

MARKET CONDITIONS

Vacancy Rates

Vacancy rates can be used to indicate the City's available housing for its population. Data used in determining Dunnellon's vacancy rates were derived from the 1980 U.S. Census.

Table 13 indicates that in 1980 the vacancy rate for Dunnellon was 11.3 percent. The vacancy rate for Marion County is 11.2 percent, which is almost identical.

In 1987, the estimated permanent population was reported to be 1,731. In that year, there were approximately 858 dwelling units in the City in 1987, while there were approximately 808 households. This calculates to a 6% vacancy rate. This more recent figure will be used to calculate future housing needs.

Housing Costs and Rents

The affordability of housing units is also a determinant of the housing supply available to the population. Data used for analysis of the costs of housing in Dunnellon are provided from the 1980 U.S. Census as Table 14, Value of Owner-Occupied Housing. Based upon these data, it was calculated that over 68 percent of the City's owner-occupied housing values are under \$40,000. Approximately 8 percent of the housing values are between \$40,000 to \$49,999, 19 percent are between \$50,000 and \$99,999 and only a little over 3 percent were found to have a value greater than

\$100,000. The median value of owner-occupied units for Dunnellon was \$28,000 in 1980 compared with \$36,000 for Marion County and \$45,000 for the State of Florida. From these data, it can be concluded that Dunnellon appears to have an abundant supply of low-to-moderate priced housing.

October 14, 1991

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TABLE 13

TENURE AND VACANCY CHARACTERISTICS OF THE HOUSING STOCK; 1980

<u>Marion</u> <u>TENURE</u> <u>County</u>	<u>Percent</u>	<u>City of</u> <u>Dunnellon</u>	<u>Percent</u>
Total Year Round Housing Units 51,221	100 ¹	715	100 ¹
Total Occupied Year Round Housing Units 45,458	88.7 ¹	634	88.7 ¹
34,651	Owner Occupied 76.2 ²	510	80.4 ²
10,807	Renter Occupied 23.8 ²	124	19.6 ²
<u>VACANCY STATUS</u>			
Vacant Housing Units 4,124 (Seasonal and Migratory)	71.55 ³	34	42 ³
Vacant Housing Units 5,763* (Year Round Units)	11.2 ¹	81	11.3 ¹
For Sale Only 177	3.1 ³	13	16.0 ³
For Rent 483	8.4 ³	15	18.5 ³

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

* 1987 Florida Statistical Abstract.

- ¹ Percent of total housing units.
- ² Percent of occupied housing units.
- ³ Percent of vacant year round housing units.

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Owner-Occupied Units

Table 15 lists the monthly owner costs of owner-occupied housing units. Approximately 35 percent of owner-occupied units in the City have a mortgage. Median monthly owner-cost for owner-occupied units having a mortgage in Dunnellon was \$284. The median for monthly owner costs of owner-occupied units not mortgaged was \$86.

Renter Occupied Units

Table 16 shows the median monthly rent for renter-occupied units in Dunnellon. The median monthly rent for Dunnellon was \$190. in 1980.

Table 17 lists the monthly rental costs as percentage of income used for determining rent-to-income ratio for renter-occupied housing units. According to HUD, those households that pay more than 30 percent of their incomes on rent are considered to be overpaying. This figure is used by HUD when determining housing assistance needs of low and moderate income households. Table 17 summarizes the households overpaying rent in Dunnellon. Because the data available do not categorize the percentage of households whose gross rent is over 30 percent of income but instead indicates percentages over 34 percent, these data will be used to determine households over-paying rent. From the Table it is calculated that 30 percent of the households in Dunnellon are overpaying. However, it is estimated that this number will be significantly lower upon completion of the 1990 census. Since 1980, a 72 unit renter-subsidized apartment complex was completed. Discussion of this subject follows under "Special Housing Needs."

