

Nassau County 2030 Comprehensive Plan **Housing Element**

Background Data and Analysis

TABLE OF CONTENTS

I. Introduction.....	3
II. Recommendations Incorporated from the 2008 EAR & Vision 2032 Final Report.....	4
III. Housing Inventory.....	5
Existing Housing Characteristics.....	5
Existing Housing Conditions.....	9
Assisted Housing.....	10
Group Housing.....	11
Mobile Homes.....	11
Historically-Significant Housing.....	12
Migratory Housing.....	14
Housing Construction Activity.....	14
IV. Housing Demand Analysis.....	15
Household Characteristics.....	15
Projected Demand for Additional Housing Units.....	21
Jobs-to-Housing Balance.....	21
V. The Housing Delivery System.....	23
Financing.....	23
Regulatory and Administrative Process.....	23
Infill Housing Development.....	23
Mobile Homes.....	24
Workforce Housing.....	25
Accessory Dwelling Units.....	25
State Housing Programs.....	25
Hurricane Housing Recovery Programs.....	28

LIST OF TABLES

Table H-1	Total Housing Units, Nassau County, 1990-2007
Table H-2	Total Housing Units by Jurisdiction, Nassau County, 2007
Table H-3	Total Housing Units, Jacksonville MSA, 1990-2007
Table H-4	Housing Units by Type, Nassau County, 2000 and 2007
Table H-5.	Households by Tenure, Nassau County, 2007
Table H-6	Age of Housing Stock, Nassau County
Table H-7	Median Sales Prices for Single Family Homes, Jacksonville MSA, 2000-2007
Table H-8	Median Sales Prices for Condominiums, Jacksonville MSA, 2000-2007
Table H-9	Qualifying Income for Single Family Home, Jacksonville MSA, 2007
Table H-10	Fair Market Rent, Jacksonville MSA, 2007
Table H-11	Substandard Housing Units, Nassau County, 2007
Table H-12	Subsidized Rental Units, Public Housing Units, and Housing Choice Vouchers
Table H-13	Licensed Group Home Facilities
Table H-14	Licensed Mobile Home Parks
Table H-15	Residential Structures of Historical Significance, Unincorporated Nassau County
Table H-16	Residential Building Permits, Nassau County, 2000-2008
Table H-17	Projected Number of Households, 2010-2030
Table H-18	Projected Households by Age of Householder 2010-2030
Table H-19	Estimated and Projected Average Household Size, 2005-2030
Table H-20	Area Median Household Income Levels, Jacksonville MSA,, 2007
Table H-21	Projected Households by Income Level 2010-2030
Table H-22	Households by AMI Level and Cost Burden, Nassau County, 2007
Table H-23	Owner Occupied Households by Cost Burden, Jacksonville MSA, 2007
Table H-24	Renter Occupied Households and Cost Burden, Jacksonville MSA, 2007
Table H-25	Projected Elderly Households, Jacksonville MSA
Table H-26	Projected Housing Demand, Nassau County, 2010-2030

I. Introduction

Housing is an important element in the analysis of present and future characteristics of a community. The type, structure, and condition of an area's housing stock influence the community's quality of life. Neighborhoods play an important part in determining the vitality, stability, and way of life of the residents within a community. A stable community offers a variety of housing units that appeal to a wide range of age groups, income levels, and family sizes. A proper mix of different housing types and housing which lends itself to accommodating different life styles help to encourage the development of a well-balanced community.

Housing also impacts the economic strength of a community and provides a basis for directing the manner and type of economic development within an area. Since housing helps determine the economic strength of a community, it should be the objective of the County to protect existing housing values and develop policies that result in the appreciation of existing neighborhoods. In addition, the objective of new development should be to contribute to favorable quality of life conditions within the community, as well as reduce housing deficiencies that presently exist.

The purpose of the Housing Element is to develop appropriate plans and policies to meet identified or projected needs in the supply of housing for moderate income, low income, and very low income households, group homes, foster care facilities, and households with special housing needs, including rural and farmworker housing. These plans and policies address County-initiated activities as well as provide direction and assistance to the efforts of the private sector. In more general terms, the purpose of this Element is to address an issue most basic to the quality of life in Nassau County, i.e. adequate and affordable housing.

In order to describe the County's housing stock, this Element provides information on Nassau County's housing characteristics, including housing-stock inventory, housing tenure, housing affordability and historical housing. The Element also addresses the need for housing by analyzing characteristics of County households and projecting housing needs based on future population trends, household size and income ranges. This analysis is useful in defining whether housing affordability is a problem in the County.

The Element takes into account the Housing Goals and Policies of the State Comprehensive Plan and the Regional Policy Plan and proposes Goals, Objectives and Policies designed to work toward compliance with such parameters. While the private-sector housing industry provides the County's housing stock, the public sector (i.e. the County) is responsible for implementing the overall regulatory framework within which the private sector must operate. This Element contains goals, objectives and policies that facilitate the provision to adequate and affordable housing for all Nassau County residents.

II. Recommendations Incorporated from the 2008 EAR & Vision 2032 Final Report

Efficient Development Patterns

- Using land development regulations encourage an effective mix of business and family entertainment uses in close proximity to residential areas, with buffers and other features, sufficient to ensure no impact to the peace and enjoyment of residents in their homes. *(Vision 2032, QOL Issue 5: Culture and the Arts)*
- Accommodate new development in a more compact growth pattern with more land use diversity, where there is improved interrelationship of living, working, shopping, education and recreational activities, where there are expanded travel choices, and where the vitality and revitalization of older neighborhoods and commercial areas can be sustained. *(EAR, Issue 1: Update the future land use plan)*
- Define "infill development" and criteria for adoption into The Land Development Regulations to encourage infill development by facilitating infrastructure to infill areas, removing blighting influences, stabilizing neighborhoods, and providing private developers with information regarding available funding. *(EAR, Issue 7: Promote a greater diversity of housing types and prices)*

Diversity of Housing Types

- Define bonuses and other incentives for adoption into the Land Development Code to offer a variety of housing types including innovative land development techniques such as zero-lot-line development, density bonuses, transfers of development rights, land cost write downs, tax increment financing and public/private partnership ventures. *(EAR, Issue 7: Promote a greater diversity of housing types and prices)*
- Explore inclusionary measures such as requiring a specified proportion of affordable units in new residential developments, or establishing a fee in lieu of actual units that would go into a fund dedicated to affordable housing programs. *(EAR, Issue 7: Promote a greater diversity of housing types and prices)*

Performance Standards for Affordable Housing

- Establish performance criteria for type, cost and tenure of affordable housing bonuses. *(EAR, Issue 7: Promote a greater diversity of housing types and prices)*

Historically Significant Housing

- Identify state, federal and private funding and technical assistance programs to preserve historically significant housing. *(EAR, Issue 7: Promote a greater diversity of housing types and prices)*

III. Housing Inventory

As previously stated, the initial step in this Element is to provide a description of the housing in Nassau County. This section deals with the characteristics and conditions of the existing housing stock in the County, the availability of subsidized housing developments, the protection of historically significant housing, and housing construction activity. The primary data sources for this information were the Shimberg Center for Affordable Housing, the Bureau of Economic and Business Research, and the Census Bureau.

Existing Housing Stock Characteristics

Housing Units

The total number of housing units in the County in 2007 was 32,809, as shown in Table H-1. The County has grown by 26 percent since 2000, adding 6,892 new units; and by 75 percent since 1990, adding 14,083 units. Table H-2 shows the estimated number of occupied, seasonal, and vacant housing units in each jurisdiction within Nassau County in 2007. Approximately 77 percent of all housing units are located in the unincorporated area of the County.

Table H-1 Total Housing Units, Nassau County, 1990-2007

1990	2000	2007
18,726	25,917	32,809

Sources: Shimberg Center for Affordable Housing, University of Florida; U.S. Census Bureau

Table H-2 Total Housing Units by Jurisdiction, Nassau County, 2007

	Total Housing Units		Occupied units		Seasonal units		Vacant units	
Callahan	601	1.8%	555	2.0%	0	0.0%	47	2.0%
Fernandina Beach	5,642	17.2%	4,683	17.1%	564	18.0%	395	17.1%
Hilliard	1,282	3.9%	1,183	4.3%	0	0.0%	100	4.3%
Unincorporated	25,283	77.1%	20,947	76.5%	2,570	82.0%	1,767	76.6%
Total	32,809		27,367		3,134		2,308	

Sources: Shimberg Center for Affordable Housing, University of Florida; U.S. Census Bureau

The total number of housing units in the Jacksonville metropolitan statistical area (MSA) in 2007 was 584,734, as shown in Table H-3. Nassau County is ranked fourth out of the five counties in the total number of units, with Duval County having the most units and Baker County having the least. The MSA as a whole has grown by 23 percent since 2000, adding 109,691 new units; and by 49 percent since 1990, adding 194,399 new units.

