 30 | 0.1% | 266 | 1.1% |
| Orange Park | 6,320 | 17 | 0.2% | 54 | 0.6% | 248 | 3.9% |
| Fleming Island | 11,587 | 29 | 0.3% | 169 | 1.5% | 164 | 1.4% |
| Green Cove Springs | 2,707 | 9 | 0.2% | 0 | 0.0% | 42 | 1.6% |
| Penney Farms / Lake Asbury | 5,046 | 0 | 0.0% | 0 | 0.0% | 54 | 1.0% |
| Keystone Heights | 5,815 | 53 | 0.9% | 61 | 1.0% | 99 | 1.7% |
| Total Unincorporated County | 62,077 | 133 | | 376 | | 1,085 | |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

The Census Bureau calculates a person per room measure by dividing the number of persons in each occupied housing unit by the number of rooms in the unit. An “overcrowded condition” is considered to exist when the ratio is 1.01 persons or more per room. In the unincorporated portion of Clay County, slightly more than 2% of occupied dwelling unit were counted as being overcrowded. The largest number of overcrowded dwelling units is in the Doctors Inlet/Ridgewood Planning District; however the Planning District with the largest percentage of their occupied units meeting the definition of substandard is Middleburg/Clay Hill.

Table 8 – Overcrowded Dwelling Units

| Planning District | Occupied Dwelling Units | Units with 1.01 or More Occupants Per Room | Percent of Total |
|------------------------------------|-------------------------|--|------------------|
| Middleburg / Clay Hill | 5,930 | 208 | 3.51% |
| Doctors Inlet / Ridgewood | 24,672 | 443 | 1.80% |
| Orange Park | 6,320 | 172 | 2.72% |
| Fleming Island | 11,587 | 317 | 2.74% |
| Green Cove Springs | 2,707 | 70 | 2.59% |
| Penney Farms / Lake Asbury | 5,046 | 72 | 1.43% |
| Keystone Heights | 5,815 | 114 | 1.96% |
| Total Unincorporated County | 62,077 | 1,396 | 2.25% |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

Housing Costs and Affordability

Housing affordability is defined in terms of monthly housing cost in comparison to monthly income. A widely accepted standard for determining affordability is that housing costs (rent or mortgage plus utilities) should not exceed 30% of household income. This threshold is commonly used for determining federal housing subsidies as well as for credit underwriting purposes. Housing affordability in both the owner and renter markets has been a vexing issue throughout the State of Florida for decades. This section examines the issues that have affected Clay County residents and may portend to affect them during the next planning period through the year 2040.

The median sales price for single-family homes has fluctuated dramatically during the economic boom, the Great Recession, and post-recession years. From \$120,000 in 2000, the median sales price for single-family homes in Clay County (including the incorporated areas) climbed during the real estate boom to over \$226,000 in 2006. After five years of decline following that peak, the median sales price for single-family homes has started to increase again reaching \$179,500 in 2016.

Table 9 – Median Sales Price for Single-Family Homes

| 2000 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$120,000 | \$190,000 | \$226,350 | \$215,500 | \$190,000 | \$170,350 | \$160,000 |
| 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | |
| \$155,000 | \$160,000 | \$170,000 | \$181,050 | \$190,000 | \$179,500 | |

Source: Florida Housing Data Clearinghouse, Housing Profile

Fair Market Rents (“FMRs”) are primarily used to determine standard amounts federal housing assistance and to serve as a rent ceiling in the HOME rental assistance program. HUD’s Office of Policy Development and Research estimates Clay County’s 2017 FMRs as \$617 for a studio apartment, \$791 for a one-bedroom unit, \$969 for a two-bedroom unit, \$1,283 for a three-bedroom unit, and \$1,625 for a four-bedroom unit.

Table 10 shows the number of renter-occupied dwelling units in unincorporated Clay County by gross rent ranges as reported in the 2010 Census-based American Community Survey. The highest median rents are found in the Fleming Island Planning District, representative of the higher cost and the higher demand most likely from transitional military housing. Most of the higher rent properties are located in the Doctors Inlet/Ridgewood and Fleming Island Planning Districts. The lowest rents are found in the Green Cove Springs Planning District, where the median rent of \$741 per month is less than half as much as the median rent in the Fleming Island Planning District (\$1,618 per month). Since the start of the millennium, Clay County’s median rent has risen 55% from \$668 to \$1,034 per month.

Table 10 – Renter-Occupied Units by Gross Rent

| Planning District | Less than \$500 | \$500 to \$999 | \$1,000 to \$1,499 | \$1,500 to \$1,999 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 or more | Total Paying Rent | Median | No Rent Paid |
|------------------------------------|-----------------|----------------|--------------------|--------------------|--------------------|--------------------|-----------------|-------------------|----------------|--------------|
| Middleburg / Clay Hill | 31 | 808 | 501 | 0 | 0 | 0 | 0 | 1,340 | \$887 | 198 |
| Doctors Inlet / Ridgewood | 96 | 1,699 | 2,405 | 840 | 47 | 0 | 0 | 5,087 | \$1,117 | 269 |
| Orange Park | 0 | 1,912 | 826 | 99 | 69 | 0 | 0 | 2,906 | \$909 | 152 |
| Fleming Island | 21 | 378 | 1,004 | 760 | 240 | 48 | 59 | 2,510 | \$1,618 | 45 |
| Green Cove Springs | 46 | 581 | 58 | 0 | 11 | 0 | 0 | 696 | \$741 | 44 |
| Penney Farms / Lake Asbury | 25 | 240 | 242 | 27 | 0 | 0 | 0 | 534 | \$1,053 | 167 |
| Keystone Heights | 10 | 507 | 177 | 13 | 0 | 0 | 0 | 707 | \$914 | 198 |
| Total Unincorporated County | 229 | 6,125 | 5,213 | 1,739 | 367 | 48 | 59 | 13,780 | \$1,034 | 1,073 |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

Table 11 indicates the distribution of specified owner-occupied, non-condominium dwelling units by average value. According to the U.S. Census Bureau, the average value of a single-family dwelling unit in 2016 was \$142,567, well above the average value in 2000 which was \$108,127.