TABLE 14

VALUE OF OWNER-OCCUPIED HOUSING

CITY OF DUNNELLON, 1980

VALUE	DWELLING UNITS			
	Dunnellon		Marion County	
	Number	Percent	Number	Percent
Less than \$10,000	32	7.9	1338	5.9
\$10,000 - \$14,999	36	8.9	1433	6.3
\$15,000 - \$19,999	43	10.6	1623	7.2
\$20,000 - \$24,999	67	16.7	2072	9.2
\$25,000 - \$29,999	40	9.9	2049	9.1
\$30,000 - \$34,999	34	8.4	2330	10.3
\$35,000 - \$39,999	23	5.7	2246	9.9
\$40,000 - \$49,999	33	8.2	3381	14.9
\$50,000 - \$79,999	63	15.6	4529	20.0
\$80,000 - \$99,999	14	3.5	747	3.3
\$100,000 - \$149,999	13	3.2	633	2.8
\$150,000 - \$199,999	3	.07	161	.71
\$200,000 - or more	3	.07	88	.39
Total	404	100%	22,630	100%
Median Value	\$ 28,000		\$36,000	

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

TABLE 15

MONTHLY OWNER COSTS OF OWNER-OCCUPIED HOUSING UNITS

CITY OF DUNNELLO, 1980

Mortgage Status and Selected Monthly Owner Costs	Dunnellon	Percent
With a mortgage	141	100
Less than \$100	4	2.8
\$100 to \$149	8	5.7
\$150 to \$199	21	14.9
\$200 to \$249	24	17.0
\$250 to \$299	20	14.2
\$300 to \$349	25	17.7
\$350 to \$399	18	12.8
\$400 to \$449	4	2.8
\$450 to \$499	7	5.0
\$500 to \$599	4	2.8
\$600 to \$749	6	4.3
\$750 or more	-	0
Median	284	
Not mortgaged	266	100
Less than \$50	24	9.0
\$50 to \$74	82	30.8
\$75 to \$99	62	23.3
\$100 to \$124	54	20.4
\$125 to \$149	29	10.9
\$150 to \$199	11	4.1
\$200 to \$249	4	1.5
\$250 or more	-	0
Median	86	

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

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TABLE 16

MONTHLY GROSS RENT OF RENTER-OCCUPIED UNITS

CITY OF DUNNELLON, 1980

GROSS RENT	NUMBER	PERCENT
Less than \$60	2	1.6%
\$60 to \$79	4	3.3%
\$80 to \$99	8	6.6%
\$100 to \$119	10	8.2%
\$120 to \$149	17	13.9%
\$150 to \$169	-	-
\$170 to \$199	16	13.1%
\$200 to \$249	27	22.1%
\$250 to \$299	10	8.2%
\$300 to \$349	9	7.4%
\$350 to \$399	-	-
\$400 to \$499	-	-
\$500 or more	-	-
No Cash Rent	19	15.6%
TOTAL	122	100%
Median Monthly Rent \$190		

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

A rectangular stamp with the word "MASTER" in a bold, serif font, centered within a thin border.

TABLE 17

RENT-TO-INCOME RATIO FOR RENTER-OCCUPIED HOUSING UNITS
CITY OF DUNNELLON, 1980

Gross Rent as Percentage of Income	Income Ratio									
	Less than \$5,000		\$5,000 to \$9,999		\$10,000 to \$14,999		\$15,000 to \$19,999		\$20,000 or more	
	#	%	#	%	#	%	#	%	#	%
Less than 20%	3	2.5	8	6.6	10	8.2	11	9.1	15	12.3
20 to 24%	-	0	3	2.5	4	3.3	3	2.5	-	0
25 to 34%	2	1.6	7	5.7	-	0	-	0	-	0
35% or More	30	24.6	7	5.7	-	0	-	0	-	0
Not computed	-	0	9	7.4	7	5.7	3	2.5	-	0
Total	35	28.7	34	27.9	21	17.2	17	13.9	15	12.3

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

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SPECIAL HOUSING NEEDS

Inventory of Subsidized Renter-Occupied Housing

There is currently one renter-occupied housing development currently using federal, state or local subsidies. Rolling Hills Apartments is a 72 unit apartment complex under the Section 515 Rural Rental Housing Program. Under this program, the Farmer's Home Administration has made a direct loan to the developer with interest credits. The savings reflected in the reduced loan rate are then passed down to the tenant in the form of lower rents. Tenants must pay the higher of either 30 percent of their income or the rent needed to operate the project on the basis of a one percent loan. In addition, further rural rental assistance may be available on a limited basis to very low income families to enable them to live in the complex when they can not otherwise afford to pay the rent calculated on a one percent interest basis. The City is currently not a recipient of any other housing subsidy programs.