Table H-3 Total Housing Units, Jacksonville MSA, 1990-2007

County	1990	2000	2007
Duval	284,673	329,778	388,751
St. Johns	40,712	58,008	83,150
Clay	40,249	53,748	71,736
Nassau	18,726	25,917	32,809
Baker	5,975	7,592	8,288
Total	390,335	475,043	584,734

Sources: Shimberg Center for Affordable Housing, University of Florida; U.S. Census Bureau

Housing Unit Type

Table H-4 provides housing type data for the County for years 2000 and 2007. Single family homes remain the predominant housing type in the County, accounting for 57 percent of units in 2000 and 58 percent in 2007. The percentage of multi-family units has remained the same at 16 percent, while the percentage of mobile homes and other residential types has decreased slightly from 27 to 26 percent. "Modular" homes are a type of manufactured building regulated under Chapter 553, Florida Statutes. They are designed and built to the standards of the Florida Building Code and are installed on permanent foundations. They are counted as single-family units (See Part V for details).

Table H-4 Housing Units by Type, Nassau County, 2000 and 2007

	Single Family Units	Multi Family Units	Mobile Home/Other	Total
2000				
Callahan	192	145	103	440
Fernandina Beach	3,757	1,781	21	5,559
Hilliard	489	230	358	1,077
Unincorporated	10,419	2,106	6,316	18,841
Total	14,857	4,262	6,798	25,917
2007				
Callahan	246	181	128	601
Fernandina Beach	4,813	2,228	26	5,642
Hilliard	626	288	445	1,282
Unincorporated	13,347	2,634	7,847	25,283
Total	19,032	5,331	8,446	32,809

Sources: 2007 American Community Survey (ACS), Shimberg Center for Affordable Housing, University of Florida.

Housing types should be considered with the demographics of a community. Typically, young adults (20-34 years) and the elderly (65+) tend to favor apartments, low- to moderate-cost condominiums, mobile homes, or small single-family homes. Because they typically have larger incomes and/or households, the 35-64 population tends to favor single-family homes. Smaller households in this demographic group may also favor high-amenity apartments or condominiums.

Housing Tenure

The ratio of owner-occupied units versus rental units is an indicator of stability. As shown in Table H-5, the County's homeownership rates are slightly above the State average of 70 percent.

In recent years, the unincorporated areas of Nassau County had some of the highest homeownership rates in the metropolitan area, often in excess of 80 percent. However, The Town of Callahan traditionally has had one of the lowest homeownership rates, usually less than 50 percent.

Table H-5 Households by Tenure, Nassau County, 2007

Tenure	Households	%
Owner occupied	20,384	75%
Renter occupied	6,983	25%
Total	27,367	

Sources: 2007 American Community Survey (ACS),

The 2007 figures represent a significant decrease from the 82 percent homeownership rate reported for the County as a whole by the Shimberg Center in 2005. The housing market has changed significantly. In 2007, Florida ranked second nationwide in the number of home foreclosures, with twice as many foreclosures than in 2006. As of August 2009, 1,524 foreclosures had been filed in Nassau County since January 1, 2007. This represents approximately five (5) percent of all households in the County. As the Shimberg Center and the U.S. Census Bureau release new data, homeownership rates should be reassessed to reflect the varied effects of foreclosures on local housing market.

Age of Housing Stock

State and federal programs commonly use housing age to estimate rehabilitation needs. Typically, most homes begin to require major repairs or rehabilitation at 30 or 40 years. Table H-6 shows the number of housing units built by decade that are in current existence. The year built is an estimate of when the building was constructed, not when it was remodeled or converted. For manufactured/mobile homes, the manufacturer's model year is the year built. The County's housing stock is relatively young, with more than half of all units having been built after 1986.

Table H-6 Age of Housing Stock, Nassau County

Age	Units	%
Built 2005 or later	204	1%
Built 2000 to 2004	3,053	9%
Built 1990 to 1999	10,032	31%
Built 1980 to 1989	8,088	25%
Built 1970 to 1979	5,520	17%
Built 1960 to 1969	2,717	8%
Built 1950 to 1959	1,895	6%
Built 1940 to 1949	563	2%
Built 1939 or earlier	737	2%
Total:	32,809	

Source: 2007 American Community Survey (ACS)

Housing Costs

Every year, the National Association of Home Builders (NAHB) tracks housing affordability for homeownership in almost 200 metropolitan areas in the nation. The NAHB's Housing Opportunity Index (HOI) measures the share of homes sold that are affordable to households earning the median income. The HOI is the share of records in a metropolitan area for which the monthly income available for housing is at or above the monthly cost for that unit. In 2007, the HOI for the

Jacksonville MSA was 60.3 -meaning that 60.3 percent of the homes in the MSA were affordable for the median area income. It was ranked 84th in the nation for affordability.

Table H-7 shows the median sales price for single family homes in the Jacksonville MSA by county for the years 2000 through 2007. St. Johns and Nassau counties have the highest median sales prices for single-family homes. While the average median sales price in the metropolitan area was consistently lower than the State median sales price, by 2007 Clay County, Nassau County, and St. Johns County were consistently higher than the State median sales price.

Table H-7 Median Sales Prices for Single Family Homes, Jacksonville MSA, 2000-2007

County	2000	2001	2002	2003	2004	2005	2006	2007
St. Johns	\$172,500	\$82,000	\$200,000	\$217,000	\$242,500	\$280,200	\$320,000	\$289,650
Nassau	\$147,800	\$165,000	\$175,000	\$178,350	\$191,650	\$224,000	\$255,000	\$254,200
Clay	\$120,000	\$128,000	\$135,600	\$146,600	\$169,000	\$190,000	\$226,600	\$215,500
Duval	\$107,000	\$117,900	\$127,000	\$142,000	\$153,000	\$174,600	\$192,000	\$189,000
Baker	\$ 77,500	\$84,150	\$91,900	\$103,000	\$119,000	\$155,000	\$185,000	\$189,000
State	\$119,000	\$132,000	\$142,500	\$156,200	\$180,000	\$226,000	\$250,500	\$240,000

Source: Shimberg Center for Affordable Housing, University of Florida

Table H-8 shows the median sales price for condominiums in the Jacksonville MSA by county for the years 2000 through 2007 (Note: Baker County does not have data reported for condominiums). The data suggest that condominiums built in Nassau County often serve as vacation homes instead of permanent housing for the existing workforce. In Clay, Duval, and St. Johns counties, condominiums were consistently lower-priced than single-family homes, and thus, more likely provided affordable workforce housing. Nassau County had the highest median condominium prices.

Table H-8 Median Sales Prices for Condominiums, Jacksonville MSA, 2000-2007

County	2000	2001	2002	2003	2004	2005	2006	2007
Nassau	\$344,000	\$268,500	\$280,000	\$317,000	\$362,000	\$387,500	\$315,000	\$369,900
St. Johns	\$127,400	\$147,950	\$157,500	\$183,000	\$170,900	\$197,000	\$221,400	\$212,000
Duval	\$84,800	\$97,700	\$113,800	\$116,800	\$135,000	\$153,900	\$166,400	\$165,200
Clay	\$53,900	\$64,750	\$72,250	\$71,000	\$125,150	\$137,600	\$159,800	\$120,600
State	\$103,900	\$106,000	\$124,900	\$142,500	\$170,000	\$208,900	\$223,000	\$225,000

Source: Shimberg Center for Affordable Housing, University of Florida

Table H-9 shows the amount of income that would be required to qualify for the 2007 median sales price and the average sales price of a single-family home compared to the Area Median Income (AMI). The qualifying income was obtained using the methodology used by the Shimberg Center for Affordable Housing in its State of Florida's Housing report. In Nassau County, as well as the rest of the metropolitan area, the qualifying income is more than the AMI.

Table H-9 Qualifying Income for Single Family Home, Jacksonville MSA, 2007

Location	Area Median Income (AMI)	Median Sales Price	Qualifying Income
St. Johns	\$61,281	\$289,650	\$82,114
Nassau	\$55,604	\$254,200	\$72,064
Clay	\$59,792	\$215,500	\$61,093
Duval	\$48,034	\$189,000	\$53,581
Baker	\$43,458	\$189,000	\$53,581

Source: Shimberg Center for Affordable Housing, University of Florida

Table H-10 shows the metropolitan area's Fair Market rents by county. The U.S. Department of Housing and Urban Development (HUD) estimates Fair Market rents annually for metropolitan areas and non-metropolitan counties. HUD designed the Fair Market Rent to ensure that participants in rental assistance programs are able to access rental units at a fair market value. Fair Market Rents are gross rent estimates that include rent plus the cost of all tenant-paid utilities, except telephones, cable, satellite television service, and internet service.

