

III. HOUSING



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III. HOUSING ELEMENT

A. INTRODUCTION

The purpose of the Housing Element is to establish strategies and policies that meet identified or projected needs in the local housing supply for present and future residents. This data and analysis section will analyze the composition of the existing housing stock with regard to type, age, conditions, and cost. Using this information and projected population growth, the City can ascertain the required number of dwelling units and the needed types of housing that will satisfy projections.

Within the Housing Element, it is important to address both the adequacy and affordability of housing, to ensure that housing units within the City are safe and equipped with standard facilities as well as accessible to low- and moderate-income residents.

1. Statutory Requirements

Pursuant to Florida Statutes Section 163.3177(6)(f), the housing element must consist of principles, guidelines, standards, and strategies accounting for:

- The housing needs of current and future residents,
- The elimination of substandard dwelling conditions,
- The structural and aesthetic improvement of existing housing,
- Provision of adequate space for future housing, including workforce housing; housing for low-income, very low-income, and moderate-income families; group home / foster care facilities, with supporting infrastructure and public facilities,
- Provision for relocation housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement,
- Formulation of housing implementation programs, and
- The creation or preservation of affordable housing which minimizes need for additional local services and avoids concentration of such units in one area.

These items must be based on analysis of existing conditions including: the number and distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, and rent or cost to income ratio, and show the number of dwelling units that are substandard.

B. HOUSING INVENTORY

1. Types of Housing Units

From 2000 to 2019, there has been a 41.8% increase in the housing stock in Green Cove Springs. As shown in Table III-1, the largest contribution to that has been the number of single family detached homes, with just over 1,000 additional units constructed, an increase of 61.4%. The other types of housing units appear to have either fluctuated or gone down from 2000 to 2019. Single family homes make up a staggering percentage of the local housing stock at 86.6%. They have historically dominated the housing stock for the City. Additional variety in housing types would support affordable housing initiatives in the City.

**Table III-1. Housing Units by Type**

Type	2019	%	2010	%	2000	%
Single Family Detached	2,803	86.6	2,232	84.6	1,737	76.1
Single Family Attached	61	1.9	17	0.6	63	2.8
Duplex	38	1.2	35	1.3	66	2.9
Tri/Quadrplex	98	3.0	61	2.3	148	6.5
5+ Units	149	4.6	173	6.6	147	6.4
Mobile Homes	89	2.7	119	4.5	122	5.3
Total Units	3,238	100	2,637	100	2,283	100

Source: U. S. Census Bureau – 2019 American Community Survey Estimates (Table DP04), 2010 Census, 2000 Census

2. Housing Tenure

Housing tenure refers to the legal status of a person to occupy their housing unit, indicating whether they own the home (including if it is mortgaged) or they are renting the home. There has been a 52% increase in owner occupation of housing units and a 4.55% increase in renter occupation of housing units; there has been a 75% increase in vacant units. Proportionately, the percent of owner-occupied units has mildly increased since 2000, as has the percent of vacant units, while the percent of renter-occupied units has decreased. In 2019, an estimated 77% of occupied units were owner occupied.

Table III-2. Housing Tenure

Type	2019	%	2010	%	2000	%
Owner-Occupied	2,160	66.7	1,765	62.7	1,420	62.2
Renter-Occupied	643	19.9	704	25.0	615	26.9
Subtotal	2,803	86.6	2,469	87.7	2,035	89.1
Vacant Units	435	13.4	346	12.3	248	10.9
Total Units	3,238	100	2,815	100	2,283	100

Source: U. S. Census Bureau – 2019 American Community Survey Estimates (Table DP04), 2010 Census (Table H1), 2000 Census



From 2000 to 2019, vacant units for rent or for sale increased, while the number of seasonal or recreational units decreased. Units rented but not occupied over time decreased, while units sold but not occupied increased. Additionally, units with a vacancy status of “other” have increased over time.

