

HOUSING ELEMENT

I. INTRODUCTION

A. Purpose

The purpose of this element is to: (1) identify existing and projected deficits in the housing supply; (2) analyze housing trends and the causes, scope and nature of any housing problems; and, (3) develop appropriate plans, programs and policies to bring about the delivery of adequate housing for the residents of Wakulla County, whether through private sector efforts, non-profits, public-private partnerships, or the public sector.

This element first provides an overview of housing conditions examining special housing such as low and moderate income families including areas of blight, mobile homes, government supported housing and historically significant housing.

RESIDENTIAL GROWTH TRENDS

Over the years, Wakulla County has experienced growth which generally can be described as being in a central corridor of the County. Building has occurred in the central corridor due to building constraints placed upon development by the Apalachicola National Forest in the western half of the County, large land holdings of the St. Joe Paper Company in the extreme eastern part of the County and by the St. Marks Wildlife Refuge in coastal areas extending to the Jefferson County boundary.

Most of the development in the County lies generally adjacent to one of three main highways in the central corridor. The largest area of residential growth is along U.S. 319 at the Leon County boundary, through Crawfordville, and through Panacea on U.S. 98 to Ochlockonee Bay. It is characterized by the clustering of residential areas at Crawfordville, Medart/Tully, Panacea/Ochlockonee Bay and most recently near the Leon County boundary. In recent years, this particular corridor has been dominated by increasing numbers of mobile homes. In Panacea alone there were no new single-family homes built in the year 1987. For the County as a whole, in the previous five years, the percent of mobile homes was approximately 50% and since 1987 77% of all new homes were mobile homes. The other major developing corridors include Highway 365 in and adjacent to the Wakulla Gardens and Highway 363 at the Leon County boundary which is also one of the fastest growing areas in the County.

II. HOUSING INVENTORY

A. Characteristics of the Existing Housing Stock

1. Age of the Housing Stock

The housing stock of Wakulla County, according to the 2000 U.S. Census is relatively new as nearly 82% (8,054) of the total housing stock (9,820) was built after 1970 and 90.4% (8,878) was built after 1960. 9.5% (842) was built before 1960. Although much of the County's housing stock is new, many of the newer dwellings have conditions that could be worse than the older housing, due to the increase in the 1970's of the placement of inexpensive mobile homes which are often not maintained and many times abandoned.

2. Type of Dwelling Units

The 2000 US Census indicated that there were 9,820 total housing units within the County of which 8,450 were occupied, thus an occupancy rate of 91%. Of the 9,820 dwelling units, approximately 4,178 or 42.5% were mobile homes. This percentage increased from 1990 US Census estimate that 37% of the total housing units were mobile homes. There are large clusters of mobile home dwellings throughout the central corridor of the county. Mobile homes are popular due to the general low cost of the units with a provocative incentive that many mobile home owners may avoid property taxes because the value of the home and property often falls below the \$50,000 homestead exemption. Also, with Leon County's higher property taxes, the incentive for lower income residents of Leon County to move to Wakulla county and take advantage of the lower property values and the homestead exemption by living in mobile homes or to rent mobile homes for considerably less rent than in Leon County, has created a financial situation for the County in recent years. In order to reflect Wakulla County's proactive approach to providing housing for its citizens, incentives could be made to redirect this type of development to high density areas where mobile homes are the predominant use due to:

- a) the loss of County property taxes from the placement of new mobile homes and the added burden from new families entering the County using County services by not locating in high density areas;
- b) it causes a disincentive for families to build single family homes in what is considered conditions that would be highly speculative due to the rapid spread of mobile homes across the County; and,
- c) the greatest percentage of abandoned, substandard and dilapidated residential structures are mobile homes, which allows for monitoring and removal or replacement of units.

The second largest housing type in the County is single family dwellings. This group consists of approximately 20% to 30% of the total new housing stock from 1984 to 1990. Multi-family homes represent the smallest category of dwellings in the County. Less than 1% of new residential development permits were recorded in that category since 1994. Of the multi-family developments, the majority is found in the coastal areas south of Panacea along Ochlockonee Bay. However, the percent may rise in this planning period due to the establishment of service areas that promote higher densities and multifamily dwellings.