Table 11 – Average Value of Owner-Occupied Dwelling Units

| Planning District | Owner-Occupied Units | Less than \$50,000 | \$50,000 to \$99,999 | \$100,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 to \$299,999 | \$300,000 to \$499,999 | \$500,000 to \$999,999 | \$1,000,000 or more | Median |
|------------------------------------|----------------------|--------------------|----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------------|------------------|
| Middleburg / Clay Hill | 4,392 | 644 | 1,777 | 766 | 642 | 337 | 194 | 22 | 10 | \$95,333 |
| Doctors Inlet / Ridgewood | 19,316 | 721 | 3,243 | 5,168 | 5,563 | 3,500 | 947 | 142 | 32 | \$154,563 |
| Orange Park | 3,262 | 130 | 931 | 999 | 456 | 464 | 243 | 32 | 7 | \$129,700 |
| Fleming Island | 9,032 | 223 | 641 | 1,398 | 1,774 | 2,902 | 1,698 | 264 | 132 | \$202,133 |
| Green Cove Springs | 1,967 | 269 | 404 | 390 | 348 | 250 | 138 | 105 | 63 | \$135,600 |
| Penney Farms / Lake Asbury | 4,345 | 216 | 501 | 1,036 | 1,085 | 1,001 | 350 | 156 | 0 | \$164,900 |
| Keystone Heights | 4,910 | 921 | 1,371 | 954 | 741 | 750 | 149 | 24 | 0 | \$115,740 |
| Total Unincorporated County | 47,224 | 3,124 | 8,868 | 10,711 | 10,609 | 9,204 | 3,719 | 745 | 244 | \$142,567 |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

Rent or Cost to Income Ratio

The ratio of housing costs to total housing income is an important indicator of housing affordability problems. With respect to rental housing, guidelines of the U.S. Department of Housing and Urban Development set 30% as the maximum proportion of gross income that can be reasonably devoted to all housing expenses, given other family requirements for food, clothing, transportation, etc. Most of the government’s housing assistance programs require that a tenant pay up to 30% of their income in rent and utility expenses with subsidies making up the difference.

Traditionally, mortgage underwriting standards require that mortgage principal, interest, taxes and insurance payments be no more than 28 to 30% of household income. These lending requirements have the effect of restraining many homeowners from over-extending their housing budgets. **Table 12** presents 2010 Census-based estimates of monthly costs of owner-occupied dwelling units with mortgages and without mortgages. For the County as a whole, the largest percentage of owner-occupied dwelling units with mortgages is in the \$1,000 to \$1,499 range by far.

Table 12 – Monthly Costs of Owner-Occupied Units with a Mortgage

| With a Mortgage | | | | | | | | | |
|------------------------------------|--------------------|------------------------|-----------------------|---------------------------|---------------------------|---------------------------|---------------------------|------------------------|---------------|
| Planning District | Total Units | Less than \$500 | \$500 to \$999 | \$1,000 to \$1,499 | \$1,500 to \$1,999 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 or more | Median |
| Middleburg / Clay Hill | 2,768 | 0 | 1,263 | 996 | 292 | 111 | 36 | 70 | \$1,079 |
| Doctors Inlet / Ridgewood | 14,987 | 231 | 2,539 | 5,671 | 4,129 | 1,370 | 726 | 321 | \$1,367 |
| Orange Park | 2,093 | 34 | 682 | 712 | 460 | 89 | 79 | 37 | \$1,201 |
| Fleming Island | 6,815 | 22 | 509 | 1,951 | 2,005 | 1,362 | 502 | 464 | \$1,683 |
| Green Cove Springs | 1,170 | 10 | 277 | 545 | 138 | 123 | 11 | 66 | \$1,166 |
| Penney Farms / Lake Asbury | 2,855 | 56 | 368 | 1,073 | 793 | 422 | 46 | 97 | \$1,447 |
| Keystone Heights | 2,877 | 71 | 1,319 | 1,043 | 291 | 120 | 24 | 9 | \$1,038 |
| Total Unincorporated County | 33,565 | 424 | 6,957 | 11,991 | 8,108 | 3,597 | 1,424 | 1,064 | - |
| Without a Mortgage | | | | | | | | | |
| Planning District | Total Units | Less than \$250 | \$250 to \$399 | \$400 to \$599 | \$600 to \$799 | \$800 to \$999 | \$1,000 or more | Median | |
| Middleburg / Clay Hill | 1,624 | 586 | 701 | 282 | 33 | 22 | 0 | \$291 | |
| Doctors Inlet / Ridgewood | 4,329 | 553 | 1,718 | 1,501 | 402 | 72 | 83 | \$413 | |
| Orange Park | 1,169 | 241 | 474 | 260 | 140 | 28 | 26 | \$395 | |
| Fleming Island | 2,217 | 155 | 350 | 724 | 683 | 210 | 95 | \$541 | |
| Green Cove Springs | 797 | 273 | 271 | 100 | 103 | 36 | 14 | \$377 | |
| Penney Farms / Lake Asbury | 1,490 | 197 | 668 | 432 | 95 | 98 | 0 | \$374 | |
| Keystone Heights | 2,033 | 799 | 817 | 298 | 93 | 14 | 12 | \$294 | |
| Total Unincorporated County | 13,659 | 2,804 | 4,999 | 3,597 | 1,549 | 480 | 230 | - | |

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Selected Housing Characteristics, DP04

Households that pay more than 30% of their household income on housing are considered to be “cost-burdened” and those than pay more than 50% are considered to be “extremely cost-burdened”. As previously stated, those paying 30% or less than their household income on housing are considered to be paying an affordable amount.

In 2005, approximately 18% of owner-occupied dwelling units and 35% of renter-occupied dwelling units had a housing cost burden in excess of 30%. **Table 13** presents renter costs as a percentage of income for the County. While the percentage of cost-burdened owner-occupied households slightly increased to 20%, the percentage of cost-burdened renter-occupied households has drastically decreased to 10%. Fortunately, the vast majority of households within Clay County are paying less than 30% of their household income on housing. The amount of cost-burdened and extremely cost-burdened households is 24% and 14%, respectively.