Table III-3. Vacancy Status

Type	2019	2010	2000
For Rent	105	81	53
Rented, not occupied	0	8	25 ¹
For sale only	85	81	27
Sold, not occupied	22	16	- ¹
For seasonal, recreational, or occasional use	0	35	78
For Migrant Workers	0	0	0
Other	223	125	65
Total Units	435	346	248

Source: U. S. Census Bureau – 2019 American Community Survey (Table B25004), 2010 Census, 2000 Census

1. In 2000, “Rented, not occupied” and “Sold, not occupied” were combined.

Table III-4 shows an increased in owner-occupation of single family detached dwellings and a decrease in other dwelling types in terms of their proportionate share of the housing stock. Table III-5 shows a substantial increase in renter-occupied single family dwelling units and a substantial decrease in tri/quadrplex renter-occupied dwelling units, indicating the tri/quadrplex units are either vacant or were demolished since the decrease is not reflected in the owner-occupied numbers. Of the diminished number of total mobile homes, more of those are now estimated to be owner-occupied than have been in the past while substantially fewer are estimated to be renter-occupied.

Table III-4. Owner Occupied Housing Units by Type

Type	2019	%	2000	%
Single Family Detached	2,038	94.4	1,301	91.6
Single Family Attached	45	2.1	44	3.1
Duplex	7	0.3	13	0.9
Tri/Quadrplex	4	0.2	0	0.0
5+ Units	26	1.2	30	2.1
Mobile Homes	40	1.9	32	2.3
Total Units	2,160	100	1,420	100

Source: U. S. Census Bureau – 2019 American Community Survey Estimates, 2000 Census

**Table III-5. Renter Occupied Housing Units by Type**

Type	2019	%	2000	%
Single Family Detached	403	62.7	241	39.2
Single Family Attached	16	2.5	19	3.1
Duplex	9	1.4	40	6.5
Tri/Quadplex	78	12.1	125	20.3
5+ Units	111	17.3	117	24.4
Mobile Homes	26	4.0	73	11.9
Total Units	643	100	615	100

Source: U. S. Census Bureau – 2019 American Community Survey Estimates, 2000 Census

3. Age of Housing Stock

Houses built between 1960 and 2009 represent the age of the majority of housing in the community. There has been a 72.5% decrease since 2000 in the number of houses built in 1939 or earlier and a 26.5% decrease in houses built between 1940 and 1959. The number of occupied units built between 1960 and 1999 have fluctuated from the 2000 Census to the current American Community Survey estimates, which may reflect adjustments in the Census Bureau’s methodology in estimating. There was a significantly small number of occupied housing units built between 2010 and 2013, which is to be expected given the ongoing economic recovery during that time period.

Table III-6. Occupied Housing Units by Year Built

Year Built	2019	%	2010	%	2000	%
2014 or later	384	11.9	-	-	-	-
2010 to 2013	17	0.5	-	-	-	-
2000 to 2009	895	27.6	635	24.0	-	-
1980 to 1999	849	26.2	722	27.4	895 ¹	39.2
1960 to 1979	636	19.7	654	24.8	623	27.3
1940 to 1959	394	12.2	358	13.6	536	23.5
1939 or earlier	63	1.9	268	10.2	229	10.0
Total Units	3,238	100	2,637	100	2,283	100

Source: U. S. Census Bureau – 2010 & 2019 American Community Survey Estimates (Table DP04)

1. Includes through March 2000.



More owners than renters occupy newer structures, as well as structures built between 1940 and 1959. The majority of the population, owners and renters alike, occupy housing constructed between 1960 and 2009, as previously reported.

Table III-7. Owner- or Renter-Occupied Housing Units by Year Built

Year Built	Owner Occupied	%	Renter Occupied	%
2014 or later	309	14.3	29	4.5
2010 to 2013	17	0.8	0	0.0
2000 to 2009	618	28.6	124	19.3
1980 to 1999	556	25.7	189	29.4
1960 to 1979	371	17.2	203	31.6
1940 to 1959	232	10.7	92	14.3
1939 or earlier	57	2.6	6	0.9
Total Units	2,160		643	

Source: U. S. Census Bureau – 2019 American Community Survey Estimates

4. Monthly Costs for Occupied Units

Owner-occupied housing has had an estimated increase in households paying between \$500 and \$799 per month and a decrease in households paying \$2000 or more. The median amount spent monthly for owner occupied housing is \$856. Owner costs were reportedly lower in 2000; more households are estimated to have higher costs in 2019.