3. Owner Occupied and Renter Occupied Dwelling Units

The 2000 U.S. Census reported that approximately 7,111 of the County's occupied housing stock is owner occupied. Rental housing consists of 1,339 units or approximately 16% of occupied dwellings within the County. The percentage of rental homes has remained fairly consistent with the 1990 U.S. Census.

An examination of tenure by race reveals that the home ownership pattern remains strong among all groups. Eighty-four percent of white households, 72 percent of black households, and 81 percent of Hispanic households are living in owner occupied units. Table 10 shows the tenure of the County's housing stock, A table showing housing by type is found in Table 11.

4. Cost of Housing; Rent, Value and Monthly Cost of Ownership Units

a) Monthly Gross Rent

The median monthly rent for renter occupied housing units in Wakulla County was \$506 in 2000, as reported by the U.S. Census. Of the 1,339 rental units, 17.7% fell in the "no cash rent" category and 8% fell into the less than \$200 category. 57% of the stock had rents that were between \$300 and \$749. Table 11 will show gross rent for renter occupied units.

b) Value of Owner-Occupied Housing

The median value of owner occupied housing for the County was approximately \$96,200 as reported in the 2000 U.S. Census. 12% of the County's housing stock was valued at less than \$50,000 and 54% was below \$100,000 in value. Only 6.8% of the housing stock was valued over \$200,000.

c) Monthly Cost of Owner-Occupied Housing

The 2000 U.S. Census shows of all owner occupied housing, 68% were with mortgages and 32% were not mortgaged. 55% of owners were with mortgaged that ranged in monthly cost from \$500 to \$1,500. Nearly 7% of owners paid less than \$500 per month, while approximately 9% paid over \$1,500 per month.

Affordable and adequate housing is a concern in Wakulla County. A family is considered to be paying too great of a percentage of total income if that family is paying over 30% of its total household income for housing, based on calculations by the U.S. Department of Housing and Urban Development. Based on the 2000 U.S. census, 83% of owners spent less than 30% of household income on monthly owner costs.

5. Rent-To-Income Ratio For Renter Occupied Housing

According to the Census, there are approximately 1,339 families in renter occupied units. 40% of renters spent less than 30% of household income on gross rent. The gross rent as a percentage of household income may not accurately reflect the percentage of renters spending less than 30% of household income on gross rent, because 19.7% (259 renters) fell into the "not computed" category.

6. Vacancy Rates

The U.S. Census defines a vacant housing unit as one in which no one is living at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration by persons who have residence elsewhere are also classified as vacant. The availability and variety in housing, whether for ownership or for rent, are partially determined by the vacancy rate in an area.

Nationally, an adequate vacancy rate, is usually measured at approximately 5% for sale units and 2% for renter units, and has been found to be necessary to provide a degree of choice in housing decisions. A lower rate indicates a tight market that allows for rent and prices to be raised due to high demand. A higher rate indicates some economic distress in the market such as overbuilding or recession.

The U.S. Census indicated approximately 14% vacancy rate in Wakulla County (1,370 units) among year-round housing. The rates recorded by the Census are misleading because they are based on all vacant dwellings including uninhabitable and dilapidated structures as well as units held for occasional use.

B. Condition of Housing Stock

The Wakulla County Building Department established a methodology for delineating housing that was deemed substandard. The County initiated a housing inventory that will be reviewed and field verified on an annual basis to determine areas with substandard or substantially inadequate housing stock. Due to lack of County revenue, the county established target areas of potential substandard housing by using the Census figures to find the number and location of units lacking complete plumbing. These areas were field verified and the County used the following criteria to determine standard or substandard housing. The criteria is based on 4 components of the structure: 1) foundations and floors; 2) exterior walls; 3) roofs; and 4) windows and doors. In each of these four categories a structure could be assigned a score from zero to three points depending upon the attributes of that particular structure. The total point range for any structure is zero to twelve. If a structure is assigned 3 or fewer points, it is considered standard. If it scored between 4 and 12 points it is considered substandard. Table 1 shows the number and general location of substandard housing.