Table H-10 Fair Market Rent, Jacksonville MSA, 2007

County	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Nassau	\$588	\$669	\$779	\$978	\$1,120
St. Johns	\$588	\$669	\$779	\$978	\$1,120
Clay	\$588	\$669	\$779	\$978	\$1,120
Duval	\$588	\$669	\$779	\$978	\$1,120
Baker	\$337	\$467	\$519	\$759	\$779
Average	\$521	\$603	\$703	\$910	\$1,007

Source: U.S. Department of Housing and Urban Development

Existing Housing Conditions

An important indication of housing needs in Nassau County is the condition of existing housing. The Census Bureau provides indicators of housing that is substandard which include the lack of complete plumbing, kitchen or heating equipment. Table H-10, which shows the number and percentage of units in the County which are classified as substandard by these indicators compared to the percentages for the State of Florida.

Overcrowding is also an indicator of substandard housing. According to the U.S. Bureau of the Census, overcrowding exists if there are more than 1.01 persons per room living in a dwelling unit. In making these computations, a "room" is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded are bathrooms, open porches, balconies, halls and utility rooms. Table H-10 shows that 526 dwelling units, or less than two percent, of the homes in unincorporated Nassau County were considered to be overcrowded.

Table H-11 Substandard Housing Units, Nassau County, 2007

Characteristic	Units	%	State %
Overcrowded Units	526	1.9%*	2.4%**
Units w/out Heat	174	.8%*	1.6%**
Units w/out Kitchen Facilities	303	.9%**	.9%**
Units w/out Plumbing Facilities	463	1.4%**	.7%**

Source: 2007 American Community Survey (ACS)

* shown as % of occupied housing units

** shown as % of total housing units

The County's housing supply is generally in good condition; however, the proliferation of mobile or manufactured homes in some areas may result in faster unit deterioration in the near future compared to areas of mostly conventional dwelling units.

The County should target available SHIP, CDBG and similar grant funds on those units that have been damaged or deteriorated. Housing policies should include the prioritizing of housing rehabilitation projects and the pursuit of available housing related grant revenues.

Assisted Housing

There are a total of 906 subsidized housing units in the County as shown in Table H-12. This includes assisted rental units, public housing units, and housing choice vouchers. 287 assisted rental units are located in the unincorporated area of the County in four multi-family developments (Nassau Club, Green Acres and Yulee Villas I and II). All public housing units and housing choice vouchers in the County are located in the City of Fernandina Beach.

The housing choice voucher (aka Section 8) program assists very low-income families, the elderly, and the disabled with rental housing in the private market. Voucher recipients are free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Local public housing agencies administer housing choice vouchers through funding from HUD.

Table H-12 Subsidized Rental Units, Public Housing Units, and Housing Choice Vouchers

	Number of Assisted Rental Units	Number of Public Housing Units	Housing Choice Vouchers (Section 8)	Total
Callahan	131	0	0	131
Fernandina Beach	289	57	62	408
Hilliard	80	0	0	80
Unincorporated	287	0	0	287
Total	787	57	62	906

Source: Shimberg Center for Affordable Housing, University of Florida

Group Housing

Table H-13 provides a listing of group homes, foster-care facilities, nursing homes, and assisted living facilities (ALF) licensed by the State in Nassau County. The Department of Children and Family Services (DCF) licenses and monitors group homes and foster care homes; none are currently licensed in Nassau County. The Agency for Health Care Administration (AHCA) licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. Currently, the County has four Assisted Living Facilities, with a total bed capacity of 288. There are two nursing home facilities, with a total bed capacity of 176. There is one licensed Adult Family Home with a bed capacity of five (5). A significant majority of these facilities (66 percent of the total beds) are located in either the City of Fernandina Beach or in the unincorporated area of Amelia Island.

The County recognizes the importance of providing group homes to support the demographic changes that are predicted in the planning period, but it also needs to address the location/placement of these facilities. Facilities need to be carefully regulated in the Land Development Regulations to address land use compatibility and consistency issues. Pursuant to Sec. 419.001, Florida Statutes, homes of six or fewer residents which otherwise meet the definition of community residential home are deemed to be a single-family residence for the purposes of local zoning laws.

Table H-13 Licensed Group Home Facilities, Nassau County, 2009

Facility Name	Type	Street Address	Jurisdiction	Beds
Savannah Grand Of Amelia Island	Assisted Living Facility	1900 Amelia Trace Court, Fernandina Beach	Fernandina Beach	120
Life Care Center Of Hilliard	Nursing Home	3756 W Third St, Hilliard	Hilliard	56
Quality Health Of Fernandina Beach	Nursing Home	1625 Lime Street, Fernandina Beach	Fernandina Beach	120
Dayspring Village, Inc.	Assisted Living Facility	542301 Us Highway #1, Hilliard	Unincorporated	94
Jane Adams House (The)	Assisted Living Facility	1550 Nectarine Street, Fernandina Beach	Unincorporated	30
Osprey Village At Amelia Island, Ltd.	Assisted Living Facility	76 Osprey Village Dr, Amelia Island	Unincorporated	44
Garris, Martha Sue	Adult Family Care Home	27418 Brusso-Franklin Rd, Hilliard	Unincorporated	5
Total Beds:				469

Source: Florida Agency for Health Care Administration

Mobile Homes

Nassau County's dwelling unit inventory contains a large number of mobile homes. A mobile home is a structure, transportable in one or more sections, built on an integral chassis and designed to be used as a dwelling when connected to the required utilities and includes the plumbing, heating, air-conditioning, and electrical systems. Mobile homes are constructed to standards regulated by the United States Department of Housing and Urban Development (HUD). A mobile home fabricated on or after June 15, 1976, bearing a seal certifying that it is built in compliance with the Federal Manufactured Home Construction and Safety Standard Act may be referred to as a "manufactured home". However, in order to avoid confusion with the definition of "modular, manufactured, or factory-built building" as defined in Sec. 553.36(13), Florida Statutes, this element and the rest of the County's 2030 Comprehensive Plan shall use the term "mobile home" to apply to all such structures, regardless of fabrication date, unless otherwise noted.

As noted above, there were approximately 7,847 mobile homes in the unincorporated area (31% of the total units). Mobile homes are located throughout the County with concentrations generally in the rural areas. According the Nassau Department of Health, the County as a whole currently has 11 licensed mobile home parks, with a total of 247 spaces for mobile homes. Mobile home parks within the unincorporated area account for 8 parks with a total of 159 mobile home lots. The licensed mobile home parks are listed in Table H-14.

Table H-14 Licensed Mobile Home Parks, Nassau County

Property Name	Property Project Number	Street Address	Jurisdiction	Lots
Pine Tree Trailer Park	PRMY002343	4th Ave & U.S. 1 South, Callahan	Callahan	10
Cypress Landing Mobile Home Park	PRMY003469	2003 Pine Street, Hilliard	Hilliard	18
Pine Street Mobile Home Park	PRMZ001977	2127 Pine St, Hilliard	Hilliard	60
Whispering Pines MHP	PRMY003016	3348 S. Kings Road, Callahan	Unincorporated	18
Shady Oak Villa Mobile Home Park	PRMY003429	934 U.S. 17 South, Yulee	Unincorporated	8
Ruby's MHP	PRMY003436	1315 South 5th Street, Fernandina Beach	Unincorporated	10
Nassau Acres Mobile Home Park	PRMY003509	2036 Bridal Road, Fernandina Beach	Unincorporated	18
Amelia Island Mobile Home Park	PRMY003511	2031 Russell Road, Fernandina Beach	Unincorporated	15
Goodbread Mobile Home Park	PRMZ000371	Goodbread Rd, Yulee	Unincorporated	30
Sandpiper Mobile Home Court	PRMZ002749	5052 First Coast Hwy, Fernandina Beach	Unincorporated	26
Teakwood Mobile Home Park	PRMZ002848	865 Kyle Frazier Road, Yulee	Unincorporated	30

Source: Shimberg Center for Affordable Housing, University of Florida

Historically-Significant Housing

Historically significant residential structures located in the unincorporated area are identified in Table H-15. The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level of historical or scientific importance, but usually are at least 50 years old and adequately located and documented. These sites represent the known physical remains of Florida's prehistoric and historic cultural heritage.

Nassau County claims a long and interesting history, with three official historical district listings in the National Register of Historic Places, and over 600 structural and architectural sites listed on the Florida Master Site File (FMSF) of the State Division of Historical Resources. In the City of Fernandina Beach, the National Register has recognized the North Historic District and the South Historic District; the unincorporated community of American Beach on Amelia Island also has National Register recognition. A historic buildings survey was completed by the American Beach

Homeowner's Association in 1998, with many structures being added to the FMSF database at that time.