Table III-8. Monthly Housing Costs – Owner-Occupied

Monthly Costs	% Households in 2019	% Households in 2010	% Households in 2000
Less than 300	8.7	5.7	0
\$300 to \$499	10.0	11.4	8.9
\$500 to \$799	28.6	14.5	31.5
\$800 to \$999	10.6	10.9	
\$1,000 to \$1,499	21.2	20.4	13.0
\$1,500 to \$1,999	10.4	13.7	7.3
\$2,000 or more	10.6	23.6	3.5
No Cash Rent	-	-	-
Median (dollars)	856	1,177	880

Source: U. S. Census Bureau – 2010 & 2019 American Community Survey Estimates (Table S2503), Table C-10 in 2011 Housing Data & Analysis



Since 2000, gross rent has generally increased. Fewer households are paying less than \$500, and more are paying anywhere from \$500 to \$2,999. The median gross rent has more than doubled since 2000, rising from \$405 to \$916.

Table III-9. Gross Rent - Occupied Units

Gross Rent	2019	%	2010	%	2000	%
Less than \$500	115	17.9	188	26.6	395	64.2
\$500 to \$999	273	42.5	298	42.2	176	28.6
\$1,000 to \$1,499	163	25.3	201	28.5	22	3.6
\$1,500 to \$1,999	23	3.6	0	0	0	0
\$2,000 to \$2,499	0	0				
\$2,500 to \$2,999	38	5.9				
\$3,000 or more	0	0				
No Rent Paid	31	4.8	19	2.7	22	3.6
Median (dollars)	916		778		405	
Total Units	643	100	706	100	615	100

Source: U. S. Census Bureau – 2010 & 2019 American Community Survey Estimates (Table DP04), Table C-7 2011 Housing Data & Analysis

A generally accepted rule of thumb is that housing costs should not exceed 30% of the household's income. For households earning below \$50,000 per year, the majority of households at each level have housing costs which exceed 30% of their income. Households above the \$50,000 mark do continue this pattern.

Housing affordability contributes to individuals' ability to pay for other needs, such as healthcare, food, et cetera. Housing affordability is a complicated topic. Although the above general rule of thumb has long been used, it does not consider affordability fully – households living within their means may statistically appear to have "affordable housing" because their costs are below 30% of their income. This does not account for the quality of the house, access to employment, or the level of safety or quality of the neighborhood / school district, and more.

According to an [article](#) shared by the U.S. Department of Housing and Urban Development (HUD), the traditional rule of thumb may overestimate affordability issues in higher income groups and underestimate them in lower income groups. This is important to remember when reviewing the data.



Table III-10. Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months

	2019	%	2010	%
Less than \$20,000				
<20%	44	1.6	47	2.1
20-29%	47	1.7	47	2.1
≥30%	361	12.9	388	17.4
	452	16.2	482	21.6
\$20,000 to \$34,999				
<20%	44	1.6	69	3.1
20-29%	116	4.1	54	2.4
≥30%	174	6.2	179	8.0
	334	11.9	301	13.5
\$35,000 to \$49,999				
<20%	104	3.7	80	3.6
20-29%	110	3.9	127	5.7
≥30%	86	3.1	134	6.0
	300	10.7	341	15.3
\$50,000 to \$74,999				
<20%	330	11.7	158	7.1
20-29%	182	6.5	176	7.9
≥30%	86	3.1	58	2.6
	598	21.3	393	17.6
\$75,000 or more				
<20%	913	32.6	377	16.9
20-29%	107	3.8	194	8.7
≥30%	38	1.4	89	4.0
	1,058	37.8	661	29.6
Zero or Negative Income	30	1.0	38	1.7
No Cash Rent	31	1.1	18	0.8

Source: U. S. Census Bureau – 2010 & 2019 American Community Survey Estimates (Table S2503)



5. Value of Owner-Occupied Units

The median value of owner-occupied housing units has increased from 2000 to 2019, more than doubling in 19 years overall, but the rise in value is estimated to have slowed, according to the difference between 2010 and 2019.

Table III-11. Value of Owner-Occupied Units

Value	2019	2010	2000
Median (dollars)	189,500	182,200	76,000

Source: U. S. Census Bureau – 2010 & 2019 American Community Survey Estimates (Table DP04),
Table C-9 2011 Housing D&A

6. Substandard Housing Conditions

Substandard housing units are generally defined as those with major deterioration or dilapidation. Historically, according to a windshield survey completed in 2000, substandard housing units are not localized but instead are spread throughout the City. In this survey, 99% of the housing stock was in standard condition (little to no deterioration). 15 units, or 0.008% of the stock had minor deterioration, 1 unit had major deterioration, and 1 unit was dilapidated. Units identified as substandard at the time were all single family. At present, the City uses Census data to determine the number of substandard units.

a. Units Lacking Complete Facilities

The majority of households have complete facilities. This has remained the same from 2000 to present.