Table 1 Estimated Substandard Units		
Census	Number of dilapidated/ substandard units	Specific problem areas
126	35	
127	11	
128T	48	Shadeville
128U	85	Wakulla
129T	11	
129U	19	Spring Creek
132	29	Mt. Olive/Buckhorn
133T	22	Otter Creek
133U	45	Panacea
Total	306	

The U.S. Census provides additional measures, including interior conditions considered to be substandard, and identifies the target of home improvement and rehabilitation efforts. These units are: (a) lacking complete plumbing for exclusive use; (b) lacking complete kitchen facilities; (c) occupants per room. The number of dwelling units in these categories can be found in Table 2. It must be recognized that more than one of these conditions may occur in the same housing unit.

Table 2 Condition of Housing Stock	
Conditions	Dwelling Units
Lacking complete plumbing	258
Lacking complete kitchens	296
Lacking central heating	2381
Overcrowded housing	151

Source: U.S. Census

C. Subsidized Housing Developments

1. Available Programs

Several programs, primarily at the federal level, are currently available for subsidized housing. Identified substandard housing areas shall be targeted for upgrading or redevelopment through the pursuit of state or federal housing assistance and redevelopment grants. The U.S. Department of Housing and Urban Development (HUD) funds numerous rental housing subsidy programs.

In addition to HUD's programs, other rental and owner subsidy programs are funded by the Farmer's Home Administration (FmHA) of the Department of Agriculture. FmHA's rental

program includes Section 515, Rental Housing Program, and Section 514/516, Farm Labor Housing Program. Subsidized housing may also be produced under general assistance programs such as the Community Development Block Grant (CDBG) and the Urban Development Action Grants (UDAG).

Other assisted housing can be constructed through state programs. The State of Florida established the Florida Finance Agency, which through the sale of bonds; provide funding for developers who set aside a percentage of their housing for low and moderate-income people.

a) Farmers Home Administration Program 502

The objective of this loan is to assist lower income rural families to obtain decent, safe, and sanitary dwellings and related facilities. Subsidized funds are only available for low and very low income borrowers who do not qualify for interest credit assistance and to moderate income only for loans for repair and rehabilitation, and subsequent loans in connection with transfers by assumption or credit sales.

b) Farmers Home Administration Program 504

The objective of this loan is to give very low income rural homeowners an opportunity to make essential repairs to their homes to make them safe and remove health hazards to the family or to the community.

c) Farmers Home Administration Program 515

The objective of this program is to provide loans to be used for the construction, purchase, improvement or repair of rental or cooperative housing or to develop manufactured housing projects. Funds may also be used to provide approved recreational and service facilities appropriate for use in connection with housing and to buy and improve the land on which the buildings are to be located.

d) HUD Section 202

The objective of this program is to provide rental or cooperative housing and related facilities for the elderly or handicapped. Loans could be used to finance the construction or the rehabilitation of rental or cooperative detached, semidetached, row, walk— up, or elevator type structures. Purchase without rehabilitation or moderate rehabilitation is eligible only for groups for non— elderly handicapped.

e) CDBG Community Development Block Grants/Small Cities Programs

The objective of this program is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunity, principally for persons of low and moderate income

f) Lower Income Housing Assistance Program (Section 8)

The objective of this program is to aid very low income families in obtaining decent, safe and sanitary rental housing.

2. Existing Assistance Programs

Wakulla County, through the Section 8 program, served a total of 200 units, of which the majority are single family dwellings. In addition, there are 342 Farmers Home Administration single family dwelling units built and funded in Wakulla County through low interest loans from the Section 502 program for low to moderate income families. There are also 12 Farmers Home Administration Section 515 apartments for low income families with an additional 34 units for moderate income families. Table 3 gives the generalized location of the Section 8 units and distinguishes between mobile homes (ME) and single family housing (SF).