Table 13 – Households by Homeowner / Renter Status and Cost Burden

| Amount of Income Paid for Housing | Owner | Rental | Total | Household Income as Percentage of Area Median Income | | | | |
|------------------------------------|---------------|---------------|---------------|--|-----------------|-----------------|------------------|--------------------|
| | | | | 30% AMI or Less | 30.1 to 50% AMI | 50.1 to 80% AMI | 80.1 to 120% AMI | More than 120% AMI |
| 30% or Less | 38,348 | 8,175 | 46,523 | 739 | 1,814 | 5,101 | 10,556 | 28,313 |
| 30.1 to 50% | 7,812 | 2,868 | 10,680 | 405 | 1,596 | 3,464 | 2,833 | 2,382 |
| More than 50% | 6,100 | 3,354 | 9,454 | 4,198 | 2,935 | 1,561 | 566 | 194 |
| Total Unincorporated County | 52,260 | 14,397 | 66,657 | 5,342 | 6,345 | 10,126 | 13,955 | 30,809 |

Sources: Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment, University of Florida, Bureau of Economic and Business Research

Special Housing Types

Special housing types address the unique housing needs for certain populations including the elderly, students, and persons with disabilities. These types include subsidized renter-occupied developments, historically significant housing, and group homes. **Table 14** lists the developments within Clay County that currently provide assisted housing units to serve targeted populations, and one development that will soon be operational.

Table 14 – Federally, State and Locally-Assisted Rental Housing

| Development Name | Address | Total Units | Assisted Units | Occupancy Status | Housing Program(s) | Population or Target Area |
|------------------------------|---|-------------|----------------|-------------------------|---|---------------------------|
| Pine Forest | 650 Pine Forest Drive (Fleming Island) | 5 | - | Not Ready for Occupancy | Legislative Appropriation | Persons with Disabilities |
| Cove Apartments | 840 Cooks Lane (Green Cove Springs) | 36 | 35 | Ready for Occupancy | Rental Assistance / RD; Section 515 | Family |
| Clay Springs | 101 Joey Drive (Green Cove Springs) | 51 | 51 | Ready for Occupancy | Housing Credits 9%;Rental Assistance / RD; Section 515 | Family |
| Governor Springs Apartments | 1343 Love Drive (Green Cove Springs) | 43 | 41 | Ready for Occupancy | Rental Assistance / RD; Section 515 | Family |
| Highland Apartments | 100 West Joey Circle (Green Cove Springs) | 52 | 52 | Ready for Occupancy | Rental Assistance / HUD; Section 223(f) Refi / Purchase | Family |
| Plinewood Apartments | 1000 Pinewood Court (Green Cove Springs) | 54 | 53 | Ready for Occupancy | Rental Assistance / RD; Section 515 | Elderly |
| Ramblewood Apartments | 801 Ferris St. (Green Cove Springs) | 13 | 13 | Ready for Occupancy | Rental Assistance / HUD | Family |
| Middleburg Bluffs Apartments | 2425 Iris St. (Middleburg) | 45 | 44 | Ready for Occupancy | Section 515 | Family |
| BASCA Group Home 5 | 2556 Horseshoe Bend Road (Middleburg) | 6 | 6 | Not Ready for Occupancy | Legislative Appropriation | Persons with Disabilities |
| Briarwood | 3791 & 3793 County Road 218 (Middleburg) | 51 | 51 | Ready for Occupancy | Housing Credits 4%;SAIL; Section 515;State Bonds | Family |
| Briarwood | 3791 & 3793 County Road 218 (Middleburg) | 53 | 53 | Ready for Occupancy | Housing Credits 4%;Rental Assistance / RD;SAIL; Section 515;State Bonds | Elderly;Family |
| Hunter's Run | 1535 Blanding Boulevard (Middleburg) | 304 | 304 | Ready for Occupancy | Housing Credits 4%;State Bonds | Family |
| Madison Commons | 2285 County Road 220 (Middleburg) | 160 | 160 | Ready for Occupancy | Housing Credits 4%; Local Bonds; SAIL | Family |
| Holly Cove | 1745 Wells Road (Orange Park) | 202 | 162 | Ready for Occupancy | Housing Credits 4%;SAIL | Family |
| Middletowne Apartments | 1809 DeBarry Ave. (Orange Park) | 100 | 100 | Ready for Occupancy | Local Bonds; Rental Assistance / HUD; SAIL | Family |
| Peoria Project | 3205 Peoria Road (Orange Park) | 4 | | Not Ready for Occupancy | Legislative Appropriation | Persons with Disabilities |
| St Johns Apartments | 1801 Jobyna Ave. (Orange Park) | 70 | 69 | Ready for Occupancy | Section 515 | Family |

Source: Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment – Quick Report: Results

The identification and preservation of historic structures creates a vital, vibrant link between yesterday and tomorrow for citizens and visitors alike. The Comprehensive Plan includes a Historical Element. The County will continue to monitor the condition of housing throughout the County and promote appropriate conservation, rehabilitation and demolition activities.

Table 15 – National Register of Historical Places

| Site Name | Added | Location | Historic Significance | NRIS Number |
|--|-------|--|---|-------------|
| Bubba Midden | 1990 | Fleming Island | Information Potential | 90000159 |
| Frosard W. Budington House | 1990 | 3916 Main St., Middleburg | Architecture/Engineering | 90000317 |
| George A. Chalker House | 1990 | 2160 Wharf St., Middleburg | Architecture/Engineering | 90000315 |
| Clark-Chalker House | 1988 | 3891 Main St., Middleburg | Event | 88001701 |
| William Clarke Estate | 1998 | 1039-1057 Kingsley Ave., Orange Park | Event, Architecture/Engineering | 98000862 |
| Clay County Courthouse | 1975 | Brabantio Ave., Green Cove Springs | Event, Architecture/Engineering | 75000546 |
| George Randolph Frisbee, Jr. House | 1990 | 2125 Palmetto St., Middleburg | Architecture/Engineering | 90000316 |
| Green Cove Springs Historic District | 1991 | Roughly bounded by Bay St., CSX RR tracks, Center St., Orange Ave., St. Elmo St. and the St. Johns River, Green Cove Springs | Event, Architecture/Engineering | 91000281 |
| Joseph Green House | 1998 | 531 McIntosh Ave., Orange Park | Event, Architecture/Engineering | 98000860 |
| Haskell--Long House | 1990 | 3858 Main St., Middleburg | Architecture/Engineering | 90000314 |
| William Helffrich House | 1998 | 1200 Plainfield Ave., Orange Park | Event, Architecture/Engineering | 98000857 |
| Holly Cottage | 2010 | 6935 Old Church Rd, Green Cove Springs | Event, Architecture/Engineering | 10000442 |
| Memorial Home Community Historic District (aka Penney Retirement Community) | 1999 | Roughly bounded by FL 16, Caroline Blvd., Wilbanks Ave., and Studio Rd., Penney Farms | Person, Event, Architecture/Engineering | 99000047 |
| Methodist Episcopal Church at Black Creek (aka Middleburg U.M.C.) | 1990 | 3925 Main St., Middleburg | Event, Architecture/Engineering | 90000318 |
| Middleburg Historic District | 1990 | 3881--3895 Main St. and 2145 Wharf St., Middleburg | Event, Architecture/Engineering | 90000313 |
| Orange Park Elementary School | 1998 | 1401 Plainfield Ave., Orange Park | Event, Architecture/Engineering | 98000858 |
| Orange Park Negro Elementary School (aka Teresa Miller School; Neigh. Svc. Ctr.) | 1998 | 440 McIntosh Ave., Orange Park | Event, Architecture/Engineering | 98000856 |
| Princess Mound | 1990 | Green Cove Springs | Information Potential | 90000311 |
| River Road Historic District | 1998 | Jct. of River Rd. and Stiles Ave., Orange Park | Event, Architecture/Engineering | 98000861 |
| St. Margaret's Episcopal Church and Cemetery (aka Hibernia Cemetery) | 1973 | 6874 Old Church Rd., Hibernia | Event, Architecture/Engineering | 73000570 |
| St. Mary's Church | 1978 | St. Johns Ave., Green Cove Springs | Event, Architecture/Engineering | 78000933 |