Inventory of Group Homes

A group home is defined in 9J-5, F.A.C., as a facility which provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional and social needs of its residents. Adult congregate living facilities comparable in size to group homes are included in this definition. It does not include rooming or boarding houses, clubs, hotels, residential treatment facilities, nursing homes or emergency shelters.

The social service industry advises that group homes be located in residential areas, so as to reduce the impacts of "institutionalization" on group home inhabitants. Chapter 419, F.S., requires that homes of six or fewer residents which otherwise meet the definition of a community residential home shall be deemed a single-family unit and a noncommercial, residential use for the purpose of local laws and ordinances. Thus, homes of six or fewer which otherwise meet the definition of a community residential home shall be allowed in single-family or multi-family zoning without approval by the local government, provided that such homes shall not be located within a radius of 1,000 feet of another existing such home with six or fewer residents.

There are currently two group homes within City limits licensed by the Florida Department of Health and Rehabilitative Services (DHRS). There is also one group home outside City limits. Another group home is planned outside City limits on CR 484; however, no further information is available at this time. Table 18 lists the data available for these group homes.

Inventory of Mobile Home Parks

There are currently three mobile home parks licensed by DHRS within City limits. Table 19 provides an inventory of those facilities. The City operates the 31 space Dunnellon Municipal Mobile Home Park.

TABLE 18

INVENTORY OF GROUP HOMES FACILITIES
WITHIN 10 MILES DUNNELLON*

Program /Facility Name	Capacity	Location
<u>Development Services Division</u>		
Dunnellon Training Center	16	Marion County, 7 miles north of Dunnellon on U.S. 41
Paulk Home	4	Pennsylvania Ave. Dunnellon
White House		

Source: DHRS, Development Services Division, January 1988

TABLE 19

INVENTORY OF MOBILE HOME PARKS IN DUNNELTON

MARCH 1986

<u>Park Name/Location</u>	<u>Mobile Home Spaces</u>	<u>Recreation Vehicle Spaces</u>
Dunnellon Square - Mobile Home Park US Hwy 41 and Powell Road	125	0
Dunnellon Municipal Trailer Park US Hwy 41	31	0
Oak Bend Mobile Home Park	120	0

Source: DHRS, Environmental Health Unit, May 1986, and Dunnellon Public Works Director, 1990.

Inventory of Historically Significant Housing

An Historic District Survey was completed for Dunnellon in 1987. Funding for the project was provided by local funds and a grant-in-aid from the Bureau of Historic Preservation, State of Florida, who approved the following work, including historic research to develop a chronology of events; field survey to locate and identify sites, structures, buildings and objects of architectural, historical or cultural significance over a specific area of the project grant; preparation of Florida Master Site File for all structures, sites and buildings of architectural, historic or cultural significance; preparation of all forms and documentation required to support the nominations of an historic district, or other such designation deemed appropriate after consultation with the Bureau of Historic Preservation for listing in the National Register of Historic Places; and preparation of a draft historic preservation plan element for the City's Comprehensive Plan, including coordination with Marion County Planning Department.

This project document provides an inventory of historically significant housing recently submitted for listing on the Florida Master Site File. A map from the project indicating location of each building is provided as Figure 4. This map also identifies the buildings and sites accepted for listing in the National Register of Historic Places as the Dunnellon Historical District.



Because the Dunnellon Historic survey covers a particular area of the City rather than the entire City, it has been necessary to obtain other data for the remaining area of the City.

Review of the Master Site File for Marion County provided by the Division of Historical Resources indicates no other buildings have been recorded as significant within the City. It is noted that the Master Site File is not a result of comprehensive professional surveys in Marion County; rather, the records are limited to sites reported to the Division of Historical Resources. In fact, the Historic Preservation Plan for Dunnellon recommends additional survey work be conducted to complete the inventory of all historic resources within City limits. The plan also provides goals, objectives and policies for the protection of Dunnellon's historic and archaeological resources.

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