

CITY OF DUNNELLON
TECHNICAL MEMORANDUM FOR:
HOUSING ELEMENT

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INTRODUCTION

The purpose of this element is to serve as a guide to the City of Dunnellon in its commitment to provide adequate housing for the existing and projected population. The data and analysis provided will support the comprehensive plan's goals, objectives and policies, which will be designed to fulfill the City's housing needs while meeting the requirements of Chapter 163, F.S. and 9J-5.010, F.A.C.

DEMAND FOR HOUSING

Population Characteristics

Analysis of Dunnellon's residential population provides a good indication of the housing needs of the existing population, and the adequacy of the City's existing housing stock in meeting those needs. These data will be used in predictions of the housing demands of the City's future population.

Age Distribution

The age distribution for Dunnellon residents indicates a fairly equal distribution of residents of all ages, although over 31 percent of the residents of Dunnellon are age 65 or older. Over 25 percent of the population are under 25 years of age, and 38 percent are of child bearing age. For the age groups contributing to Dunnellon's labor force (15 and older), over 38 percent are under retirement age, while over 46 percent are of retirement age or older. These data do indicate a slight predominance of elderly or

retirement-aged residents. Table 1 depicts the data provided by the 1980 Census for sex by age group. Table 2 shows the percentage distribution of the population by age and sex. From Table 2, it is evident that there are predominantly more females in the 45 and over age groups. Figure 1 further illustrates the age distribution by sex for Dunnellon.

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TABLE 1

CITY OF DUNNELLON

SEX BY AGE GROUP: 1980

<u>TOTAL</u>	<u>MALE</u>	<u>FEMALE</u>	<u>TOTAL</u>
Under 1 year	1	5	6
1 and 2 years	15	12	27
3 and 4 years	7	6	13
5 years	8	6	14
6 years	13	9	21
7 to 9 years	24	16	40
10 to 13 years	37	36	73
14 years	11	9	20
15 years	16	4	20
16 years	6	8	14
17 years	2	9	11
18 years	14	2	16
19 years	10	7	17
20 years	2	15	17
21 years	7	8	15
22 to 24 years	26	33	59
25 to 29 years	34	40	74
30 to 34 years	19	27	46
35 to 44 years	55	48	103
45 to 54 years	57	99	156
55 to 59 years	37	50	87
60 and 61 years	20	29	49
62 to 64 years	37	46	83
65 to 74 years	111	136	247
75 to 84 years	54	109	163
85 years and over	21	13	34

Source: U. S. Bureau of the Census, 1980.



TABLE 2

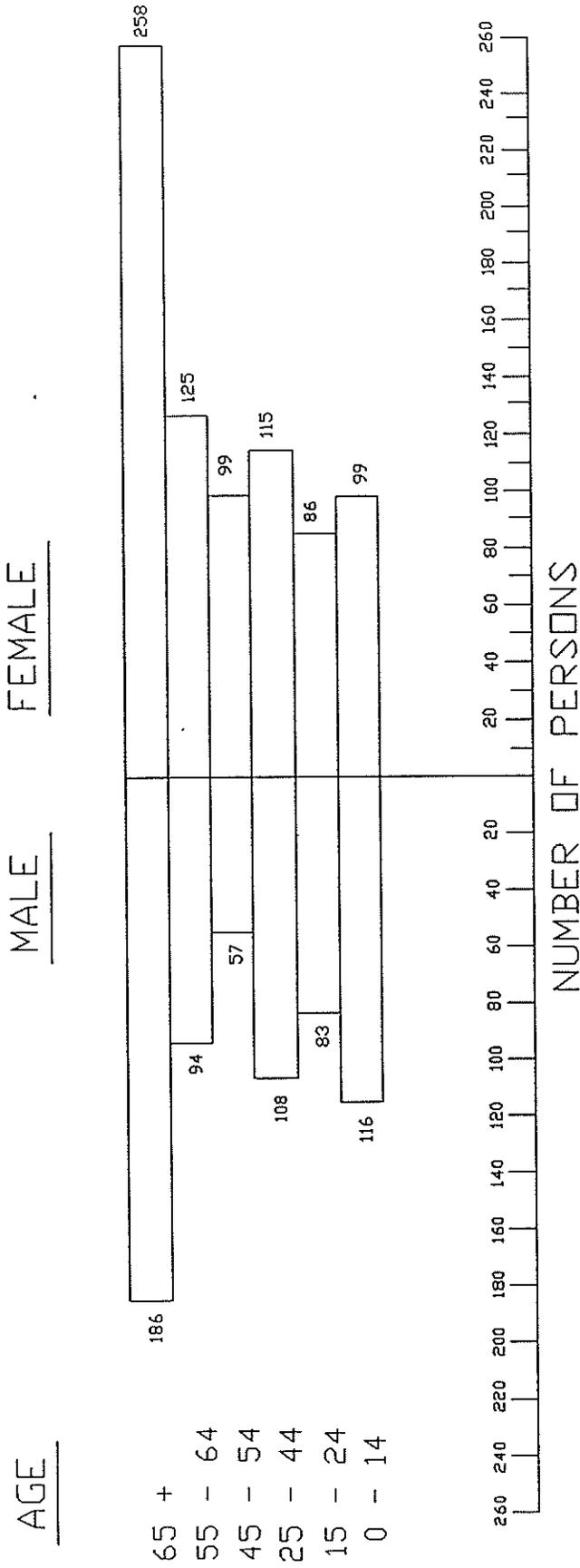
AGE DISTRIBUTION OF THE POPULATION FOR DUNNELLON