Location	MH	SF	Total
Crawfordville	53	27	80
Medart	24	2	26
Panacea	16	1	17
Wakulla Gardens	1	2	3
Spring Creek Highway	7	2	9
Wakulla	4	3	7
St. Marks	7	4	11
Sopchoppy	23	5	28
Wakulla Springs	5	1	6
Ivan	9	0	9
Woodville	1	3	4

Source: Wakulla County Building Department

D. Group Homes

Currently in Wakulla County there are only two group homes licensed by HRS, Greenlin Villa and Wakulla Manor Nursing Home. Greenlin Villa houses up to 24 residents. According to the local HRS office, there is not a dire need for additional beds at this facility. The second home is Wakulla Manor which has 120 residents. Currently there is a small waiting list for this facility and plans are being made to increase this capacity. In Wakulla County the traditional family remains a somewhat strong unit and the largest majority of the County's elderly live in family homes rather than group homes for the elderly.

E. Mobile Home Parks

Table 4 shows an inventory of HRS registered mobile home parks and parks sponsored by HUD.

Table 4 HRS and HUD Sponsored Mobile Home Parks HRS Registered				
	Mobile Home Spaces	Location Township/Range	Water*	Sewer^
NicholsTrailer Park	10	25-2S-2W	1	3
Gulfbreeze Trailer Park	9	15-3S-1E	1	3
Wakulla Station Mobile Home Community	14	9-3S-1E	2	3
Danny Miller Park	32	18-2S-1W	N/A	N/A
Sandy Acres Mobile Home Park	10	25-2S-2W	4	3
HUD Sponsored				
Jewel Trailer Park	24	24	N/A	N/A
Other Mobile Home Parks				
Shell Point Trailer Park	116	HS-121	1	3
Pelt's Mobile Home Park	12	11-4S-1W	N/A	N/A

Water Supply

- * 1 - Community/Municipal Drinking Water System
- 2 - Other Drinking Water System (Rule 10D—6, F.A.C..)

Sewerage

- A 1 - Municipal or Like
- 2 - Private Central System
- 3 - Septic Tanks
- 4 - Combination of Central and Septic Tanks

Source: HRS

F. Historically Significant Housing

The Florida Department of State, Historical Resources Division, Master Site File, has over 400 sites in Wakulla County. However, only two structures are on the list and only the Wakulla Springs Lodge is historically significant. Wakulla County has several sites that have been deemed by the County as historically significant. These are:

1. Adams Plantation House
2. Walker House
3. Harvey Young Funeral Home
4. Wakulla Springs Lodge
5. St. Marks Lighthouse

The location of these structures is shown on Map 19.

III. ANALYSIS

A. Introduction

This section is concerned with analysis of varying aspects of housing supply and demand to the year 2000. Housing needs are projected based on varying demographic factors as shown in this

section. Although several public assistance programs discussed in the previous section can improve the affordability of housing, the projected housing stock discussed in this section will likely be supplied by the private sector.

B. Household Size

The purpose of this section is to project the number and size of households in the County (Table 5), tenure (Table 6), type (Table 7), and project households by income group (Table 8). These projections are necessary to measure the “fit” of the existing housing stock with the future population to determine future housing needs. Such projections of household size and income will be useful in determining the type of structures and the cost.

Table 5 Population and Housing Size						
	1980	1985	1990	1995	2000	2008
Population	10, 887	13,159	14,202	17,061	18,520	29,970
Total Housholds	3,709	4,716	5,300	6,770	7,408	11,165
Average Persons per Household	2.93	2.79	2.62	2.52	2.5	2.56

Source: U.S. Census, BEBR, Wakulla County Planning Department

Wakulla County does not have complete historic data pertaining to new construction, conversions, mobile home placements and removal due to building permit inconsistencies that continued through 1989.

Table 6 Household Tenture								
Household Tenture	1992		1995		2000		2008	
Total Households	5,784	(+1007)*	6,770	(+986)	7,408	(+638)	13,148	(+5,739)
Owner Occupied	4,841	(+845)*	5,666	(+825)	6,200	(+534)	9,150	(+2,950)
Renter Occupied	943	(+161)*	1,104	(+161)	1,208	(+104)	1,878	(+670)

The number in parentheses is increased in five-year intervals.