Table III-12. Complete Facilities

Facilities	All	%
2019		
Complete Plumbing	2,794	99.7
Complete Kitchen	2,775	99.0
House Heating Fuel	2,773	98.9
Total Units	2,803	
2000		
Complete Plumbing	2,025	99.5
Complete Kitchen	2,000	98.3
House Heating Fuel	2,022	99.4
Total Units	2,035	

Source: U. S. Census Bureau –2010 & 2019 American Community Survey Estimates (Table DP04)

b. Overcrowding

There was an estimated decrease from 2000 to 2019 in the number of occupants per room, with no households having 1.51 or more persons per room in 2019. Renter-occupied units have more occupants per room than owner-occupied units, a trend in 2000 which continues and is estimated to worsen in 2019.

**Table III-13. Occupants per Room**

Occupants per Room	All	%	Owner Occupied	%	Renter Occupied	%
2019						
1.00 or less	2,744	97.9	2,139	99.0	605	94.1
1.01 to 1.50	59	2.1	21	1.0	68	5.9
1.51 or more	0	0.0	0	0.0	0	0.0
Total Units	2,803		2,160		643	
2000						
1.00 or less	1,960	96.3	1,384	97.5	576	93.7
1.01 to 1.50	35	1.7	17	1.2	18	2.9
1.51 or more	40	1.9	19	1.3	21	3.4
Total Units	2,035		1,420		615	

Source: U. S. Census Bureau – 2019 American Community Survey Estimates (Table DP04), 2000 Census

The average household size has been increasing since 2000.

Table III-14. Average Household Size

Year	Total	Owner Occupied	Renter Occupied
2019	2.65	2.62	2.66
2010	2.56	2.54	2.62
2000	2.53	2.52	2.55

Source: U.S. Census Bureau, 2019 American Community Survey Estimates, 2010 Census, Table C-14 in 2011 Housing D&A

c. Shimberg Housing Data

The Shimberg Data, which uses the 2015-2019 ACS estimates as well, presents a different view of the data by explicitly stating the number of units which are substandard.

Table III-15. Substandard Housing, 2015-2019 5-year Estimates

Substandard Condition	# of units	%
Overcrowded (1.01 or more people per room)	85	3.2%
No fuel used	28	1.0
Lacking Complete Kitchen Facilities	73	2.4
Lacking Complete Plumbing Facilities	46	1.5

Source: Shimberg Center for Housing Studies

7. Subsidized Housing

The 2019 Rental Market Study by Shimberg Center for Housing Studies (at UF) identifies assisted housing developments as those, regardless of ownership type, which receive subsidies such as low-interest development financing or ongoing rental assistance from HUD, USDA Rural Development (RD) program, Florida Housing Finance Corporation (FHFC), or local housing finance authorities. Assisted housing



developments are typically subject to rent / income restrictions to ensure the units remain affordable and available to low-income tenants.

According to the Shimberg report, as a whole, Clay County has 18 assisted housing development, totaling 1,339 units. Green Cove Springs six assisted housing development, totaling 249 units. Green Cove Springs accounts for 18.6% of the County's assisted housing units.

Within Green Cove Springs, there are four USDA RD supported properties, two HUD supported properties, and one FHFC supported property.

Pinewood Apartments is designated with an Elderly project code, while the remaining properties have Family project codes.

All of the properties are older, having been built in the 1970s and 1980s.

Table III-16. Subsidized Housing

Property Name	Address	Start	1 Bed	2 Bed	3 Bed +	Total	Vacant	Rental Assisted
Clay Springs Apartments	101 Joey Dr	1978	12	33	6	51	4	38
Pinewood Apartments	1000 Pinewood Ct	1979	18	36	0	54	1	49
Cove Apartments	840 Cooks Ln	1988	12	24	0	36	0	14
Governors Springs Apartments	1343 Love Dr	1979	12	25	6	43	1	40
Highland Apartments	100 W Joey Cir	1979	8	20	24	52	NA*	52
Ramblewood Apartments	801 Ferris St	1978	7	6	0	13	NA*	13