Table H-15 Residential Structures of Historical Significance, Unincorporated Nassau County

FMSF Site ID	Name	Gen. Location	Year Built	FMSF Site ID	Name	Gen. Location	Year Built
NA00993	1350 Old Bluff Road	Amelia City	1940	NA00213	Alonzo Joyce House	Callahan GV	N/A
NA00801	Ervin's Rest	American Beach	c1942	NA01084	45142 Gressman Dairy Road	Callahan GV	c1948
NA00802	1508 Lewis Street	American Beach	c1939	NA00179	James Wesley Keen House	Crawford	N/A
NA00804	1731 Lewis Street	American Beach	c1955	NA00181	D W Keen House	Crawford	N/A
NA00807	1735 Lewis Street	American Beach	1953	NA00766	Schilling, John J & Joanne House	Crawford	c1925
NA00808	1736 Lewis Street	American Beach	1955	NA00762	Griffen, Jasper & Shirley House	Dahoma	1903
NA00809	1752 Lewis Street	American Beach	1959	NA00764	Brooks, I E & Olivia House	Dahoma	c1936
NA00810	Duck's Ocean Vu-Inn	American Beach	1945	NA00765	Newsom, Delores M House	Dahoma	c1935
NA00811	1823 Lewis Street	American Beach	c1955	NA00209	Thomas Jefferson Wingate House	Evergreen	N/A
NA00812	1830 Lewis Street	American Beach	c1940	NA00079	Dingler House	Hilliard GV	c1920
NA00815	1714 Julia Street	American Beach	c1955	NA00160	James M Henderson House	Hilliard GV	N/A
NA00817	1748 Julia Street	American Beach	c1956	NA00161	Roy Sikes House	Hilliard GV	N/A
NA00818	5461 Ervin Street	American Beach	c1948	NA00162	Tompkins Road House	Hilliard GV	N/A
NA00819	1752 Julia Street	American Beach	c1948	NA00164	Conner Cutoff House	Hilliard GV	N/A
NA00820	1757 Julia Street	American Beach	c1959	NA00165	Hilliard House	Hilliard GV	N/A
NA00821	1808 Julia Street	American Beach	c1944	NA00169	Noah Carroll House	Hilliard GV	N/A
NA00823	5466 Leonard Street	American Beach	c1958	NA00172	Carroll-Smith Cabin	Hilliard GV	N/A
NA00824	5479 Leonard Street	American Beach	c1955	NA00173	Daniel Benjamin Sykes House	Hilliard GV	N/A
NA00825	5491 Leonard Street	American Beach	c1945	NA00174	Daniel Benjamin Sykes Kitchen	Hilliard GV	N/A
NA00828	5472 Lee Street	American Beach	c1945	NA00176	Ralph Hurst House	Hilliard GV	N/A
NA00833	5406 Ervin Street	American Beach	1938	NA00177	Hurst House # 2	Hilliard GV	N/A
NA00835	Carolinda	American Beach	c1957	NA00188	Claude Sikes House	Hilliard GV	N/A
NA00836	5442 Ervin Street	American Beach	c1958	NA00194	Haddock House	Hilliard GV	N/A
NA00838	5466 Ervin Street	American Beach	c1950	NA00780	Shave House	Italia	c1920
NA00839	5473 Ervin Street	American Beach	c1955	NA00199	Kings Ferry House	Kings Ferry	N/A
NA00840	5479 Ervin Street	American Beach	c1942	NA00200	Connors-Haddock House	Kings Ferry	N/A
NA00841	5484 Ervin Street	American Beach	c1944	NA00202	Clarence Rerrine House	Kings Ferry	N/A
NA00842	5491 Ervin Street	American Beach	c1959	NA00724	Russell House	Kings Ferry	c1875
NA00844	5461 James Street	American Beach	c1930	NA00955	70 Blackrock Road	Mt. Zion	c1953
NA00846	5484 James Street	American Beach	c1959	NA00956	2207 3rd Mt. Zion Circle	Mt. Zion	c1950
NA00847	5494 James Street	American Beach	c1959	NA00957	3675 SR 200	Mt. Zion	c1953
NA00849	5424 Waldron Street	American Beach	c1955	NA00958	3670+ SR 200	Mt. Zion	c1938
NA00850	Sans Souci	American Beach	c1950	NA00959	3698 SR 200	Mt. Zion	c1953
NA00851	5443 Waldron Street	American Beach	c1956	NA00960	3730B E SR 200	Mt. Zion	c1958
NA00852	5449 Waldron Street	American Beach	c1941	NA00961	3730A SR 200	Mt. Zion	c1956
NA00854	5473 Waldron Street	American Beach	c1946	NA00962	3721 E SR 200	Mt. Zion	c1955
NA00855	5479 Waldron Street	American Beach	c1948	NA00963	3733 E SR 200	Mt. Zion	c1938
NA00856	5485 Waldron Street	American Beach	c1936	NA00965	3936 E SR 200	O'Neil	c1953
NA00858	5431 Ocean Boulevard	American Beach	c1935	NA00966	4000 E SR 200	O'Neil	c1953
NA00859	5437 Ocean Boulevard	American Beach	c1953	NA00967	4035 E SR 200	O'Neil	c1953
NA00860	5443 Ocean Boulevard	American Beach	c1952	NA00968	4145 E SR 200	O'Neil	c1940
NA00861	5455 Ocean Boulevard	American Beach	c1940	NA00972	4263 E SR 200	O'Neil	c1957
NA00862	5475 Ocean Boulevard	American Beach	c1945	NA00974	4291-3 E SR 200	O'Neil	c1948
NA00863	Jeanette's Place I & II	American Beach	c1956	NA00975	4291-2 E SR 200	O'Neil	c1948
NA00864	5424 Gregg Street	American Beach	c1949	NA00976	4291-1 E SR 200	O'Neil	c1946
NA00865	5431 Gregg Street	American Beach	c1939	NA00977	4315 E SR 200	O'Neil	c1956
NA00866	5436 Gregg Street	American Beach	c1955	NA00221	William Pringle House	Bryceville	N/A
NA00867	5443 Gregg Street	American Beach	c1948	NA00226	Henry J Stokes House	Bryceville	N/A
NA00868	Las Angeles	American Beach	c1930	NA00978	4327 E SR 200	O'Neil	c1956
NA00869	5460 Gregg Street	American Beach	c1930	NA00922	3679 Ratliff Road	Ratliff	c1946
NA00870	A.L. Lewis Residence	American Beach	c1938	NA00923	3685+ Ratliff Road	Ratliff	c1958
NA00871	5472 Gregg Street	American Beach	c1938	NA00924	4393 Ratliff Road	Ratliff	c1958
NA00872	5475 Gregg Street	American Beach	c1949	NA00761	Max-Lee Lawn Care House	Verdie	c1949

FMSF Site ID	Name	Gen. Location	Year Built	FMSF Site ID	Name	Gen. Location	Year Built
NA00880	5584 Gregg Street	American Beach	c1950	NA00781	Fingar, Robert House	Yulee	c1942
NA00882	5577 Gregg Street	American Beach	c1959	NA00926	1048 E SR 200	Yulee	c1940
NA00883	5581 Gregg Street	American Beach	c1959	NA00927	1056 E SR 200	Yulee	c1940
NA00740	Rt 1, Box 124	Boulogne	c1940	NA00928	1087 E SR 200	Yulee	c1955
NA00216	Horseshoe Circle House	Bryceville	N/A	NA00929	1185 E SR 200	Yulee	c1953
NA00219	S Bennett Farmstead House	Bryceville	N/A	NA00930	1224 E SR 200	Yulee	c1900
NA00993	1350 Old Bluff Road	Amelia City	1940	NA00931	17 Harts Road	Yulee	c1940
NA00801	Ervin's Rest	American Beach	c1942	NA00932	1278 E SR 200	Yulee	c1900
NA00221	William Pringle House	Bryceville	N/A	NA00938	476 US 17	Yulee	c1948
NA00226	Henry J Stokes House	Bryceville	N/A	NA00940	1525 E SR 200	Yulee	c1955
NA00760	Pringle, Vanis & Patricia House	Bryceville	c1940	NA00941	1550 E SR 200	Yulee	c1945
NA00141	Norton House	Callahan GV	N/A	NA00942	1762 E SR 200	Yulee	c1941
NA00142	Deep Creek School	Callahan GV	N/A	NA00943	1768 E SR 200	Yulee	c1958
NA00143	Wade Hicks House	Callahan GV	N/A	NA00944	1818 E SR 200	Yulee	c1930
NA00145	Log House # 1	Callahan GV	N/A	NA00945	1850 E SR 200	Yulee	c1956
NA00146	W M Canupp Log Cabin	Callahan GV	N/A	NA00946	1960 E SR 200	Yulee	c1958
NA00178	Old Jones House	Callahan GV	N/A	NA00947	2117 E SR 200	Yulee	c1958
NA00182	House #4	Callahan GV	N/A	NA00948	2129 E SR 200	Yulee	c1956
NA00186	Braddock Road House	Callahan GV	N/A	NA00949	383 Peebles Road	Yulee	c1939
NA00189	Musselwhite Turpentine Co. House	Callahan GV	N/A	NA00954	3074 E SR 200	Yulee	c1950
NA00191	Middle Road "I" House	Callahan GV	N/A				

Source: FI Div. of Historical Resources, Florida Master Site File (FMSF)

Migratory Housing

According to the Census Bureau, less than one percent of the total workforce in Nassau County was employer in the agricultural sector in 2007. As of 2004, The Shimberg Center projected that no additional farm related housing units would be required in Nassau County in the foreseeable future. The demand for units required by migrant farm families has diminished and mechanized equipment has reduced the need for laborers.