* - increase from 1985

SOURCE: U.S. Census, BEBR

Table 7					
Household Type					
Household Types	1990	1995		2000	
Single-Family	1,330	1,557	(+227)	1,704	(+147)
Multi-Family	231	271	(+40)	296	(+25)
Mobile Homes	4,222	4,942	(+720)	5,408	(+466)
Total	5,784	6,770	(+987)	7,400	(+638)

Source: BEBR

Note: BEBR was used as the primary source due to irregularities in building permit processing until 1989. Prior to 1989, the permits only revealed the type of structure but not if the permit was for new construction, conversions, or mobile placements. Although this information is helpful in generally estimating the percent of housing by type, it is not accurate for showing actual counts.

C. Households by Income

Based on U.S. Housing & Urban Development Program Guidelines (August 1992), the median family income in the County is \$28,300. The number of very low and low income households accounted for over 40% of all households within the County. The number of very low, low and moderate income households was approximately 60%. Table 8 shows the breakdown by income.

Table 8		
Income Profile		
Income	Number	Percent
Less than \$5,000	692	19%
\$5,000 - \$7,499	340	9%
\$7,500 - \$9,999	472	13%
\$10,000 - \$14,999	688	18%
\$15,000 - \$19,999	536	14%
\$20,000 - \$24,999	395	11%
\$25,000 - \$34,999	395	11%
\$35,000 - \$49,999	140	4%
\$50,000 or more	51	1%
Total Households	3,709	100%

Source: Wakulla County Building & Weatherization Departments

Table 9		
Income Limits of Income Groups		
Income Group	Ratio to Median Family Income	Income Limit of Group
Very Low	50% or less of Median	Less than \$14,150
Low	Between 50% to 80% of Median	\$14,150 to \$22,640
Moderate	Between 80% to 120% of Median	\$22,640 to \$43,960

Table 10			
Projections of Households by Income Group			
	1990	1995	2000
Very Low (23%)	1,330	1,557	1,703
Low (17%)	983	1,151	1,259
Moderate (17%)	983	1,151	1,259

Source: US Census, US HUD, BEBR
Wakulla County Planning Department extrapolations

Table 11		
Projected Households by Income Group and Tenure		
Income Group	Household Tenure*	
	Renter Occupied	Owner Occupied
1992		
Very Low	250	1,300
Low	165	900
Moderate	200	1,000
1995		
Very Low	249	1,308
Low	184	967
Moderate	184	967
2000		
Very Low	272	1,431
Low	201	1,058
Moderate	201	1,058

* A linear rate of 16% renter occupied and 84% owner occupied units has been applied based on historic housing trends.

Source: U.S. Census, U.S. HUD, BEBR, Wakulla County Planning Department

Income Group	90 - '95	95 - '00
Very Low	227	146
Low	168	108
Moderate	168	108

Source: U.S. Census, U.S. HUD, BEBR, Wakulla County Planning Department

Adequate sites for very low, low and moderate income families may be provided by various housing programs and the private sector as discussed in previous sections of this element. Currently, the County does not provide housing for these income groups although it does participate in Section 8 programs. The programs, with the exception of the CDBG Grants, are not site specific. The CDBGs are the principal source the County currently has for the provision of providing supporting infrastructure for the income groups listed above. Providing infrastructure to very low, low and moderate income families, as well as the rest of the anticipated population, will be encouraged through incentives to locate within service areas or where infrastructure concurrently exists.

D. Affordability of Housing

As previously shown, the median family income in 1992 is \$28,300. For affordable housing, a family should not pay more than 35% for rental housing and not above 2.5 times the family income for affordable housing. Table 13 shows affordable housing limits by income group for renter and owner housing.

Income Group	Family Income	Renter Costs (By Month)	Owner Cost (Unit Price)
Very Low	<\$14,150	<\$353	<\$35,375
Low	\$14,433 - \$22,640	\$360 - \$566	\$36,082 - \$56,600
Moderate	\$22,923 - \$33,960	\$573 - \$849	\$57,307 - \$84,900

Source: U.S. Census, HUD, Wakulla County Planning Department

Housing costs are based on 1992 dollars. A majority of very low, low and moderate income families may obtain adequate housing by purchasing used or new mobile homes. It is estimated that the average cost of a single wide mobile home in the County was less than \$20,000 including land (1 acre or less) based on Wakulla County Building Department and tax roll extrapolations.