Age	<u>Population</u>		<u>Females</u>	
	Total	Percent	Total	Percent
0 - 14 years	215	15.1	99	46.0
15 - 24 years	169	11.9	86	50.9
25 - 44 years	223	15.6	115	51.6
45 - 54 years	156	10.9	99	63.5
55 - 64 years	219	15.4	125	57.1
65 + years	444	31.1	258	58.1

Source: U.S. Bureau of the Census, 1980.

POPULATION 1980
BY AGE AND SEX

DUNNELLON



NUMBER OF PERSONS

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FIGURE 1

SOURCE: U.S. BUREAU OF THE CENSUS, 1980.

Household Size

Data from the U.S. Census 1980, listed in Table 3, reports an average household size of 2.24 for Dunnellon. This is lower than Marion County's average household size of 2.64 for 1980, according to the Bureau of Economic and Business Research. It is also lower than the State as a whole (2.55).

The small household size in Dunnellon may be indicative of a predominance of older age groups. According to the Bureau of Economic and Business Research, "Number of households and average household size in Florida; April 1, 1987", a small average household size may be due to the tendency for more older persons to maintain their homes after their families have left, and the high rate of immigration of older persons to Florida.

Although a more recent estimate of household size is not available for Dunnellon, a household size of 2.52 has been reported in 1987 for Marion County by BEBR. It is recognized that the average household size has been decreasing nationwide over the last twenty years due to such factors as increasing divorce rates, decreased birth rates, and the predominance of single person households. The average household for Marion County decreased 4.5 percent between the years 1980 to 1987. By applying the same percentage decrease to Dunnellon's 1980 household size, an estimate for Dunnellon's 1987 average household size is calculated to be 2.14. This revised

household size will be used for predicting both the number and the type of housing units needed for the projected populations.

TABLE 3

POPULATION AND HOUSEHOLD SIZE
CITY OF DUNNELLON

Population in 1980: 1,427

	<u>NUMBER</u>	<u>PERCENT</u>
1 Person	192	30.2
2 Persons	273	42.9
3 Persons	65	10.2
4 Persons	55	8.7
5 Persons	34	5.3
6 or More Persons	17	2.7
<hr/>		
Total Households	636	100
Average Household Size	2.24	

Source: U. S. Bureau of the Census, 1980.

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Household Income

An equally important factor which determines the type of housing unit in demand by the residential population is the affordability of the available housing stock. Whether a household can afford a particular home is dependent upon both the price of the house and the income of the household. The most recent data available concerning household income are for 1979, reported by the U.S. Bureau of the Census. Table 4 lists the household income ranges and percentage of households within each range for Dunnellon. The median household income in 1979 was \$10,833. In comparison, the median household income for the State of Florida in 1979 was \$14,930, and for Marion County, \$15,749. The City's median household income in 1979 was 27 percent lower than the County, and 31 percent lower than the State. Approximately 57 percent of Dunnellon's households received an annual income of less than \$12,500 in 1979.

Table 5 provides data pertaining to income sources of households in 1979. Approximately 48 percent of the City's households obtain their income through wages or salaries; about 57 percent receive their income through social security. (The total of the percentages of households in each category calculates to greater than 100 percent, because it is possible for a household to receive more than one source of income). The population data thus far, indicates Dunnellon's housing needs are characterized by predominately small, older or retiree households.