| Site Name | Added | Location | Historic Significance | NRIS Number |
|--|-------|-----------------------------------|---------------------------------|-------------|
| William Westcott House | 1998 | 443 Stiles Ave., Orange Park | Event, Architecture/Engineering | 98000859 |
| Winterbourne (aka John Ferguson House) | 1996 | 2104 Winterbourne W., Orange Park | Architecture/Engineering | 96000161 |

Source: National Register of Historical Places – Florida, March 19, 2017

The County’s land development regulations currently provides for group homes and foster homes. The County will need to continue monitoring the effectiveness of those regulations to ensure that land use compatibility is preserved, that necessary facilities and services are provided and that adequate, appropriate facilities are being developed and operated. Group homes are a type of non-institutional group quarters. These facilities, which serve adults and/or children, are usually operated by private or non-profit agencies and are licensed or registered with the Florida Department of Children and Families. Group homes provide a living environment for unrelated residents who operate as the functional equivalent of family, which includes such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents. **Table 16** shows a list of licensed group home facilities in Clay County.

Table 16 – Group Home and Other Residential Facilities

| Name / Address | Type | Capacity | Planning District |
|---|---------------------------------------|----------|--------------------------|
| Queen of Angels / 1645 Bartlett Ave. | Assisted Living Facility | 6 | Orange Park |
| Kevin Drive Group Home / 512 Kevin Dr. | Group Home for Teens and Young Adults | 6 | Doctor’s Inlet/Ridgewood |
| Jabot’s Assisted Living, Inc. / 2031 Sussex Dr. | Assisted Living Facility | 8 | Doctor’s Inlet/Ridgewood |
| Birchwood Group Home / 2840 Birchwood Dr. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Forest Oaks Group Home / 2898 Forest Oaks Dr. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Lakeside Villa Group Home / 3168 Lakeside Villa | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Meadow Drive Foster Home / 1101 Meadow Dr. | Foster Home | 2 | Doctor’s Inlet/Ridgewood |
| Stonebridge Group Home / 2326 Stonebridge St. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Camphorwood Group Home / 2400 Camphorwood Ct. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Absolutely Assisted Living, Inc. / 2485 Ridgecrest Ave. | Assisted Living Facility | 8 | Doctor’s Inlet/Ridgewood |
| Bottomridge Group Home / 2499 Bottomridge Dr. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Tramore Place Group Home / 2595 Tramore Pl. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Pebbleridge Group Home / 2762 Pebbleridge Ct. | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Secret Harbor Group Home / 2771 Secret Harbor | Group Home | 6 | Doctor’s Inlet/Ridgewood |
| Quality Care of Florida, Inc. / 1261 Tumbleweed Dr. | Assisted Living Facility | 6 | Doctor’s Inlet/Ridgewood |
| Quality Care of Florida, Inc. II / 228 Old Jennings Rd. | Assisted Living Facility | 5 | Doctor’s Inlet/Ridgewood |
| Tuscaora Trail Home / 2959 Tuscaora Trail | Group Home | 4 | Doctor’s Inlet/Ridgewood |
| Woodbridge Group Home / 1861 Woodbridge Ct. | Group Home | 5 | Doctor’s Inlet/Ridgewood |
| Lakemont Group Home / 1835 Lakemont Cir. | Group Home | 4 | Doctor’s Inlet/Ridgewood |
| Eclipse / 2015 Eclipse Dr. | Group Home | 4 | Doctor’s Inlet/Ridgewood |

| Name / Address | Type | Capacity | Planning District |
|--|--------------------------|----------|----------------------------|
| Harvest Bend Home / 421 Harvest Bend | Group Home | 4 | Fleming Island |
| Ila Marie Spratley / 705 George's Place | Adult Family Care Home | 3 | Fleming Island |
| Challenge Enterprises of North Florida / 3061 Lexi Ct. | Group Home | Unknown | Penney Farms / Lake Asbury |
| Middleburg Assisted Living Facility, Inc. / 4192 Clove St. | Assisted Living Facility | 4 | Keystone Heights |
| William Swartout / 4860 Chickpea St. | Adult Family Care Home | 5 | Keystone Heights |

Source: Florida Department of Children and Families

D. Future Housing Needs

The key household characteristics required to develop an effective housing strategy are household size, household type, poverty status, and the share of income devoted to housing costs. The previous sections in this report looked at the housing stock as it existed in the year 2016. Having a good understanding of present condition is important to address what will happen to the housing stock over time. Using the previous sections as a foundation, this section forecasts anticipated housing needs based on population projections and addresses land requirements. This section contains projections that can be helpful to point out problem areas and can assist in designing goals, objectives, and policies to address the identified previous problems.

Population Forecasts

In order to determine future needs, projections of future households must be taken into consideration. Demand for housing has a direct correlation with population growth. As population increases, the demand for additional housing increases. A household is a family, group or individuals living in the same dwelling unit. Household population represents that portion of the resident population that does not live in group quarters such as dormitories, nursing homes, and boarding houses.

Population projections prepared through year 2040 by the University of Florida Bureau of Economic and Business Research (“BEBR”) were reviewed as part of the data collection activities performed for the update of the County’s Comprehensive Plan. In 2040, unincorporated Clay County is projected to have a population of 268,061, while the County as a whole (including the four municipalities) is projected to reach 294,100 ranking it 25th of Florida’s 67 counties.