Housing Construction Activity

Table H-16 shows the number of single- and multi- family building permits issued by county for the years 2000 through 2008.

Table H-16 Residential Building Permits, Nassau County, 2000-2008

	2000	2001	2002	2003	2004	2005	2006	2007	2008
Single-Family Units	620	692	754	781	1,251	1,418	985	475	326
Multi-Family Units	138	81	44	18	35	53	250	41	3

Source: U.S. Census Bureau, Nassau County Building Department

The number of single-family building permits issued in the County increased from 620 in 2000 to 1,418 in 2005, after which permit numbers sharply declined. Only 324 single family building permits were issued in the County in 2008. Building permit activity for multi-family units is more erratic, with generally decreasing activity from 2001 through 2005, followed by a sharp increase in the number of units permitted in 2006 and 2007.

IV. Housing Demand Analysis

This analysis provides an overview of the demographics, housing stock characteristics, and characteristics of special needs populations in the County, and analysis of current and projected housing demand. Data for comparison with the other counties of the Jacksonville metropolitan statistical area (MSA) is included where appropriate. Unless otherwise noted, this analysis uses the information provided in the County Demographics (DEM) section of the plan. Housing statistics provided in this Element are projections based on statistical models and past trends. These projections may not reflect actual conditions or future housing demands. This information represents the most current and available data from the Shimberg Center for Affordable Housing at the University of Florida (Shimberg Center), the U.S. Department of Housing and Urban Development (HUD), and the U.S. Census Bureau.

Household Characteristics

Household Estimates and Projections

The U.S. Census Bureau defines a household as all the people who occupy a housing unit. A housing unit is a house, an apartment, a manufactured housing unit, a group of rooms, or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from other people in the building and have a separate entrance. A household can be a single family, one person living alone, two or more families living together, or any group of people who live together. The projected number of households provides an indicator of how many housing units will be needed as the county grows, as well as the future need for public services. Table H-17 shows the number of households by jurisdiction through 2030.

Table H-17 Projected Number of Households, 2010-2030

	2010		2015		2020		2025		2030	
Total Households	29,476		32,787		36,750		40,894		44,828	
Callahan	483	1.6%	569	1.7%	701	1.8%	838	2.0%	973	2.1%
Fernandina Beach	4,924	16.5%	5,168	15.8%	5,432	14.8%	5,754	14.2%	6,039	13.7%
Hilliard	1,191	4.0%	1,253	3.7%	1,336	3.5%	1,418	3.3%	1,491	3.2%
Unincorporated	22,878	77.9%	25,798	78.8%	29,281	79.9%	32,900	80.5%	36,325	81.0%

Sources: Shimberg Center for Affordable Housing, BEBR, University of Florida, U.S. Census Bureau

Age of Householder

Table H-18 details the projected number of households by the age of the householder. While the percentage of most householder age groups will remain fairly constant in the next 20 years, it is clear from this data that there is a significant trend in the increasing percentage of householders over the age of 65. The population over 65 years of age is considered elderly.

The U.S. Census Bureau is projecting that the nation's elderly population will double in the next 30 years. Consistent with this national trend, the Shimberg Center projects that the unincorporated County's share of elderly households will increase significantly from 17.3 percent of the total households in 2010 to 30.4 percent in 2030.

Table H-18 Projected Households by Age of Householder 2010-2030

	Age of Householder	2010		2015		2020		2025		2030	
Callahan	15 to 34	140	0.5%	163	0.5%	196	0.5%	220	0.5%	252	0.5%
	35 to 64	229	0.8%	260	0.8%	317	0.8%	360	0.8%	397	0.8%
	65 and Older	114	0.4%	146	0.4%	188	0.5%	259	0.6%	324	0.7%
Fernandina Beach	15 to 34	641	2.1%	616	1.9%	577	1.6%	551	1.4%	535	1.2%
	35 to 64	2,822	9.4%	2,681	8.2%	2,519	6.9%	2,422	6.0%	2,288	5.2%
	65 and Older	1,461	4.9%	1,871	5.7%	2,336	6.4%	2,781	6.9%	3,216	7.3%
Hilliard	15 to 34	296	1.0%	304	0.9%	306	0.8%	310	0.7%	322	0.7%
	35 to 64	657	2.2%	682	2.0%	725	1.9%	747	1.8%	759	1.6%
	65 and Older	237	0.8%	266	0.8%	306	0.8%	362	0.9%	410	0.9%
Unincorporated	15 to 34	3,574	12.2%	3,844	11.7%	4,085	11.1%	4,265	10.4%	4,498	10.0%
	35 to 64	14,174	48.3%	15,100	46.1%	16,274	44.4%	17,223	42.1%	17,919	40.0%
	65 and Older	5,131	17.5%	6,853	20.9%	8,923	24.4%	11,411	27.9%	13,908	31.0%

Source: Shimberg Center for Affordable Housing, University of Florida, U.S. Census Bureau

Household Size

Household size, or number of persons per household, influences the demand for the mix of apartments, condominiums and single-family homes, as well as the size of units. A small household (one to two persons) traditionally uses a unit with zero to two bedrooms while medium households (three to four persons) typically use three to four bedrooms. Large households (five or more persons) typically use four or more bedrooms. Household composition may influence choice of location. For example, households without children may be less concerned about living in a given school district than those with children.

Overall, the average household size is predicted to decrease in the county. This trend coincides with the predicted increase in elderly households described above. Elderly households would typically be smaller than those of younger householders with children living at home. As shown in Table H-19, the average household size is projected to decrease from 2.54 persons per household in 2005 to 2.32 in 2030.

Table H-19 Estimated and Projected Average Household Size, Nassau County 2005-2030

2005	2010	2015	2020	2025	2030
2.54	2.48	2.44	2.40	2.35	2.32

Source: Shimberg Center for Affordable Housing, University of Florida

Household size differs by tenure, with owner-occupied households tending to be larger than renter-occupied households. The metropolitan area's average household size for homeowners is 2.60 persons per household; the average for renters is 2.39.

Household Income

Area median income (AMI) divides an area's income distribution into equal parts: one-half below the median income and one-half above the median (U.S. Census Bureau, 2002). HUD calculates AMI to set income limits for eligibility in its housing programs. HUD estimates the median income for metropolitan statistical areas in the current year and adjusts that amount for different household sizes to express household income as a percentage of the area median income. Households earning below 30 percent of the AMI are extremely low income. Households that earn between 30 percent and 50 percent of the AMI are very low income. Those that earn below 80 percent of AMI are low-income. Moderate income is between 80 percent and 120 percent of AMI. Above moderate is over 120 percent of AMI. Table H-20 shows the 2007 AMI by county.

Table H-20 Area Median Household Income Levels, Jacksonville MSA, 2007

County	AMI	<30%	30.01-50%	50.01 - 80%	80.01 - 120%	120.01% +
St. Johns	\$61,281	<\$18,384	\$18,384- \$30,641	\$30,641- \$49,025	\$49,025- \$73,537	\$73,537+
Clay	\$59,792	<\$17,938	\$17,938- \$29,896	\$29,896- \$47,834	\$47,834- \$71,750	\$71,750+
Nassau	\$55,604	<\$16,681	\$16,681- \$27,802	\$27,802- \$44,483	\$44,483- \$66,725	\$66,725+
Duval	\$48,034	<\$14,410	\$14,410- \$24,017	\$24,017- \$38,427	\$38,427- \$57,641	\$57,641+
Baker	\$43,458	<\$13,037	\$13,037- \$21,729	\$21,729- \$34,766	\$34,766- \$52,150	\$52,150+
State	\$ 46,602	<i>(Not adjusted for household size)</i>				

Source: U.S. Department of Housing and Urban Development, 2007 American Community Survey

According to HUD, the increasing number of low-income households in the United States will create more "worst case needs." HUD defines "worst case needs" as households with incomes less than 50 percent of the AMI and that pay over half their incomes for rent or that live in substandard housing (in very poor condition and/or lacking basic features such as adequate plumbing). Table H-21 shows the projected number of households by income level in Nassau County and its municipalities for 2010 through 2030. According to the Shimberg Center, Nassau County can expect the percentage of low-income households in the unincorporated area to increase from approximately 14.6 percent of the total households in the County to 17.4 percent in 2030. As with all households, the largest proportionate share of low-income households will be located in the unincorporated area of the County. This indicates that the need for more affordable housing for low-income households will also increase proportionately over the planning period.