TABLE 4

HOUSEHOLD INCOME IN 1979
CITY OF DUNNELLON

<u>Household Income Range</u>	<u>Percent</u>	<u>Number of Households</u>
Less than \$2,500	6.3	40
\$2,500 to \$4,999	15.7	100
\$5,000 to \$7,499	12.6	80
\$7,500 to \$9,999	12.3	78
\$10,000 to \$12,499	9.4	60
\$12,500 to \$14,999	6.9	44
\$15,000 to \$17,499	7.9	50
\$17,500 to \$19,999	7.1	45
\$20,000 to \$22,499	5.5	35
\$22,500 to \$24,999	2.8	18
\$25,000 to \$27,499	2.8	18
\$27,500 to \$29,999	1.6	10
\$30,000 to \$34,999	1.9	12
\$35,000 to \$39,999	2.7	17
\$40,000 to \$49,999	3.3	21
\$50,000 to \$74,999	0	-
\$75,000 or more	<u>1.2</u>	<u>8</u>
	100	636

Median Household Income in 1979: \$10,833

TABLE 5

INCOME SOURCES OF HOUSEHOLDS IN 1979
CITY OF DUNNELLON

Estimated # of households in 1979; 636

<u>Source</u>	<u>Number of Households</u>	<u>Aggregate Income (\$)</u>
Earnings	321	16,146
Wage or salary income	307	14,701
Nonfarm self-employment Income	50	13,346
Farm self-employment Income	9	282
Interest, dividend or net rental income	266	4,274
Social Security Income	365	4,188
Public assistance Income	51	2,639
All other Income	209	5,282

Source: U.S. Bureau of the Census, 1980

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SUPPLY OF HOUSING

The population characteristics of Dunnellon's residents provide direction in determining the housing needs of the community. Analysis of the City's existing housing supply will determine any existing deficiencies, as well as provide a foundation for the plan to meet future housing needs.

Type and Number of Dwelling Units

According to the U.S. Bureau of the Census, there were a total of 713 dwelling units in Dunnellon in 1979. Approximately 83 percent of these units were single-family housing, six percent were multi-family, and 11 percent were mobile homes. In Marion County there were 51,221 dwelling units in 1979. Of these units, 71 percent were single-family housing, 8 percent were multi-family housing and 21 percent were mobile homes. Table 6 lists the findings of the 1980 U.S. Census for Dunnellon and Marion County. Since the data from the 1980 Census are somewhat outdated for analysis of existing housing stock, other sources of information must be utilized.

Table 7 summarizes the housing construction activity reported by the Building Inspector, City of Dunnellon, between January, 1980 and January, 1988. Comparative analysis of these data with that of the 1980 Census shows that housing construction contributed to an increase of 272 units over 8 years, or 4.7 percent per year. Based upon these data, the existing housing stock for Dunnellon is estimated to be 985 units.

Updating the census data with the construction activity data indicates that Dunnellon's housing stock currently consists of 71.6 percent single-family conventional, 11.4 percent mobile homes and 16.8 percent multi-family. While the percentage of mobile homes has stayed the same, the percentage of multi-family homes has increased 11.2 percent since 1980.

TABLE 6

TYPE OF DWELLING UNIT
DUNNELLON AND MARION COUNTY, 1980

	Dunnellon	Percent	Marion County	Percent
Single Family Units	591	82.9	36,415	71.0
Multi-Family:				
2 - 9 Units	37	5.2	3,066	5.9
10 or more	3	0.4	1,151	2.4
Mobile Homes	82	11.5	10,589	20.7
Total Year Round Units	713	100	51,221	100

Source: U. S. Bureau of the Census, 1980.

TABLE 7

SUMMARY OF HOUSING CONSTRUCTION
CITY OF DUNNELLOM
JANUARY 1980 - JANUARY 1988

	Single-Family		Duplex	Multi-Family	
	Conventional	Manufactured		3-9 Units	10 or More
1980	12	6	0	0	0
1981	10	3	0	0	0
1982	13	8	0	0	1 (10) 1 (35)
1983	21	0	0	0	
1984	20	4	1 (2)	0	1 (42)
1985	10	2	0	0	1 (37)
1986	13	6	0	0	0
1987	15	2	0	0	0
1988*	1	0	0	0	0
TOTAL	115	31	2	0	124
# UNITS					

Total New Housing Units Since: 272
 () Signifies # of Units
 * January Only

Source: Building Inspector, City of Dunnellon, February, 1988

Age of Existing Housing Stock

Dunnellon's existing housing stock consists of both older and newer homes. This is evident from the U.S. Census data indicating that approximately 48 percent of the City's housing is over 18 years old or older. The period between 1980 and the present accounted for the highest percentage of housing construction, while the years between 1960 and 1969 accounted for the second highest percentage. Table 8 lists the tenure and occupancy status by year constructed for year-round housing units in the City of Dunnellon.