Table 17 identifies that over the course of the next planning period (2040) it is estimated that the population of unincorporated Clay County will increase by 46%. By examining data listed in **Table 18**, the largest increase in population is expected to be residents 75 years of age and older, a 165% increase in that older age group. All other age groups are expected to increase in population by 2040, with those aged 40 to 49 years having the greatest increase: 15,140 people, which is an increase of approximately 55.8% over 2020’s population estimate.

Table 17 – Projected Populations

| Unincorporated Clay County | | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 |
|----------------------------|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Population | | 173,446 | 183,611 | 203,620 | 222,579 | 238,894 | 254,024 | 268,061 |
| Increase Over Previous | | - | 5.9% | 10.9% | 9.3% | 7.3% | 6.3% | 5.5% |
| Increase Over 2015 | | - | - | 10.9% | 21.2% | 30.1% | 38.4% | 46.0% |
| Planning Districts | Middleburg / Clay Hill | 18,888 | 19,277 | 19,216 | 19,054 | 18,793 | 18,611 | 18,502 |
| | Doctors Inlet / Ridgewood | 73,900 | 81,231 | 87,894 | 94,105 | 94,095 | 98,807 | 104,016 |
| | Orange Park | 16,657 | 16,663 | 16,790 | 16,831 | 16,622 | 16,424 | 16,332 |
| | Fleming Island | 27,126 | 27,866 | 28,644 | 29,275 | 28,831 | 28,535 | 28,424 |
| | Green Cove Springs | 7,410 | 7,639 | 10,292 | 12,892 | 22,571 | 28,743 | 34,251 |
| | Penney Farms / Lake Asbury | 13,434 | 14,579 | 24,094 | 33,485 | 41,087 | 45,976 | 49,525 |
| | Keystone Heights | 16,031 | 16,357 | 16,690 | 16,936 | 16,894 | 16,929 | 17,009 |
| | Total Unincorporated County | 173,446 | 183,611 | 203,620 | 222,579 | 238,894 | 254,024 | 268,061 |

Sources: *Medium Projections of University of Florida Bureau of Economic and Business Research; Florida Population Studies, Vol. 50, Bulletin 177, April 12, 2017*
Clay County Division of Planning and Zoning, May 16, 2017

Table 18 – Projected Populations by Age

| Age | 2020 | 2025 | 2030 | 2035 | 2040 |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|
| 0 to 4 Years | 12,717 | 13,892 | 14,991 | 16,025 | 16,530 |
| 5 to 9 Years | 14,514 | 15,569 | 16,778 | 17,972 | 19,098 |
| 10 to 14 Years | 14,858 | 16,540 | 17,558 | 18,772 | 19,980 |
| 15 to 19 Years | 13,878 | 14,807 | 16,156 | 16,971 | 18,045 |
| 20 to 24 Years | 12,417 | 12,731 | 13,374 | 14,593 | 15,314 |
| 25 to 29 Years | 13,466 | 13,358 | 13,574 | 14,211 | 15,310 |
| 30 to 34 Years | 12,342 | 16,130 | 15,802 | 15,865 | 16,474 |
| 35 to 39 Years | 13,681 | 14,938 | 19,357 | 18,790 | 18,806 |
| 40 to 44 Years | 13,190 | 15,328 | 16,427 | 21,114 | 20,417 |
| 45 to 49 Years | 13,934 | 13,955 | 15,942 | 17,066 | 21,847 |
| 50 to 54 Years | 13,857 | 14,197 | 14,049 | 16,012 | 16,942 |
| 55 to 59 Years | 14,771 | 14,017 | 14,232 | 13,976 | 15,765 |
| 60 to 64 Years | 12,716 | 14,827 | 13,978 | 14,057 | 13,732 |
| 65 to 69 Years | 10,342 | 12,513 | 14,501 | 13,567 | 13,650 |
| 70 to 74 Years | 8,500 | 9,727 | 11,601 | 13,327 | 12,458 |
| 75 or more Years | 11,534 | 16,051 | 20,504 | 25,353 | 30,542 |
| Total Unincorporated County | 206,717 | 228,580 | 248,824 | 267,671 | 284,910 |

Sources: *Population Projections by Age, Sex, Race & Hispanic Origin for Florida and Its Counties 2010-2040*
Florida Housing Data Clearinghouse, Population Projection by Age, University of Florida Bureau of Economic and Business Research

This distribution pattern of mostly single-family dwelling units contrasting with renter-occupied multi-family dwelling units is projected to remain without drastic changes for the entire planning period through 2040 as shown in **Table 19**.

Table 19 – Projected Dwelling Units by Tenure

| Type of Unit | 2016 ¹ | 2020 | 2025 | 2030 | 2035 | 2040 | Need |
|------------------------------------|-------------------|---------------|---------------|---------------|----------------|----------------|---------------|
| Owner | 47,224 | 60,494 | 67,952 | 74,866 | 80,934 | 87,135 | 39,911 |
| Renter | 14,853 | 16,365 | 18,213 | 19,835 | 21,332 | 22,470 | 7,617 |
| Total Unincorporated County | 62,077 | 76,859 | 86,165 | 94,701 | 102,266 | 109,605 | 47,528 |

¹ Number of occupied units (see Table 2)

Source: Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment, Household Demographic Data

Projected Affordable Housing Availability

This section of the analysis projects the number of households in various income ranges in order to determine the type and price of dwelling units needed for the anticipated population. These projections are based on the Affordable Housing Needs Assessment provided by the Florida Housing Data Clearinghouse.

Using the Shimberg Center’s Affordable Housing Needs Assessment, a calculation can be made for a cumulative surplus/deficit of affordable occupied units in the County. This calculation takes into account the County’s population projections to 2040. The U.S. Department of Housing and Urban Development estimates Clay County’s Area Median Income (“AMI”) for Fiscal Year 2017 as \$64,414, roughly \$500 less than last year.

Table 20 – Projected Area Median Income

| 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| \$65,067 | \$65,809 | \$66,401 | \$67,306 | \$63,241 | \$63,189 | \$63,293 | \$64,931 | \$64,414 |

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Table 21 presents the projected counts of households in selected income ranges for the County. Projections of the distribution of future households among the income ranges are further divided into owner-occupied dwelling units and renter-occupied units.