Table H-21 Projected Households by Income Level, Nassau County, 2010-2030

Household Income	2010		2015		2020		2025		2030		
	Households	%	Households	%	Households	%	Households	%	Households	%	
Callahan	<= 30% AMI	81	0.3%	96	0.3%	118	0.3%	144	0.3%	168	0.4%
	30.01-50% AMI	69	0.2%	80	0.2%	97	0.3%	117	0.3%	137	0.3%
	50.01-80% AMI	95	0.3%	112	0.3%	137	0.4%	164	0.4%	189	0.4%
	80.01-120% AMI	105	0.4%	123	0.4%	152	0.4%	178	0.4%	206	0.4%
	120.01+% AMI	145	0.5%	170	0.5%	207	0.5%	245	0.6%	283	0.6%
Fernandina Beach	<= 30% AMI	625	2.1%	693	2.1%	765	2.1%	845	2.1%	916	2.1%
	30.01-50% AMI	552	1.8%	601	1.8%	651	1.8%	709	1.7%	762	1.7%
	50.01-80% AMI	873	2.9%	923	2.8%	982	2.7%	1,046	2.6%	1,108	2.5%
	80.01-120% AMI	1,094	3.7%	1,136	3.5%	1,181	3.2%	1,239	3.1%	1,290	2.9%
	120.01+% AMI	1,780	6.0%	1,814	5.5%	1,853	5.0%	1,916	4.7%	1,963	4.4%
Hilliard	<= 30% AMI	153	0.5%	164	0.5%	177	0.5%	192	0.5%	207	0.4%
	30.01-50% AMI	145	0.5%	152	0.5%	165	0.4%	174	0.4%	186	0.4%
	50.01-80% AMI	223	0.7%	233	0.7%	248	0.6%	265	0.6%	277	0.6%
	80.01-120% AMI	264	0.9%	280	0.8%	296	0.8%	312	0.7%	326	0.7%
	120.01+% AMI	405	1.4%	424	1.3%	451	1.2%	475	1.1%	495	1.1%
Unincorporated	<= 30% AMI	2,210	7.5%	2,613	8.0%	3,099	8.5%	3,641	8.9%	4,172	9.3%
	30.01-50% AMI	2,129	7.2%	2,479	7.6%	2,888	7.9%	3,339	8.2%	3,780	8.4%
	50.01-80% AMI	3,853	13.1%	4,389	13.4%	5,021	13.7%	5,689	13.9%	6,338	14.1%
	80.01-120% AMI	5,299	18.0%	5,937	18.1%	6,694	18.3%	7,468	18.3%	8,199	18.3%
	120.01+% AMI	9,388	32.0%	10,381	31.7%	11,579	31.6%	12,763	31.2%	13,836	30.9%

Source: Shimberg Center for Affordable Housing, University of Florida

Cost Burden

Table H-22 shows the Shimberg Center's estimate of the number of households by Area Median Income (AMI) level and the percent of household income spent on housing for 2007. Those that paid more than 30 percent were cost burdened; those that paid more than 50 percent were extremely cost-burdened. Those paying 30 percent or less than their household income on housing paid an affordable amount. For low-income households, the 30 percent standard is more significant than for higher income households. For example, if a household that earns \$300,000 a year spends 50 percent of its income on housing, it will still have enough money to pay for other basic needs such as food, healthcare, and transportation. For a low-income household earning \$30,000 a year, spending more than 30 percent of its income may affect its ability to pay for other basic needs.

Table H-22 Households by AMI Level and Cost Burden, Nassau County, 2007

AMI Level	Amount of Income Paid for Housing			Total
	0-30%	30-50%	50% or more	
Extremely Low (<30%)	1,036	579	1,172	2,787
Very Low (30.01-50%)	1,268	740	651	2,658
Low (50.01-80%)	3,012	1,211	453	4,676
Moderate and Above (80.01%+)	15,497	1,555	194	17,246
Total Households	20,813	4,085	2,469	27,367
% of Total Households	76%	15%	9%	

Source: 2007 American Community Survey, Shimberg Center for Affordable Housing, University of Florida

Forty-seven (47) percent, or 4,806 of the County's low-income households paid more than 30 percent of their income on housing costs; 22 percent, or 2,276 households, paid more than 50 percent. The cost burden is greater for very-low income households (those earning less than 50 percent of the AMI). Sixty-two percent, or 1,750 households, of very-low income households paid more than 30 percent of their household income on housing; 42 percent, or 1,172 households, paid more than 50 percent.

Table H-23 shows the number and percent of owner-occupied households in the Jacksonville MSA by the amount of income that is spent on housing costs. In the metropolitan area, 85,251 homeowners paid more than 30 percent of their household income on housing. Homeowners in St. Johns County spent the highest percentage on housing costs, with 30 percent of homeowners spending more than 30 percent of their household income on housing; Nassau County is tied with Duval County for second place with 28 percent.

Table H-23 Owner Occupied Households by Cost Burden, Jacksonville MSA, 2007

County	Amount of Income Paid for Housing			Percent that Pay More than 30%	Percent that Pay More than 50%
	0-30%	30-50%	50% or more		
St. Johns	38,256	5,853	4,737	20%	10%
Nassau	16,486	2,993	1,702	22%	8%
Duval	171,503	29,485	17,766	22%	8%
Baker	4,975	759	498	20%	8%
Clay	38,655	5,967	3,496	20%	7%

Source: Shimberg Center for Affordable Housing, University of Florida

Renter households are often more cost burdened than homeowners, as shown in Table H-24. Thirty-four percent, or 57,392 of the metropolitan area's renter households paid more than 30 percent of their household income on housing costs. Fifteen percent paid more than 50 percent. St. Johns and Duval counties have the highest percentage of renter households that pay more

than 30 percent of their income on housing. Nassau County is ranked third with 45 percent of renter households paying more than 30 percent of their income on housing.

Table H-24 Renter Occupied Households and Cost Burden, Jacksonville MSA, 2007

County	Amount of Income Paid for Housing			Percent that Pay More than 30%	Percent that Pay More than 50%
	0-30%	30-50%	50% or more		
St. Johns	9,300	3,445	2,628	40%	17%
Duval	80,881	23,365	18,267	34%	15%
Nassau	3,185	868	632	32%	13%
Clay	9,919	2,399	1,362	27%	10%
Baker	1,234	202	109	20%	7%

Source: Shimberg Center for Affordable Housing, University of Florida

Special Populations

Elderly: Table H-25 shows the projected number of elderly households the (householder is age 65+) in the metropolitan area. The figures indicate that by 2030 the percentage of elderly households in the MSA will nearly double. This is consistent with the national trends of a large aging population, and indicates the need for housing units designed with certain features that the elderly population will require. These requirements will include smaller single- or multi-family units that are easy to maintain, are easily accessible, and proximate to shopping, recreational and health care resources.

Table H-25 Projected Elderly Households, Jacksonville MSA, 2010-2030

County	2010	2015	2020	2025	2030
St Johns	19,690	26,298	34,794	44,614	54,339
Nassau	6,939	9,131	11,748	14,805	17,858
Baker	2,487	3,159	3,911	4,697	5,406
Duval	71,295	89,349	111,415	137,400	162,630
Clay	14,562	19,670	25,582	32,442	39,491
Total	141,967	181,379	229,102	284,348	338,555
	9%	10%	12%	14%	15%

Source: Shimberg Center for Affordable Housing, University of Florida

Physically Disabled: According to data acquired from the Census Bureau's 2007 American Community Survey, there are approximately 6,831 physically disabled persons residing in the County. Limited information exists that would allow future projections of the physically disabled population. The housing problems of this population relate largely to accessibility. Physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of housing suitable for this group. The Florida Building Code already addresses handicap accessibility for new construction and remodeling.

Group Homes

Based on the fact that the percentage of the elderly population is expected to increase over the planning period, it can be assumed that the market will need to continue providing additional

group home facilities for the elderly. Presently, most facilities are located on Amelia Island. However, no facilities are yet licensed in the Yulee area, between the Amelia River and I-95, despite the probability that this will be the most active area for development over the next 20 years. Any new facilities should be of small scale if possible, and should be located in close proximity to bus routes, neighborhood shopping areas, and other essential personal service uses. The facilities should have a residential character as opposed to an institutional look and scale. Group homes for the disabled should follow the same location guidelines. The Land Development Code will need to include placement requirements for family care facilities, community residential homes and larger facilities, consistent with State law.

Projected Demand for Additional Housing Units

According to the Housing Inventory in Part II, there are approximately 22,714 housing units of all types to serve the permanent population in the unincorporated area of the County. This excludes the estimated 2,570 units in the unincorporated area that are used for seasonal, occasional, or recreational uses (see Table H-2 above). Seasonal units account for approximately 9.5 percent of the County total housing inventory. Based on the projected population and household information above, at least 13,611 additional units will need to be constructed to serve the unincorporated population of Nassau County by the year 2030(see Table H-26). Projected demand for additional seasonal units is based on the assumption of a similar 9.5 percent of the total housing units in the County being maintained for seasonal use. It should be noted that this demand analysis is simply meant to illustrate the general size and scope of residential development that is likely to occur in the County over the planning period. It is not a substitute for the needs analysis required in the data and analysis for the Future Land Use Element.