The U.S. Census did not show the number of families that were paying 30% or more for rent but it did reveal those families that were paying 35% or more for rent which was approximately 250 families. Currently the Section 8 program assists the vast majority of families paying 35% or more for rent as most of these families are of very low, low or moderate income status.

The County’s population projections are based upon BEER projections which show that the County may average approximately a 2000 person increase over each five year interval as shown above. These figures are the best available data although building permit records over the past several years have shown that these figures may be underestimated.

The estimate for the number of very low income housing units is 227 by 1995 and an additional 146 by the year 2000. Estimates for low income families is 168 to 1995 and 108 to 2000. (See Future Land Use Element for acreage needed for future housing). Low and moderate income housing has occurred throughout the County. With the amount of acreage available for all housing, adequate sites for low income housing appears to be in abundance in areas where services exist. Generally the value of housing traditionally has not affected the location of low and moderate housing with the exception of housing located along Ochlockonee Bay, which is mostly higher income housing. The number of available vacant subdivided lots not located in the Ochlockonee Bay area is approximately 10,000 allowing for a large number of potential sites for low and moderate income housing with a majority of the lots allowing the placement of mobile homes.

E. Poverty Status

Since the 1980 Census, the poverty status of people living in the County was approximately 18%. Of the 18%, nearly 25% of those people are over the age of 60 or 371 residents. Special provisions for assistance and adequate housing to this sector of the population could be made through partnership incentives provided to the private sector.

The poverty level percentage based on the current Florida Statistical Abstract was 15.8%. Linear extrapolation of this rate shows the projected number of persons below the poverty level in Table 14.

Table 14			
Poverty Status			
	1990	1995	2000
Persons	2,394	2,696	2,926
Households	914	1,070	1,170

SOURCE: Wakulla County Planning Department

F. Future Substandard Housing

Future projections of substandard housing is calculated by taking 10% of total housing stock available over a 50 year time period in intervals of 5 years from 1990 through 1995. These projections are shown in Table 15.

Table 15			
Estimated Number of Substandard Housing Units, 1990 - 2000			
Year	(10% > 1939)	(10% 1940 - 1945)	(10% 1946 - 1950)
	1990	1995	2000
Total	50	32	32
Owner Occupied	38	16	16
Renter Occupied	10	3	3
Other	2	1	1

Source: Wakulla County Planning Department

The substandard units are predominately found in Panacea, Crawfordville, and the community of Buckhorn. Structural improvements or replacement could be achieved through stricter code enforcement. CDBG grants as well as other state and federal funds will be sought for rehabilitation, demolition, or replacement of substandard units. Building permit fees may be lowered or waived for owners of substandard units that propose to bring their structures up to current codes. Incentives to the private sector could also be used to encourage redevelopment in areas with many substandard units.

G. Vacancy Rates

For a proper vacancy rate, the market maintains approximately 2% excess housing for rent and 5% for owner occupied dwellings. Based on the U.S. Census, the vacancy rate for sale housing was up approximately 1.6 to 10% for rental units. The rate for owner units is low and somewhat limits the selection of dwellings that a buyer can choose from and artificially drives up costs of housing. The vacancy rate for rental units is 10% but this statistic is slightly deceiving as a small number of these vacant units are rented on a temporary basis for vacationers weekly or monthly. The County should maintain the housing stock to approximately 2% for owner occupied housing and 5% percent for the rental market or an increase of 3.4% for the owner market and no increase for the renter market. To maintain an adequate vacancy rate for the County, the housing stock will need to be increased by the amount shown in Table 16.

Table 16						
Dwellings Needed to Maintain an Adequate Vacancy Rate						
	1990		1995		2000	
Total	38	(1,007)	37	(986)	25	(638)
Owner	34	(845)	33	(825)	25	(534)
Renter	0	(161)	0	(161)	0	(104)

Source: Wakulla County Planning Department

The number in the parentheses represents the estimate of new dwellings by type and year. The number not in the parentheses represents the number of additional dwellings needed to maintain an adequate vacancy rate.