Source: Rural Development Datasets – Active Projects ([Excel Spreadsheet dated 7/17/21](#)), HUD Multifamily Assistance & Section 8 Database ([Excel Spreadsheet retrieved 8/10/21](#)), Active Multifamily Portfolio-Property Level Data ([7/29/2021](#)), Florida Housing Data Clearinghouse Assisted Housing Inventory Property List ([retrieved 8/10/21](#))

USDA RD & FHFC funded	USDA RD funded	HUD funded
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*NA = Not Available

8. Mobile Home Parks

There are three active mobile home parks approved for operating within city limits. The number of spaces was determined by the number of parcels for John’s Mobile Home Park, the number of utility accounts for Idlewild Park, and a site sketch from the owner of the Alvin Street property.

**Table III-17. Mobile Home Parks**

Property Name	Address	# of Spaces
John's Mobile Home Park	Olive Circle	58 (parcels)
Idlewild Park	Idlewild Avenue	15
Alvin Street	Alvin St	6

Source: CCPAO, GCS Utility Billing, GCS Building Department

9. Historically Significant Housing

The Green Cove Springs Historic District was established with the National Register of Historic Places in 1991. It includes 78 contributing buildings, many of which are single family structures. The City has in the past attempted to preserve the historically significant buildings within its limits through various avenues, but there are presently no regulations in place which preserve historic structures.

10. Housing Construction Over Time – Building Permits

The number of new residential units constructed over the last five years has varied, due to a combination of factors including the housing market as well as the available land for construction. Many of the new residences built were in Magnolia Point and Magnolia West from 2015-2018. In 2019, new homes were built primarily in Magnolia West and the Core City. In 2020, new homes were primarily built in the Core City. Most homes which were built over this five-year period are completely new, not replacement housing, however, they all represent in-fill development. The in-fill development within the core city did include some replacement housing, but an exact number has not been determined.

As of now, Magnolia West and Magnolia Point are completely or nearly built out. Future residential development will be in the Core City or through annexation of property. The Core City is currently be developed further residential by affordable housing developers such as Habitat for Humanity and A&M Home Builders. The City anticipates a 2,100 unit subdivision be constructed over a 20 year timeline beginning in approximately 2023 with an initial 231 units.

Table III-18. New Residential Construction 2015-2020

Year	# Permits Issued
2015	140
2016	145
2017	132
2018	108
2019	167
2020	49

Source: City of Green Cove Springs Building Department



C. ANALYSIS AND RECOMMENDATIONS

1. Projected Population & Number of Dwellings

The following tables provide the projected population and the associated projected housing needs. The housing needs are determined by dividing the projected population by the average household size for 2019, as shown in Table III-14. There are currently an estimated 3,238 housing units, 435 (13%) of which are estimated to be vacant. Despite this, the projections call for immediate increase in the number of housing units available as well as continual growth.

Table III-19. Projected Housing Needs

Year	Population	Housing Units Needed
2025	11,859	4472
2030	14,143	5337
2035	16,297	6150
2040	18,363	6929
2045	18,768	7082

Source: S&ME (Future Land Use Data & Analysis), BEBR

Currently, the majority of the housing stock (86.6%) is single family detached, and this pattern looks to continue based on projects in the pipeline, such as the Ayrshire Development, a proposed 2,100 unit subdivision which will be primarily if not completely single family detached.

With the exception of the last five years, the projections call for an additional 700-800 housing units every five years, equally 140-160 annually. This would be at the high end of the development of annual permit issuance based on the last five years.

The 2019 ACS estimates there are 3,238 housing units presently in the City. Based on the above information, it appears the City will fall short on housing supply through 2045.

Table III-20. Projected Housing Supply

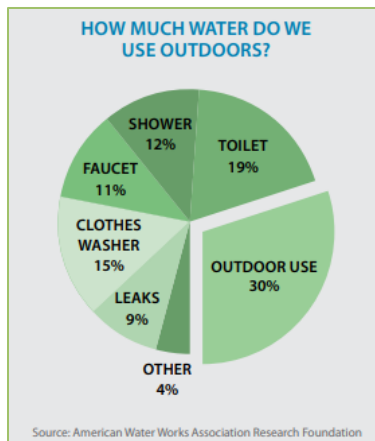
Year	Supply	Housing Units Needed
2019	3,238	
2025	4,078	4472
2030	4,778	5337
2035	5,478	6150
2040	6,178	6929
2045	6,878	7082

Source: City of Green Cove Springs

2. Affordability

Of note, most homes in the City are presently Owner-Occupied and most vacant units are on the market for sale or rent. These are both positive factors, but of all units, approximately 26.7% of the population has housing costs which exceed 30% of their income. Most of this subset of the population is at the lower end of the income scale as well, at below \$35,000.