Table H-26 Projected Housing Demand, Nassau County, 2010-2030

	Housing Units 2007	Est. Units 2010	need	Est. Units 2015	need	Est. Units 2020	need	Est. Units 2025	need	Est. Units 2030	need
Callahan	601	483	0	569	0	701	99	838	237	973	372
Fernandina Beach	5,078	4924	0	5168	90	5432	354	5754	676	6039	961
Hilliard	1,282	1191	0	1253	0	1336	54	1418	136	1491	208
Unincorporated	22,714	22,878	164	25,798	3,084	29,281	6,567	32,900	10,186	36,325	13,611
Total Permanent	29,675	29,476	164	32,787	3,173	36,750	7,075	40,911	11,236	44,828	15,153
Total Seasonal	3,134	3,112	0	3,462	328	3,880	746	4,319	1,185	4,733	1,599
Total Units	32,809	32,588	164	36,249	3,501	40,630	7,821	45,230	12,421	49,561	16,752

Source: Nassau County Growth Management Dept.

Jobs-to-Housing Balance

In meeting projected housing demands, there is not only a need to accommodate these new units on appropriately-designated lands on the Future Land Use Map, but also where the efficient delivery of public services can be maximized to reduce infrastructure costs, lessen traffic congestion, create transportation alternatives, reduce the percentage of the workforce commuting out of the County, and enhance the quality of life for County residents. One method that can be used to measure this need is the jobs-to-housing balance ratio.

The conventional approach for determining the allocated residential land area on the Future Land Use Map (FLUM) is by using the housing projections presented in the Housing Element and adjusting this data based on existing housing supply. If the net result indicates a need for additional units, the necessary acreage and density for such units are applied to the FLUM. While this approach is effective in reflecting past development trends, it will not allow Nassau County to reach the goals identified in Vision 2032 for Nassau County to evolve from its traditional role as a

bedroom community for Jacksonville, into a more sustainable role as a regional employment center. To realize this goal, the County needs a housing supply that supports job growth and achieves a jobs-to-housing balance. Jobs are a function of the development of employment opportunity areas and housing a function of employed persons per unit of housing. The need for a wider range of housing types and price points, including affordable and workforce housing, is an issue related to the jobs-to-housing balance.

Though satisfying the County's projected housing demand is important, it is equally important to direct future residential development near planned employment centers and mixed use projects that are characterized by compact and walkable environments. Providing mixed use communities and development patterns will result in more jobs for County residents, reduce travel and commute distances, and thus help achieve a more desirable jobs-to-housing balance.

The Future Land Use Element (FLUE) of the Nassau County Comprehensive Plan will include a land use assessment that analyzes the jobs-to-housing balance, and which will be used as a factor for determining future land use needs.

V. The Housing Delivery System

Housing is a commodity or service unique among the activities of local government because it is primarily delivered by the private sector. The market, to a large extent, determines the cost of housing, and where it is unaffordable to certain income groups; local government normally attempts to play a supplementary role in helping all households to obtain decent shelter. Local governments can also partner with the private sector or non-governmental organizations to facilitate the delivery of housing at below-market rates. The success of combined efforts depends on many factors, some outside the control of either.

Financing

Private sector housing delivery is divided into two parts, owner-occupied and rental. The delivery of private financing for owned housing is based on affordability. As discussed earlier in this Element, affordable housing costs are calculated to be thirty (30) percent of gross income. Monthly payments for owned-housing are based on three factors: mortgage rates, the price of the housing unit and taxes, fees and insurance. Forecasting future trends of these factors is difficult and highly unpredictable. Mortgage rates are dependent on national economic conditions and not local factors. Housing prices are dependent on the inflation rate for housing, and local supply and demand forces. Until recently, financing for housing has been good in the past few years. Mortgage interest rates dropped below 6 percent, to the lowest level in more than a decade. However, recent economic downturns have greatly constricted available financing for housing.

Public financial assistance to developers, renters, and buyers has declined since 1980 at the Federal level. Some new incentives have been established, but any major initiation or resumption of housing programs is still in the proposal stage. The County should provide density incentives for developers to provide affordable units within their developments to assist with the provision of affordable housing. The County will also continue to look into the programs offered through the State for capital improvements, rehabilitation or down payment/rental assistance, and make those programs available to County residents.

Regulatory and Administrative Process

The process of housing delivery includes several players: government officials in multiple jurisdictions, design consultants, lenders, contractors, attorneys and the buyer or renter. The process, which at times can be lengthy, can add costs to the development of housing. Many ingredients of housing development such as interest rates, labor and material costs, and State Laws, are beyond the control of the County. Nonetheless, a community can adopt an attitude that will affect the cost of housing. By taking a proactive position, the County can institute certain actions to address affordable housing.

The first step would be to do a thorough review of the Land Development Code as it relates to housing affordability. Areas to address may include: Implement an expedited permitting process for affordable housing projects; Continue to implement density bonuses for the provision of affordable units. Another important aspect of reducing the cost of providing affordable housing is reviewing current development costs charged by the County. The County should review processing/permitting fees and determine if reductions or waivers can be established for qualifying affordable housing projects.

Infill Housing Development

Traditionally, infill housing occurred in areas that were close to residential "buildout" with at least 90 percent of its residential land already developed. This traditional type of infill evolved with a

small number of vacant parcels that were bypassed during the normal course of urbanization. In this process, individual lots or small clusters of lots remained vacant due to odd shapes, poor access, ownership problems, changes in zoning and subdivision regulations requirements, conflicts with surrounding land uses, or land damage by some pre-urban use (such as land fill sites, dumping areas, wrecking yards, etc.). Large numbers of "passed over" parcels can often lead to lower market and assessed values for adjacent developed residential properties. It may often lower property values in entire neighborhoods where large numbers of vacant parcels exist. It is important for the County to develop strategies and policies that encourage the orderly development of vacant lands to prevent sprawl.

Mobile Homes

Rule 9J-5.010(2), F.A.C. requires that policies be developed which ensure adequate sites for mobile homes. Mobile homes and mobile home developments have long had a reputation of being affordable but financially underperforming due to rapid depreciation and state tax policy. Mobile homes are also considered extremely vulnerable to hurricane damage. According to the National Hurricane Center, no mobile home, regardless of its age or construction, can be a safe shelter from hurricane-force winds. For this reason, mobile home residents are required evacuate regardless of their evacuation level in the case of any mandatory evacuation order.

Often, localities have had the tendency to regulate these housing types to undesirable areas of the community, such as adjacent to industrial areas and railroad tracks and areas which lack utilities or community facilities. In Nassau County, mobile homes have been allowed to locate throughout the County. As the cost of single-family dwellings continues to beyond the reach of many households, communities have started to change their local decision making process regarding the location and design of mobile or manufactured homes.

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

"Modular" homes are a type of manufactured building regulated under Chapter 553, Florida Statutes. They are designed and built to the standards of the Florida Building Code and are installed on permanent foundations in the same manner as site-built homes. Modular homes must bear the insignia of the Florida Department of Community Affairs (DCA) on the inside cover of the unit's electrical panel. They are defined by state law as a different type of structure than a mobile home, and, unlike mobile homes, are treated as real property for the purposes of real estate taxes and insurance. For the most part, modular homes are constructed on floor joists, transported on a flat bed trailer and are lifted into place by crane. Sec. 553.38, Florida Statutes requires local governments to enforce land use and zoning regulations without any distinction as to whether a building is a conventionally constructed or manufactured (i.e. modular) building.

The County recognizes the importance of housing alternatives to meet the housing needs of different types of households. The County already has a very high percentage of mobile homes and the County will instead encourage other methods of homeownership to support a heterogeneous environment beneficial to the County as a whole. Mobile homes, while more affordable for retirees and lower income households, may continue to add to the deterioration of the housing stock in the County. Further, the increasing ratio of lower-cost, homestead- exempted mobile or manufactured homes to higher-cost conventional housing is creating a proportionately dwindling housing tax base. The County will review the current regulations for mobile homes to require responsible ownership standards for development and upkeep. Careful placement of mobile home communities within the County, as well as recommendations for the community's internal development, can result in mobile home communities being an important and vibrant element of the County's housing mix but not the only type of housing available to low income residents.

Workforce Housing

The 2007 Florida Legislature passed House Bill 1375 to address some of the State's current affordable housing challenges. HB 1375 includes \$62.4 million for the *Workforce Housing Innovation Pilot Program*. FHFC administers the program and awards funds on a competitive basis to public-private entities seeking to build affordable workforce housing. The program promotes public-private partnerships to finance, build, and manage workforce housing and requires the coordinated efforts of all levels of government as well as private sector developers, financiers, business interests and service providers. At least 50 percent of the affordable housing units built should be reserved for essential services personnel as defined by local governments in their SHIP program plans. In addition, 80 percent of the units built should be available to households earning incomes up to 140 percent of area median income (AMI).