The existing housing stock in the City appears to be well maintained on a whole. Results of the housing conditions survey, of which discussion follows, indicate that those homes found to be in dilapidated condition consist of single-family conventional homes.

Methods for Evaluation of Exterior Housing Conditions

A survey of the City's existing housing conditions was performed during December 21, 1987 and January 28, 1988. The survey was carried out by driving or walking through the entire City while observing every existing single and multi-family dwelling unit and visually evaluating the condition based upon the following locally determined definitions. These definitions closely represent those developed and used by the Withlacoochee Regional Planning Council for the December 1978 survey completed for the September 1979 Comprehensive Plan. The definitions have been slightly modified for evaluation of only those conditions which can be observed from the exterior of the house. The following definitions have been chosen to ensure compatibility of statistics between this study and the previous 1978 Survey. To simplify the surveying process, the terms GOOD, POOR and DILAPIDATED have been used in place of SOUND, DETERIORATING and DILAPIDATED.

1. A Good Housing Structure: One which has no apparent defects or possibly slight defects that are normally corrected in the course of regular maintenance. Examples of such defects are:

- A. Peeling or cracking paint.
- B. Slight damage to porch or steps.
- C. Inadequate mortar between bricks or other masonry.
- D. Minor cracks in walls.
- E. Broken gutters or downspouts.
- F. Roof in need of minor repairs.

2. A Poor Housing Structure: One which needs more repair than would be provided in the course of regular maintenance. Such housing has one or more defects of an intermediate nature that must be corrected if the unit is to provide safe and adequate shelter. Examples of intermediate defects are:

- A. Broken or missing windows.
- B. Missing bricks.
- C. Some loose or missing materials on walls or roof.
- D. Shaky or unsafe porch.
- E. Small open cracks or holes in exterior members.

3. A Dilapidated Housing Structure: A unit that does not provide safe and adequate shelter, and in its present condition, endangers the health, safety and well-being of the occupants. Such housing has one or more critical defects; or has a combination of intermediate defects in sufficient number or extent that rehabilitation is not feasible. Examples of critical defect are:

- A. Holes, open cracks, rotted, loose or missing material (clapboard siding, shingles, bricks, concrete, tile, plaster or floorboards) over a large area of the foundation, walls or roof.
- B. Substantial sagging of floors, walls or roof.
- C. Extensive damage by storm, fire or flood.

Results of the survey are given in Table 9 and Figures 2 and 3. Approximately two percent of Dunnellon's existing housing stock was observed to be in poor or dilapidated condition; all of the substandard housing consists of single family conventional homes.

The survey indicated approximately 20 homes were in poor or dilapidated condition; however, the survey was based upon outside conditions only.

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TABLE 8

TENURE AND OCCUPANCY STATUS BY YEAR STRUCTURE WAS BUILT:
CITY OF DUNNELLO

	Total	Percent	Total Occupied	Renter Occupied
April 1980 - Jan 1988 *	270	27.4	N/A	N/A
1979 to March 1980	39	3.9	30	-
1975 to 1978	78	7.9	72	7
1970 to 1974	94	9.5	87	18
1960 to 1969	182	18.5	172	22
1950 to 1959	135	13.7	115	31
1940 to 1949	46	4.7	38	17
1939 or earlier	141	14.4	120	29
Total	985	100	634	124

Source: U. S. Bureau of the Census, 1980.

* Dunnellon Building Department, January 1988.

TABLE 9

INVENTORY OF STRUCTURAL CONDITIONS

CITY OF DUNNELLON, 1988

<u>Housing Unit by Type</u>	<u>Sound Housing</u>	<u>Substandard Housing</u>		
		<u>Poor</u>	<u>Dilapidated</u>	
Single-Family				
Conventional	611	7	13	
Manufactured	159	0	0	
Multi-Family				
Duplex	20	0	0	
3 or more units	137	0	0	
<hr/>				
	TOTAL	927	7	13
Percent of TOTAL	98%	0.7%	1.3%	

(947 Total Housing Units)

Source: Henigar & Ray Survey, February 1988.