Table 21 – Projected Households by Income, Cost Burden, and Tenure

| Income Category | 2020 | | 2025 | | 2030 | | 2035 | | 2040 | |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| 0 to 30% AMI | 6,129 | | 6,842 | | 7,503 | | 8,100 | | 8,710 | |
| 30.1 to 50% AMI | 7,411 | | 8,441 | | 9,432 | | 10,246 | | 10,992 | |
| 50.1 to 80% AMI | 11,773 | | 13,360 | | 14,853 | | 16,109 | | 17,235 | |
| 80.1 to 120% AMI | 16,178 | | 18,283 | | 20,237 | | 21,912 | | 23,426 | |
| More than 120% AMI | 35,368 | | 39,239 | | 42,676 | | 45,899 | | 49,242 | |
| Total Unincorporated County | 76,859 | | 86,165 | | 94,701 | | 102,266 | | 109,605 | |
| Household Income Paid for Housing | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter |
| 30% or less | 44,411 | 9,285 | 49,876 | 10,331 | 54,964 | 11,223 | 59,432 | 12,057 | 64,094 | 12,656 |
| 30.1 to 50% | 9,031 | 3,276 | 10,150 | 3,667 | 11,170 | 4,025 | 12,066 | 4,344 | 12,908 | 4,584 |
| More than 50% | 7,052 | 3,804 | 7,926 | 4,215 | 8,732 | 4,587 | 9,436 | 4,931 | 10,133 | 5,230 |
| Total Unincorporated County | 60,494 | 16,365 | 67,952 | 18,213 | 74,866 | 19,835 | 80,934 | 21,332 | 87,135 | 22,470 |
| | 76,859 | | 86,165 | | 94,701 | | 102,266 | | 109,605 | |

Source: Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment, Household Demographic Data

Land Required for Projected Housing Needs

Clay County’s population is projected to continue to grow at a relatively steady rate. The 2040 Future Land Use Map (“FLUM”) accommodates enough residential development will meet the projected housing need of 109,605 dwelling units. The locations for the projected housing and the required acreages are included in the Future Land Use Element and corresponding maps in the Comprehensive Plan. In general, adequate amounts of land area are designated on the 2040 Future Land Use Map. More than enough acreage is projected to be available for all types of housing, but residential densities may have to increase in order to accommodate the projected population growth within the confines of the Development Area Boundary.

Table 22 – Projected Population and Housing

| | Population | Dwelling Units |
|------------------|------------|----------------|
| Existing (2016) | 205,321 | 68,976 |
| Projected (2040) | 268,061 | 109,605 |
| Change | + 62,740 | + 40,629 |

Sources: Clay County Division of Planning and Zoning; May 16, 2017
Florida Housing Data Clearinghouse, Affordable Housing Needs Assessment – Quick Report
University of Florida Bureau of Economic and Business Research; Vol. 50, Bulletin 177, April 12, 2017

Summary

The population of unincorporated Clay County is projected to increase approximately 46% over the next twenty-three years, with a vast majority of the increase expected to be those aged 75 and more. The projected population increase would require approximately 41,000 additional units to accommodate the additional residents. In 2016, there were an estimated 6,789 vacant dwelling units in the unincorporated portion of the County, which is not enough to accommodate the anticipated growth.

The private sector provides the majority of the housing needed by the residents of Clay County. The County’s subsidized units have been constructed through government programs in which the private sector constructs and maintains the housing development. No limitations or hindrances exist in the County with regard to availability of land or government restrictions to the housing delivery process. There are, however, some regulatory hindrances like impact fees for water/sewer connection that discourage the provision of affordable housing in the County by the private sector. The private sector is expected to deliver the projected units in the type, tenure, cost or rent and income ranges of households that are defined in the previous tables. In order to make this an achievable task, the County could provide incentives like density bonuses to encourage private developers to construct affordable dwelling units, and could continue to provide partial payment or waiver of impact fees for affordable developments holding rents or sales prices at affordable levels.

By 2040, the County’s housing stock is expected to reach approximately 109,605 dwelling units, an increase of over 76%. The condition of the housing stock is very good. 34% of the County’s

total housing units are less than 18 years old. Combined units lacking complete kitchen facilities or plumbing facilities comprise less than 1% of the total number of dwelling units.

According to the U.S. Census Bureau, the median rent in 2015 was \$1,034. 57% of the renters in 2015 paid less than 30% of their household income for rent. The land required to meet the projected need for housing within Clay County during the 2040 planning period is allocated on the Future Land Use Map. The FLUM provides a surplus of developable land necessary to meet the projected population and housing needs located in the unincorporated portion of the County. Development controls and availability of urban services will continue to direct growth to those areas of the County most suited to new residential development.

E. Major Local Issues

Five (5) major local issues regarding the future of Clay County were developed by consolidating public input gathered at ten community meetings held throughout the County and the results of an online survey of County residents:

Major Issue 1

Infrastructure (including roads, parks and recreation, libraries and fire stations) is lagging behind development

The public commented expressed their desire for no more residential development until supporting infrastructure (especially roadway capacity) catches up. They stressed new development should pay for impacts (impact fees) and asked the County to consider financing alternatives such as Tax Increment Financing and public/private partnerships. The public repeatedly commented on the need more funding for the Library System to provide service to the entire county; the need for more fire stations; and a desire for community-scaled parks to include amenities such as athletic fields for baseball, soccer, lacrosse, Frisbee golf, pickle ball courts and fee based dog parks.

There are no Housing Element objectives or policies that directly relate to or otherwise impact this issue.

Major Issue 2

Transportation networks for auto, bicycle and pedestrian need better connectivity and improvements for safety and efficiency

The public commented on the need for addressing deteriorating roads, better street lighting, and signal synchronization; providing more connectivity of roads to offer relief to Blanding Boulevard traffic (Cheswick Oaks Drive, College Drive Extension and connection at Loch Rane); the need for bike lanes/paths and an interconnected system of pedestrian/bicycle trails that includes conservation areas.

There are no Housing Element objectives or policies that directly relate to or otherwise impact this issue.

Major Issue 3

Develop a balanced economic environment that focuses on the strengths of the County's resources (natural, built and human)

The public commented on the need for employment opportunities in the fields of manufacturing, light (clean) industrial, logistics, and high tech. Comments included the need to refurbish/complete empty commercial to prevent blight and before new construction; provide incentives to keep agriculture industry active; and the need for small business retention and incentives. On more than one occasion the public stressed the need for a mix of job opportunities for professionals and for young adults, as well as more nightlife/family entertainment options.