H. Group Homes

The two group homes identified in Chapter 2 are Greenlin Villa and Wakuila Manor. Wakulla Manor generally maintains a capacity of 124 residents and does not currently plan to expand. Greenlin Villa may expand in the next planning period to fill a relatively small demand for group home capacity within the County pursuant to representatives of Greenlin Villa. The home is located in an area of residential use near the south boundary of Crawfordville. There is no large demand for group homes due to the current strength of the traditional family within the County and with the proposed Greenlin Villa facility expanding by 25%, the future demand for group homes through the next planning period could be met. Currently Greenlin Villa is served by a public water system and is adjacent to one of the County's two principal arterials (U.S. 319). The County does not have a process of determining the location of new sites for group homes and relies upon market forces and demand. Foster homes are provided by families throughout the county.

I. Rural and Farmworkers Households

The County has a small number rural and farmworkers households by the existing "farm definition" as shown in the U.S. Census. There are approximately 175 persons within this category. The U.S. census of agricultural uses shows that over a five year period Wakulla County decreased approximately 5% in the number of farms. The size of farms is also decreasing. The County Extension Office estimates that there will be from 100 to 120 farm workers by the year 2000 based on the decrease of size and number of farms. Existing housing should support projected housing needs if this trend continues.

J. Housing Delivery System

The Housing delivery system in Wakulla County is market and demand driven. Like most counties and other units of local government, coordination of various governmental agencies, businesses, home manufacturers, and mobile home producers is necessary. In order to make the delivery system complete and less complicated, the support and assistance of local landowners, real estate agents, financial institutions, mortgage companies, contractors, material suppliers, and building and zoning regulations is essential. To make the housing delivery system successful, it is imperative that all involved parties work together.

1. Land Availability

As discussed in the Future Land Use Element, land use requirements for estimated housing needs may be met by the existing supply. There are nearly 15,000 existing subdivision lots and an estimated 60% are available for development.

2. Utilities, Water and Sewer, Impact Fees

The County has recently created the first County public utility system, along the coast (Panacea and Ochlockonee Bay). The effects of pollution from individual wastewater systems on Dickerson and Ochlockonee Bays created the need for a central sewer system in the area. As growth continues it may be necessary to consider a central sewer system in the Crawfordville area to insure minimum water quality for new homes in the area. Currently the County imposes a \$600 impact fee on all new dwelling units for the provision of future services.

3. Financing

Currently there are three local lending agencies being utilized within the County as well as many lending institutions in nearby Tallahassee that provide finance options for those building new homes or placing mobile homes in Wakulla County. Terms are made between the home owner and the chosen financial agency. The County currently participates only in the Section 8 program in dispersing aid to very low income residents. The William F. Sadowski Affordable Housing Incentive is going to be very useful to the County in this regard.

4. The County's Administrative Role

The County's primary roles in the housing delivery system are zoning, land development regulations (including subdivision regulations), building permitting process, and coordination with federal and state agencies.

All proposed nonresidential development should be required to provide an affordable housing study to determine whether an adequate supply of affordable housing to support the income levels of the development's employees exists concurrently with the proposed project phasing schedule. The County shall develop a program to ensure the timely dissemination and explanation of land development regulations, particularly when such regulations are amended.

K. Supporting Infrastructure

Urban Service Areas have been established in locations that have existing residential development. Residential development is being directed to these areas, including Panacea/Ochlockonee Bay, Shell Point/Spring Creek, and Crawfordville. The Panacea/Ochlockonee Bay and Shell Point/Spring Creek Urban Service Areas have supporting sewer systems, public potable water supplies, access to major arterials, and other infrastructure needs. The Crawfordville Urban Service Areas are only served by public water, principal supporting arterials highways, and limited infrastructure. Based on grants and other funding being obtained, a central sewer may be added to the Crawfordville area. CDBG funds will be sought for partial funding of a project which would promote low cost housing and infrastructure. Future zoning may promote mobile home subdivisions in those areas where infrastructure is available, or will be available to benefit low and moderate income families. Residential development will be encouraged in all these areas by allowing higher residential densities based on the amount of services available; only low residential development will be allowed in areas outside Urbanizing Service Areas.