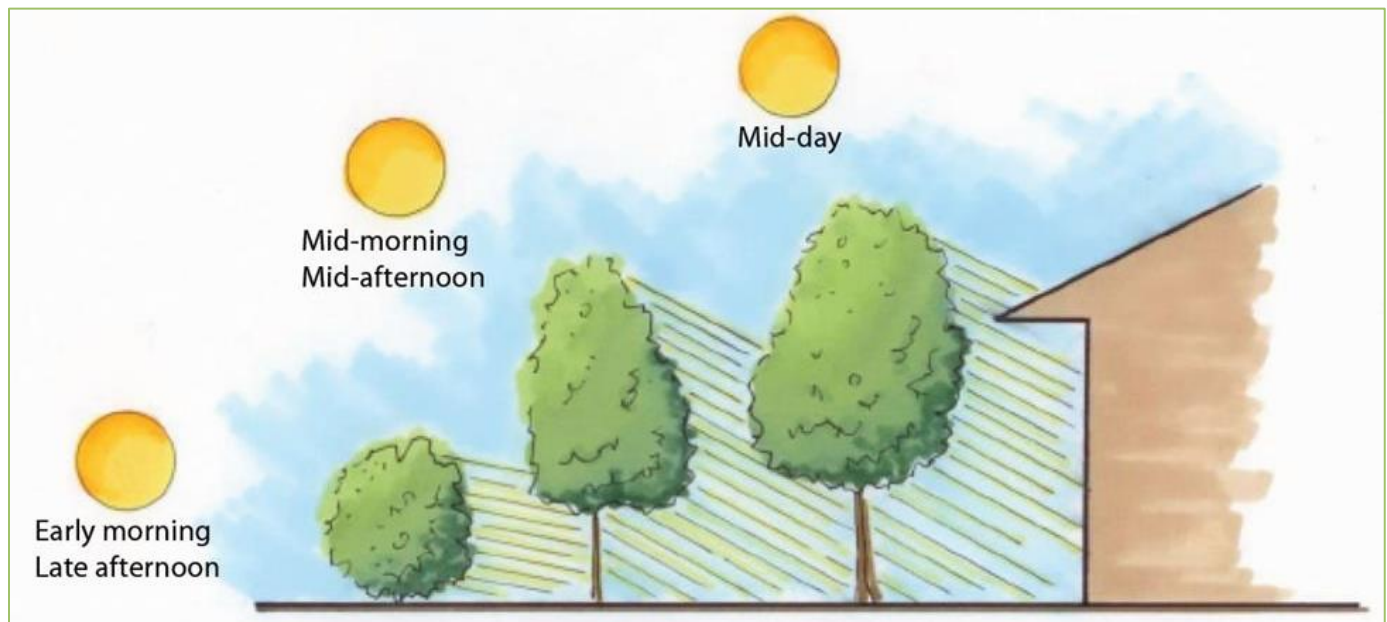
a. Resource Conservation



One way to reduce housing costs is to increase efficient use of resources. The American Water Works Association Research Foundation indicates 30% of water used by households daily is devoted to outdoor water use.

This can be reduced using water-smart landscaping, which may subsequently lower utility bills for households. Water-smart landscaping includes choosing native plants or plants that need less water, keeping soil healthy, watering wisely, using mulch, and maintaining the area as needed (e.g. replacing mulch, removing weeds, etc).

Thoughtful landscaping can also reduce energy costs by shading portions of the home during warmer seasons and allowing more sun through to warm the home during cooler seasons.



Source: *Passive Solar Landscaping for Energy Efficiency* ([Landscaping Network](#))

b. Housing Type Variation

Another way to reduce housing cost burdens is to provide a larger variety of development. The City currently has a majority of single family detached dwellings. Incentivizing attached dwellings and multi-family or mixed use developments will provide more opportunities for residents to reduce their housing cost burdens.