As housing prices continue to rise and incomes and wages fail to keep pace, the issue of housing affordability for the residents of Clay County becomes more critical. In Home Matters, a 2015 report from the Florida Housing Coalition, the lack of affordable housing for lower income families has numerous harmful effects on residents' physical and mental health, as well as their job and educational performance. Economic development of the region is also negatively impacted when the workforce, or potential workforce, does not have access to housing.

In addition to the decreasing supply of housing that is affordable to those earning less than the Area Median Income, there is a stark geographic disparity in its availability. While many older, modest subdivisions throughout the County can provide opportunities for affordable housing, recently constructed units meeting these affordability requirements are limited and concentrated in the central portion of the County. The majority of job centers and places of employment is still located in the north while most newer housing is in the center of the County. This increases the transportation cost burden for the lower income households commuting north.

Major Issue 4

Ensure the health and vitality of the natural environment

The public commented on the need for water quality protection (spring and lakes) and aquifer protection pointing to negative impacts from the drawdown of lakes. The public expressed a need to maintain the rural character of the County's existing rural areas.

There are no Housing Element objectives or policies that directly relate to or otherwise impact this issue.

Major Issue 5

Provision of recreational opportunities for the entire County

The public commented on the need for community-scaled parks to include amenities such as athletic fields for baseball, soccer, lacrosse, Frisbee golf, pickle ball courts and fee based dog parks. They also prefer recreational opportunities/activities for all ages with extended hours and sufficient lighting.

There are no Housing Element objectives or policies that directly relate to or otherwise impact this issue.

F. Matrix for Evaluating Plan Policies

As part of the evaluation of the 2025 Comprehensive Plan’s Housing Element, the County evaluated of each goal, objective and policy against the following six criteria to determine if any modifications to them are necessary or recommended.

1. Does the objective or policy have a measurable target?
2. Are there definitions of the terms contained in the objective or policy?
3. Has the objective or policy been achieved?
4. Is the objective or policy related to one or more of the County-identified major issues?
5. Is the objective or policy required to be included in the Comp Plan by statute?
6. Does the objective or policy support other objectives or policies?

| Housing | Measurable Target | Defined Terms | Achieved | Major Issue | Statute Requires | Supports Others | Observations |
|--------------|-------------------|---------------|----------|-------------|------------------|-----------------|--|
| GOAL 1 | No | No | Ongoing | No | No | No | Add HUD definition of “affordable” at end of Goal |
| OBJ 1.1 | No | No | Yes | No | Yes | No | Funding for homeowners meeting certain income guidelines is available through the Clay County SHIP Program for rehabilitation of substandard homes. However, the SHIP program is dependent on state funding and funding levels for this program have been declining in recent years. |
| POLICY 1.1.1 | No | No | No | No | No | No | Good policy, but incentives limited to streamlining permitting process |
| POLICY 1.1.2 | Yes | No | Yes | No | No | No | Add frequency of LDR review (every five years) |
| POLICY 1.1.3 | No | No | Yes | No | No | No | Several compatibility review provisions contained in LDC |
| POLICY 1.1.4 | No | No | No | No | No | No | Add a definition of “spot zoning” to Plan |
| OBJ 1.2 | Yes | No | No | No | No | No | Unrealistic target without having a dedicated funding source; revise with a measurable target for 2040 planning period |
| POLICY 1.2.1 | Yes | Yes | Yes | No | No | No | |
| POLICY 1.2.2 | No | No | Yes | Yes | No | Yes | The Board of County Commissioners adopts a CIP every year. The current CIP includes funding for road resurfacing, paving, and public safety improvements. |
| POLICY 1.2.3 | No | No | Yes | No | No | No | Public dissemination of relocation policy information is provided through the Clay County Housing Finance Authority. |
| POLICY 1.2.4 | No | No | Ongoing | No | No | Yes | |
| POLICY 1.2.5 | No | No | Yes | No | No | No | LDC Sec. 3-43 is the Independent Community Overlay zone regulations. |
| POLICY 1.2.6 | No | No | Yes | No | No | No | Ordinance No. 2016-34 |
| OBJ 1.3 | No | No | Ongoing | No | Yes | Yes | There are very few non-profit housing providers that are active in Clay County, so such partnership opportunities are limited. Additionally, there are no incentives in place for private developers to provide affordable units. |
| POLICY 1.3.1 | No | No | Yes | No | No | Yes | GIS data of vacant land is available to identify |
| POLICY 1.3.2 | Yes | Yes | Yes | No | No | No | |
| POLICY 1.3.3 | No | No | Yes | No | No | Yes | County amenable to discussing |
| POLICY 1.3.4 | No | No | Yes | No | No | Yes | Housing Finance Authority adheres to this Policy |
| POLICY 1.3.5 | Yes | Yes | No | No | No | No | Revise to reflect additional density bonuses proposed in FLUE amendment |
| POLICY 1.3.6 | No | Yes | Yes | No | No | Yes | Revise to reflect additional designations that allow density bonuses |
| POLICY 1.3.7 | No | Yes | Yes | No | No | Yes | Satisfactory metrics |
| OBJ 1.4 | No | No | Yes | No | Yes | Yes | |

| Housing | Measurable Target | Defined Terms | Achieved | Major Issue | Statute Requires | Supports Others | Observations |
|--------------|-------------------|---------------|----------|-------------|------------------|-----------------|--|
| POLICY 1.4.1 | No | Yes | Yes | No | No | Yes | Residential group homes that provide care for 7 to 14 individuals are allowed within the RC, RD-2, RD-3, RD-4 and PUD residential zoning districts. Residential group homes that provide care for 6 or fewer unrelated individuals are allowed within AG, AR, AR-1, AR-2, RA, RB, RC, RD-2, RD-3, RE, and PUD residential zoning districts. |
| POLICY 1.4.2 | No | No | Yes | No | Yes | Yes | Ordinance No. 95-12, Clay County Code of Ordinances Article II, Sections 8-21 through 8-31 |
| POLICY 1.4.3 | No | Yes | Ongoing | Yes | No | Yes | Concurrency management system in place |
| OBJ 1.5 | No | No | Yes | No | Yes | No | See Historical Element |
| POLICY 1.5.1 | No | Yes | Ongoing | No | No | No | |
| POLICY 1.5.2 | No | No | Yes | No | No | No | |
| POLICY 1.5.3 | No | No | Yes | No | No | No | |
| POLICY 1.5.4 | No | No | Ongoing | No | No | No | See Historical Element |
| POLICY 1.5.5 | No | Yes | Yes | No | No | No | In 1994, the County passed a historic preservation ordinance that would safeguard documented buildings or sites as safe from demolition. |
| GOAL 2 | No | No | Ongoing | No | Yes | Yes | The Clay Electric Cooperative offers rebates for ceiling insulation and the installation of high efficiency heat pumps, solar water heating systems, window film, spray foam insulation, heat pump water heaters and heat recovery units. The rebate includes conventional and manufactured homes and small commercial facilities, new and existing. Rebates are paid to Clay Electric members, not contractors. |
| OBJ 2.1 | No | No | Ongoing | No | No | No | |
| POLICY 2.1.1 | No | No | No | No | No | No | |
| POLICY 2.1.2 | No | No | No | No | No | No | Add a definition of LEED to Plan |
| POLICY 2.1.3 | No | No | Ongoing | Yes | No | Yes | Add a definition of "green roofing" to Plan |
| POLICY 2.1.4 | No | No | Ongoing | Yes | No | No | |