Accessory Dwelling Units

In 2004, the Florida Legislature revised the Growth Management Act of 1985 to include a section (Sec. 163.31771, F.S.) to promote the use of accessory dwelling units as an affordable, rental option for very-low-, low-, and moderate-income residents. Section 163.31771, F.S., was amended in 2006 to include extremely-low-income residents.

Section 163.31771(2) (a), F.S., defines an accessory dwelling unit as “an ancillary or secondary living unit, that has a separate kitchen, bathroom, and sleeping area, existing either within the same structure, or on the same lot, as the primary dwelling unit.” Accessory dwelling units are also known as accessory apartments, garage apartments, granny flats, and mother-in-law flats.

The Florida Legislature enacted Sec. 163.31771, F.S., so that, upon a legislative finding by a local government that there exists a shortage of affordable rental units, accessory dwelling units could be used in conjunction with rental rate limitations that would make the units affordable for extremely-low to moderate- income persons, thereby addressing deficits in the stock of affordable, rental housing.

Ordinances adopted pursuant to Sec. 163.31771, F.S., would require the building permit application for an accessory dwelling unit to be accompanied by an affidavit from the applicant attesting that the unit will be rented at a rate affordable to the targeted populations for a minimum time period. Additionally, accessory dwelling units allowed by an ordinance adopted pursuant to Sec. 163.31771, F.S., would apply toward satisfying the affordable housing component of the Housing Element in the local government's Comprehensive Plan under Sec. 163.3177(6) (f), F.S.

State Housing Programs

State Housing Initiatives Partnership (SHIP)

The Nassau County State Housing Initiatives Partnership (SHIP) program administers the majority of the housing initiatives in Nassau County. It is administered through the County's Office of Management and Budget. The SHIP program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. It provides funds to local governments on a population-based formula to produce and preserve affordable housing for very low, low, and moderate-income families.

SHIP funds come from the Local Government Housing Trust Fund, which receives revenue from documentary stamp taxes. SHIP funds are distributed to all 67 counties and 50 Community Development Block Grant entitlement cities in Florida. 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. Each participating local government may use up to 10 percent of its SHIP funds for administrative expenses. SHIP funds may be leveraged or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

Each local government participating in the SHIP must develop and implement a Local Housing Assistance Plan (LHAP) The plan is intended to increase the availability of affordable residential units to persons of very low income, low income, or moderate income and to persons who have special housing needs by combining local resources and cost-saving measures into a local housing partnership and using private and public funds to reduce the cost of housing. The LHAP may allocate funds to: implement local housing assistance strategies for the provision of affordable housing; supplement funds available to the corporation to provide enhanced funding of state housing programs within the County; provide the local matching share of federal affordable housing grants or programs; fund emergency repairs, and; further the goals, objectives and policies of the Housing Element of the County's Comprehensive Plan.

The LHAP is required under Chapter 420, Florida Statutes to be updated every three years after its adoption. As part of this update, the Affordable Housing Advisory Committee (AHAC), which is appointed by the governing body of the local government, must review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan of the appointing local government and shall recommend specific actions or initiatives in the LHAP to encourage or facilitate the provision of affordable housing. Nassau County adopted its updated LHAP on September 10, 2008. A complete copy of the updated LHAP will be included as Appendix D.

In addition to the SHIP program, the Florida Housing Finance Corporation (FHFC) administers the State housing programs described below:

Homeownership Programs

First Time Homebuyer Program: FHFC issues bonds under the Single Family Mortgage Revenue Bond Program and uses the proceeds to originate 30-year mortgage loans. First-time homebuyers benefit from lower mortgage interest rates due to the tax-exempt status of the bonds. Eligible borrowers must be first-time homebuyers and meet the program's credit and income level limits.

Down Payment Assistance Programs: FHFC provides funds for down payment assistance and closing costs, often in conjunction with the First Time Homebuyer Program.

Homeownership Pool Program: FHFC created this program to provide developers an online system to reserve purchase assistance funds for eligible homebuyers on a first-come, first-serve basis. The program is noncompetitive and ongoing.

Multifamily Development Programs

Multifamily Mortgage Revenue Bonds: This program uses both taxable and tax-exempt bonds to provide below market rate loans to developers who set aside a percentage of their apartment units for low income families. Proceeds from these bonds are used to construct or acquire and rehabilitate multifamily rental properties. The program's ranking criteria encourage increased set aside for low-income households. Properties that target geographic areas such as HOPE VI communities are given special consideration.

Florida Affordable Housing Guarantee: This program encourages affordable housing lending by issuing guarantees on financing for affordable housing. It provides guarantees on taxable and tax-exempt bonds, and creates a security mechanism that allows lenders to sell affordable housing loans in the secondary market.

HOME Investment Partnerships: The HOME program provides non-amortizing, low-interest rate loans to developers that acquire, rehabilitate, or construct housing for low-income families. Loans are offered through the annual Universal Cycle at the simple interest rate of zero percent to nonprofit applicants and three percent to for-profit applicants. FHFC's HOME program is designed for smaller developments in rural areas.

Elderly Housing Community Loan: This program provides up to \$750,000 in loans to improve existing affordable elderly rental housing. The program typically has one competitive funding cycle each year. These funds are available for building preservation, sanitation repairs or improvements required by federal, state or local regulation codes, and for life safety or security improvements.

Low Income Housing Tax Credits: This competitive program provides 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 affordable rental housing units. FHFC prioritizes properties that serve groups such as the elderly, the homeless, and farmworkers or that are located in target areas such as the Florida Keys, rural areas, urban infill areas, and Front Porch Florida communities.

State Apartment Incentive Loan Program (SAIL): The SAIL program provides low-interest loans on a competitive basis to developers of affordable rental housing each year. SAIL provides gap financing that allows developers to obtain the full financing needed to construct or substantially rehabilitate affordable multifamily units. FHFC prioritizes properties that target groups such as the elderly, homeless people, farmworkers, and commercial fishers.

Other Housing Programs

Predevelopment Loan Program: This program assists nonprofit and community based organizations, local governments, and public housing authorities with planning, financing, and developing affordable housing. Eligible organizations may apply for a loan up to \$750,000 for predevelopment activities such as rezoning, title searches, legal fees, impact fees, administrative costs, soil tests, engineering fees, appraisals, feasibility analyses, audit fees, earnest money deposits, insurance fees, commitment fees, administrative costs, marketing expenses, and acquisition expenses. Technical assistance is also provided.

Demonstration Loans: FHFC issues Demonstration Loans through a request for proposals (RFP) process one or more times per year to address special needs housing. FHFC has approved Demonstration Loans for housing for homeless people, elderly persons, farmworkers, persons with disabilities, and domestic violence victims.

Affordable Housing Catalyst Program: This program provides technical assistance for SHIP, the HOME Investment Partnerships Program and other affordable housing programs. Technical assistance includes training on leveraging dollars with public and private funding sources, local and metropolitan area public/private partnerships, working effectively with lending institutions, regulatory reform, training boards of directors, rehabilitation and emergency repair programs, developing volunteer programs, assisting with the design and establishment of fiscal and program tracking systems, and compliance requirements of state and federally funded housing programs. Workshops are conducted throughout the year at locations around the state.

Hurricane Housing Recovery Programs

In 2004 and 2005, hurricanes damaged approximately one million homes in Florida. In 2005, the Florida Legislature approved \$250 million in funding to administer the Hurricane Housing Recovery Program (HHRP), funded at \$208 million, and the Rental Recovery Loan Program (RRLP), funded at \$42 million. In 2006, the legislature appropriated another \$92.9 million for RRLP and \$15 million to fund two additional hurricane housing recovery programs recommended by the Hurricane Housing Work Group: the Farmworker Housing Recovery Program (FHRP) and the Special Housing Assistance and Development Program (SHADP).

Hurricane Housing Recovery Program: This program enables local governments impacted by the 2004 hurricanes to develop and implement long-term affordable housing strategies for their communities. Twenty-eight counties are eligible for this program at various funding levels. Local governments developed and submitted disaster recovery plans to Florida Housing. Local governments are currently in varying stages of rebuilding and recovery using HHRP funds.

Rental Recovery Loan Program: This program made funds available in 2005 and 2006 to leverage existing federal rental financing programs, such as Multifamily Mortgage Revenue Bonds. One of the goals of this program is to facilitate the production of affordable rental housing stock in areas hurt by the hurricanes.

Farmworker Housing Recovery Program (FHRP): This program provides competitive, one-time funds to construct and/or rehabilitate housing for farmworkers, especially migrant farmworkers. The FHRP encourages partnerships with nonprofits, farmers, growers, local governments, trade associations or other organizations that share in the cost of providing housing. Loans may be forgivable in certain situations. The FHRP targets agricultural areas that were impacted by the 2004 and 2005 storms and proximate to services.

Special Housing Assistance and Development Program (SHADP): This program targets smaller rental developments for hard-to-serve populations such as persons with disabilities, frail elderly persons and people who are homeless. FHFC awards funds on a competitive basis. SHADP provides flexible loans that may be forgivable in certain situations.