G. Assessment of Changes to Florida Statutes

As part of the evaluation of the 2025 Comprehensive Plan's Housing Element, the County examined changes in state statutory requirements since 2009, the last update of the Comprehensive Plan.

2011 Legislation ("Community Planning Act")

- Establishes definition for "affordable housing" [same meaning as in Section 420.0004(3)]. Add a statutory reference for Section 163.3164(3) to Goal 1 [previously in Rule Chapter 9J-5].
- Clarifies requirements for the housing element to include guidelines, standards and strategies based on an inventory taken from the latest decennial U.S. Census or more recent estimates and various other considerations listed in repealed Rule 9J-5.010, Florida Administrative Code. [Section 163.3177(6)(f)1 and 2]. No amendment necessary.
- Deletes requirement for an affordable housing needs assessment conducted by the state land planning agency. No amendment necessary.
- Based on repealed Rule 9J-5.010, Florida Administrative Code, sets forth new requirements for the creation and preservation of affordable housing, elimination of substandard housing conditions, providing for adequate sites and distribution for a range of incomes and types, and including programs for partnering, streamlined permitting, quality of housing, neighborhood stabilization, and improving historically significant housing. No amendment necessary.

2012 Legislation

- Deletes the requirement that the housing element be based in part on an inventory taken from the latest Census [Section 163.3177(6)(f)2]. The U.S Census and Florida Housing Data Clearinghouse (based upon Census data) remain the best available data for analyzing housing conditions and inventories in Clay County. No amendment necessary.

H. Conclusions and Proposed Revisions

The Comprehensive Plan is substantively up-to-date and the County has done a good job of implementing its Comprehensive Plan. Most necessary amendments are those as required by changes in State law, or to provide greater emphasis on issues of particular importance to Clay County.

- Add the name of the Element to all GOPs to better differentiate among others in the Comprehensive Plan.
- Home prices are rising while the incomes, particularly of our workforce, are not keeping pace.
- New housing considered affordable for lower incomes and the workforce is concentrated in the central County.
- The decreasing diversity of the housing supply creates greater difficulty in meeting the needs of a broader population including younger Millennials and the aging Baby Boomers.
- The increasing desire among older adults to age in place and more young adults living with their parents, multi-generational housing (homes that have an accessory dwelling unit) will likely become a greater factor in housing choices.
- Green building, while growing quickly, is still a small percentage of total new construction projects and large-scale retrofits are needed in existing homes.
- The cost of utilities remains a challenge for lower income residents, which increases housing affordability concerns.

The following offers easy identification of six proposed changes to the Housing Element. New (added) language is underlined and removed (deleted) language is ~~struck through~~.

Proposed Amendment to HOU Goal 1

In order to achieve consistency with Florida Statutes and an accepted definition of “affordable”:

HOU Goal 1

To provide a variety of affordable housing and a suitable living environments for all current and future residents of Clay County. Affordable housing means housing costs (rent or mortgage plus utilities) does not exceed 30% of household income.

Proposed Amendment to HOU Objective 1.1

In order to establish a measurable target:

HOU Objective 1.1

Clay County shall provide appropriate land use categories and land development regulations to allow for a variety of housing types and values for the estimated 40,629 additional dwelling units needed to meet the projected rise in population by the year 2040 ~~needs of the existing and anticipated residents.~~

Proposed Amendment to HOU Policy 1.1.2

In order to establish regularity and expectation of frequency of evaluations:

HOU Policy 1.1.2

Every five years, the County shall review and amend, as necessary, land development regulations, including subdivision regulations, zoning ordinance, building code ordinances and the like in order to identify and eliminate unnecessary requirements which may add to the cost of the housing delivery process.

Proposed Amendment to HOU Objective 1.2

In order to establish a measurable target:

HOU Objective 1.2

Clay County shall use data generated by the U.S. Census to identify and reduce the degree number of substandard housing units lacking complete plumbing facilities and/or complete kitchen facilities by fifty percent (50%), 255 units, by the year 2040 through conservation, rehabilitation, or demolition efforts to ten percent per year over the 2007–2025 planning period and improve the structural and aesthetic condition of existing housing.

Proposed Amendment to the first paragraph HOU Policy 1.3.5

To accommodate the increasing need for multigenerational homes (kids living with parents after graduating college, attending to aging parents):

HOU Policy 1.3.5

A maximum density bonus of 16 units per acre shall be allowed on no more than 100 acres within the Urban Core designation on the Future Land Use Map for the provision of housing for the elderly or handicapped and housing for very low-, low- and moderate-income households within the following future land use designations:

| | |
|------------------------|-----------------|
| <u>Rural Fringe</u> | <u>7 du/ac</u> |
| <u>Urban Fringe</u> | <u>14 du/ac</u> |
| <u>Urban Core (10)</u> | <u>16 du/ac</u> |
| <u>Urban Core (16)</u> | <u>20 du/ac</u> |

Location shall be based on need and criteria, assessing proximity to the following: employment, mass transit, health care, parks, commercial services, and central utility services.

Proposed Amendment to the last paragraph of HOU Policy 1.3.6

To reflect proposed FLUE amendment offering density bonus in more than one FLU designation:

HOU Policy 1.3.6

In order to proceed with development of increased density housing for very low-low-and moderate-income households in the Rural Fringe, Urban Fringe, Urban Core (10) and Urban Core (16) designations on portions of the Future Land Use Map, the development must achieve a minimum of 30 out of a possible 60 points available, as set forth in the Weighted Point System for Low-and Moderate-Income Housing above.